

15 Years of **BENAZIR INCOME SUPPORT PROGRAMME**

**15 Years' Journey from Inception to a
Globally Recognized Social Protection
Vehicle**



**BENAZIR INCOME SUPPORT PROGRAMME
GOVERNMENT OF PAKISTAN**

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“I have always maintained that no nation can ever be worthy of its existence that cannot take its women along with men. No struggle can ever succeed without women participating side by side with men. There are two powers in the world; one is the sword and the other is the pen. There is a great competition and rivalry between the two. There is a third power stronger than both, that of the women.”



MESSAGE from the CHAIRPERSON

Benazir Income Support Programme is the primary social protection vehicle of the Government of Pakistan, which targets marginalized and vulnerable groups of the national populace, through women heads of families. It promotes social coherence by the redistribution of resources to underprivileged segments of society. BISP has gained international recognition for its success in addressing poverty, promoting food security, enrolling children in schools from primary to higher secondary levels and empowering women.

Benazir Income Support Programme began its journey in 2008 when Pakistan, like other developing and emerging economies, was gripped by the adverse effects of the Global Economic and Financial Crisis. This pushed food and fuel prices to an all-time high. Cognizant of the need to protect the poor and vulnerable segments of society from unprecedented price hikes of essential items, the Government of Pakistan laid the foundations of a national social safety program to provide a cushion to income of vulnerable families. With the establishment of BISP, the noble vision of former Prime Minister Shaheed Mohtarma Benazir Bhutto for provision of basic support to the poorest segments of society was finally materialized by the then President of Pakistan, Mr. Asif Ali Zardari. During its first year of inception, through an initial budgetary allocation of Rs. 34 billion, BISP was able to provide support in the form of unconditional cash transfers to 3.4 million poorest of the poor families across the country. The program was given legal cover in the year 2010 through legislation by Parliament – the Benazir Income Support Programme Act, 2010 – which provided a well-defined mandate and institutional structure to effectively perform its assigned role.

From these humble beginnings, it has grown substantially over the last 15 years, reaching the level of one of the highest ranked cash transfer programs globally. BISP has been able to initiate and quickly scale up other supplementary programmatic interventions, particularly conditional cash transfer initiatives for human capital development. Presently in 2023, BISP provides unconditional cash transfers (Benazir Kafaalat) to women heads across 9 million families on quarterly basis. In addition, it has enrolled more than 12 million children of its beneficiary families, from primary to higher-secondary levels of education under Benazir Taleemi Wazaif initiative. Through another intervention namely Benazir Nashonuma, BISP is fighting the menace of stunting and malnutrition by providing specialized nutritious food (SNF) supplements to pregnant and lactating women and their children up to the age of two years (along with stipends). To contribute further towards the human development of poor families in the country, BISP is implementing Benazir Scholarships for Undergraduates to students from low-income families.

Since its inception, BISP has used various payment disbursement modes starting from Pakistan Post to Mobile Phone payments, payment through smart cards, Benazir Debit Card and more recently through biometric verification system. BISP Board has recently approved to pilot a new payment model in selected districts of Pakistan to further facilitate its beneficiaries, through which they will be able to receive their payments in their bank accounts with any bank of their choice.

The backbone of BISP's operations is the National Socio-Economic Registry, which was first developed in 2010-11 through a census like door-to-door survey - first of its kind in the world - carried out across the country. The update of this registry was completed in 2022, with the updated NSER database now comprising data of over 35 million households across Pakistan, covering over 87 percent of the country's population. Besides serving the needs of BISP, the updated NSER data is being actively employed by other social protection programs across the national and provincial levels of government in the country. To avoid the need for carrying out expensive door to door surveys periodically, BISP has recently moved to Dynamic Registry to update the NSER database on a regular basis and minimize inclusion and exclusion errors. BISP is also developing a hybrid social protection mechanism which aims at promoting savings amongst beneficiary families to provide cushion against adverse shocks based on learning from the COVID-19 pandemic and 2022 unprecedented floods.

In the initial years, the BISP's interventions have supported the achievement of various Millennium Development Goals. Now, it is contributing directly and indirectly towards multiple Sustainable Development Goals, which include no poverty, zero hunger, good health & well-being, quality education, gender equality, and reduced inequalities.

"BISP: A 15-Years' Journey from Inception to Globally Recognized Social Protection Vehicle" encapsulates the remarkable story of a programme that has become a symbol of hope and progress. It celebrates the transformative power of social protection, the resilience of Pakistani people, and the visionary leadership that propelled BISP to global acclaim. This book serves as a testament to the programme's success, inspiring readers and policymakers alike to embrace the principles of inclusivity, equity, compassion and transparency in their pursuit of a more just and prosperous world.

"I dream... of a world where we can commit our social resources to the development of human life and not to its destruction", Shaheed Mohtarma Benazir Bhutto.

(Shazia Marri)
Chairperson
Benazir Income Support Programme
Government of Pakistan

Foreword from the Secretary

In the realm of social protection programs, few have achieved the transformative impact and global recognition as of the Benazir Income Support Programme in Pakistan and beyond. Over the span of 15 years, BISP has emerged as a beacon of hope, igniting change and bettering the lives of millions of vulnerable women and their families. It is with great pride and admiration that I introduce this book, "BISP: A 15-Years' Journey from Inception to Globally Recognized Social Protection Vehicle", which delves into the remarkable story of BISP. This book traces its origins, documents its evolution, and highlights the astounding achievements that have touched the lives of countless marginalized souls.

The first chapter of this book digs into the origins of BISP, exploring the vision that underpinned its establishment. It sheds light on the significant socio-economic challenges faced by Pakistan, which necessitated the urgent need for a comprehensive social protection program. Within this chapter, we uncover the inspiration behind BISP, which has served as a catalyst for transformative change in the lives of marginalized individuals across the country.

The second chapter takes us on a journey through the governance structure that forms the bedrock of BISP's operations. It examines the governing legislation approved by the Parliament in the year 2010, which has guided the programme's trajectory over the past 15 years. This chapter provides insights into the institutional framework, decision-making processes, and key stakeholders involved in the programme's management and implementation.

The third chapter showcases the various programmatic interventions implemented by BISP over the years. It offers an overview of the regular Unconditional Cash Transfers and Conditional Cash Transfers, illustrating the substantial growth in beneficiary outreach and budgetary allocations throughout the programme's existence. Additionally, this chapter sheds light on the complementary initiatives designed and operated by BISP, including the provision of need-based shock-responsive cash transfers.

The fourth chapter focuses on the targeting and enrolment mechanisms employed by

BISP. It explores the objective and scientifically driven approach utilized to identify and register beneficiaries. This chapter highlights the evolution of the targeting process, including the development of the National Socio-Economic Registry (NSER), a comprehensive database established through a nationwide survey in 2010-11. The NSER now encompasses a digitized, geo-referenced dataset of over 35 million households, serving as a transparent and efficient targeting mechanism not only for BISP but also for other government programs. Its contribution to pro-poor development policies and programs is invaluable.

The fifth chapter traces the journey of BISP in transforming its payment disbursement mechanism. It reflects upon the transition from traditional methods to more efficient, secure, and technologically advanced systems. This chapter discusses the initial payment system relying on Pakistan Post and explores the evolution of this system over the years, ultimately incorporating biometric verification for improved service delivery.

The sixth chapter underscores the importance of robust monitoring and evaluation activities in assessing the impact and effectiveness of BISP. It explores the monitoring mechanisms employed to track programme implementation, financial disbursements, and beneficiary outcomes. Furthermore, the chapter explores the evaluation approaches utilized to measure the programme's impact, identify areas for improvement, and support evidence-based decision-making.

