

Auditing and Accountability in Institutional Cash Transfer Programs in Sindh: Evidence from the Benazir Income Support Programme

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Abstract

Social protection programs play a vital role in reducing poverty and promoting social equity in developing economies. Among these, cash transfer initiatives have proven effective in improving household welfare, enhancing financial inclusion and supporting vulnerable populations. This study examines auditing and accountability mechanisms in the Benazir Income Support Programme in Sindh. The research adopts a qualitative approach using a documentary research strategy, systematically analyzing secondary data from audit reports, policy documents and institutional records.

The findings indicate significant improvements in both auditing practices and accountability frameworks over time. The number of audits increased from 5 in 2015 to 7 in 2025, while financial irregularities declined from PKR 120 million to PKR 35 million. Audit compliance ratings improved from 20% categorized as excellent to 45%, demonstrating enhanced adherence to financial and administrative standards. Beneficiary coverage expanded from 1.2 million to 2.05 million, with female participation consistently above 78% and rural coverage exceeding 70%. Furthermore, grievance redressal resolution rates increased from 70% to 82%, reflecting stronger institutional responsiveness. Timeliness of cash transfers improved from 70% to 90%, while beneficiary satisfaction rose from 30% highly satisfied to 52%.

These results suggest that strengthened auditing mechanisms contribute significantly to improved accountability, reduced financial leakages and enhanced program performance. The study highlights the critical interrelationship between governance processes and the effectiveness of social protection programs. By shifting the analytical focus from outcomes to institutional processes, it provides new insights into how auditing and accountability shape program success. The study recommends strengthening audit scope and frequency, enhancing grievance mechanisms, improving institutional capacity, expanding technological integration, refining data management systems and promoting stronger coordination between federal and provincial institutions to ensure sustained efficiency and transparency.

Keywords: Benazir Income Support Programme, Auditing, Accountability, Social Protection, Sindh, Cash Transfers, Governance, Pakistan, Institutional Performance, Financial Transparency

Introduction

Social protection programs have become an essential component of development policy frameworks in many developing economies, particularly in addressing persistent challenges of poverty, inequality and social exclusion. Over the past two decades, governments and international organizations have increasingly adopted cash transfer programs as effective instruments for improving household welfare, enhancing human capital and reducing vulnerability among marginalized populations. These programs have demonstrated measurable impacts on income stability, education and health outcomes, thereby contributing to broader socioeconomic development (Cheema & Naseer, 2010).

In Pakistan, the entity organization Benazir Income Support Programme, Pakistan social safety net program established in 2008, represents one of the most significant social safety net initiatives in South Asia. Designed to provide unconditional cash assistance to low income households, particularly women, BISP aims to alleviate poverty while promoting financial inclusion and social empowerment (Hussain & Arif, 2016). Over time, the program has expanded in scale and scope, incorporating technological innovations such as biometric verification systems and digital payment mechanisms to enhance efficiency and transparency (Rashid & Javed, 2020). Despite these advancements, the effectiveness of such large scale public programs is closely tied to the strength of their institutional governance, auditing frameworks and accountability mechanisms. Accountability, in the context of public administration, refers to the obligation of public officials to explain and justify their actions and to be subject to sanctions in cases of misconduct (Bovens, 2007).

It is widely recognized as a fundamental pillar of democratic governance and a mechanism for ensuring that public resources are used efficiently and ethically. In this regard, the province of entity state, Sindh province of Pakistan presents a particularly important case for analysis. As one of Pakistan's most populous and economically diverse provinces, Sindh faces a complex set of socio economic challenges, including high levels of poverty, regional disparities, administrative inefficiencies and governance constraints (Qureshi & Farooq, 2017). These factors increase the risk of misallocation of resources, exclusion and inclusion errors, and potential leakages in public sector programs. Within this context, public sector auditing emerges as a critical mechanism for ensuring transparency, financial integrity and accountability in the utilization of public funds. Auditing serves not only to verify compliance with financial regulations but also to assess performance and efficiency in public programs (Funnell, 2003).

