“Perceptions of social protection, financial improvement, and financial independence: Evidence from a survey of social assistance recipients in Kazakhstan”

AUTHORS	Tolkyn Kakizhanova Galiya Dauliyeva Asel Sagynbay Assem Kaliyeva Gulzada Shinet

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Tolkyn Kakizhanova (Kazakhstan), **Galiya Dauliyeva** (Kazakhstan),
Asel Sagynbay (Kazakhstan), **Assem Kaliyeva** (Kazakhstan), **Gulzada Shinet** (Kazakhstan)

PERCEPTIONS OF SOCIAL PROTECTION, FINANCIAL IMPROVEMENT, AND FINANCIAL INDEPENDENCE: EVIDENCE FROM A SURVEY OF SOCIAL ASSISTANCE RECIPIENTS IN KAZAKHSTAN

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Tolkyn Kakizhanova, Ph.D., Senior Lecturer, Department of Business Technologies, Higher School of Economics and Business, Farabi University, Kazakhstan.

Galiya Dauliyeva, Ph.D., Professor, Department of Economics, Higher School of Economics and Business, Farabi University, Kazakhstan.

Asel Sagynbay, Doctoral Student, Senior Lecturer, Department of Economics, Higher School of Economics and Business, Farabi University, Kazakhstan. (Corresponding author)

Assem Kaliyeva, Ph.D., Associate Professor, Researcher, School of Digital Technologies and Economics, Almaty Management University, Kazakhstan.

Gulzada Shinet, Ph.D., Associate Professor, Department of Business Administration and Service Sector, Miras University, Kazakhstan.

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Abstract

Social protection is critical in supporting vulnerable populations and promoting socioeconomic well-being. However, evidence on how recipients evaluate the adequacy of social assistance, the quality of its implementation, and its contribution to financial improvement remains limited, particularly in transition economies. This study examines how recipients of social assistance in Kazakhstan perceive institutional implementation, financial improvement, and the capacity of social assistance to support financial independence. The empirical analysis is based on a structured survey conducted in Kazakhstan in March 2026 among 202 respondents, of whom 167 reported receiving social assistance and constituted the main analytical sample. Descriptive statistics, Spearman correlation analysis, ordered logistic regression, mediation analysis, average marginal effects, and binary logistic robustness checks were employed to examine associations between institutional and socioeconomic factors. Only 14.5% of recipients reported financial improvement lasting more than one year, while 88.4% of valid respondents supported combining social assistance with employment programs. Among the variables included in the estimated models, statistically significant associations were observed primarily for institutional characteristics. Stratified 10-fold cross-validation yielded an area under the receiver operating characteristic curve of 0.756 and a classification accuracy of 71.5%. Overall, the findings suggest that institutional implementation and the perceived adequacy of social assistance are associated with more favorable evaluations of financial well-being and financial independence among recipients.

Keywords social protection, social assistance, institutional implementation, financial improvement, financial independence, Kazakhstan

JEL Classification I38, J68, C83, D63

INTRODUCTION

Although Kazakhstan is an upper-middle-income country (World Bank, 2025b), poverty persists (Chulanova et al., 2024). Uneven regional development, the vulnerability of the real economy, and a raw-materials export-based economy make it difficult to address poverty in rural areas (Golub & Medebayeva, 2017; Kangalakova et al., 2024; Yeskendir et al., 2024). As a result, income inequality has become one of the chronic problems in Kazakhstan (Zhanbozova et al., 2026). Kazakhstan actively implements social protection policies across age groups to combat social inequality and improve the population's well-being (Rakhimova et al., 2019; Yessekeyeva et al., 2025). Many socially vulnerable households continue to experience financial insecurity. For

example, the average monthly income of self-employed individuals is approximately KZT 170 thousand (around USD 353), illustrating the limited earning capacity of a substantial share of the population (Shamsutdinova, 2026).

Social assistance has become a principal policy instrument for mitigating the socioeconomic consequences of poverty and inequality, including in many high-income countries (Shahidi et al., 2019; Ahmed et al., 2025). In the 2026 republican budget, KZT 6.833 trillion was allocated to the social and labor sphere, equivalent to 3.7% of GDP and 24.6% of the republican budget, representing a 15.1% increase from 2025 (Kazinform, 2026). Nevertheless, important questions remain regarding how recipients perceive the adequacy of social assistance, the quality of its institutional implementation, and its ability to support financial improvement and independent income generation.

In Kazakhstan, the social protection system includes social insurance, social assistance, and employment support measures. We focus specifically on state social assistance received by beneficiaries. Rather than evaluating objective labor market outcomes or longitudinal poverty dynamics, the study examines recipients' perceptions of the adequacy of assistance, administrative procedures, financial improvement, and the perceived ability of social assistance to support financial independence.

Despite the expansion of social protection measures in many developing and transition economies, important questions remain regarding how recipients experience these programs in practice. While previous studies have extensively examined the macroeconomic effects of social protection, considerably less attention has been devoted to recipients' perceptions of administrative procedures, assistance adequacy, financial improvement, and the perceived ability of social assistance to support independent income generation (ILO, 2021; World Bank, 2022).

Specifically, little evidence explains how recipients perceive the contribution of social assistance to financial improvement and financial independence or how institutional factors shape these perceptions. Survey-based micro-level studies exploring linkages between social protection mechanisms, financial independence, and chronic poverty remain limited, especially in emerging economies. This research gap highlights the need to examine how recipients of social assistance perceive the adequacy of support, institutional implementation, financial improvement, and the role of social assistance in supporting financial independence in Kazakhstan (OECD, 2019).

1. LITERATURE REVIEW

There has been growing interest in assessing the effectiveness of social protection projects on poverty alleviation and inclusive development, especially in low- and middle-income countries (Benavides Rincon, 2009; Cecchini, 2014; Cho & Molina, 2026; Banerjee et al., 2024; Ghorpade et al., 2024). While welfare programs continue to be expanded, a significant number of the global public have not taken advantage of formal social protection systems, particularly in developing countries possessing weak institutional capacity and high labor informality (World Bank, 2025a; UNDP, 2013). Recent global shocks, such as the COVID-19 pandemic, have shown the need for social protection systems to protect families from economic volatility and social stress (Abdoul-Azize & El Gamil, 2020; Ohemeng & Foli, 2023).