The seventh chapter sheds light on the invaluable relationships BISP has fostered with key development partners over the years. It acknowledges the support received and highlights the collaborative efforts that have contributed to the programme's growth and success.

The eighth chapter showcases the tangible impact of BISP on the lives of its beneficiaries and the broader socio-economic landscape of Pakistan. It explores the positive outcomes in terms of poverty reduction, improved household consumption, increased education opportunities, enhanced health outcomes, women empowerment, and investment in productive assets. BISP's transformative power is evident in the positive changes it has brought about.

The ninth chapter focuses on the recent progress and developments made by BISP in its continued journey over the past year. It highlights BISP's ongoing commitment to

serving the poorest families in the country through quarterly unconditional cash transfers. Additionally, it showcases the programme's efforts in financing the enrolment of 7.52 million children from the poorest households, ranging from primary to higher secondary education levels.

The tenth and final chapter of the book outlines the future roadmap for BISP focusing on increased outreach of existing interventions as well as introduction of new interventions.

In conclusion, I extend my heartfelt appreciation to the Board of BISP, who has played a vital role in shaping the programme's policy framework ensuring checks and balances. I also acknowledge the dedicated efforts of the staff involved in the completion of this book.

The journey of BISP has been nothing short of extraordinary, and this book serves as a testament to its profound impact on the lives of millions. May the story of BISP continue to inspire and pave the way for transformative social protection programs worldwide.

(Amer Ali Ahmed)
Secretary
Benazir Income Support Programme
Government of Pakistan

List of Abbreviations

ACM	Attendance Compliance Monitoring
ADB	Asian Development Bank
AJK	Azad Jammu and Kashmir
API	Application Programming Interface
ATM	Automated Teller Machine
BAFL	Bank Alfalah Limited
BBCs	BISP Beneficiary Committees
BDC	Benazir Debit Card
BDRCs	Benazir Dynamic Registry Centers
BHU	Basic Health Unit
BISP	Benazir Income Support Programme
BSU	Benazir Scholarships for Undergraduates
BVS	Biometric Verification System
CAPI	Computer-Assisted Personal Interviews
CCT	Conditional Cash Transfer
CM	Compliance Monitor
CNIC	Computerized National Identity Card
CRISP	Crisis-Resilient Social Protection Program
CRM	Complaint Resolution Mechanism
CT	Cash Transfer
DFID	Department for International Development
DG	Director General
DLIs	Disbursement Linked Indicators
DSC	Data Sharing Committee
ECO	Economic Cooperation Organization
FCDO	Foreign, Commonwealth and Development Office
FEI	Food Energy Intake
FSI	Food Security Index
FY	Fiscal Year

GB	Gilgit Baltistan
GIS	Geographic Information System
GIZ	Gesellschaft für Internationale Zusammenarbeit (German Development Agency)
GoP	Government of Pakistan
GoS	Government of Sindh
HBL	Habib Bank Limited
HH	Household
HEI	Higher Education Institution
HQ	Headquarters
HR	Human Resource
ICR	Implementation Completion Report
ICT	Islamabad Capital Territory
IMF	International Monetary Fund
INGO	International Non-Governmental Organization
JSBL	JS Bank Limited
KfW	Kreditanstalt für Wiederaufbau (German Development Bank)
KP	Khyber Pakhtunkhwa
LHW	Lady Health Worker
LMA	Limited Mandate Account
M&E	Monitoring & Evaluation
MIS	Management Information System
MoPASS	Ministry of Poverty Alleviation and Social Safety
MoU	Memorandum of Understanding
MRVs	Mobile Registration Vehicles
NADRA	National Database and Registration Authority
NBP	National Bank of Pakistan
NDMA	National Disaster Management Authority
NGO	Non-Governmental Organization
NOC	No Objection Certificate
NSER	National Socio-Economic Registry

NSPP	National Social Protection Program
PAPI	Pen and Paper Assisted Personal Interviewing
PBS	Pakistan Bureau of Statistics
PCMS	Payments Complaints Management System
PIN	Personal Identification Number
PLW	Pregnant and Lactating Women
PMT	Proxy Means Test
PMU	Project Management Unit
PNCTP	Pakistan National Cash Transfer Program
PoS	Point of Sale
PSC	Project Steering Committee
RHC	Rural Health Center
SBP	State Bank of Pakistan
SDGs	Sustainable Development Goals
SLIC	State Life Insurance Corporation
SNF	Specialized Nutritious Food
SSN	Social Safety Net
STA	Single Treasury Account
UBL	United Bank Limited
UCT	Unconditional Cash Transfer
UNICEF	United Nations Children's Fund
WB	World Bank
WeS	Waseela-e-Sehat
WeT	Waseela-e-Taleem

