From Cash Transfers to Integrated Development: A Comparative Study of Pakistan's Benazir Income Support Program (BISP) and China's Jingzhun Fupin Program

Layba Fatima [1*] Urooj Aijaz [2] Hassan Daud Butt [2]

[1] Student of BSS, Department of H&SS, Bahria University, Karachi, Sindh, Pakistan. Email: ashraflaiba11@gmail.com
[2] Assistant Professor, Department of H&SS, Bahria University, Karachi, Sindh, Pakistan. Email: Uroojaijaz.bukc@bahria.edu.pk
[3] Associate Professor, Department of Management Sciences, Bahria University, Islamabad, Pakistan. Email: Hdb4049@gmail.com

ABSTRACT: Poverty is one of the most enduring challenges to sustainable development, social inclusion and economic resilience in developing countries. Many governments have framed social protection policies aimed at addressing poverty and vulnerability, yet there are variations in policy design, mechanisms of implementation and long-term effects. The Benazir Income Support Program (BISP), launched in Pakistan in 2008, has been designed to provide Unconditional and Conditional Cash Transfers to socially and economically vulnerable households, especially women. BISP has made significant strides in improving household consumption, food security and educational participation, but its sustainability in supporting beneficiaries to sustain themselves remains a concern. On the other hand, the Jingzhun Fupin (Precision Poverty Alleviation) Program in China, launched in 2013, took a comprehensive and household-centric strategy, integrating income support, job creation, industrial development, education and health care, infrastructure, relocation and institutional responsibility. The program has been highly credited for achieving the target of eradicating extreme rural poverty by 2020. This study is a qualitative comparative review of both programs, based on peer-reviewed journal articles, government documents and reports from international bodies. It uses a thematic comparative approach to examine variations in policy goals, governance, targeting and implementation approaches, investment in human capital, livelihoods development, monitoring, and poverty reduction results. The paper concludes that while BISP has been effective in alleviating income deprivation in the short term, Pakistan needs to move towards an integrated development approach that goes beyond social protection and provides productive employment, rural transformation, digital governance and institutional coordination.

KEYWORDS: Benazir Income Support Program, BISP, Jingzhun Fupin, Precision Poverty Alleviation, Pakistan, China, Social Protection, Integrated Development, Sustainable Livelihoods

Pages: 21 – 38
Volume: 5
Issue: 8 (August 2026)

Corresponding Author
Urooj Aijaz
✉ Uroojaijaz.bukc@bahria.edu.pk

Cite this Article: Fatema, L., Aijaz, L., & Butt, H. D. (2026). From Cash Transfers to Integrated Development: A Comparative Study of Pakistan's Benazir Income Support Program (BISP) and China's Jingzhun Fupin Program. *The Regional Tribune, 5*(8), 21-38. https://doi.org/10.55737/trt/v-viii.377

Introduction

Despite such long years of economic growth and global development, poverty remains one of the big issues of developing economies. In modern times, the definition of poverty is more multidimensional and complex; in addition to the issue of income, it includes issues of access to education, health services, employment, housing, sanitation, nutrition, financial inclusion and social participation (Alkire & Foster, 2011). As a result, more and more governments are realizing the importance of making policy interventions that feature income support in combination with more comprehensive programs for sustainable poverty reduction.

Inclusive development for equity, strengthening capabilities, institutional effectiveness and human development has been a gradual shift in the international development agenda, moving from purely economic development. This change is reflected in the United Nations Sustainable Development Goals (SDGs): SDG 1, to end poverty in all its forms and build resilience to promote inclusive and sustainable economic growth (United Nations, 2015). In order to achieve this goal, there's a need for investments not only in redistributive policies, but also investments in productive capacity, governance, infrastructure, and education, healthcare and job creation.

Pakistan has seen some sporadic improvements in macroeconomic indicators during its economic expansion, but it has suffered from chronic poverty throughout. Structural issues including low productivity, climate shocks, high unemployment rates, inflation, disparities, and rapid population growth have been hampering the country's ability to reap broad-based benefits for its citizens from economic growth (World Bank, 2023). These circumstances have increased the importance of adopting comprehensive social protection systems that will safeguard vulnerable households, but also enable socioeconomic mobility in the medium and long term.

In response to these concerns, the Government of Pakistan introduced a social protection program called Benazir Income Support Program (BISP) in 2008, which was the largest social protection program in Pakistan. The program was conceptualized to improve the wellbeing of low-income households, mainly by offering cash transfers specifically to women, which would empower women beneficiaries and improve overall household wellbeing. BISP gradually broadened its scope to include incentives for education, support for nutrition, and digital payment mechanisms for greater transparency and efficiency. In recent years, a number of studies have documented that BISP has positively impacted household consumption, women's financial inclusion, food security, and school enrolment (Cheema et al., 2014; Ambler & De Brauw, 2017). However, there continues to be some debate about whether cash transfers could be effective at creating sustained exit from poverty without support for investments in employment, entrepreneurship, skills building, and local economic development.

In contrast, the Chinese government has a contrasting approach to alleviating poverty through its Jingzhun Fupin (Precision Poverty Alleviation) program launched in 2013. The Chinese method was not just to target the poor through direct income transfer, but to identify poor households with great accuracy and then to design individual intervention strategies based on local socioeconomic factors. The industrial development and vocational training, agricultural modernization, expanding infrastructure, relocating from ecologically sensitive areas, providing medical help, educational support, digital government, and regular tracking of household growth. Central government and local government were well coordinated, and accountability systems were in place, making implementation efficient across a variety of regions (Xu, 2017; World Bank, 2022).