Thus, focus has shifted to the resilience and adaptability of social protection systems amid geopolitical tension, technological change, and economic crises, making this an important global priority (Nylander Vujovic et al., 2024; Dubois & Peroni, 2025; Social Protection Inter-Agency Cooperation Board, 2024). The success of social protection systems for developing countries is different with respect to their institutional structure, labor market conditions, economic development, and social policy traditions (Desai & Rudra, 2019; Ul Mustafa et al., 2025). In developing economies, poor fiscal resources and widespread informal employment frequently constrain social protec-

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tion support to those who are vulnerable (Merrien, 2013). Empirical research also shows that the effectiveness of social protection programs depends on governance quality, implementation measures, and socio-economic conditions (Vardanyan, 2020; Pescarini et al., 2025; Rustamova et al., 2025). These results emphasize the multidimensionality of the notion of social protection as a welfare instrument and a strategy for long-run socio-economic development.

As such, social assistance programs (e.g., cash transfers, unemployment benefits) address income inequality and contribute to enhanced household wellbeing; however, their long-term effectiveness remains controversial in the literature (Bastagli et al., 2019; Gentilini et al., 2020). Previous studies suggest that stable employment may reduce the risk of chronic poverty through income security and social inclusion, although informal labor markets, low wages, and regional differences continue to inhibit these effects in developing and transition economies (ILO, 2021; World Bank, 2022). Previous studies also show that active labor market policies, vocational training, and social insurance mechanisms may strengthen household resilience and improve socioeconomic well-being (Escudero et al., 2019; Levy & Schady, 2013).

Social protection may influence labor-market participation and socioeconomic well-being, although its effects vary across settings (Ardington et al., 2016; El Baba et al., 2026). Social assistance and employment support programs serve to boost human capital development and access to education and enable household resilience to economic shocks (Korsgren & Lång, 2022; Carraro & Marzi, 2021). These, together with effective local implementation frameworks, can also contribute to improving household welfare and promoting more sustainable social outcomes (Pouw & Bender, 2022; Thimmappa et al., 2021; Khumalo, 2024). Some studies discuss possible relationships between welfare-program design and labor-market participation, although these effects are outside the scope of the present perception-based analysis (Ganssmann, 2000). Therefore, development and employment growth are important for reducing dependence on social assistance and improving the efficiency of social protection systems (Kakizhanova et al., 2026).

New research also suggests that integrated social protection and labor market policies enhance inclusive economic growth, employment formalization, and social resilience, particularly in less developed economies (Ahmad, 2013; ILO, 2021; OECD, 2021). Evidence on cash transfers challenges the assumption that recipients systematically reduce work effort, while broader studies emphasize the importance of program design and targeting (Banerjee et al., 2017; Hanna & Olken, 2018; Garcia & Moore, 2012). However, systemic inefficiencies, lack of targeting, and labor market segmentation limit the long-term effectiveness of social protection programs (Beegle et al., 2018; UNICEF, 2020; UNDP, 2022).

Although macroeconomic and econometric studies have investigated social protection policy, relatively little research has been performed to demonstrate survey-based evidence on households' perceptions and behavioral responses. While many studies have used macroeconomic indicators and administrative statistics, few have examined how recipients themselves assess the implementation and perceived effects of social assistance programs. Thus, at the household level, empirical evidence on the recipients' perceptions of improved financial status as well as increased financial independence is scarce. This gap has recently drawn increased attention among researchers interested in how administrative implementation shapes recipients' experiences of social protection. Rather than focusing exclusively on the adequacy of financial support, it highlights the administrative burden, the procedures of application, and institutional accessibility as key factors in determining whether a program is effective (Moynihan et al., 2015; Heinrich & Brill, 2015; Chudnovsky & Peeters, 2021). These institutional dimensions provide a fundamental framework for understanding how beneficiaries assess the value of social assistance beyond its monetary value.

Therefore, this study aims to survey recipients of state social assistance in Kazakhstan to examine institutional implementation alongside perceived financial improvement and household-level financial independence. In addition, it seeks to expand the still limited survey-based micro-level evidence on social protection in transition economies by focusing on recipients' assessments rather than administrative statistics or macroeconomic indicators.

The hypotheses formulated based on the reviewed literature are:

H1: Institutional and social assistance characteristics are significantly associated with perceived financial independence among social assistance recipients.

H2: Perceived adequacy of social assistance is significantly associated with longer periods of reported financial improvement among recipients.

2. METHOD

We used a quantitative survey design to assess recipients' perceptions of social assistance, financial improvement, and financial independence in Kazakhstan. Data were collected in Kazakhstan in March 2026 using a structured online questionnaire administered via Google Forms. Participants were recruited through an open online survey link distributed via WhatsApp, social media, and personal and professional networks. A non-probability purposive sampling strategy, supplemented by snowball dissemination, was used to reach adults residing in Kazakhstan, including individuals with direct or household experience of state social assistance. Receipt of social assistance was self-reported through Question 7, which asked whether the respondent or the respondent's household had received government social assistance during the previous three years.

The questionnaire recorded geographic location only by type of residence rather than by administrative region. Of the respondents, 55.9% resided in urban areas and 44.1% in rural areas. Because regional identifiers were not collected and the sample was non-probability-based, the findings should not be interpreted as regionally representative of Kazakhstan. The survey yielded 202 usable responses, of whom 167 (82.7%) reported having received state social assistance. Because the survey link was distributed through several overlapping online channels, the number of individuals who received or viewed the invitation could not be determined. Therefore, a conventional response rate could not be calculated.

The empirical analysis included four stages: sample selection, variable construction, descriptive and correlation analysis, and regression model estimation. Socio-demographic, institutional, income-related, and social assistance-related variables were examined for statistical analysis via IBM SPSS Statistics. The analytic approach included descriptive statistics, Spearman correlation analysis, ordered logistic regression, nonlinear mediation using parametric g-computation, average marginal effects, and binary logistic robustness checks. The mediation analysis specified ABI as the exposure, PROC_EVAL as the mediator, and ASSIST_IND as the outcome, with adjustment for INCOME, AGE, GENDER, RES, FAMSIZE, and CHILD. The mediator and outcome were modeled using partial generalized ordered logit and multinomial logit, respectively, and the effects were standardized over the observed covariate distribution.

Respondents' participation in the survey was voluntary, and they provided informed consent before completing the survey. Responses to this survey were anonymous, and no identifiable data were collected. The study was approved by the Local Ethics Committee of Al-Farabi Kazakh National University (approval No. IRB-A1944; February 26, 2026). Only empirical variables relevant to the hypotheses on perceived financial independence, financial improvement, and institutional implementation have been included in the empirical analysis. The full survey is given in Appendix A, and the data were collected for the first time and used solely within the framework of this analysis. The survey does not, in itself, provide a standardized international instrument, but its structure is borrowed from indicators adopted in previous empirical studies on social protection.