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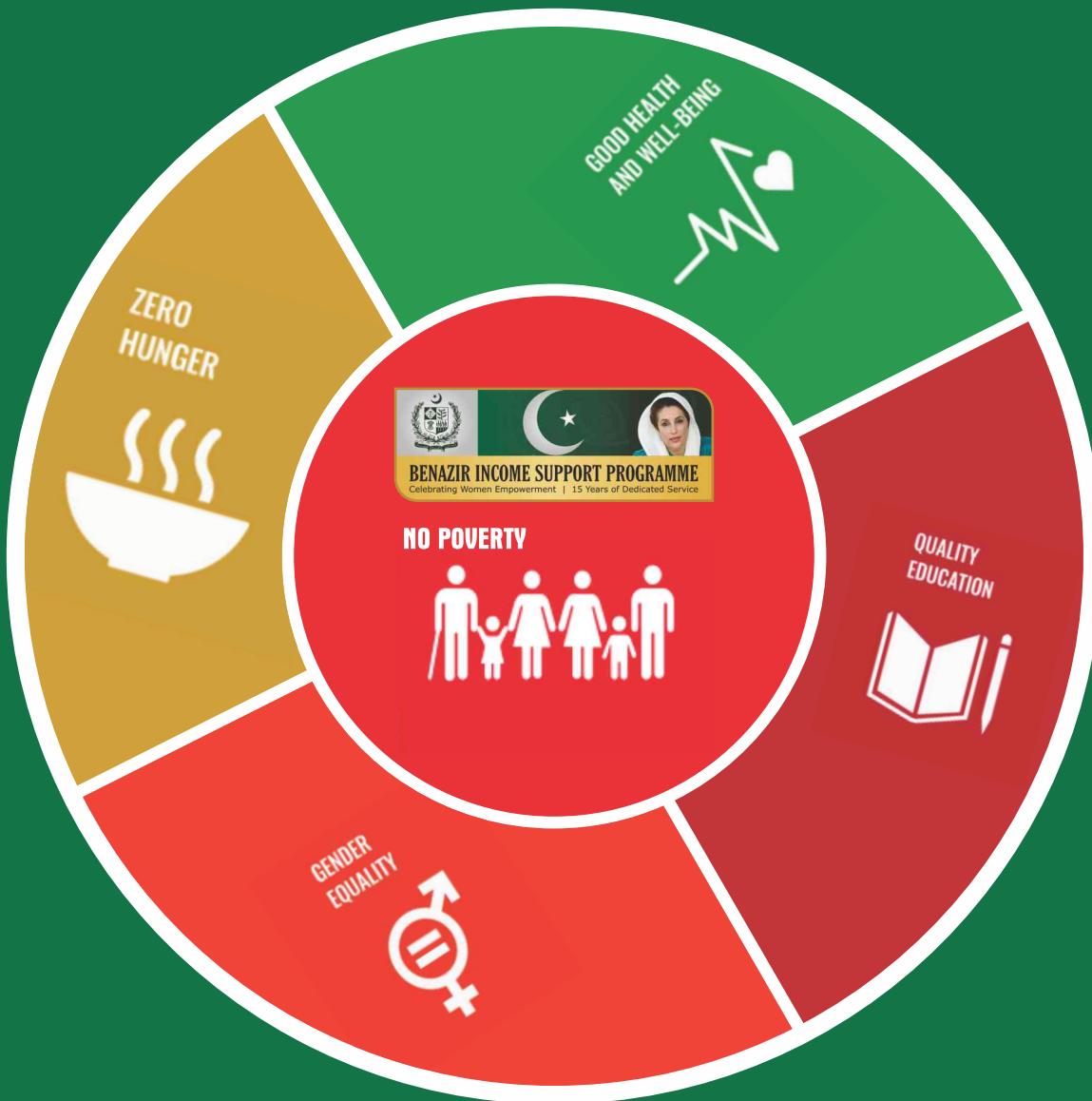
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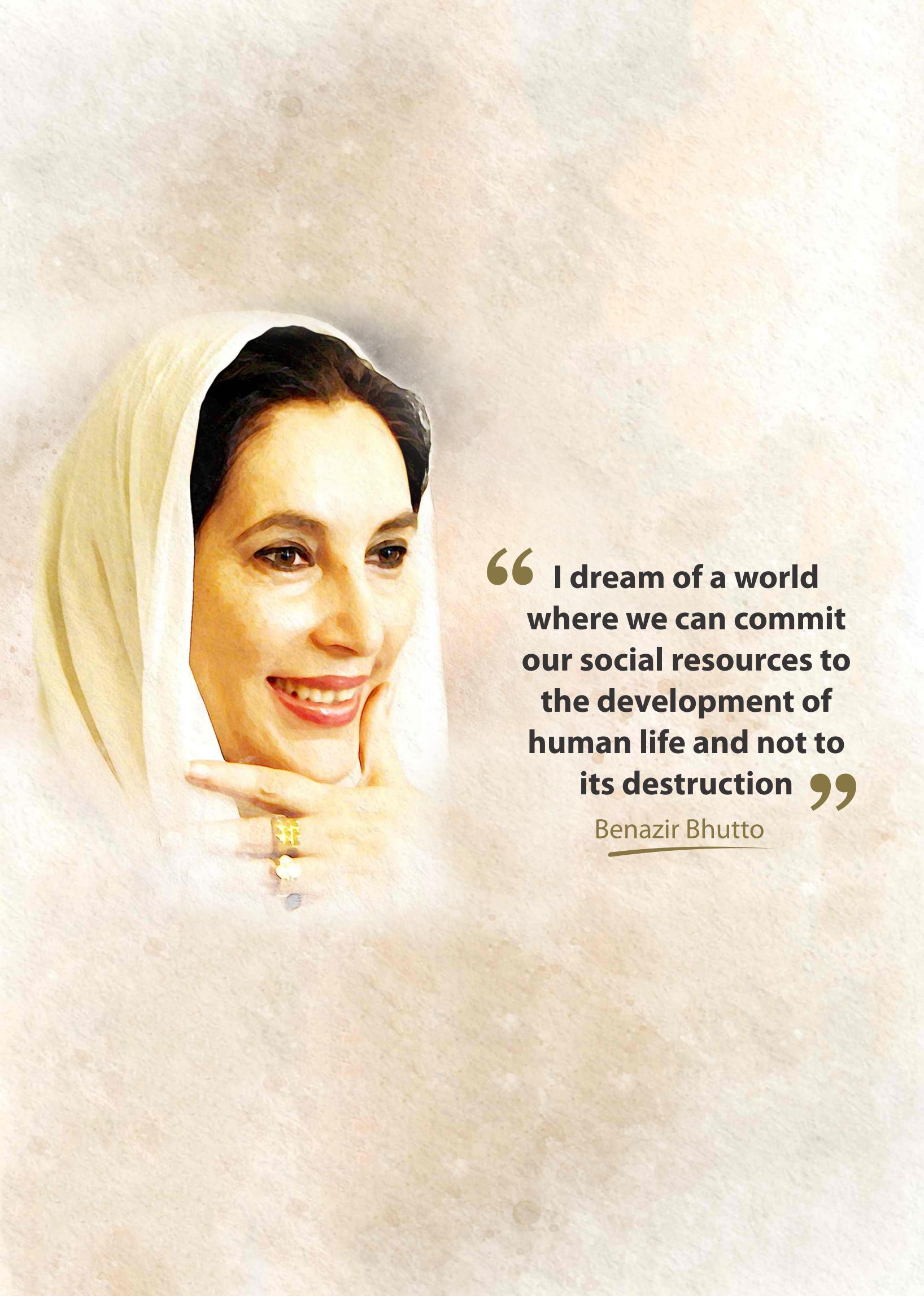
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Philosophy





**“ I dream of a world
where we can commit
our social resources to
the development of
human life and not to
its destruction ”**

Benazir Bhutto

1 Philosophy

1.1 Global Scenario

Provision of social protection was historically considered to be the domain of developed and industrialized countries up to the 1990s. The concept of social protection was primarily associated with either the social security of wealthy nations or contributory social insurance programs for workers in the formal sector of the economy. However, events stemming from the Debt Crisis of the 1980s in the Latin American countries and the advent of the structural adjustment programs (SAPs) by the Bretton Woods Institutions, i.e., the International Monetary Fund (IMF) and the World Bank (WB) shifted focus to a new dimension of social protection – social safety nets (SSNs). The term became synonymous with the SAPs advocated by the IMF and WB for restructuring the economies of developing countries, to increase efficiency and improve resource allocation across productive sectors. The mechanism of SSNs was introduced to lower the adverse impact of the SAPs on the poorest segments in these countries.

SSN programs comprise of non-contributory interventions to help individuals and households tackle chronic poverty, destitution and vulnerability. Examples of SSNs include unconditional and conditional cash transfers, non-contributory social pensions, food and in-kind transfers, public works programs and fee waivers that target the poor and vulnerable population groups (WB, 2018). Initially, SSN programs were designed to fulfill three main purposes; i) promote institutional reforms; ii) cushion the impact of adjustment programs on affected population groups; and iii) poverty reduction (ADB, 2010).

Overtime, the concept of social safety nets has broadened to include interventions that help prevent poor and vulnerable population segments from falling into poverty or staying in a poverty trap when affected by temporary shocks, like a natural disaster or economic slowdown. They provide temporary support to households to effectively cope during periods of stress. The different types of shocks confronted by households can include; i) natural hazards like earthquakes, floods, drought, cyclones, etc.; ii) health related risks such as disease or disability; iii) risks stemming from life-cycle events like childbirth and old age; and iv) economic risks such as unemployment or

high inflation (ADB, 2010). Poor or low-income households generally have a lower capacity to cope with such risks because they usually do not have assets, accumulated savings and access to insurance or credit that can be used to cope with these shocks. Consequently, when affected by adverse events, poor households may be compelled by circumstances to resort to poverty-entrenching risk-coping mechanisms like reducing their food intake or taking children out of school to engage in earning activities, which can keep them stuck in an inter-generational poverty trap.

Over the past three decades, many developing countries around the world have introduced safety net programs to provide some measure of minimum protection to the poor and vulnerable population segments. In 1995, the first Conditional Cash Transfer (CCT) program was launched in Brazil: *Bolsa Escola Program*, which covered population in the federal district of the country. Over time, this program was replicated at the national level across many municipalities and states in Brazil and took shape of the current *Bolsa Familia* program. In 1997, Mexico launched its CCT program *Progres*a (now known as *Prospera*). The program used conditional cash transfers to help reduce short-term poverty, while providing incentives to the households to invest in the human capital development of their children.