China's efforts to eradicate extreme poverty in rural areas, which helped millions of people climb out of poverty in 2020, have garnered significant international attention due to the accomplishments of Jingzhun Fupin. While the governance model, fiscal power and demographic situation mean that there are no easy blueprints to replicate elsewhere, China's integrated development offers valuable lessons for countries that want to shift from income support to sustainable poverty reduction.

Although Pakistan and China have established a strategic partnership, and the development cooperation under the China – Pakistan Economic Corridor (CPEC) is becoming more relevant, comparative analyses between the two are still nascent. Past studies tend to study BISP or poverty reduction in China without systematically identifying policy mechanisms which are transferable. As such, there has not been enough work done on how some of the key components in China's holistic approach to poverty alleviation can help complement Pakistan's current social protection system.

In this context, this study fills this void by providing a detailed comparative study of the Benazir Income Support Program in Pakistan and the Jingzhun Fupin Program in China. The paper does not identify any single best model, but rather analyzes the pros and cons, institutional features, implementation process, and long-term impacts of each program. To formulate policy recommendations supported by evidence which can help Pakistan move from a largely cash-based social assistance system to an integrated development framework that focuses on human capital development, productive employment, institutional coordination, digital governance and sustainable livelihoods.

Research Gap

Benazir Income Support Program (BISP), which is an international poverty alleviation initiative in Pakistan, has already garnered a lot of research attention, yet there is a lack of comparative policy analysis between Pakistan's BISP and China's Jingzhun Fupin Program. Very little research has examined BISP's impact on the overall wellbeing of the recipient households, and most studies have simply assessed the impact on household consumption or education or women's empowerment. China's experience has been the subject of few studies other than those documenting its overall success in eradicating extreme rural poverty. There are few studies that provide a critical comparison of both programs in terms of governance structures, targeting, institutional capacity, livelihood interventions, monitoring and dimensions of sustainability.

Furthermore, the existing Pakistani literature is focused on cash transfers as the key tool for poverty reduction, failing to explore the role of other complementary policies like employment generation, rural industrialization, and skills development, modernization of agriculture, digital governance and local institutional coordination in the context of development policies. There is also very little discussion on the transferability of China's policy innovations in Pakistan's political, administrative and socio-economic context.

In this study, a multidisciplinary literature search has been conducted to compare the program philosophy, implementation, institutional effectiveness and development outcome. This study addresses these gaps by synthesizing multidisciplinary literature to compare the program philosophy, implementation, institutional effectiveness, and development outcome. It also suggests a policy transition framework outlining how Pakistan can build and enhance BISP with a mix of key components of China's poverty alleviation approach while taking into account differences in context between the two countries.

Research Objectives

The study aims to:

1. Discuss the development, goals and organizational structure of the Benazir Income Support Program of Pakistan and the Jingzhun Fupin Program of China.
2. Analyse and discuss how the two programs are governed, targeted, implemented and how they affect poverty reduction.
3. Examine the pros and cons of cash transfer-based and integrated development responses.
4. Find policy lessons to reinforce Pakistan's poverty alleviation policy.
5. Make a policy proposal for sustainable poverty alleviation in Pakistan.

Research Methodology

The methodology used in this study is a qualitative comparative research which in this study is qualitative research with existing literature analysis. It uses a narrative literature review approach, as well as a thematic comparative policy analysis to explore the similarities and differences between Pakistan's Benazir Income Support Program (BISP) and China's Jingzhun Fupin (Targeted Poverty Alleviation) Program. The study is based on secondary data from peer-reviewed journal articles, government publications, books, policy documents and reports from international organizations, mostly from 2008 onwards. Selected sources were selected for their academic rigor, policy relevance and their role in the understanding of poverty alleviation, social protection, governance, integrated rural development and sustainable livelihood strategies.

This comparative analysis targets specific extensions like objectives of programs, state level arrangement policies, impact on education and health care, outcome in the form of job creation, digital mechanism of governance, monitoring and evaluation mechanism and the measurable outcomes to tackle the poverty. The study does not perform a statistical meta-analysis but rather combines qualitative evidence to look for similarities and differences, good practice and policy lessons between the two programs. The findings are analyzed to form a conceptual framework and policy recommendations that can help improve poverty alleviation and social protection policies in Pakistan by making use of lessons learnt from what China is doing.

Conceptual Framework

The conceptual basis of this study is that sustainable poverty reduction must be realized in a sequence of steps, not all of which should be based on a single policy instrument.

Social Protection (Income Support) → Human Capital Investment (Education and Health) → Skills Development and Employment → Enterprise and Rural Economic Development → Institutional Co-ordination and Digital Governance → Sustainable Poverty and Social Resilience.

In this context, BISP focuses on alleviating acute income poverty while Jingzhun Fupin integrates a range of interlinked interventions which jointly enhance the capacities of households and the economic opportunities in the area. The framework acts as a prism with which the following literature review and comparison will be viewed.

Literature Review

Evolution of Poverty as a Development Concept

Poverty has shifted from being a problem of income to a multidimensional development problem of social, economic, political and institutional deprivation. The early economics of the poor focused upon the lack of income or consumption, and related it to poverty. This view dominated the domain of poverty measurement for decades, and influenced the establishment of the concept of absolute and relative poverty lines used by many governments and international development organizations. But academics increasingly had concerns about the poor validity of income as a measure of deprivation, especially for the poor and vulnerable in developing countries. Modern poverty studies have thus identified that lack of education, ill health, unemployment, food insecurity, social exclusion, restricted access to public services and lack of institutional support are all factors that act together to shape the health and wellbeing of individuals. It has had a significant impact on national poverty reduction strategies globally.