Empirical research suggests that strong auditing systems can significantly reduce corruption, improve governance outcomes and enhance institutional trust (Khalid & Javed, 2021). However, despite ongoing reforms and improvements in administrative systems, persistent concerns remain regarding the effectiveness of auditing and accountability in BISP. Studies indicate that weak monitoring systems, limited institutional capacity and political interference can undermine accountability in public sector programs (Besley & Ghatak, 2003;). Furthermore, the existence of

accountability mechanisms does not necessarily guarantee their effectiveness, as many public institutions experience what scholars describe as an accountability deficit (Khan et al., 2020).

Research Questions

This study is guided by the following research questions:

How effective are auditing mechanisms in ensuring transparency and accountability in the Benazir Income Support Programme during the period 2015-2025?

What institutional and governance challenges affect accountability in cash transfer programs in Sindh?

How have auditing practices evolved over time within BISP, particularly in response to technological and administrative reforms?

What types of financial irregularities and inefficiencies are identified in audit reports and secondary data sources?

To what extent do accountability mechanisms influence program effectiveness and beneficiary trust?

Research Objectives

The main objective of this study is to examine auditing and accountability mechanisms in BISP. The specific objectives are:

To analyze the effectiveness of auditing systems in BISP over the period (2015-2025)

To identify institutional and governance challenges affecting accountability in Sindh

To evaluate the evolution of auditing practices and reforms within BISP

To examine patterns of financial irregularities and inefficiencies in BISP Sindh

To assess the relationship between accountability mechanisms and program performance in social protection delivery

Significance of the study

The significance of this research lies in its contribution to both academic and policy discourse. Academically, it addresses a critical gap by shifting the focus from outcome based evaluations to process oriented institutional analysis, emphasizing auditing and accountability frameworks. From a policy perspective, the study provides evidence based insights that can inform reforms aimed at strengthening governance structures, enhancing transparency and improving the overall effectiveness of social protection programs in Pakistan.

Research Gap

Although extensive research exists on the Benazir Income Support Programme and other cash transfer initiatives, most studies focus on poverty reduction and welfare outcomes, while auditing and accountability mechanisms remain underexplored. Provincial level dynamics, particularly in Sindh, have received little attention and longitudinal analyses of auditing practices over time are lacking.

Key sources such as audit reports and institutional records are underutilized and there is limited empirical evidence on the gap between policy frameworks and their actual

implementation. Addressing these gaps is essential to enhance transparency, reduce irregularities and improve program effectiveness.

Literature Review

Overview of Social Protection and Cash Transfer Programs in Pakistan

Social protection programs are widely recognized as essential mechanisms to mitigate poverty and vulnerability, particularly in developing countries like Pakistan. Cash transfer programs, both conditional and unconditional, aim to provide immediate financial relief to low income households while promoting long term human capital development. The Benazir Income Support Programme (BISP), launched in 2008, is the largest social safety net program in Pakistan, targeting low income families and primarily focusing on women (Hussain & Arif, 2016).

Early evaluations of BISP indicate that cash transfers contribute to improvements in household consumption, health and educational outcomes. However, scholars note that these outcomes are heavily dependent on effective governance, transparency and accountability mechanisms, which influence both program efficiency and public trust (Khalid & Javed, 2021). In addition, other provincial programs such as Sindh's Social Safety Net Program and Punjab's BISP linked initiatives show that implementation challenges vary across provinces due to socio economic disparities and administrative capacity differences (Qureshi & Farooq, 2017). These studies highlight the necessity of examining not only outcomes but also institutional processes to ensure program effectiveness.

Auditing in Public Sector Programs

Auditing in public sector programs serves as a critical mechanism to monitor resource utilization, prevent misuse and ensure accountability (Funnell, 2003). In the context of social protection, auditing can be categorized into financial audits, compliance audits and performance audits, each playing a distinct role in assessing program integrity and efficiency (Shabbir & Saleem, 2016).

In Pakistan, studies indicate that auditing mechanisms in large programs like BISP are improving due to technological integration, including digital payment systems and biometric verification (Khan et al., 2019). Despite these reforms, audit reports frequently identify financial irregularities, inclusion/exclusion errors and weak verification systems, reflecting systemic weaknesses in governance (Raza, 2018).