As a result of the Asian financial crisis of 1997-98, many countries introduced SSN programs to protect vulnerable groups against future crises. Indonesia and Philippines instituted programs, which were later quickly scaled up to provide regular support to the poor and marginalized groups. The Global Economic and Financial Crisis of 2007-08 further underscored the importance of the role of social protection and SSNs in providing targeted support to affected population segments. While the economic crisis originated far from their borders, people in many developing countries were strongly hit by the slowdown in global trade, abnormal changes in food prices and disruptions in other commodity markets. The people living in poverty or non-poor households subsisting just above the poverty line – more vulnerable to any form of risk – were the hardest hit by the crisis which severely limited their ability to afford adequate food or decent living conditions, education or health care.

More recently, the COVID-19 Pandemic which has gripped the entire world for the last three years, presented policy makers with a unique form of challenge in terms of twin health and economic shocks on a scale unseen before in global history. The disease has affected the lives and livelihoods of millions of poor people across the globe

pushing millions into extreme forms of poverty. SSNs played an instrumental role in response to the COVID-19, with 190 countries having adapted, planned and implemented multiple social protection measures during the crisis, mostly in the form of cash transfers. Various factors have been responsible for SSNs being central to the COVID-19 response. These include over two decades of extensive research, documenting effectiveness of SSNs in protecting food security, assets and human capital, ability to replace lost income for credit-constrained poor households and the existing safety net infrastructure already in place, in most countries.

Decades ago, the framework of SSNs was established to cushion against adverse effects of multilateral sponsored stabilization and SAPs on poor and the vulnerable population segments. From these beginnings, SSNs now fulfill a spectrum of social policy requirements across both developed and developing countries, which include; reducing poverty and inequality; helping households prevent, prepare and respond to shocks—macro or idiosyncratic—to better manage risk; and helping households invest in improving their livelihoods [(Barrientos & Hulme, 2009); (Grosh, Del Ninno, Tesliuc, & Ouerghi, 2008)].

1.2 Rationale

Being a developing nation, Pakistan has faced challenge of a persistently large percentage of its population living in poverty. With the start of the new millennium, over 50 percent of the country's population was estimated to be living in poverty in 2004-05, on basis of the official poverty line notified by the Government of Pakistan (Ministry of Planning, Development and Special Initiatives). The 2008 global financial crisis and subsequent economic slowdown resulted in high fuel and commodity prices which adversely affected Pakistan's economy. The country faced lower economic growth and spiraling inflation with commodity and fuel prices reaching the 30-year highest level, which posed a threat to the welfare of already vulnerable households.

The macro-economic crisis in the country necessitated making social protection an urgent priority for the poor and the vulnerable segments of society. The social protection system in Pakistan at that time was not very well developed. It comprised of a few social assistance programs, like the Pakistan Bait-ul-Mal and Zakat/ Ushr system, which catered to the needs of a negligible share of the poor population and

had limited funding available from the government. It was in that background, the Government of Pakistan launched the Benazir Income Support Programme (BISP) in July 2008, as *the premier safety net institution in Pakistan*. This made Pakistan one of the 36 countries that had put in place a national SSN program to provide support to disadvantaged population groups to cope with the adverse impacts of 2008 Global Economic and Financial Crisis.

Benazir Income Support Programme, started as a targeted Unconditional Cash Transfer (UCT) program, focused on poor women with an immediate objective of consumption smoothing and cushioning against the negative effects of high inflation and slow economic growth. To achieve the supplementary objective of women empowerment, BISP was designed to provide support exclusively to women who are or have been married. BISP beneficiaries belong to the most under-privileged, excluded, marginalized and vulnerable sections of society, living in abject poverty. Economic deprivation regardless of political affinity, racial identity, geographical location and religious beliefs has been laid down as the sole criterion for selection of BISP beneficiaries.



President Asif Ali Zardari addressing on the occasion of the inauguration of Benazir Income Support Programme in Islamabad on October 9, 2008.

Since inception, the programme has become an important component of the Government's overall poverty alleviation initiatives, as global evidence clearly indicates that well-targeted social safety transfers are essential ingredients of a comprehensive poverty reduction strategy. While anti-poverty public expenditures on provision of social services are essential for improving human capabilities, reducing income inequalities and ensuring greater participation of poor in the process of economic development, the importance of providing targeted support to poor and vulnerable households through safety nets especially in times of economic distress cannot be undermined.

Governance Structure



CHAPTER 02

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- (e) to take appropriate steps for effective administration, monitoring and evaluation of the
- PART I**

Acts, Ordinances, President's Orders and Regulations

SENATE SECRETARIAT

Islamabad, the 18th August, 2010

The following Act of Majlis-e-Shoora (Parliament) received the assent of the President on 12th August, 2010, is hereby published for general information:-

ACT NO XVIII OF 2010

An Act to provide for establishment of the Benazir Income Support Programme

WHEREAS it is expedient to provide for establishment of Benazir Income Support Programme and to regulate its affairs and matters connected therewith or incidental thereto;

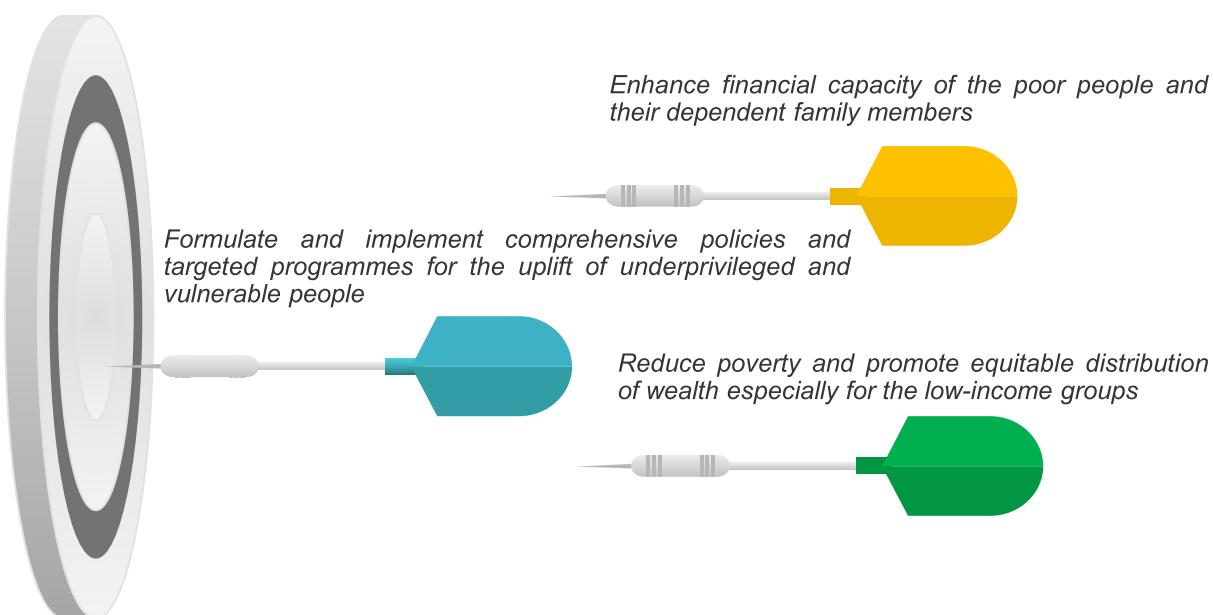
AND WHEREAS it is desirable to provide financial assistance and other social protection and safety net measures to economically distressed persons and families;

AND WHEREAS under the principles of policy as given in the constitution of the Islamic Republic of Pakistan, the State is obliged to promote social and economic well-being of the people and to provide basic necessities of life;

2 Governance Structure

Established through an Act of Parliament, BISP works under the patronage of the Prime Minister of Pakistan being the Executive Patron with the President of Pakistan acting as the Chief Patron of the programme. The Benazir Income Support Programme Act, 2010 enacted in August 2010 provides for establishment of BISP and lays down its main objectives. Section 4 of the Act defines the following three main objectives and purposes of the Programme:

Figure 1: Objectives and purposes of BISP



Vision

Reducing poverty and elevating the status of marginalized and under privileged sections of society, especially women, through establishment of comprehensive Social Safety Net.