Since the study examines recipients' perceptions of social assistance, all regression analyses were conducted using the sub-sample of respondents who reported receiving social assistance (n = 167), and descriptive statistics are used for the full survey sample in cases where relevant. ABI, PROC_EVAL, and other application-process variables were analyzed only for respondents who reported receiving social assistance. "Do not know," "difficult to answer," skipped, and blank responses were coded as missing and excluded listwise from the relevant analyses; descriptive percentages were calculated from valid responses.

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The sample is relatively young, with the largest share in the 18–24 age group (38.6%). 59.4% of respondents were women. The share of urban (55.9%) and rural (44.1%) residents is approximately equal. Among households, the share of large families prevails, with 28.2% of respondents having four or more children. Income levels were primarily concentrated in the middle and upper categories: 38.6% earn between 250,000 and 500,000 tenge, and 34.2% earn above 500,000 tenge. The relatively young age profile of the sample may partly reflect online non-probability recruitment. Income denotes current total household income rather than per capita income, whereas recipient status covers any assistance received during the previous three years; thus, the two measures do not necessarily refer to the same period. The socio-demographic characteristics of the respondents are presented in Table 1.

The variables were divided into four groups: socio-demographic, income, social assistance-related, and institutional factors. Socio-demographic variables include age, gender, and place of residence. Control variables were included to account for differences between respondent groups. Income-related variables captured respondents' economic circumstances. Social assistance-related variables captured respondents' perceptions of adequacy, effectiveness, and perceived impact of social assistance. Institutional variables captured respondents' assessments of how the process of obtaining social assistance was organized. These variables capture respondents' assessments of the accessibility and administrative complexity of the application process.

The Administrative Burden Index (ABI) is a composite indicator developed for this study. The index was developed to measure the total number of

Table 1. Demographic characteristics

Variable	Categories	Frequency	%
Age	18–24	78	38.6
	25–34	33	16.3
	35–44	43	21.3
	45–54	29	14.4
	55+	19	9.4
Gender	Male	82	40.6
	Female	120	59.4
Residence	Urban	113	55.9
	Rural	89	44.1
Number of children	No children	23	11.4
	1 child	31	15.3
	2 children	41	20.3
	3 children	50	24.8
	4+ children	57	28.2
Monthly income	Up to 100,000 KZT	21	10.4
	100,000–250,000	34	16.8
	250,000–500,000	78	38.6
	Above 500,000	69	34.2
Social assistance received	Yes	167	82.7
	No	35	17.3
Type of assistance received	Child allowance	78	46.7
	Targeted social assistance	37	22.2
	Disability benefit	32	19.2
	Housing assistance	29	17.4
	Unemployment benefit	21	12.6
	Survivor benefit	19	11.4
	Other	3	1.8
	Not reported	5	3.0

Note: Percentages for demographic characteristics are based on the full sample (N = 202), whereas percentages for assistance types are based on recipients (n = 167). Multiple assistance types could be selected; therefore, these percentages may exceed 100%.

administrative obstacles encountered when applying for social assistance. The index ranges from 0 to 5, where 0 indicates no obstacles and higher values indicate more obstacles. This indicator is not a psychometric scale, but rather a simple calculation that totals the number of difficulties actually encountered.

The Administrative Burden Index is defined as follows:

$$ABI_i = \sum_{k=1}^{5} B_{ik}, \quad (1)$$

where B_{ik} is a binary indicator equal to 1 if respondent i encountered administrative barrier k, and 0 otherwise. Thus, ABI_i represents the cumulative number of administrative barriers encountered by respondent i during the application process.

The full description of the variables is provided in Table 2.

Ordinal variables were coded as follows: AGE: 1 = 18–24, 2 = 25–34, 3 = 35–44, 4 = 45–54, 5 = 55+; FAMSIZE: 1 = 1–2 persons, 2 = 3–4 persons, 3 = 5 or more persons; CHILD: 1 = no children, 2 = one child, 3 = two children, 4 = three children, 5 = four or more children; INCOME: 1 = up to KZT 100,000, 2 = KZT 100,000–250,000, 3 = KZT 250,000–500,000, 4 = above KZT 500,000; ASSIST_SUFF: 1 = no, 2 = partially sufficient, 3 = sufficient; IMP_DUR: 1 = no significant improvement, 2 = 1–3 months, 3 = up to 6 months, 4 = more than one year; ASSIST_IND: 1 = no, temporary support only, 2 = partially, 3 = yes; PROC_EVAL: 1 = very difficult, 2 = difficult, 3 = easy, 4 = very easy.

Gender was recorded for descriptive purposes but was not included in the primary regression specifications because the hypotheses focused on household-level and institutional mechanisms rather than gender-specific pathways. Its inclusion was examined in sensitivity analyses.

For this purpose, we used an ordered logistic regression model within a latent variable framework to analyze components related to recipients' perceived financial independence. This model presupposes an underlying latent variable that embodies the extent to which the participants think social assistance contributes to the achievement of financial independence. Let Y_i denote the observed ASSIST_IND category and Y_i^* its underlying latent propensity.

$$Y_i^* = X_i^T \beta + Z_i^T \gamma + \varepsilon_i, \quad (2)$$

Table 2. Socio-economic indicators and their measurement parameters

Indicator	Category	Code	Unit	Explanation
Age	Socio-demographic	AGE	ordinal	Age groups
Gender		GENDER	binary	Male / Female
Residence		RES	binary	Urban / Rural
Family size		FAMSIZE	ordinal	Household size
Number of children		CHILD	ordinal	Number of children
Monthly income	Income	INCOME	ordinal	Household Income level
Targeting effectiveness	Assistance	TARGET_EFF	nominal	Perceived effectiveness of assistance targeting
Assistance sufficiency		ASSIST_SUFF	ordinal	Sufficiency to cover basic needs
Assistance combined programs		ASSIST_EMP	binary	Need to combine assistance with employment programs
Duration of improvement	Outcome	IMP_DUR	ordinal	Duration of financial improvement
Assistance independence		ASSIST_IND	ordinal	Ability to generate independent income
Process evaluation	Institutional	PROC_EVAL	ordinal	Difficulty of the application process
Psychological discomfort		PSY_DIS	binary	Psychological burden
Administrative burden index		ABI	index (0-5)	Number of procedural barriers

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where Y_i^* represents the unobserved propensity of individuals to perceive social assistance as enabling independent income generation. The vector X_i includes socio-economic conditions and assistance-related variables, while Z_i captures institutional factors.