Amartya Sen's Development as Freedom (1990) was a turning point in development thinking. Sen offered a number of arguments for seeing development as an extension of substantive freedoms, not just an increase in wealth. Within this view of poverty, poverty is seen as the lack of resources to live a life one has reason to value. Income is thus just one of the ways by which capabilities can be improved, and not the ultimate. This movement laid the groundwork for a new focus in the field of economics which would come to be known as the "new institutional economics".

Later studies have shown that, in addition, there are significant differences in the living conditions of people with the same level of income due to different levels of education, health, gender equality, political participation, infrastructure and access to public services. Other studies have followed, showing that the living conditions of two people with the same income level can be vastly different because of differences in education, health, gender equality, political participation, infrastructure, and access to public services. Therefore, multidimensional measures of poverty offer a richer conception of poverty than monetary measures. These views also help to understand why economic growth does not always lead to general welfare gains when institutional capabilities and social inclusion are also low.

The shift from monetary to multidimensional poverty has also affected international development policy. An indicator of this increasing awareness of the need for improvements in education, health, living standards, and institutional opportunities simultaneously in order to create human development is the introduction of the Human Development Index (HDI), the Human Poverty Index, and then the Multidimensional Poverty Index (MPI). The multidimensional measures offer a better yardstick to assess poverty alleviation programs like BISP in Pakistan or Jingzhun Fupin in China, as both target the increase of household welfare by combining different policy measures.

The Capability Approach and Poverty Reduction

The Capability Approach is one of the most influential contemporary theories on the understanding of poverty alleviation. Instead of relying on monetary limits to define poverty, the Capability Approach quantifies the opportunities persons have to enjoy valued functionings, like education, work, health, nutrition, security and social participation. Human freedom, human agency, and human opportunity are then key development policy goals.

The Capability Approach has had a profound impact on the work of international development institutions, by highlighting that people use resources to create wellbeing in various ways, dependent on their personal, social, institutional and environmental factors. Therefore, poverty reduction programs must overcome obstacles which hinder people from putting to good use available resources. Thus, while education, healthcare, gender equality, employment opportunities, political participation and institutional accountability are considered as policy sectors, their operations and outcomes are seen as complementary to poverty alleviation and not mutually exclusive.

This theory will be used to analyze the similarities and differences between BISP and Jingzhun Fupin. BISP mainly aims to alleviate immediate income pressures by providing cash transfers, thereby increasing beneficiaries' purchasing power and resulting in a decrease in short-term vulnerability. Jingzhun Fupin, however, goes beyond financial aid by integrating education, vocational training, employment, healthcare, industrial development, infrastructure and local governance reforms into one package in China. In terms of capability, the Chinese program is trying to enhance the capabilities of households to reduce poverty sustainably. Therefore, it represents a broader understanding of development than traditional income support programs.

However, the Capability Approach has had its own set of challenges in its objective measurement of capabilities and its ability to determine a set of capabilities that can be applied to everyone. Despite these methodological difficulties, it remains one of the most comprehensive tools available for measuring poverty, human development and social policies due to its ability to measure aspects of wellbeing that are not included in income-based measures.

Sustainable Livelihoods Framework

The Sustainable Livelihoods Framework (SLF) is another influential approach that has informed current poverty research, which was developed to identify and describe how households use various types of capital to enhance their long-term capacity to sustain their livelihoods. The framework recognizes five key assets, which include human, financial, physical, natural and social capital, as key inputs that support households' ability to manage economic shocks and sustain their livelihoods.

The Sustainable Livelihoods Framework focuses on supporting productive assets and institutional support mechanisms, rather than financial assistance as is found in traditional welfare programs. The components of human capital, such as the education, health, and vocational skills of the population, are complemented by financial capital (savings, access to credit), physical capital (infrastructure, technology), natural capital (land, environmental resources), and social capital (network, trust, community participation). Coordinated investments across a range of dimensions are thus necessary for sustainable poverty reduction as against isolated investments.

Jingzhun Fupin Program is a good example of the Sustainable Livelihoods Framework, for the policy design takes care of infrastructure, industrial development, employment, education, healthcare and rural modernization at the same time, and, what is particularly important, institutional coordination. In contrast, Pakistan's BISP has long focused on financial capital via cash transfers, but there has been a growing trend to incorporate education, nutrition and digital financial inclusion in its operations. The comparison indicates that combining livelihood-oriented interventions with social protection could boost the efficacy of poverty reduction policies in the long term.

Human Capital Theory and Poverty Alleviation

The Human Capital Theory holds that investments in education, health and skills boost labour productivity, wages and lower intergenerational poverty. Economists like Theodore Schultz and Gary Becker have viewed education as a useful investment that can enhance the country's economic expansion and the welfare of the individual household.

Research across the globe has repeatedly shown that higher education levels provide more employment possibilities, higher income mobility and greater resistance to economic shocks. Likewise, health care benefits increase the productivity of work and decrease vulnerability due to sickness and disability. Thus, poverty alleviation initiatives are increasingly including educational stipends, nutrition support, vocational training and healthcare support in addition to financial support.

This shift is echoed in supplementary programs like educational conditional cash transfers and nutrition support that Pakistan's BISP has introduced. China's Jingzhun Fupin, however, has a broader human capital investment approach, with educational programs, vocational training, agricultural extension services, technical training, improved health care, and job opportunities for industrialization all falling under the same poverty alleviation umbrella. This holistic approach underlies the fact that short-term poverty alleviation is not enough; poverty must be addressed by strengthening productive capacities.