Mission

BISP is dedicated to fight poverty by employing multiple social protection instruments designed to bring a sustainable positive change in the lives of persistently excluded and deprived families.

2.1 BISP Board

The BISP Board is the highest forum of policy development and strategy formulation of the programme and its initiatives. The Act provides for the constitution of the Board comprising 9 to 11 members. The members of the Board are appointed from amongst the government, NGOs and technical experts having relevant qualifications and expertise for the purpose of the programme. The Chairperson is appointed by the Chief Patron on the advice of the Executive Patron. Secretary BISP is an *ex officio* Member and Secretary of the Board and also serves as the Principal Accounting Officer of the programme. The powers & functions of BISP Board are laid down under Section 6 of the Act. The present composition of BISP Board is shown in Table 1.

Table 1: Composition of BISP Board as of June 2023

Sr.	Personnel	Position
1	Ms. Shazia Marri	Chairperson
2	Secretary, BISP	Secretary of the Board (Ex-Officio Member)
3	Secretary, Ministry of Poverty Alleviation and Social Safety	Ex-Officio Member
4	Secretary/Additional Secretary, Finance Division	Ex-Officio Member
5	Secretary/Additional Secretary, Economic Affairs Division	Ex-Officio Member
6	Chairman, National Database and Registration Authority	Ex-Officio Member
7	Dr. Kaiser Bengali	Private Member
8	Dr. Ashfaque Hasan Khan	Private Member
9	Mr. Haris Gazdar	Private Member
10	Dr. Osman Hasan	Private Member
11	Ms. Sania Riffat	Private Member

The BISP Board is assisted by various technical committees such as Audit, Finance, Risk Management & Assurance, Technical Design and Research committees. The functions of the Board and its committees are governed by the BISP (Conduct of Business) Regulations, 2019.

The Secretary BISP is the head of the management and is responsible for overseeing the day-to-day operations of the programme. Section 10 of the Act specifies the powers and functions of the management.

2.2 Organizational Structure

To implement its programs, BISP has established offices in provinces at zonal, district and tehsil levels. Presently, BISP has 272 tehsil offices, 154 district offices including 24 large district offices, and 15 zonal offices including 6 central zonal offices/regional headquarters across the country, with HQ at Islamabad.

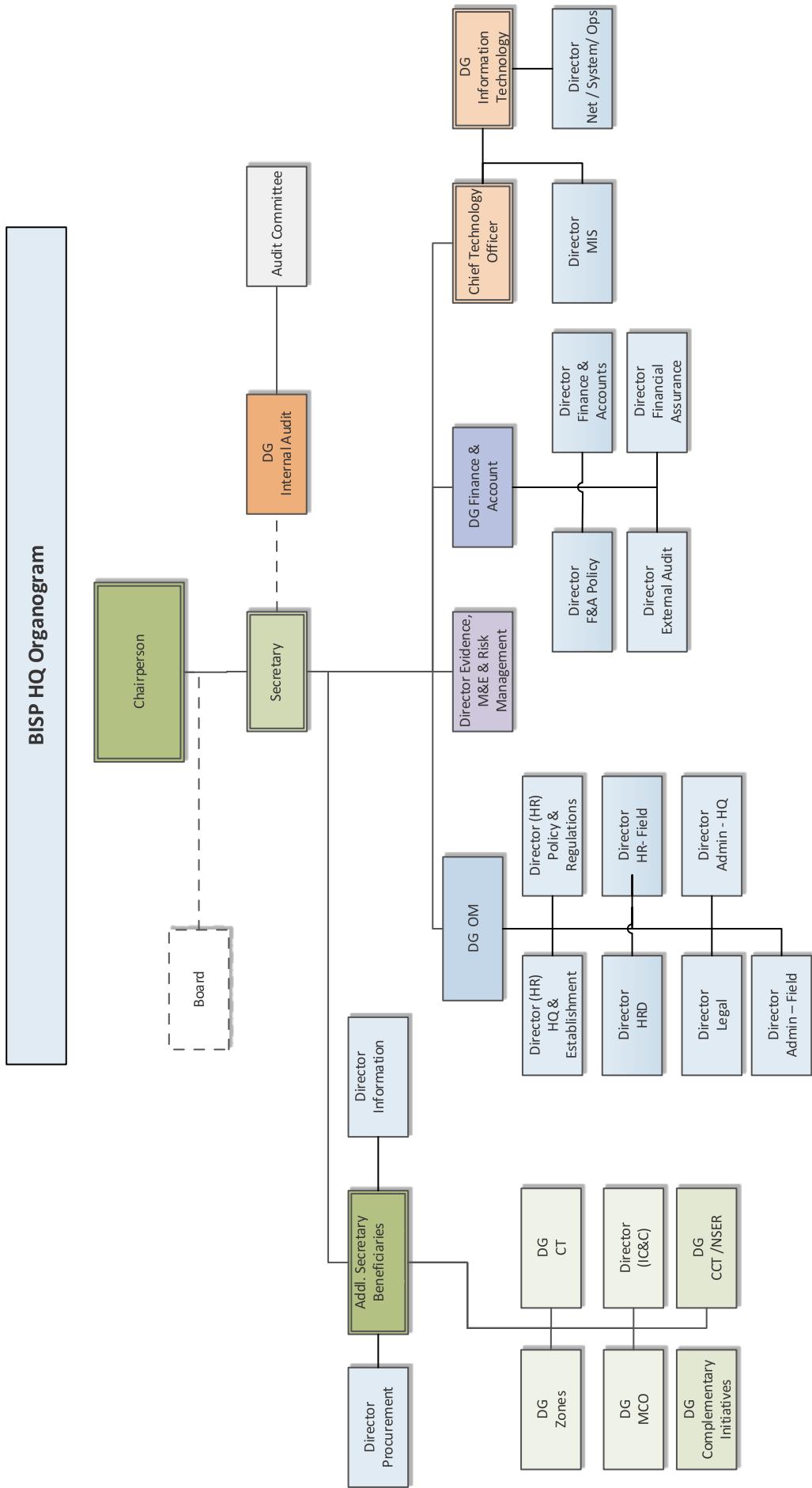
Zonal offices are headed by Director Generals in provinces and Zonal Directors each in Azad Jammu and Kashmir and Gilgit-Baltistan. Tehsil offices are headed by an Assistant Director. All zonal heads report to Secretary of BISP.

The organizational hierarchy and organogram of BISP HQ are shown in Figures 2 & 3, respectively:

Figure 2: BISP Organizational Hierarchy



Figure 2: BISP Organogram



Main Programs





3 Main Programs

3.1 Unconditional Cash Transfers

Since inception, the unconditional cash transfer program has been the main intervention of BISP. The short-term objective of this program was to cushion the negative effects of slow economic growth, food crisis and inflation on the poor segments, particularly women. Over time, as the scale of the program expanded it has started contributing towards meeting the targets set by Sustainable Development Goals (SDGs) with respect to No Poverty, Zero Hunger, Good Health & Well-being, Quality Education, Gender Equality and Reduced Inequalities.