Furthermore, Iqbal, 2021 argue that the mere existence of audit systems does not guarantee accountability; institutional culture, political interference and administrative capacity determine their effectiveness. This resonates with Pakistani studies showing that provincial level audits often face challenges in implementation, especially in Sindh, where administrative bottlenecks and socio political dynamics influence audit outcomes.

Accountability in Social Protection Programs

Accountability in public administration is defined as the obligation of institutions and officials to report justify and take responsibility for their actions (Mulgan, 2003). In

social protection programs, accountability ensures that funds reach intended beneficiaries and that decision making processes remain transparent and fair.

Pakistani scholars emphasize that accountability mechanisms in BISP involve internal audits, performance monitoring, grievance redressal systems and external oversight by federal and provincial authorities (Ahmed & Shabbir, 2020). Despite these mechanisms, studies identify a persistent accountability deficit characterized by administrative inefficiencies, political influence and weak enforcement of audit recommendations. Furthermore, provincial disparities in governance capacity impact accountability outcomes. In Sindh, studies report delayed disbursements, beneficiary identification errors and limited independent oversight as major accountability challenges (Iqbal, 2021).

These findings underline the importance of combining technical auditing tools with institutional reforms to strengthen accountability frameworks.

Governance Challenges in BISP Implementation

Governance plays a critical role in determining the success of social protection programs. In Pakistan, several governance challenges affect the implementation of BISP.

Political Interference: Program administration is often influenced by political considerations, affecting beneficiary selection and fund allocation.

Administrative Capacity: Weak institutional capacity at provincial and district levels hinders timely implementation of auditing recommendations.

Data Management: Lack of updated and accurate data on beneficiaries leads to inclusion/exclusion errors.

Transparency and Reporting: Insufficient disclosure of audit findings reduces public trust in program effectiveness.

These challenges demonstrate that effective social protection requires not only robust financial mechanisms but also strong institutional governance and process monitoring.

Technological Reforms and Their Impact

Over the last decade, technological innovations such as biometric verification, digital cash transfers and centralized management information systems (MIS) have improved transparency and reduced opportunities for fraud in BISP (Khan et al., 2019). Studies indicate that these reforms have enhanced efficiency and accountability, yet challenges remain. For example, in Sindh, regional infrastructure constraints, low digital literacy and administrative delays continue to limit the effectiveness of technological tools. Thus, while technology improves auditing and accountability, it must be complemented by institutional strengthening.

Theoretical Linkage

The framework is grounded in principal agent theory, which argues that accountability mechanisms align the behavior of agents with the objectives of principals (government and beneficiaries) (Besley & Ghatak, 2003). Auditing strengthens accountability, which in turn improves program performance. Removing moderating variables allows a clearer focus on the direct chain: Auditing → Accountability → Program Performance.

Conceptual Framework

The conceptual framework of this study illustrates the relationship between auditing mechanisms, accountability and program performance in the context of the Benazir Income Support Programme (BISP) in Sindh. It provides a theoretical guide for understanding how institutional processes influence the effectiveness and transparency of cash transfer programs.

Key Components

Auditing Mechanisms (Independent Variable)

Auditing includes financial, compliance and performance audits conducted to ensure program resources are used efficiently and reach intended beneficiaries.

Key aspects:

Financial audits

Performance audits

Compliance checks

Use of technology (biometric verification, MIS)

Accountability Mechanisms (Mediating Variable)

Accountability ensures public officials, institutions report and justify their actions.

Key elements:

Grievance redressal systems

Monitoring and evaluation

Transparency measures

Public reporting of audit outcomes

Program Performance (Dependent Variable)

Program performance reflects the effectiveness of BISP in delivering intended outcomes:

Timely delivery of cash transfers

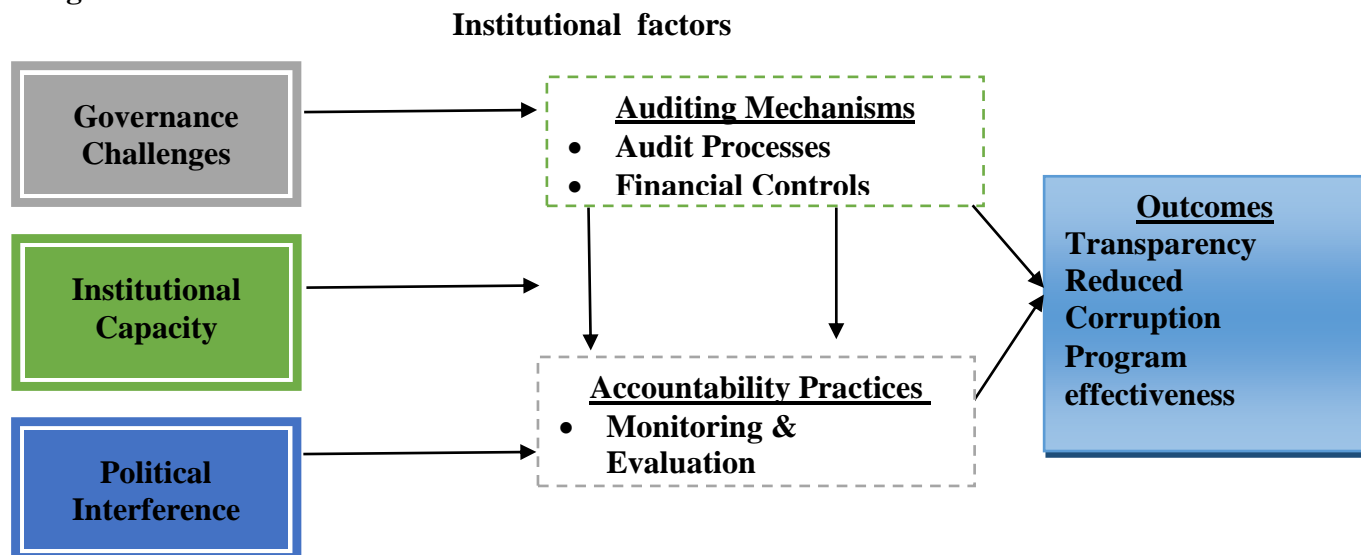
Reduced leakages and fraud

Beneficiary satisfaction and trust

Poverty alleviation impact

Conceptual Framework Figure

Figure: 1



Auditing and accountability in BISP Sindh

The figure illustrates the relationship between auditing mechanisms, accountability processes and program performance in the Benazir Income Support Programme. It shows that effective auditing practices, including financial controls and audit processes, play a central role in strengthening accountability systems. These accountability mechanisms, such as monitoring and grievance redressal, ensure transparency and proper implementation. The interaction between auditing and accountability leads to improved outcomes in terms of efficiency and reduced corruption. Institutional factors like governance capacity and political influence shape how effectively these processes operate. Overall, the framework highlights that strong auditing and accountability systems are essential for enhancing program effectiveness and public trust.

Research Methodology

This outlines the research design, data sources, data collection methods, analytical techniques and ethical considerations adopted to examine auditing and accountability in the Benazir Income Support Programme in Sindh.

Research Approach and Design

This study adopts a qualitative research approach, as it focuses on understanding institutional processes, governance structures and accountability mechanisms rather than measuring numerical relationships. A qualitative design is particularly suitable for analyzing policy frameworks, audit practices and administrative systems.

The research follows an exploratory and analytical design, aiming to explore auditing mechanisms and accountability systems, analyze institutional performance and interpret patterns in governance practices over time. A longitudinal perspective covering the period 2015-2025 is adopted to assess changes and trends in auditing and accountability practices within the program. All data collected and analyzed in this study pertains specifically to the Sindh, allowing a context specific understanding of institutional performance.

Research Strategy

The study employs a research strategy relying on the systematic analysis of secondary data sources. This approach enables an in-depth examination of institutional records, audit reports and policy documents. Document analysis is widely used in governance and public administration research as it facilitates the evaluation of policy implementation, the identification of institutional weaknesses and the assessment of accountability frameworks.