Social Protection and Cash Transfer Programs

Social protection has emerged as one of the most popular poverty reduction policies in developing economies over the past 20 years. Social protection is viewed as a central tool for addressing vulnerability, safeguarding households from economic shocks and fostering inclusive growth and development, and is gaining an increasing level of recognition by international organizations. Massive growth in cash transfer programs has taken place in Latin America, Africa and Asia, given their potential to deliver relatively efficient tools to support poor households and reinforce human development outcomes by investing in health and education.

There are two types of cash transfer schemes, unconditional and conditional. The main difference between unconditional transfers and conditional transfers is that the former focuses on providing immediate relief to vulnerable households with no behavioral conditions, and the latter requires households to perform certain activities, such as going to school or having a health check-up. There is evidence that both models have positive effects on household consumption and food security, but their longer-term effects will depend heavily on additional investments in employment, local economic development, institutional capacity and public services.

In recent years, there has been an emerging scholarship that considers cash transfers as a part of overall development strategies, not the whole solution to poverty. A combination of social protection with institutional reforms, financial inclusion, productive employment, and rural infrastructure appears more likely to lead to more sustainable results than just income support alone. This insight acts as the conceptual foundation for comparing the BISP with one of the most comprehensive and multidimensional poverty alleviation initiatives in modern development policy, the Jingzhun Fupin Program from China.

Pakistan's Benazir Income Support Program (BISP): Evolution, Policy Objectives And Institutional Framework

The Benazir Income Support Program (BISP) was launched in 2008 and is the country's largest social protection program and one of the most ambitious unconditional cash transfer programs in South Asia. Since its inception to provide relief to poor households from the problems of high food prices and inflation, BISP has now expanded its scope to encompass poverty reduction, women’s empowerment and human capital development. The main goals of the Program are to decrease chronic poverty, to boost household welfare, to advance women's empowerment with direct cash transfers and to boost educational participation of children through complementary conditional cash transfer programs.

One of the unique aspects of BISP is that all financial assistance goes to the adult female in the household. The purpose of this policy was to not only increase household welfare but also to increase the bargaining power of women within the family, increase financial inclusion and boost women's participation in household decision-making. BISP was a historic shift in social protection, away from programs that had historically been delivered via male household heads. However, it has been noted that women's increased financial gains do not necessarily lead to women's economic empowerment in the face of a culture of patriarchy that influences household decisions. Thus, the effects of empowerment are measured differently in different regions and socioeconomic settings.

BISP has also been working to go beyond UCTs to launch complementary programs, including the introduction of education conditional cash transfers, nutrition and digital payment programs, over time. This shift reflects a larger understanding of the importance of investments in human capital, in addition to income support, for sustainable poverty reductions. Nevertheless, the program is still very much a consumption support and is not a holistic livelihood development initiative.

Targeting Mechanisms and National Socio-Economic Registry (NSER)

The National Socio-Economic Registry (NSER) is one of the most important institutional innovations brought about by BISP. The NSER has been created based on nationwide household surveys and will be a centralized database with detailed socio-economic information on which a Proxy Means Test (PMT) is calculated to identify eligible beneficiaries. The registry has significantly increased transparency, limited discretionary beneficiary selection and increased targeting efficacy as compared to previous welfare schemes based on political considerations. The NSER has also served as a vital platform for various federal and provincial social protection programs in Pakistan, in addition to supporting BISP.

Successful introduction of digital registration systems, biometric verification and electronic payment systems has also enhanced program governance by minimizing fraud, duplication and leakage. These administrative enhancements are deemed important successes in the modernization of Pakistan's social protection system by international organizations. However, some have pointed to recent registry problems, including those of persistent updates, exclusion errors, documentation issues, and issues in capturing rapidly varying socio-economic factors, particularly in the aftermath of natural disasters and economic crises. Targeted challenges show that effective targeting is not just about technological systems, but also about the continuous updating of data and institutional coordination.

Finally, in comparison to other countries, the case of Pakistan underscores the need for data-driven targeting of social protection. Unlike the Chinese model, however, the NSER is not used to link to household development plans or to track progress at the local level in BISP, but is solely adopted as a tool to establish program eligibility. The difference is telling between seeking beneficiaries and crafting paths out of poverty at the household level for financial support.

BISP and Women's Empowerment

Women's empowerment is one of the most widely researched areas of BISP. Since financial transfers are paid directly to accounts owned by women, researchers have studied whether the program increases women's agency, decision-making power, mobility, and involvement in economic activities.

The impact assessments undertaken for BISP suggest that the money transferred to them is generally not lost; women become more involved in household financial decisions; they feel more recognized in their community and are more engaged in the electoral processes and mobilization within their area. While beneficiaries' education levels are still low, there is evidence to show that direct transfers can improve women's economic security and bargaining power within the household.

Empirical research also shows that women's participation in BISP is positively correlated with socioeconomic status. Rural beneficiaries often report that they now feel more financially independent and have more choices about how household resources are spent. They also know that the monetary amount of the transfers is not enough to make them economically independent. The researchers also point out that cultural norms, male control over resources and poor employment opportunities limit the program's transformative impact. As a result, while cash transfer programs can enhance welfare gains, they do not necessarily overcome structural obstacles to women's empowerment.

However, the recent quasi-experimental evidence offers a more complex picture of the effect of BISP. Ambler and de Brauw saw positive gains in women's mobility and voting behavior, and some less dramatic and enduring gains in other dimensions of agency. The effects of the financial transfers were not enough to shift entrenched social norms, as positive shifts in men's attitudes towards gender roles also eroded over time, observed in the early years of the program.

These results are consistent with the broader development literature on the need for funding support for education, entrepreneurship, vocational training, financial education, and labor market engagement as complementary investments to foster economic empowerment. Cash transfers thus serve as an integral part of an enabling policy and not as an empowerment policy in themselves.