Benazir Kafaalat cash disbursement center

The notion that making women direct recipients of cash transfers will improve their influence in resource allocation decisions and empower them in general is at the heart of BISP's design. This idea is derived from the original plan for the Prospera program in Mexico, which was designed under the working hypothesis that by providing women with more external income, they would have a larger share of overall household income, and therefore their agency within the household would increase (Schultz, 2004). From a theoretical perspective, the transfers represent a change in the share of income earned by each adult within the family, which lasts so long as the family receives transfers; the changes are not expected to last beyond the receipt of the transfers.

Presently, beneficiaries of BISP's UCT program – the Benazir Kafaalat – are identified/selected through scientific mode of National Socio-Economic Registry (NSER) survey based on Proxy Means Test (PMT) that determines the welfare status of the household on a scale of 0-100 (further details in chapter 4). The PMT cut-off score for eligibility is decided based on available fiscal space. At present, PMT cut-off score of 32 is being used as eligibility cut-off to identify vulnerable households. However, for HHs with differently-abled persons, the PMT cut-off score is set at 37. The recipients of cash assistance can only be women who are or have been married, of the eligible families, with valid CNIC. Moreover, as a result of the recent policy change, transgender persons are also included under the program irrespective of PMT score criteria.

Initially, the beneficiaries of the program were provided cash assistance @ Rs 3,000/- per quarter per beneficiary. The quarterly cash grant has gradually enhanced over-time to Rs. 8,750/- per beneficiary. The summary of the year-wise increase in quarterly cash assistance is given in Table 2.

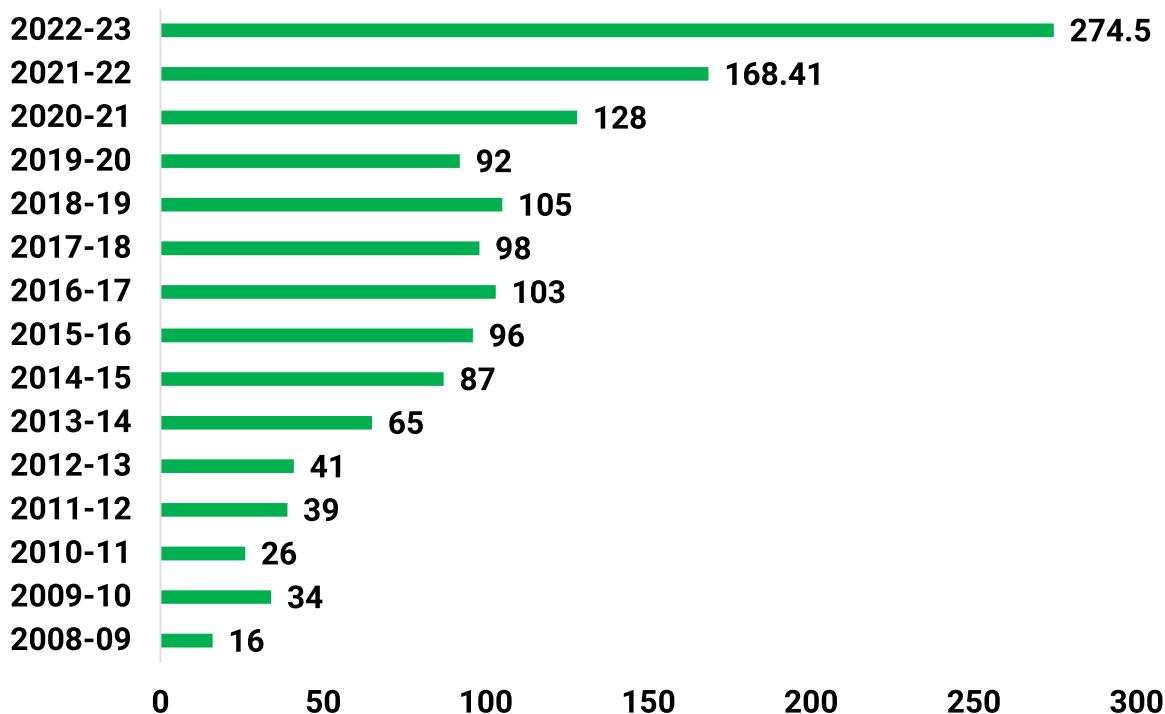
Table 2: Year-wise increase in quarterly cash assistance per beneficiary family

Fiscal year	Quarterly Tranche Rate (Rs.)
2008 – 09	3,000
2009 – 10	3,000
2010 – 11	3,000
2011 – 12	3,000
2012 – 13	3,000
2013 – 14	3,600
2014 – 15	4,500
2015 – 16	4,700
2016 – 17	4,834
2017 – 18	4,834
2018 – 19	5,000
2019 – 20	5,000 – 6,000*
2020 – 21	6,000
2021 – 22	6,000 – 7,000*
2022 – 23	7,000 – 8,750*

* Quarterly payments increased within a financial year

BISP's annual budget allocation for Benazir Kafaalat program increased from Rs. 16 billion in FY 2008-09 to Rs. 274.5 billion for FY 2022-23. Year-wise summary of funds allocated under the Benazir Kafaalat program is shown in Figure 4:

Figure 4: Allocation of funds under Benazir Kafaalat by year (Rs. in billion)



3.2 Conditional Cash Transfers

Investing in human capital is one of the main objectives of a conditional cash transfer program. Empirical evidence from developing economies suggests that expenditure on primary education tends to be pro-poor as the number of children is generally higher in lower income households, who have a higher likelihood of facing chronic poverty shocks. Linking cash transfers with behavioral conditions can help poor households in getting access to education and health facilities to enable them to break out of the vicious circle of inter-generational poverty. Such investment in human capital has also brought about long-term positive impacts on socio-economic development of countries at macro level.

3.2.1 Benazir Taleemi Wazaif

In line with the objective of improving the human capital outcomes of children in poor and low-income households, BISP designed and launched the Waseela-e-Taleem (WeT) CCT program (now renamed as Benazir Taleemi Wazaif). This CCT program

of BISP was initiated to financially support the primary education of 4 – 12 years old children of BISP beneficiary families for their enrolments and retention.



President Asif Ali Zardari addressing the gathering during the launching ceremony of "Waseela-e-Taleem" initiative under Benazir Income Support Programme at Aiwan-e-Sadar on November 9, 2012

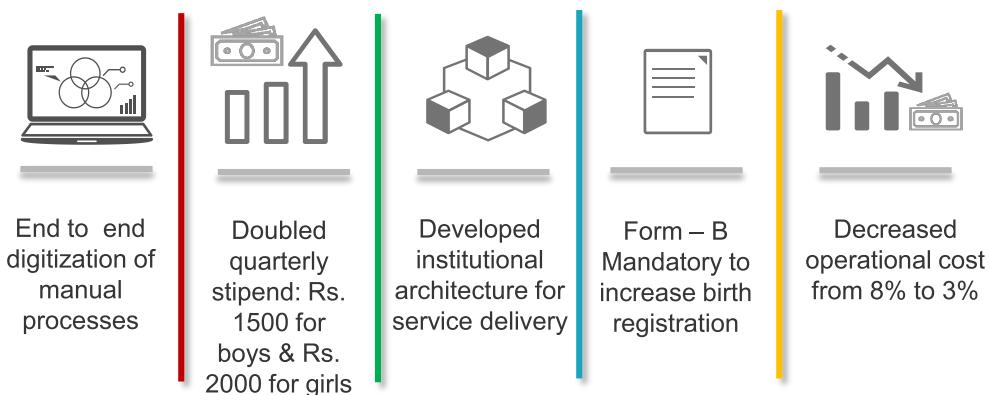
The major objectives of this program included:

- creating long term sustainable awareness on the importance of primary education among BISP beneficiary families;
- increasing enrolment of children in schools for primary education;
- improving school attendance by the children; and
- decreasing school dropout rates.