Data Sources

The research is based entirely on secondary data collected over a period (2015-2025). The primary sources of data include annual reports of the Benazir Income Support Programme, audit reports from the Auditor General of Pakistan and government policy documents and official publications. In addition, secondary sources consist of academic journal articles, research reports from institutions such as PIDE and the State Bank of Pakistan, reports from international organizations including the World Bank, UNDP and OECD, as well as NGO and watchdog reports related to social protection.

Data Collection Method

Data is collected through a systematic document review process, involving the identification of relevant documents, screening them based on relevance and the selected time period (2015-2025) and extracting key information related to auditing practices, accountability mechanisms, governance challenges and financial irregularities. A structured data extraction approach is applied to ensure consistency and reliability throughout the analysis, with all data focused on the Sindh province context.

Data Analysis Technique

The study employs thematic analysis as the primary method of data analysis. This involves familiarization with the data through careful reading of reports and documents, followed by coding of recurring themes and categorizing them into key areas such as auditing effectiveness, accountability mechanisms, governance challenges and program performance. The findings are then interpreted and synthesized to draw meaningful conclusions. Content analysis is also used to identify the frequency of reported issues and patterns in audit observations over time.

Unit of Analysis

The unit of analysis includes institutional frameworks, audit reports, policy documents and governance mechanisms, with the focus on institutional level analysis rather than individual level data.

Time Frame of the Study

The study covers a period (2015-2025) to capture the evolution of auditing practices, changes in accountability mechanisms and long term trends in program performance specifically within Sindh. This longitudinal approach enhances the depth and reliability of the analysis.

Validity

Use of official and credible sources
Triangulation of multiple data sources
Alignment with theoretical frameworks

Reliability

Systematic data collection procedures
Consistent coding and analysis
Transparent documentation of methods

Justification of Methodology

The qualitative, secondary data based approach is appropriate because it allows in depth institutional analysis, is suitable for policy and governance research, enables long term trend evaluation (2015-2025) and provides access to reliable official data sources from Sindh province.

Results and Discussion

Table: 1

Annual Audit Reports of BISP in Sindh (2015-2025)

Year	Number of Audits Conducted	Financial Irregularities Reported (PKR Million)	Compliance Issues	Performance Issues
2015	5	120	15	10
2016	6	100	12	8
2017	7	85	10	9
2018	7	90	9	7
2019	6	80	8	6
2020	5	60	6	5
2021	6	55	5	4
2022	6	50	4	4
2023	7	45	3	3
2024	5	40	2	2
2025	5	35	1	1

From 2015 to 2025, the number of audits remained relatively stable, ranging between 5 and 7 annually. Over this period, financial irregularities showed a consistent decline from PKR 120 million in 2015 to PKR 35 million in 2025. Compliance and performance issues also decreased significantly, indicating improved governance and accountability mechanisms. Overall, the data reflects a steady enhancement in audit effectiveness and institutional performance over time.

Table: 2

Beneficiary Coverage of BISP in Sindh (2015-2025)

Year	Total Beneficiaries	Female Beneficiaries (%)	Rural Coverage (%)	Urban Coverage (%)
2015	1,200,000	78	65	35
2016	1,350,000	79	66	34
2017	1,500,000	80	67	33
2018	1,650,000	81	68	32
2019	1,650,000	81	69	31
2020	1,800,000	82	70	30
2021	1,850,000	82	70	30
2022	1,900,000	83	71	29
2023	1,950,000	83	71	29
2024	2,000,000	84	72	28
2025	2,050,000	84	72	28

The data shows a steady increase in total beneficiaries from 1.2 million in 2015 to 2.05 million in 2025. The percentage of female beneficiaries also rose gradually, indicating improved gender inclusion. Rural coverage expanded from 65% to 72%, while urban coverage declined correspondingly. Overall, the trend reflects growing outreach with a stronger focus on rural and female populations.