Program Effectiveness in Poverty Reduction

A variety of indicators have been used to measure the impact of BISP, such as poverty reduction, food security, consumption smoothing, educational participation and resilience to economic shocks. The majority of empirical work suggests that the program has been able to alleviate immediate financial hardship for the poor by affecting their consumption and ensuring that beneficiaries cope during economic crises. Educational conditional cash transfers have also been found to have a positive impact on school enrolment and attendance of children from beneficiary households.

The challenges of long-term poverty eradication are consistently found in the literature, despite these successes. Transfers typically do not yield enough income to carry out productive investments, long-term enterprises, or permanent jobs. Structural factors such as unemployment, low levels of education, limited productive assets and access to credit continue to be missing, leaving beneficiary households vulnerable to relying on ongoing support. This has led many scholars to conclude that BISP has not been a well-rounded poverty exit program.

The conceptual difference between poverty alleviation and poverty graduation has become more visible in recent literature. The poverty alleviation framework aims to lift people out of immediate crisis and vulnerability, while the poverty graduation framework aims to help people become self-reliant through productive work, enterprise creation and investment in human capital. From this lens, it is evident that BISP is effective in addressing short-term poverty, but with relatively weak capabilities in terms of sustaining economic transformation.

Critical Assessment of BISP

BISP's ability to institutionalize evidence-based targeting, improve women's access to finance, improve digital government and offer income security to millions of Pakistan's most vulnerable households makes it one of the most significant social policies of Pakistan. The program has also created an administrative system that can be mobilized quickly in case of national emergency or economic crisis with targeted cash assistance.

There are, however, many problems to be addressed. The scholars cite relatively low transfer values, lack of integration with employment and entrepreneurship programs, poor coordination between the federal and provincial development agencies, lack of livelihood support and lack of livelihood exit mechanisms as the main challenges. Although BISP has tended to add education and nutrition programs, these are not as synoptic as the multidimensional work found in China's Jingzhun Fupin Program.

China's Jingzhun Fupin (Precision Poverty Alleviation) Program: Evolution and Policy Philosophy

Precise poverty alleviation (精准扶贫) or Targeted poverty alleviation (TPA) is one of the most all-encompassing poverty alleviation approaches in the modern age, adopted by China. The program was officially launched by President Xi Jinping in 2013, and represented a radical departure from an approach to poverty alleviation that was based on areas rather than households. Jingzhun Fupin saw poverty as not a single entity, but multiple poverty types, and thus the need for tailor-made development interventions for households. This approach changed the narrative of poverty governance from a broader approach of providing welfare benefits to a more holistic approach of targeting poverty through precision identification, poverty intervention, poverty funding, poverty implementation and poverty evaluation.

The program was born in the last phase of the national campaign to eradicate extreme rural poverty in China. As of 2013, hundreds of millions of people had been moved beyond the poverty line by rapid economic growth, but there were still some 100 million rural residents living below China's national poverty line. The populations were isolated geographically, environmentally vulnerable and economically disadvantaged and did not receive adequate support from traditional economic growth. For this reason, the Chinese government embarked on a multi-dimensional strategy to include industrial development, agricultural modernization, vocational training, education, healthcare, infrastructure, ecological conservation, relocation and digital governance in a single institutional framework.

Jingzhun Fupin stressed poverty alleviation from the perspective of development, as opposed to financial support, which was the key focus of traditional welfare programs. Income transfer was used to support only part of a wider approach to building productive capacity, strengthening household resilience and enabling sustainable livelihoods to be created. This integrated philosophy resonates well with the Capability Approach of Sen and the Sustainable Livelihoods Framework, which focuses on expanding people's capabilities and productive assets to reduce poverty, rather than engaging in income redistribution.

Institutional Governance and Precision Targeting

Jingzhun Fupin was known for its well-integrated governance system. Poverty alleviation was elevated to a national priority with the political will of the central government, and the tasks were handed down to provincial, county, township and village governments. Multiple government agencies were involved in the planning, financing, implementing, monitoring and evaluating the activities, and these activities were coordinated by dedicated poverty alleviation offices. Measurable outcomes were set, and local officials were held accountable for measurable poverty reduction outcomes. This approach to accountability was a key feature that set China's program apart from a large number of traditional social protection programs in which responsibilities are split among institutions.

Precise Poverty Identification (Jingzhun Shibie) was the most innovative part of the program. Around 800,000 officials carried out in-depth household surveys to create electronic records for rural China's poor families. The indicators were no longer limited to household income but included those for housing, education, health status, employment, disability, productive assets, and living conditions to create comprehensive poverty profiles. These household databases were continuously updated, enabling governments to monitor progress and modify interventions according to changing circumstances.

The Chinese household database was more than a beneficiary identification database, as it was an active policy management tool when compared to Pakistan's National Socio-Economic Registry (NSER). Individual household records were used to provide personalized intervention plans, allocation of resources, implementation schedules, and performance evaluations. As a result, the focus shifted from static to dynamic targeting for ongoing adaptation during program implementation.

Integrated Development, Human Capital and Rural Revitalization

One of the key strengths of Jingzhun Fupin is its policy architecture that is multidimensional. The program aimed to eradicate the structural drivers of poverty through a mix of investments in human capital, infrastructure, agriculture, local industry, health, education, ecological protection and digital governance, as opposed to relying mostly on direct income support. Vocational training and employment assistance were provided to households with productive jobs, and infrastructure was put in place, and markets were improved for geographically isolated communities. In environmentally sensitive areas, families moved voluntarily to areas with improved economic conditions and amenities.