The observed (actual) variable is determined by whether this latent variable falls within certain limits:

$$Y_i = j \text{ if } \mu_{j-1} < Y_i^* \leq \mu_j, \quad j = 1, \ldots, J \ . \tag{3}$$

That is, if the respondent's answer falls within a certain interval, he or she is assigned to the appropriate category. Accordingly, the cumulative probabilities are calculated as follows:

$$P\left(Y_i \leq j \middle| X_i, Z_i\right) = \frac{1}{1 + \exp\left[-\left(\mu_j - \eta_i\right)\right]}, \tag{4}$$

$$\eta_i = X_i^T \beta + Z_i^T \gamma \ .$$

The model parameters were estimated using maximum likelihood estimation (MLE). The proportional-odds assumption was assessed using Brant-type Wald tests. When this assumption was violated, a partial generalized ordered-logit model was estimated, allowing the relevant coefficient to vary across thresholds.

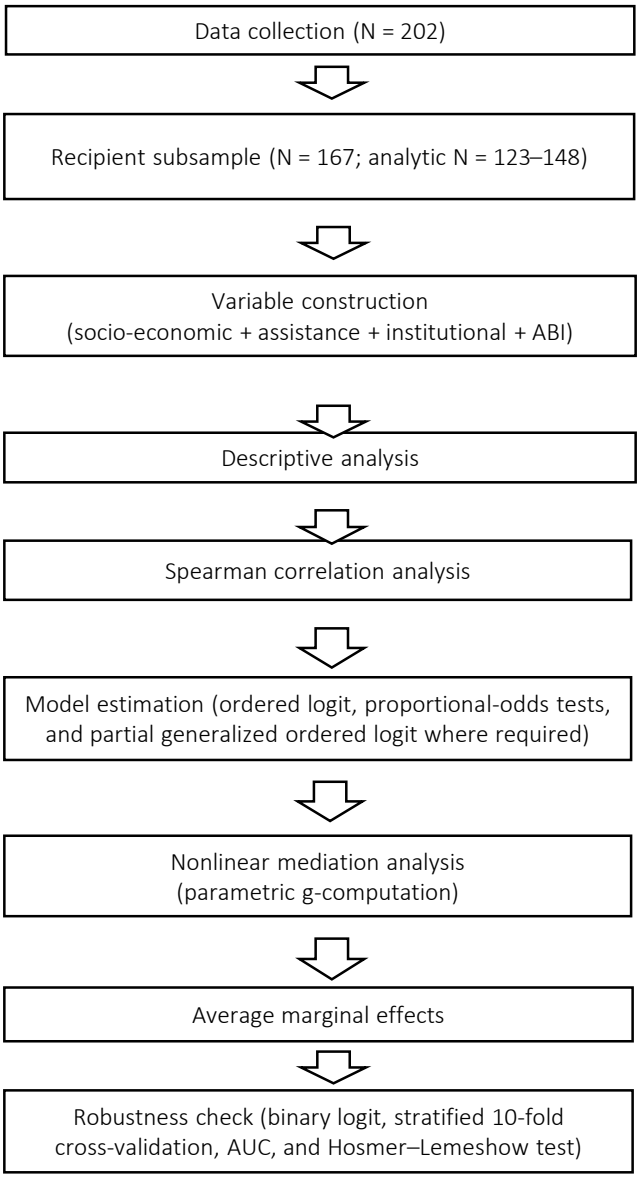


Figure 1. Research design and empirical framework

An additional binary logistic regression model was also used to check the stability of the results. For the binary robustness analysis, ASSIST_IND was recoded as 1 for "Yes" or "Partially" and 0 for "No, temporary support only." "Do not know," "difficult to answer," skipped, and blank responses were coded as missing. Complete-case exclusion was used in the regression models, while pairwise exclusion was used in the correlation analysis.

$$P\left(Y_i = 1 \middle| W_i\right) = \frac{1}{1 + \exp\left[-\left(\alpha + W_i^T \theta\right)\right]}. \quad (5)$$

The estimated coefficients are interpreted using odds ratios:

$$OR_k = \exp\left(\delta_k\right). \quad (6)$$

To facilitate the interpretation of nonlinear effects, average marginal effects were calculated:

$$AME_{jk} = \frac{1}{n}\sum_{i=1}^{n}\delta_k\left[f\left(\mu_{j-1} - \eta_i\right) - f\left(\mu_j - \eta_i\right)\right], \quad (7)$$

where $f\left(\cdot\right)$ denotes the logistic density function, η_i is the linear predictor, and δ_k is the coefficient of predictor *k*.

This indicator allows for a more precise explanation of how each variable affects the probability.

Figure 1 illustrates the methodological framework of the study. It outlines the main stages of the empirical analysis, from data preparation to model estimation and validation.

3. RESULTS

The empirical analysis had a sample size of 202 respondents, of which 167 (82.7%) reported receiving social assistance and constituted the main analytical sample for the regression analyses. Younger and middle-aged respondents, women, and large households dominated the analytical sample, while urban and rural residents were represented in similar proportions. Descriptive statistics of the main variables employed in this study are presented in Table 3.

The resulting distribution of variables revealed several important patterns (Table 4). Only 14.5% of recipients reported financial improvement lasting more than one year, indicating that sustained

Table 3. Descriptive statistics of variables

Variable	N	Mean	Standard Deviation	MIN	MAX
AGE	202	2.39604	1.368292	1	5
GENDER	202	1.594059	0.4922932	1	2
RES	202	1.440594	0.4976918	1	2
FAMSIZE	202	2.584158	0.6192168	1	3
CHILD	202	3.430693	1.344844	1	5
INCOME	202	2.965347	0.9639198	1	4

Table 4. Financial improvement and assistance sufficiency

Variable	Categories	Frequency	Percentage	Cumulative (%)
IMP_DUR (H2)	No significant improvement	51	30.72	30.72
	1–3 months	41	24.70	55.42
	Up to 6 months	50	30.12	85.54
	More than 1 year	24	14.46	100.00
	Total	166	100.00	
ASSIST_SUFF	Not sufficient	56	33.53	33.53
	Partially sufficient	83	49.70	83.23
	Yes, sufficient	28	16.77	100.00
	Total	167	100.00	

Note: IMP_DUR categories correspond directly to Question 9. Percentages are based on 166 valid recipient responses; one missing response was excluded.