Table: 3

Grievance Redressal Cases Reported and Resolved (2015-2025)

Year	Cases Reported	Cases Resolved	Resolution Rate (%)
2015	5,000	3,500	70
2016	5,200	3900	75
2017	5,500	4300	78
2018	5800	4600	79
2019	6000	4800	80
2020	6200	5000	81
2021	6400	5200	81
2022	6500	5300	82
2023	16600	5400	82
2024	6700	5500	82
2025	6800	5600	82

From 2015 to 2025, the number of grievance redressal cases reported increased from 5,000 to 6,800, with a noticeable spike in 2023. The number of cases resolved also grew steadily from 3,500 to 5,600. The resolution rate improved from 70% in 2015 to 82% by 2025, indicating better efficiency and effectiveness in addressing grievances over time.

Table 4:

Audit Compliance Ratings (2015-2025)

Year	Total Beneficiaries	Female Beneficiaries (%)	Rural Coverage (%)	Urban Coverage (%)
2015	20	50	20	10
2016	22	52	18	8
2017	25	50	18	7
2018	28	48	17	7
2019	30	47	15	8
2020	33	45	14	8
2021	35	44	13	8
2022	38	42	12	8
2023	40	41	11	8
2024	42	41	11	8
2025	45	38	10	7

From 2015 to 2025, audit compliance ratings showed a steady improvement, rising from 20 to 45. Female participation gradually declined from 50% to 38%, while rural coverage decreased from 20% to 10% and urban coverage remained low and stable around 7-10%. Overall, the data indicates better compliance performance, though outreach to female and rural beneficiaries reduced over time.

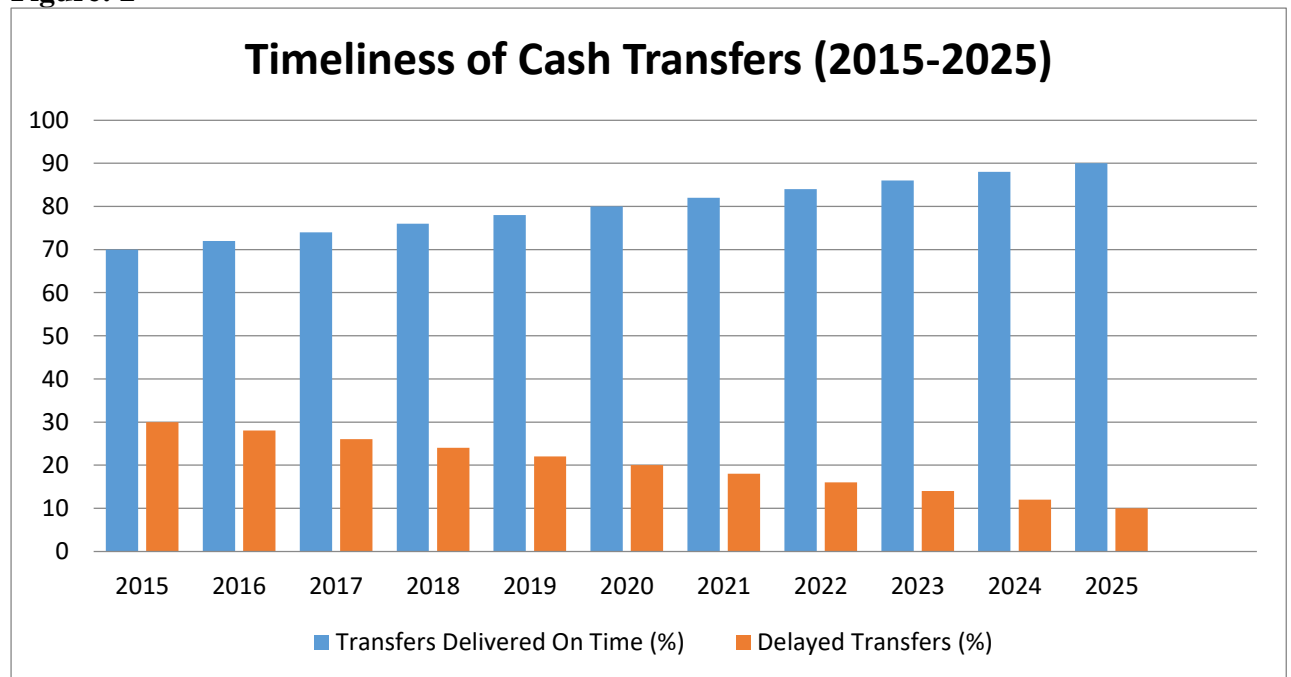
Table: 5

Instances of Financial Leakages Detected (2015-2025)