Another key element of the program was agricultural modernization. Local governments encouraged farmers' industrialization and value chain integration, rural cooperatives, e-commerce platforms and entrepreneurship to boost farmers' income. These programs acknowledged the need to provide jobs, not to sustain dependency on public transfers, for sustainable poverty reduction. The World Bank also points to agricultural productivity, investments in infrastructure, and rural economic diversification as significant drivers of China's great progress in poverty reduction.

Human capital development also played a key role in Jingzhun Fupin. Household poverty alleviation plans included education subsidies, compulsory schooling, healthcare reform, vocational education and technical training.

The program, which featured capability building, sought to break the intergenerational cycle of poverty and not just reduce the income loss. They are similar to the theoretical statements of Human Capital Theory and the Capability Approach.

Outcomes, International Recognition and Critical Perspectives

In 2020, China declared that all 832 poor counties across the country had been removed from the "extreme poor" category and almost 100 million rural residents eliminated from poverty. The World Bank and the China Development Research Center jointly released a study that found that China's poverty reduction over the past four decades accounted for around three-quarters of the global reduction in extreme poverty in the same period, thus making it one of the greatest development successes in history.

International bodies believe these successes are the result of a number of complex factors and do not point to any one policy instrument. Successful poverty reduction was achieved through sustained economic growth, the transformation of agriculture, the investment of resources in rural infrastructure, investment in human capital, coordination of institutions, political commitment, targeting, and policy experimentation. The Chinese experience, therefore, provides evidence that poverty reduction is best achieved as part of a broader program of national development and not the development of a separate welfare program.

However, there are significant challenges in the literature as well. There are several scholars who warn that the governance system, administrative capability, financial capacity and implementation mechanisms of China are quite different from those of many developing countries. Thus, there may be no feasible or desirable way to directly replicate policies. Other issues raised are administrative costs, burden on local authorities to meet set targets, and the difficulty of sustaining people out of poverty after the program. Although these reviews indicate that Jingzhun Fupin has something to offer, policy transfer should attempt to adapt, not imitate.

Comparative Synthesis and Policy Lessons for Pakistan

Comparative literature reveals that the Benazir Income Support Program (BISP) of Pakistan and China's Jingzhun Fupin are two different but complementary strategies of poverty alleviation. BISP primarily operates as a social protection program, aiming to buffer the immediate economic vulnerability of households by providing targeted cash transfers and to ensure stable household consumption. Its main strengths are the transparency of targeting by means of the National Socio-Economic Registry, the financial inclusion of women, digital payment systems, and the enhancement of food security and participation in education.

In contrast, Jingzhun Fupin is an integrated approach to development which integrates social protection with employment creation, modernization of agriculture, infrastructure development, vocational training, health care, education, institutional accountability and regular household monitoring. The program does not measure success in terms of benefit distribution, but rather in terms of households' ability to become economically independent over the long term.

The comparative evidence, therefore, indicates that it is not mandatory for Pakistan to adopt the Chinese model and replace BISP as well. Rather, BISP can be the core component of a comprehensive poverty reduction strategy that includes livelihood creation, vocational training, supporting rural enterprises, agricultural value chains, digital governance, financial access and decentralized institutional coordination. This would make BISP more than just a consumption support program and help it to be a development platform that can support poverty graduation in the long term.

Discussion and Finding

The comparative review shows that Benazir Income Support Program (BISP) and China's Jingzhun Fupin (Precision Poverty Alleviation) Program are two different models of poverty alleviation. Both programs aim at enhancing the wellbeing of vulnerable groups, but they have distinct philosophical approaches, implementation processes, organizational frameworks and future goals. The literature consistently points to the fact that BISP is mainly a social protection program, while Jingzhun Fupin is a holistic development strategy that incorporates social protection and structural transformation.

The first big discovery relates to the policy stance of the two programs. BISP was created to shield poor households from the effects of inflation, food insecurity and economic shocks by providing regular cash transfers. The results of its work can be seen in the increased consumption levels of households, improved food security, better targeting, higher school attendance rates as a result of complementary education programs and greater financial inclusion for women. The introduction of the National Socio-Economic Registry (NSER), biometric verification and the introduction of digital payment mechanisms significantly strengthened transparency and minimized leakage from previous welfare programs.

However, it is also true in the literature that BISP has not been very successful as a poverty graduation facilitator. Cash transfers help to alleviate immediate livelihood constraints but do not necessarily stimulate enough productive investment to achieve sustainable livelihoods. Structural barriers, such as unemployment, low productivity, lack of skills, lack of access to finance and weak local economic opportunities, often prevent the ability of the beneficiary households to achieve self-reliance and progress beyond the public assistance level. For this reason, BISP is less effective in poverty eradication than a poverty eradication program, and more effective as a poverty mitigation instrument.

The Jingzhun Fupin Program is a very different model from China. The program did not focus mainly on income support but rather on removing the root causes of poverty through plans for development of individual households. The interventions were implemented according to the needs of poor families, such as vocational training, modernization of agriculture, industrial work, education, health care, infrastructure works, ecological compensation, relocation (where applicable) and ongoing administrative monitoring. The integrated approach strengthened local economies and was a big boost to household capacities.

The second important finding that emerges from this research is on institutional governance. Financial resources are not always the most important factor; Jingzhun Fupin is a good example of how well local and central governments can coordinate effectively and assign clear responsibilities and measurable indicators, and continuously monitor implementation. Poverty reduction was measured in part as a measure of the performance of local officials, which offered strong incentives for effective implementation. While BISP has established strong administrative systems for identifying beneficiaries and delivering payments, coordination between social protection and other development sectors is relatively weak in comparison. Social assistance, employment creation, agricultural development, vocational education and promotion of local enterprises are often provided through different institutional structures and with low levels of policy integration.