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Table 5. Perceptions of social assistance and employment programs

Variable	Categories	Frequency	Percentage	Cumulative (%)
ASSIST_IND (H1)	No, temporary support only	70	46.98	46.98
	Partially	42	28.19	75.17
	Yes	37	24.83	100.00
	Total	149	100.00	
ASSIST_EMP	No	16	11.59	11.59
	Yes	122	88.41	100.00
	Total	138	100.00	

Note: Percentages are based on valid recipient responses. "Difficult to answer" and missing responses were excluded; therefore, the valid N varies across variables.

improvement was uncommon. Second, the adequacy of social aid to meet daily needs is considered low: only 16.8% of those interviewed consider it adequate for meeting basic needs, while most participants report it as insufficient or only partially sufficient.

Among valid responses, 47.0% viewed social assistance as temporary support rather than a path to financial independence, while 88.4% supported combining social assistance with employment programs (Table 5).

Table 6 examines the institutional elements of social assistance from a recipient's perspectives. These findings of the survey indicated that several barriers in institutions were identified: 61% of respondents described that the application process was cumbersome or too difficult. They may claim that many respondents regarded application procedures as being burdensome from an administrative standpoint. Moreover, opinions on the targeting of social assistance to needy people differed; a lot of participants understood that social support, including targeted support, sometimes reaches individuals who are considered undeserving or fails to assist those truly in need. These views may highlight possible constraints in the application framework. One notable finding was the extent of administrative challenges: among recipients with valid ABI responses, only 10.3% reported no difficulties, whereas most reported at least one barrier.

These findings collectively indicate that recipients' views of social assistance depend not only on the quantity of support provided but also on experiences of both giving and receiving help.

The Administrative Burden Index (ABI) is a composite indicator developed for this study. It indicates the total number of procedural obstacles encountered by respondents in the application process (on a scale from 0 to 5). This index is not intended to be used as a psychometric scale but rather as an indicator of the number of obstacles. As shown in Table 7, the indicator's distribution is slightly shifted to the right. Among recipients with valid ABI responses, 49.09% reported one obstacle, 10.30% reported no obstacles, and 4.85% reported all five obstacles.

Table 6. Evaluation of targeting and application procedures

Variable	Categories	Frequency	Percentage	Cumulative (%)
TARGET_EFF	Reaches truly needy people	66	47.14	–
	Some deserving people do not receive it	51	36.43	–
	Some undeserving people receive it	23	16.43	–
	Total	140	100.00	–
PROC_EVAL	Very difficult	14	8.43	8.43
	Difficult	88	53.01	61.44
	Easy	45	27.11	88.55
	Very easy	19	11.45	100.00
	Total	166	100.00	

Note: TARGET_EFF percentages are based on 140 valid recipient responses; "do not know" (n = 24) and missing responses (n = 3) were excluded. Cumulative percentages are not reported because TARGET_EFF is nominal. PROC_EVAL percentages are based on 166 valid recipient responses; one missing response was excluded.

Table 7. Distribution of Administrative Burden Index

Index (ABI) Value	Frequency	Percentage (%)	Cumulative (%)
0	17	10.30	10.30
1	81	49.09	59.39
2	38	23.03	82.42
3	17	10.30	92.73
4	4	2.42	95.15
5	8	4.85	100.00
Total	165	100.00	

Note: ABI statistics are based on 165 recipients with valid responses; two missing responses were excluded. Higher ABI values indicate a greater number of administrative barriers.

The mean ABI was 1.60 (SD = 1.18), and the median was 1. This indicates that administrative difficulties were commonly reported, although most respondents experienced only a limited number of procedural barriers.

Spearman correlation analysis (Table 8) provides initial evidence on the relationships among the main variables. The strongest association was between PROC_EVAL and ASSIST_IND (ρ = 0.498, $p < 0.001$). Longer improvement duration was also positively associated with ASSIST_IND (ρ = 0.455, $p < 0.001$), whereas ABI was negatively associated with ASSIST_IND (ρ = −0.246, $p = 0.003$). Thus, easier procedures and fewer administrative barriers were associated with more favorable assessments of financial independence.

Table 9 presents the complete-case H1 model (N = 123). Easier application-process evaluations were strongly associated with greater perceived financial independence (PROC_EVAL: OR = 4.120, 95% CI [2.199, 7.718], $p < 0.001$). Longer reported improvement was also positively associated with perceived independence (IMP_DUR: OR = 1.832, 95% CI [1.207, 2.780], $p = 0.004$). Other covariates were not statistically significant. These results support H1 as an association rather than a causal effect.

Table 10 presents the complete-case H2 model (N = 147). Greater perceived assistance sufficiency was associated with longer reported improvement (OR = 1.900, 95% CI [1.052, 3.432], $p = 0.033$), as was greater perceived financial independence (OR = 2.230, 95% CI [1.382, 3.599], $p = 0.001$). Other covariates were not statistically significant. These results support H2 as an association.

As a sensitivity check, both models were re-estimated with indicators for the four assistance types reported by at least 15% of recipients. The key estimates remained stable (H1 PROC_EVAL: OR = 4.142, 95% CI [2.156, 7.957], $p < 0.001$; H2 ASSIST_SUFF: OR = 2.025, 95% CI [1.091, 3.757], $p = 0.025$).

Adding gender did not materially alter the principal estimates, and gender was not statistically sig-

Table 8. Correlation matrix

Variable	ASSIST_IND	INCOME	AGE	RES	PROC_EVAL	PSY_DIS	IMP_DUR	ABI
ASSIST_IND	1.0000							
INCOME	−0.0400	1.0000						
AGE	0.0110	−0.3802***	1.0000					
RES	−0.0926	−0.3403***	0.4078***	1.0000				
PROC_EVAL	0.4983***	0.0490	−0.2143***	−0.2564***	1.0000			
PSY_DIS	0.0572	−0.1124	0.1623**	0.1143	−0.0299	1.0000		
IMP_DUR	0.4546***	−0.2210***	0.1720**	−0.0004	0.2320***	0.0443	1.0000	
ABI	−0.2458***	−0.1669**	0.0903	−0.0318	−0.3905***	0.0738	0.0515	1.0000

Note: Spearman's rank correlation coefficients are reported. The analysis was restricted to social assistance recipients (n = 167), with pairwise exclusion of missing responses; valid pairwise N ranges from 148 to 167. Higher ASSIST_IND values indicate greater perceived financial independence, higher PROC_EVAL values indicate an easier application process, higher IMP_DUR values indicate longer reported improvement, and higher ABI values indicate more administrative barriers. PSY_DIS was coded as 1 = yes and 0 = no. ***p < 0.01, **p < 0.05.