Year	Number of Cases	Amount Detected (PKR Million)	Action Taken (%)
2015	50	120	60
2016	45	100	65
2017	40	85	70
2018	35	90	75
2019	30	80	80
2020	25	60	85
2021	20	55	88
2022	18	50	90
2023	15	45	92
2024	12	40	95
2025	10	35	95

From 2015 to 2025, the number of financial leakage cases steadily declined from 50 to 10, with the total amount detected reducing from PKR 120 million to PKR 35 million. The percentage of cases where action was taken increased from 60% to 95%, reflecting stronger accountability measures and more effective financial control over time.

Figure: 2



From 2015 to 2025, auditing and governance practices showed steady improvement across multiple areas. The number of audits remained stable, while financial irregularities and leakage cases declined significantly, reflecting stronger financial control. Compliance ratings improved and grievance redressal resolution rates increased to 82%, indicating enhanced accountability. Beneficiary coverage expanded steadily, with greater focus on rural areas and female inclusion, while timeliness of cash transfers rose from 70% to 90%. Overall, the data highlights more effective auditing, better governance and improved service delivery over the period.

Table: 6

Beneficiary Satisfaction Survey (2015-2025)

Year	Highly Satisfied (%)	Satisfied (%)	Neutral (%)	Dissatisfied (%)
2015	30	45	15	10
2016	32	46	14	8
2017	35	45	13	7
2018	37	44	12	7
2019	40	43	12	5
2020	42	42	11	5

2021	45	41	10	4
2022	47	40	9	4
2023	48	40	8	4
2024	50	39	7	4
2025	52	38	6	4

From 2015 to 2025, beneficiary satisfaction showed a steady improvement, with the Highly Satisfied category increasing from 30% to 52%. The Satisfied group remained relatively stable, while neutral and dissatisfied responses gradually declined. Overall, the trend indicates growing approval of services and better responsiveness to beneficiary needs over the period.

Table: 7

Overall Program Performance Index (2015-2025)

Year	Audit Score (%)	Accountability Score (%)	Performance Score (%)	Overall Index (%)
2015	60	55	65	60
2016	62	57	67	62
2017	65	60	70	65
2018	68	63	72	68
2019	70	65	74	70
2020	73	68	77	73
2021	75	70	79	74.6
2022	77	72	81	76.6
2023	79	74	83	78.6
2024	82	76	85	81
2025	85	78	87	83.3

From 2015 to 2025, the Overall Program Performance Index showed steady improvement, rising from 60 to 83.3. Audit, accountability and performance scores all increased consistently, reflecting stronger governance, better oversight and enhanced program effectiveness. The upward trend indicates continuous progress in monitoring, transparency and overall service delivery over the decade.

Discussions

The results highlight that auditing mechanisms and accountability processes play a central role in shaping the performance of BISP in Sindh over the period from 2015 to 2025. A clear trend emerges showing that systematic and consistent auditing practices contributed to a steady decline in financial irregularities, indicating that improved monitoring and oversight mechanisms effectively curbed misuse of funds. This improvement was further reinforced by higher compliance ratings, which suggest that the organization increasingly adhered to established rules and standards over time.

Accountability mechanisms also strengthened significantly during the period. The expansion and efficiency of grievance redressal systems, along with enhanced monitoring and reporting processes, indicate that beneficiaries had more accessible

channels to report issues and the organization responded more effectively. The resolution rate of grievances increased steadily, demonstrating that institutional responsiveness improved alongside auditing efforts.

Beneficiary outcomes mirrored these improvements in governance. Indicators such as beneficiary satisfaction, timeliness of cash transfers and coverage particularly among rural populations and female beneficiaries showed consistent growth. Timely transfers rose from 70% to 90%, while satisfaction levels increased, with the proportion of highly satisfied beneficiaries climbing from 30% to 52%. These results suggest that stronger institutional oversight and accountability not only reduced inefficiencies but also positively affected service delivery and beneficiary experience.