The WeT Program was launched in five pilot districts as part of the initial test phase in November 2012 in collaboration with education departments of provinces/regions. Later, it was extended to 27 more districts in January 2015 in all provinces/regions of Pakistan. Under this program, each beneficiary child received a cash transfer of Rs. 750 per quarter upon meeting the admission verification in 1st quarter and attendance requirement of 70% in subsequent quarters till completion of his/her primary education. Based on field experience and lessons learnt from implementation, the program was expanded to different districts across the country, in different phases.

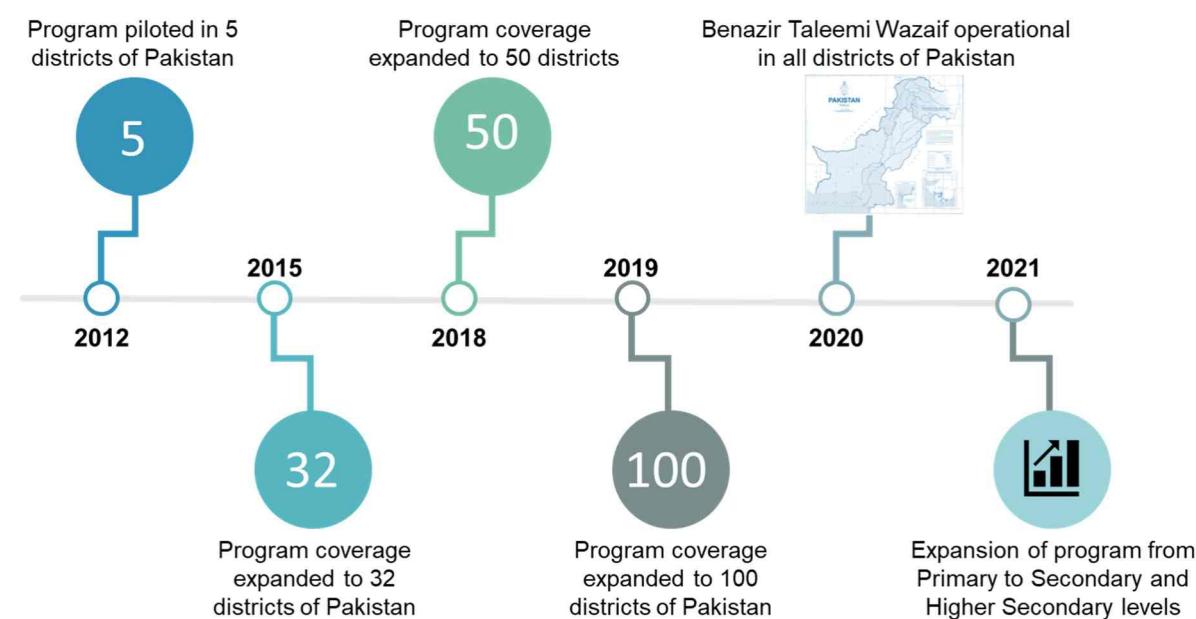
The program underwent major reforms at policy, technical and operational level in recent years. Figure 5 shows major reforms which have been introduced in the last three years:

Figure 5: Major reforms in Benazir Taleemi Wazaif



Subsequently, the BISP Board gave approval for expanding this program across the country and for expanding its scope up to secondary and higher secondary level for children of Benazir Kafaalat beneficiary families. Further, in the 50th Board meeting the brand name of the program was changed from Waseela-e-Taleem to Taleemi Wazaif. After the introduction of these major reforms, the program is now being implemented across all districts of the country. Figure 6 gives complete information on program expansion.

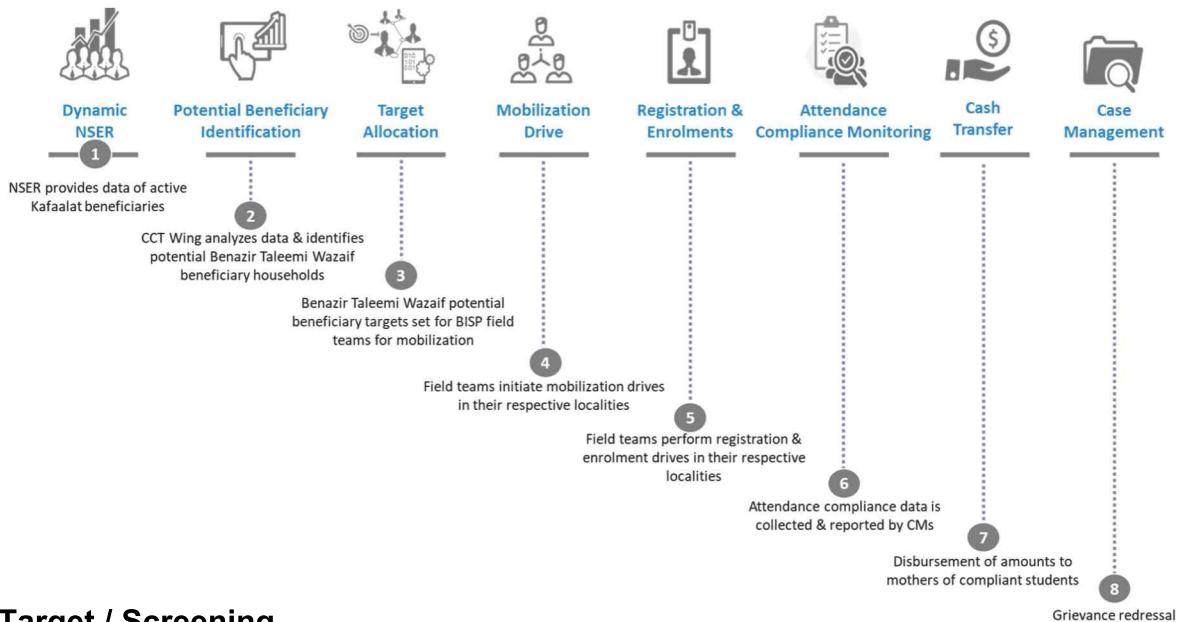
Figure 6: Expansion of Benazir Taleemi Wazaif program by coverage and education level



Program Cycle

Benazir Taleemi Wazaif program cycle consists of eight major steps as outlined below (Figure 7).

Figure 7: Program Cycle of Benazir Taleemi Wazaif



Target / Screening

Like all other programs of BISP, Benazir Taleemi Wazaif also draws its preliminary potential beneficiary data from the NSER for quarterly target setting. Filters based on specific criteria are applied on this data to identify potential Benazir Taleemi Wazaif beneficiaries across Pakistan. Multiple factors are considered during this screening process, such as total number of potential beneficiaries (in a particular district and tehsil), number of potential beneficiary children per family, availability of schools in the region, availability of BISP HR in the region and so forth.



A Benazir Taleemi Wazaif beneficiary family

Enrolment Target Allocation

Once the potential beneficiary target numbers are finalized, the targets are assigned to respective field teams across Pakistan. HQ based Benazir Taleemi Wazaif enrolment team load region-wise enrolment targets into the enrolment application installed on the tablets through a secured web-based network. Target data contains names of BISP beneficiaries, contact information, address, etc., which is used by BISP field teams to contact the beneficiaries to sensitize them about the program and for subsequently enrol their children.



Enrolment process of Benazir Taleemi Wazaif program

Mobilization

Following region-wise target allocation, beneficiaries are mobilized (in field through BISP tehsil office field staff) by carrying out awareness campaigns in communities across Pakistan. During these campaigns beneficiaries are informed about the objectives and prerequisites of the program. As part of the mobilization campaign, officials and teachers of provincial and district Education department are also provided awareness sessions by the respective BISP field teams. In addition to engaging with the public in the target area, teachers are also mobilized and provided with the guidelines regarding the Attendance Compliance Monitoring (ACM) activity and information about their role.