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Table 9. Ordered logistic regression (odds ratios) for assistance independence

Variable	Odds Ratio	Robust Std. Error	z	p-value	95% CI
INCOME	0.8305	0.2216	−0.70	0.486	[0.4923; 1.4010]
AGE	1.2114	0.2136	1.09	0.277	[0.8574; 1.7115]
RES	1.0899	0.4877	0.19	0.847	[0.4534; 2.6198]
FAMSIZE	1.1061	0.4152	0.27	0.788	[0.5300; 2.3083]
CHILD	0.8831	0.1515	−0.72	0.469	[0.6309; 1.2360]
ASSIST_EMP	1.2481	0.8686	0.32	0.750	[0.3190; 4.8829]
IMP_DUR	1.8318	0.3898	2.84	0.004***	[1.2071; 2.7800]
PROC_EVAL	4.1201	1.3194	4.42	< 0.001***	[2.1995; 7.7180]
PSY_DIS	1.0652	0.4873	0.14	0.890	[0.4346; 2.6111]
ABI	0.8637	0.1865	−0.68	0.497	[0.5656; 1.3188]

Note: Model statistics: N = 123, Wald $\chi^2(10) = 36.40$, $p < 0.001$, Pseudo $R^2 = 0.2037$. Odds ratios are reported with robust standard errors. ***p < 0.01. Higher PROC_EVAL values indicate an easier application process; higher ASSIST_IND values indicate greater perceived financial independence. Complete cases were used.

Table 10. Ordered logistic regression (odds ratios) for improvement duration

Variable	Odds Ratio	Robust Std. Error	z	p-value	95% CI
INCOME	0.7579	0.1513	−1.39	0.165	[0.5125; 1.1207]
AGE	1.2284	0.1832	1.38	0.168	[0.9170; 1.6455]
RES	0.8092	0.3219	−0.53	0.595	[0.3711; 1.7648]
FAMSIZE	0.6393	0.2102	−1.36	0.174	[0.3356; 1.2180]
CHILD	1.0902	0.1557	0.60	0.545	[0.8240; 1.4424]
ASSIST_SUFF	1.8996	0.5732	2.13	0.033**	[1.0516; 3.4317]
ASSIST_IND	2.2300	0.5445	3.28	0.001***	[1.3819; 3.5987]
PROC_EVAL	1.2019	0.3765	0.59	0.557	[0.6505; 2.2209]
ABI	1.2288	0.1843	1.37	0.170	[0.9157; 1.6488]

Note: Model statistics: N = 147, Wald χ^2 (9) = 43.03, $p < 0.001$, Pseudo $R^2 = 0.1204$. Odds ratios are reported with robust standard errors. ***p < 0.01, **p < 0.05. Complete cases were used. The proportional-odds assumption was not rejected, $\chi^2(18) = 20.56$, $p = 0.302$.

nificant in either H1 (OR = 0.981, 95% CI [0.405, 2.379], $p = 0.966$) or H2 (OR = 0.624, 95% CI [0.301, 1.296], $p = 0.206$).

VIF values ranged from 1.09 to 1.93 in H1 and from 1.27 to 1.86 in H2, indicating no problematic multicollinearity. The smallest outcome category contained 33 observations in H1 and 22 in H2. In outcome-by-predictor cross-tabulations, 27 cells in H1 and 41 cells in H2 had expected counts below five; each model contained two zero cells, all involving rare ABI categories. Both models converged and produced finite estimates.

Formal likelihood-ratio block tests were conducted on identical complete-case samples within each model (H1: $N = 123$; H2: $N = 147$). For H1, the demographic block did not improve model fit ($\Delta\chi^2(5) = 3.83$, $p = 0.574$), whereas the assistance-related block ($\Delta\chi^2(2) = 18.72$, $p < 0.001$) and institutional block ($\Delta\chi^2(3) = 31.27$, $p < 0.001$) produced significant improvements. For H2, the demographic ($\Delta\chi^2(5) = 12.90$, $p = 0.024$) and assistance-related blocks ($\Delta\chi^2(2) = 32.89$, $p < 0.001$) improved model fit, whereas the institutional block did not ($\Delta\chi^2(2) = 2.05$, $p = 0.359$).

Nonlinear mediation was estimated using parametric g-computation based on 148 complete observations. A statistically significant indirect association through PROC_EVAL was identified, whereas the direct effect was not statistically significant (Table 11).

The proportional-odds assumption was not rejected for H1 ($\chi^2(10) = 14.95$, $p = 0.134$) or H2 ($\chi^2(18) = 20.56$, $p = 0.302$), but was rejected for the PROC_EVAL mediator model ($\chi^2(14) = 32.83$, $p = 0.003$). Accordingly, the PROC_EVAL mediator model was re-estimated using partial generalized ordered logit, with ABI allowed to vary across thresholds and all specified covariates retained. The threshold-specific ABI estimates were OR = 0.818 (95% CI [0.515, 1.300], $p = 0.396$) for PROC_EVAL > 1,

Table 11. Nonlinear mediation effects of ABI through PROC_EVAL

Effect	Estimate	Bootstrap 95% CI	p-value
Indirect effect	−0.1835	[−0.2838; −0.1028]	< 0.001
Direct effect	0.0271	[−0.1377; 0.1216]	0.701
Total effect	−0.1564	[−0.3417; −0.0415]	0.007

Note: N = 148. Effects represent average changes in the expected ASSIST_IND score associated with a one-unit increase in ABI. Confidence intervals were calculated using 2,000 nonparametric bootstrap replications.

OR = 0.303 (95% CI [0.207, 0.443], $p < 0.001$) for PROC_EVAL > 2, and OR = 0.510 (95% CI [0.323, 0.805], $p = 0.004$) for PROC_EVAL > 3.

The average marginal effects of PROC_EVAL on ASSIST_IND are presented in Table 12. A one-category shift toward an easier application process decreased the probability of reporting temporary support only by 24.6 percentage points and increased the probabilities of partial and full perceived independence by 4.7 and 19.9 percentage points, respectively.

The binary robustness model was estimated using 123 complete observations (Table 13). An easier application process was associated with higher odds of reporting full or partial financial independence (PROC_EVAL: OR = 4.146, 95% CI [1.833, 9.381], $p < 0.001$). Longer reported improvement was also positively associated with this outcome (IMP_DUR: OR = 2.344, 95% CI [1.414, 3.885], $p < 0.001$). The Hosmer–Lemeshow test indicated adequate model fit ($\chi^2(8) = 2.36$, $p = 0.968$).