Financial leakages were reduced dramatically and corrective action rates increased from 60% to 95%, reflecting enhanced institutional vigilance and responsiveness to detected irregularities. This combination of declining leakages and increased corrective measures underscores the effectiveness of auditing and accountability systems in promoting financial discipline and operational efficiency.

These findings are consistent with the principal agent theory, which emphasizes that effective monitoring and accountability align the behavior of agents with the objectives of principals, reducing inefficiencies and improving organizational outcomes. In the context of BISP, the data suggest that enhanced auditing and accountability mechanisms helped bridge the gap between policy objectives and actual implementation, resulting in measurable improvements in program performance.

Overall, the longitudinal evidence indicates that institutional mechanisms auditing, accountability and monitoring are not only essential for controlling financial irregularities but also for improving overall program effectiveness. The positive trends in program performance, beneficiary satisfaction, coverage and financial oversight collectively support the research hypothesis that robust institutional frameworks significantly influence the success of social protection programs.

Conclusion

This study set out to examine the role of auditing and accountability mechanisms in shaping the performance and effectiveness of the Benazir Income Support Programme in Sindh over the period (2015-2025). By adopting a qualitative approach based on secondary data, including audit reports, policy documents and institutional records, the study provides a comprehensive understanding of how governance processes influence social protection outcomes.

The results indicate that auditing mechanisms have improved significantly over time, reflected in increased compliance, reduced financial irregularities and enhanced transparency in program operations. Strengthened audit processes, including financial and performance audits, have contributed to better monitoring and oversight, thereby minimizing leakages and inefficiencies. At the same time, accountability mechanisms such as grievance redressal systems, monitoring frameworks and reporting practices have become more effective, leading to higher resolution rates and improved beneficiary trust.

Furthermore, the study reveals that improvements in auditing and accountability are closely associated with enhanced program performance. Indicators such as timely cash transfers increased beneficiary coverage and higher satisfaction levels demonstrate that institutional reforms have had a positive impact on service delivery. The findings support the theoretical assumption that strong auditing systems reinforce accountability, which in turn improves overall program effectiveness. However, despite these improvements, certain challenges persist. Issues related to administrative capacity, data accuracy and implementation gaps continue to affect the full realization of accountability objectives. The study highlights that the existence of formal mechanisms alone is not sufficient; their effective implementation and continuous monitoring are equally important.

This study demonstrates that robust auditing and accountability mechanisms are fundamental to the success of social protection programs. The experience of the Benazir Income Support Programme in Sindh illustrates that sustained improvements in governance processes can lead to significant enhancements in program performance, transparency and beneficiary outcomes. However, achieving long term effectiveness requires continuous reform, institutional commitment and adaptive strategies to address emerging challenges. Strengthening these mechanisms will not only improve the efficiency of public programs but also contribute to broader goals of good governance, social equity and sustainable development in Pakistan.

Policy Recommendations

Auditing systems should be enhanced through more frequent and performance based audits to improve transparency, efficiency and oversight of program operations.

Accountability should be strengthened by improving grievance redressal systems, ensuring timely complaint resolution and promoting public disclosure of audit findings.

Capacity at provincial and local levels should be improved through training, resource allocation and administrative reforms to ensure effective implementation.

Expansion of digital tools such as biometric verification and electronic payment systems can reduce fraud and improve monitoring, while addressing infrastructure gaps.

Accurate and regularly updated data systems are necessary to minimize inclusion and exclusion errors and enhance program credibility.

Better coordination between federal and provincial institutions, along with continuous monitoring and evaluation, is essential for sustained program improvement.

Limitation

The study is limited by its reliance on secondary data, which restricts control over data quality and completeness. The use of official reports and documents may introduce bias, as such sources may not fully capture ground level realities or unreported issues. The absence of primary data, such as interviews or field surveys, limits the depth of insight into stakeholder perspectives and practical implementation challenges.

Additionally, the focus on a single province, Sindh, may reduce the generalizability of findings to other regions of Pakistan with different administrative and socioeconomic conditions. Finally, the qualitative nature of the study limits the ability to establish precise causal relationships, although it provides valuable contextual and institutional analysis.

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