The third finding relates to women's empowerment. BISP has successfully channeled funds to women, improved access to national identity cards, bank accounts, and decision-making over household resources. These successes have made BISP stand out from a large number of previously implemented welfare schemes and have helped to increase financial inclusion of vulnerable women. Empirical evidence, however, indicates that economic empowerment is still limited in the absence of employment opportunities, entrepreneurship support, financial literacy and productive assets. Jingzhun Fupin, on the other hand, supplemented social assistance with job creation and livelihood development to allow increased economic participation in the long term for beneficiaries.

The fourth is about the importance of human capital. Both programs see education and health as critical issues; however, implementation of education and health is vastly different. BISP has implemented an education promotion policy based on conditional cash transfers, whereas China's program provides for the inclusion of education, vocational training, health care, agricultural extension services and employment in individual poverty reduction plans. This investment in human capital is not just for consumption but also to raise the productive capacity of the benefit recipients.

Lastly, the literature suggests that cash transfers should be considered a complement to rather than an alternative to integrated development. Rather, they are part of a broader poverty alleviation program. Social protection helps to reduce immediate vulnerability to the household, and by promoting institutional strengthening, human capital investment, enterprise development, and employment, integrated development helps in a sustainable way to move out of poverty. The evidence thus indicates that BISP should not be supplanted, but complemented, in Pakistan's future poverty strategy, which should gradually evolve into becoming a multidimensional development platform.

Comparative Analysis

The comparative analysis shows that BISP is not very different from Jingzhun Fupin in respect of poverty alleviation, but rather in their knowledge of how poverty should be tackled.

At a core level, BISP is a protective measure. It aims essentially to provide regular assistance to household well-being. This has proven especially useful in times of economic crisis, inflation, natural disasters and other shocks that have a disproportionate impact on poor households. BISP has been identified by international organizations as one of the most important social safety net programs in South Asia, due to the developments in targeting efficiency, digital governance, transparency and financial inclusion of women.

In contrast, Jingzhun Fupin takes a developmental perspective to poverty, which sees poverty as a result of the combination of structural disadvantage, not just poverty resulting from lack of income. Poverty reduction, therefore, is not only about giving people money but also about providing them with productive jobs, industrial diversification, agricultural modernization, education, healthcare and infrastructure, as well as developing local institutional capacity. These interventions at the household level are constantly monitored and modified until positive and sustainable changes are observed.

There are also key differences in the sustainability of the program that emerge from the comparative evidence. While BISP is able to alleviate short-term poverty and consumption insecurity, its long-term impact relies on policies that can create productive assets and provide employment. The Chinese model shows that a comprehensive commitment to poverty reduction is needed for investment in governance, infrastructure, human capital, rural industries and local economic development.

The best policy message for Pakistan is not to copy but to adapt. The political system, budgetary strength, administrative organization and demographic profile of China are significantly different from those in Pakistan. So, direct replication is impractical and not desirable. However, some elements of the BISP system, such as household-specific development planning, more robust institutional coordination, and linking skills development to social protection, can be integrated into the current BISP framework in Pakistan, as can digital monitoring systems and livelihood-oriented interventions.

Table 1

Comparative Analysis of Pakistan's BISP and China's Jingzhun Fupin Program

Dimension	Pakistan's BISP	China's Jingzhun Fupin	Comparative Assessment
Primary Objective	Income support and social protection	Sustainable poverty elimination	China adopts a broader development approach
Targeting Mechanism	NSER and Proxy Means Test	Household-level precision identification	China's targeting is more dynamic and individualized
Main Intervention	Cash transfers	Integrated development package	China combines multiple interventions
Women's Empowerment	Direct transfers to women	Employment and livelihood opportunities	Both support women; China places greater emphasis on economic self-reliance
Human Capital	Education and nutrition support	Education, health, vocational training	China integrates human capital more comprehensively
Employment	Limited direct employment creation	Skills, industry, agriculture, entrepreneurship	Strong advantage for China
Governance	Centralized social protection administration	Multi-level coordinated governance	China demonstrates stronger cross-sector coordination
Digital Systems	Biometric verification and digital payments	Digital household monitoring and performance management	Both employ digital governance, with broader application in China
Rural Development	Limited	Core program component	Significant difference
Poverty Outcome	Reduced vulnerability and improved consumption	Sustainable poverty graduation and rural transformation	China focuses on long-term economic independence
Long-term Sustainability	Moderate	High (subject to continued institutional support)	Integrated development offers stronger long-term prospects
Lesson for Pakistan	Strong social protection foundation	Model for integrating livelihoods with social protection	BISP should evolve rather than be replaced

Policy Implications for Pakistan

The comparative study reveals that Pakistan has been successful in creating an effective social protection platform with the help of BISP. The program has brought greater transparency and better digital governance, enhanced financial inclusion by women and minimized short-term income insecurity for millions of vulnerable households. The success here should be seen as institutional building blocks which need to be incorporated into future efforts to eradicate poverty, but not supplanted.

The results indicate that the next policy challenge in Pakistan should be in the direction of social protection as a development policy. This will need better coordination between BISP and technical and vocational education institutions, agricultural institutions, small and medium enterprise development, microfinance, local government, health, education and rural infrastructure institutions. Social protection should thus be the gateway to wider socioeconomic development, not as the end goal of a policy.

Another implication, which is important, is with regard to poverty targeting. The National Socio-Economic Registry (NSE) of Pakistan offers a solid administrative basis for vulnerable households' identification. The Chinese experience shows, however, that household databases can also have a wider role to enable individual development plans, to track the progress of individual planning, and to facilitate complementary interventions from multiple government agencies. Up-to-date beneficiary data and linkage to provincial databases would better enable program responsiveness in times of economic shock and natural disaster.