After harmonizing the coding, the ordered and binary estimates have the same direction: higher PROC_EVAL values indicate an easier application process, and higher outcome values indicate more favorable perceived financial independence. The reciprocal directions reported previously resulted from reverse coding in the earlier binary specification. The OR magnitudes differ because the binary model combines the "Yes" and "Partially" categories into one outcome category.

To reduce optimism in the classification estimates, performance was evaluated using stratified 10-fold cross-validation. Based exclusively on held-out

Table 12. AME summary

Outcome category	AME	95% CI	p-value	Interpretation
No, temporary support only	−0.2457	[−0.3296; −0.1617]	< 0.001	Decreases probability by 24.6 percentage points
Partially	+0.0471	[0.0097; 0.0846]	0.014	Increases probability by 4.7 percentage points
Yes	+0.1985	[0.1326; 0.2645]	< 0.001	Increases probability by 19.9 percentage points
Sum	−0.0001	—	—	approximately zero due to rounding

Note: AMEs represent average changes in ASSIST_IND category probabilities associated with a one-category increase in PROC_EVAL toward an easier application process (N = 123). Confidence intervals were calculated using robust delta-method standard errors.

Table 13. Binary logistic regression for perceived financial independence

Variable	Coefficient	Robust SE	z	p-value	Odds Ratio	95% CI
Constant	−4.9865	2.3561	−2.12	0.034	0.0068	[0.0001; 0.6918]
INCOME	−0.2233	0.3121	−0.72	0.474	0.7998	[0.4338; 1.4747]
AGE	0.2936	0.2032	1.44	0.149	1.3412	[0.9006; 1.9974]
RES	−0.0111	0.5583	−0.02	0.984	0.9890	[0.3311; 2.9540]
FAMSIZE	0.2068	0.4406	0.47	0.639	1.2297	[0.5186; 2.9163]
CHILD	−0.0727	0.1794	−0.41	0.685	0.9299	[0.6543; 1.3216]
ASSIST_EMP	0.0081	0.9221	0.01	0.993	1.0082	[0.1654; 6.1436]
IMP_DUR	0.8517	0.2579	3.30	< 0.001	2.3435	[1.4136; 3.8852]
PROC_EVAL	1.4222	0.4166	3.41	< 0.001	4.1461	[1.8325; 9.3806]
PSY_DIS	−0.2377	0.5351	−0.44	0.657	0.7885	[0.2762; 2.2505]
ABI	−0.2665	0.2307	−1.16	0.248	0.7660	[0.4874; 1.2039]

Note: Model statistics: N = 123, LR $\chi^2(10) = 50.12$, $p < 0.001$, McFadden Pseudo $R^2 = 0.2971$. Hosmer–Lemeshow $\chi^2(8) = 2.36$, $p = 0.968$. Robust standard errors are reported.

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Table 14. Model performance

Classification/Metric	Observed positive	Observed negative	Total/Value
Predicted positive	50	16	66
Predicted negative	19	38	57
Total	69	54	123
AUC (ROC)			0.7560
Sensitivity			72.46%
Specificity			70.37%
Positive predictive value			75.76%
Negative predictive value			66.67%
False positive rate			29.63%
False negative rate			27.54%
Correctly classified			71.54%

Note: Performance measures are based on out-of-fold predictions from stratified 10-fold cross-validation using a classification threshold of 0.50.

Table 15. Hypotheses testing results

Hypothesis	Main indicator	Result	Conclusion
H1	PROC_EVAL: OR = 4.120, p < 0.001	Significant	Supported
H2	ASSIST_SUFF: OR = 1.900, p = 0.033	Significant	Supported

predictions, the model achieved an area under the receiver operating characteristic curve (AUC) of 0.756 and an accuracy of 71.5%, with sensitivity of 72.5% and specificity of 70.4% (Table 14). These results indicate moderate internal predictive performance and should not be interpreted as evidence of external validity.

The empirical findings support both research hypotheses (Table 15). H1 is supported because easier application-process evaluations were associated with greater perceived financial independence (PROC_EVAL: OR = 4.120, $p < 0.001$). H2 is supported because greater perceived assistance sufficiency was associated with longer reported improvement (ASSIST_SUFF: OR = 1.900, $p = 0.033$).

The model estimates show that recipients' evaluations of institutional implementation and perceived adequacy of social assistance were closely associated with their assessments of financial improvement and financial independence.

4. DISCUSSION

Among the explanatory factors, respondents' evaluation of the application process showed the strongest association with perceived financial independence. Nonlinear mediation identified a significant indirect association between the number of reported administrative barriers and perceived financial independence through the overall evaluation of procedural difficulty, while the direct effect was not significant. These two measures capture related aspects of the same application experience: specific barriers and overall perceived difficulty. Given this conceptual overlap and the cross-sectional design, the indirect association should be interpreted cautiously and does not establish full or causal mediation.

The two outcomes should be interpreted according to their questionnaire definitions. Perceived financial independence records whether respondents believed that social assistance helped them move toward independent income generation, whereas improvement duration records how long they reported an improvement in their household's financial situation after receiving assistance. Neither measure captures verified income changes, poverty exit, employment status, or actual job-seeking behavior. The findings therefore concern recipients' assessments of social assistance rather than observed labor-market or poverty outcomes.

This interpretation is similarly consistent with the administrative burden model given by Moynihan et al. (2015), who propose that learning, compliance, and psychological costs are core components in citizens' interactions with

public authorities. Heinrich and Brill (2015) found similar results, suggesting that administrative constraints could decrease the impact of cash transfer programs because they limit practical access to benefits. Additional evidence from Chudnovsky and Peeters (2021) indicates that administrative burdens are not evenly distributed across recipients, which translates into marked variation in understanding of public programs. The delivery-systems framework of Lindert et al. (2020) likewise emphasizes administrative accessibility and user-oriented program implementation.

Factors related to perceptions of financial improvement exhibited a different dynamic. For longer durations of reported financial improvement, the findings were largely associated with respondents' perceptions of benefit adequacy, whereas the institutional variables failed to achieve statistical significance. This is also reported by Gai et al. (2025), who claim that adaptive social protection more effectively combats poverty when financial support is paired with institution-building processes that further develop households' resilience. Kabylkairatkyzy et al. (2025) examined employment and socioeconomic outcomes in Kazakhstan; however, such objective outcomes are beyond the scope of the present perception-based study and cannot be inferred from its findings.