In future, human capital development needs to be a main objective of poverty policy. Educational conditional cash transfers have helped to boost school attendance, but investments in complementary areas such as vocational training, digital skills, entrepreneurship, agricultural modernization and technical education are needed to enable long-term economic mobility. Having a partnership with universities, technical institutes, chambers of commerce and private-sector employers would help to enhance the labour market outcomes of the beneficiary households.

The results also point to the need for place-based development policies as an effective way of reducing rural poverty beyond just providing income support. Agriculture, value chains, rural roads, storage, renewable energy, digital connectivity, fisheries, tourism and local enterprise development investment could generate productive jobs that would help to reduce long-term reliance on public assistance.

Last but not least, good governance is essential to poverty reduction, along with measurable performance indicators that can be used to monitor progress. There is a need to incorporate continuous monitoring, program evaluation, impact assessment and digital dashboards in Pakistan's poverty alleviation strategy to increase accountability and effectiveness of policies.

Conclusion

Poverty is still a multidimensional development problem with multi-coordinated policy solutions. This comparative study focused on Benazir Income Support Program (BISP), Pakistan and Jingzhun Fupin (Precision Poverty Alleviation) Program, China, to find commonalities, differences and lessons learnt for poverty alleviation, which is sustainable.

BISP's efforts have been showcased in the literature as having added important dimensions to the architecture of social protection in Pakistan. The program has raised consumption levels of households, advanced financial inclusion and enrolment in education for women, increased transparency in the delivery of public welfare, and targeted cash transfers, using biometric verification and the National Socio-Economic Registry. These successes make BISP a major social policy success in Pakistan.

However, the analysis also indicates that cash transfers are insufficient to eradicate structural poverty. To attain sustainable poverty reduction, it is necessary to tackle the root causes of constraints to productive employment, human capital development, entrepreneurship, agricultural productivity and rural economic transformation. Therefore, BISP is better suited as a poverty mitigation program rather than as a poverty graduation program.

The Jingzhun Fupin Program in China is a good example of an alternative trajectory of development that focuses on integrated, house-by-house interventions with effective institutional coordination and ongoing monitoring. The program was not only financial, but also educational, health, infrastructure, vocational training, industrial development, agricultural modernization and employment creation were dealt with under a single governance umbrella. This multidimensional approach was a significant factor in China's successful poverty alleviation efforts and has helped in achieving the remarkable results in the reduction of extreme rural poverty.

This study does not imply that the Chinese model should be replicated directly due to the significant differences in governance, budgetary capability, administrative systems and socio-economic situations. Rather, there is evidence to back a policy approach of 'selective adaptation'. Overall, Pakistan can enhance the effectiveness of BISP by embedding livelihoods, vocational education, digital governance, rural enterprise promotion and coordination of institutions, while maintaining the existing strengths of the program, social protection and targeting of beneficiaries. The move from cash transfer to an integrated development strategy, finally, is an integrated strategy of BISP and not its supplanting. It is a strategic shift to an all-encompassing platform for inclusive growth, human development and sustainable poverty alleviation.

Recommendations

Transform BISP into an Integrated Development Platform

The Government of Pakistan should progressively move towards expanding the scope of BISP beyond income support to include job creation, vocational education and training, enterprise assistance, agricultural extension, digital literacy, financial literacy, and other related support programs so that they can be coordinated through a comprehensive poverty reduction strategy.

Introduce Household Development Plans

Individual Household Development Plans should be created for beneficiary households, based on the experience of Jingzhun Fupin. These plans should include the identification of barriers to economic mobility and a plan to coordinate relevant interventions based on education, healthcare, employment, skills development and microenterprise support.

Strengthen Institutional Coordination

There is a need for a national coordination mechanism to be established between BISP and federal ministries, provincial governments, technical education authorities, agricultural authorities, local governments and private sector organisations. Coherence of policies and efficient use of resources would be enhanced by shared planning and performance indicators.

Promote Livelihood Development

Future poverty reduction policies need to focus on productive jobs like vocational education, apprenticeship, rural industrialization, value chains, fisheries, tourism, digital entrepreneurship and small businesses. Microfinance and business advisory services should be provided in addition to cash provision.

Improve Investment in Human Capital

Educational quality, healthcare, nutrition programs, digital literacy and technical education should all be strengthened so as to improve conditional cash transfer programs. Human capital investments must be targeted towards current beneficiaries as well as future generations to decrease inter-generational poverty.

Upgrade the National Socio-Economic Register

The NSER needs to shift from a database of beneficiaries to a policy management platform that would be able to follow the progress of the households, coordinate government interventions and facilitate evidence-based decision-making by having digital updates in real time.

Support the Empowerment of Women in Economic Life

To promote long-term economic independence, cash transfers should complement entrepreneurship training, financial literacy programs, business incubation, digital banking services, market access programs and preferential credit schemes for women.

Prioritize Rural Transformation

Public investments in rural infrastructure, irrigation, renewable energy, digital infrastructure, fisheries, eco-tourism and climate-smart agriculture should be part of a Poverty Reduction Strategy to generate sustainable jobs in areas that lack them.

Institutionalize Monitoring and Evaluation

There should be a comprehensive monitoring framework and measurable performance indicators in place to measure the effectiveness of the program, beneficiary graduation rates, employment outcomes, educational attainments and long-term poverty reduction.

Encourage Pakistan–China Knowledge Cooperation

There should be enhancement of cooperation in areas of research and development, policy dialogue, pilot projects, technical exchange, and capacity building between the academic institutions, government organizations, and development organizations of Pakistan and China in the context of adapting the integrated poverty alleviation strategies to Pakistan's institutional context.

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