Among valid responses, 88.4% supported combining social assistance with employment programs. This stated preference can be considered alongside studies examining institutional support and social interaction in relation to labor-market outcomes (Xin, 2017; Horváth & Zhang, 2022), potential incentive effects of income transfers (Ssentongo, 2024), and the integration of social support with labor-market participation measures (Zang, 2026). However, because the survey measured policy preferences rather than actual behavior, the findings neither confirm nor contradict these studies and should not be interpreted as evidence of respondents' employment, job-seeking activity, or labor-market incentives.

Examining recipients' own evaluations, the current study furthers the relatively modest literature on survey-based social protection in transition economies. Whereas analyses that primarily relied on administrative statistics or macroeconomic indicators illustrate how a program is successful, it shows that procedural experiences represent an important measure of program effectiveness. While a cross-sectional design does not afford the possibility of causal inference, the results confirm that institutional implementation should also be factored into the interpretation of the experience of social assistance for its intended beneficiaries.

CONCLUSION

This study aimed to examine how recipients of state social assistance in Kazakhstan perceive the adequacy of benefits, institutional implementation, financial improvement, and the role of social assistance in supporting financial independence. Particular attention was given to the associations between administrative procedures, perceived benefit adequacy, and recipients' assessments of financial improvement and financial independence.

The empirical analysis identified two main patterns. Evaluations of financial independence mainly pertained to the degree to which respondents perceived an application process to be an effective one; perceptions of longer-term financial improvement were more associated with the perceived adequacy of the support received. The mediation analysis identified a significant indirect association between ABI and perceived financial independence through PROC_EVAL; however, the cross-sectional design does not establish full or causal mediation. Collectively, the results highlight not only that institutional implementation is not just an operational dimension of social protection, but that the extent of its impact on beneficiaries is rooted in how they evaluate the degree of effectiveness of social protection implemented.

Perceived effectiveness may depend on both procedural accessibility and perceived benefit adequacy. Respondents' support for combining financial assistance with employment-related programs

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reflects a policy preference and should not be interpreted as evidence of actual labor-market participation or incentives.

There are, however, a number of limitations that should be recognized. The analysis is based on cross-sectional survey data, so rather than establishing causal relationships, it identifies statistical associations. Furthermore, the findings are derived using the judgments of recipients; they are not direct evidence of changes in household welfare or labor market involvement. Further research could follow this pattern by integrating longitudinal data with objective socioeconomic indicators and comparing institutional implementation across social protection systems. Such comparisons would provide a richer picture of how design influences beneficiaries' experiences and longer-term socioeconomic outcomes.

AUTHOR CONTRIBUTIONS

Conceptualization: Tolkyn Kakizhanova, Asel Sagynbay.
Data curation: Assem Kaliyeva, Gulzada Shinet.
Formal analysis: Galiya Dauliyeva, Assem Kaliyeva.
Funding acquisition: Asel Sagynbay.
Investigation: Tolkyn Kakizhanova, Galiya Dauliyeva.
Methodology: Tolkyn Kakizhanova, Asel Sagynbay.
Project administration: Asel Sagynbay.
Resources: Gulzada Shinet.
Software: Assem Kaliyeva.
Supervision: Asel Sagynbay.
Validation: Galiya Dauliyeva, Assem Kaliyeva.
Visualization: Tolkyn Kakizhanova, Gulzada Shinet.
Writing – original draft: Tolkyn Kakizhanova.
Writing – review & editing: Galiya Dauliyeva, Asel Sagynbay, Assem Kaliyeva, Gulzada Shinet.

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APPENDIX A

Table A1. Questionnaire

Question	Option
I. General Information	
1. What is your age?	☐ 18–24 ☐ 25–34 ☐ 35–44 ☐ 45–54 ☐ Above 55
2. What is your gender?	☐ Male ☐ Female
3. Place of residence	☐ Urban ☐ Rural
4. What is the total number of members in your household (including yourself)?	☐ 1–2 persons ☐ 3–4 persons ☐ 5 or more persons
5. How many children are there in your household? (under 18 years old)	☐ No children ☐ 1 child ☐ 2 children ☐ 3 children ☐ 4 or more children
6. What is your household's average monthly income (including all income sources)?	☐ Up to 100,000 KZT ☐ 100,000–250,000 KZT ☐ 250,000–500,000 KZT ☐ Above 500,000 KZT
II. Social Assistance	
7. Have you or your household received government social assistance during the last 3 years?	☐ Yes ☐ No
8. If yes, what type of assistance did you receive? (multiple answers possible)	☐ Targeted social assistance ☐ Child allowance ☐ Disability benefits ☐ Housing assistance ☐ Survivor benefits ☐ Unemployment benefits ☐ Other _____
9. After receiving social assistance, for how long did your household's financial situation improve?	☐ 1–3 months ☐ Up to 6 months ☐ More than 1 year ☐ No significant improvement
10. In your opinion, what are social assistance payments mainly used for?	☐ Daily expenses ☐ Debt repayment ☐ Children's needs ☐ Savings/development ☐ Additional paid education ☐ No significant effect
11. In your opinion, is the current amount of social assistance sufficient to cover the household's basic needs (food, utilities, clothing, medicine)?	☐ Yes ☐ Partially sufficient ☐ No
12. Do you think current social assistance helps people become financially independent in the future (through stable employment, starting a business, or obtaining a stable income source)?	☐ Yes ☐ Partially ☐ No, it is only temporary support ☐ Difficult to answer
13. Do you think social assistance should be provided together with employment, business support, or retraining programs rather than only in the form of cash transfers?	☐ Yes ☐ No ☐ Do not know
14. In your opinion, social assistance is mostly	☐ Provided to truly needy people ☐ Some deserving people do not receive it ☐ Some undeserving people receive it ☐ Do not know
15. If you have received social assistance, how would you evaluate the application process?	☐ Very easy ☐ Easy ☐ Difficult ☐ Very difficult

Table A1 (cont.). Questionnaire

Question	Option
16. Which of the following difficulties did you face during the social assistance application process? (multiple answers possible)	☐ Collecting documents was complicated ☐ I had to visit government offices several times ☐ The commission process was psychologically uncomfortable ☐ Information was insufficient or unclear ☐ The process took too much time ☐ No difficulties
17. Did you experience psychological or social discomfort during the document collection or commission process?	☐ Yes ☐ No
18. Do you think the social assistance application process should be simplified as much as possible?	☐ Yes ☐ No ☐ Do not know
19. If it were possible to apply for social assistance fully online and without a commission process, would this be important for you?	☐ Yes, very important ☐ Yes, but not very important ☐ Not important ☐ No difference
20. In your opinion, what specific changes or measures are needed to improve social policy? (Please briefly write your opinion.)	

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