Registration & Enrolments

Intake of potential beneficiary children into the program is administered through the registration & enrolment process carried out by field teams across Pakistan using enrolment application installed on tablets. BISP establishes registration desks at convenient locations for this purpose. By registering a child, he/she becomes part of the database as a registered child; however registered child cannot be considered as an enroled child until the family provides proof of his/her admission in a school. Furthermore, when a child is registered through the enrolment application after provision of school admission proof – the provided information (B-Form, Date of Birth, family tree) gets verified on real time basis from NADRA. Once the information is successfully verified, the child is officially enroled in the program.



Benazir Taleemi Wazaif program enroled students

Attendance Compliance Monitoring

Attendance Compliance Monitoring (ACM) is the primary and most crucial component of the program. It involves field monitors, known as Compliance Monitors (CMs), who collect and report attendance data for children enroled in the program from schools on a quarterly basis. The main objective of ACM is to monitor the compliance of Benazir Taleemi Wazaif children in fulfilling their co-responsibility, which requires maintaining a minimum of 70% attendance. This compliance is necessary for eligible enroled children to receive the stipend. In case of non-compliance with the attendance co-responsibility for three consecutive quarters, the compliance monitors perform follow

ups to verify the reasons of beneficiary child's absence from school, and subsequently the program benefits are stopped.

Disbursements

Stipend amounts are disbursed to the beneficiaries whose children comply with the program's pre-requisites. The status of compliance is determined based on the data collected and reported by CMs through the customized ACM android application. Stipend amount is released in quarterly tranche. Following three categories of stipend amounts are disbursed to the beneficiaries:

- i. admission compliance cash transfer;
- ii. attendance compliance cash transfer; and
- iii. graduation bonus for girls completing primary education.

Case Management

Case Management is an on-going process encompassing the following objectives:

- process updates of beneficiary information;
- take care of grievances against stakeholders in order to improve service provision;
- resolve claims of beneficiaries; and
- follow-up on specific cases identified through alerts generated by the system.

Enrolment Trends and Figures

The breakup of cumulative active enroled children in Benazir Taleemi Wazaif by province/region as of June 2023 is presented in Table 3. The figures show that the highest active beneficiaries are in the province of Punjab, where a total of 4.287 million children are in the program. This is followed by Sindh with an active enrolment of 1.397 million children, while 1.356 million children are currently enroled in Khyber Pakhtunkhwa. Based on verification of enrolment and subsequent compliance monitoring, the program has benefited 11.453 million children in terms of giving them stipend since the start. Out of these children, 7.52 million children are enroled in the program as of June, 2023.



School children enroled under Benazir Taleemi Wazaif Program

Table 3: Enrolment in Benazir Taleemi Wazaif program by province/region

Province/Region	No. of active beneficiary children
AJK	143,062
Balochistan	233,997
GB	93,541
ICT	13,466
KP	1,356,205
Punjab	4,287,254
Sindh	1,397,012
Total	7,524,537

The analysis of program enrolment by gender shows that cumulatively 47% girl and 53% boy children have been enroled in the program. The enrolment of girl child is relatively higher in the primary level, i.e., 48%, in comparison to 45% enrolment share at the secondary level. On a cumulative basis, 9.4 million children have so far enroled

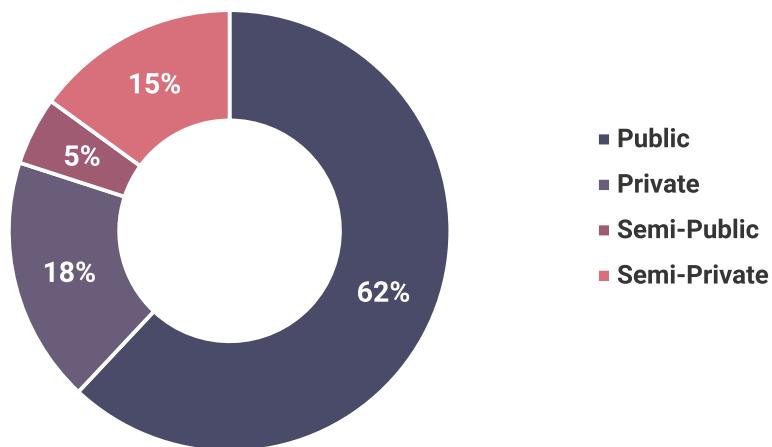
at the primary level, 2.6 million at the secondary and 0.322 million at the higher secondary level (Figure 8).

Figure 8: Ever enroled children in Benazir Taleemi Wazaif program by gender and levels of education

		Male	Female
	Primary	4,923,439	4,518,722
	Secondary	1,431,035	1,182,772
	Higher Secondary	1,70,488	150,268
	Total	6,524,962	5,853,762

In terms of school representation by end of FY 2022-23, 62% of the total 400,269 program schools are public schools. Private schools make up 18% of all program schools, while the rest are divided among semi-public or semi-private school types (Figure 9).

Figure 9: Distribution of partner schools of Benazir Taleemi Wazaif program by school type



The analysis of the attendance compliance data reveals that compliance percentage has increased during the FY 2022-23. Similarly, the child dropout percentage has also

diminished; the cumulative dropout ratio for girls is reported to be 1.23% and 1.21% for boys. Over time, the program has also started physical verification of enroled children from their respective schools which also improved the attendance percentage. The distribution of disbursements made under Benazir Taleemi Wazaif program during FY 2022-23 shown in the Table below, indicates that highest share of funds has been disbursed in Punjab, followed by Khyber Pakhtunkhwa, Sindh and rest of the provinces.

Table 4: Disbursements by education level and province/region (Rs. in million)

Province/ region	Primary	Secondary	Higher Secondary	Total
AJK	287.226	202.725	23.881	513.832
Balochistan	395.925	209.401	32.368	637.694
GB	158.568	127.032	24.212	309.812
ICT	20.313	10.502	0.990	31.805
KP	2,612.432	1,427.969	127.421	4167.822
Punjab	9,820.339	3,767.431	359.907	13,947.677
Sindh	2,577.132	1,125.445	167.466	3,870.043
Grand Total	15,871.935	6,870.505	736.245	23,478.686

3.2.2 Benazir Nashonuma

Pakistan's high rates of malnutrition (40.2% stunting, 28.9% underweight and 17.7% wasting) are indicative of an on-going child nutrition crisis. Such levels of malnutrition rank Pakistan the second-highest burden country in the region. The first 1000 days of a child's life are a window of opportunity to lay a strong foundation for later achievements. This timeframe is a period of enormous change characterized by a high degree of plasticity in the child's neurological development. Investments in the early years of life are the foundation of human capital, which is a key driver of economic development in the modern economy. To address the stunting prevention during the first 1000 days window of opportunity, BISP has designed a CCT intervention to increase the uptake of health and nutrition services of its beneficiaries. In the initial phase, the program was launched in 14 pilot districts across all provinces/regions in

2016, as shown in Table 5. The districts were recommended by provincial governments based on the criteria given by BISP. According to the criteria districts with high stunting prevalence, presence of Lady Health Workers, BISP Beneficiary Committees (BBCs) and high density of Benazir Kafaalat beneficiaries were selected. The program was implemented with active collaboration of Provincial Health Departments, governed by signed MoUs. Under the MoU, provinces were required to provide supply side data, space at health facilities for establishment of Facilitation Centers, and assign staff for verification of pregnancy, immunization, assistance in awareness session and growth monitoring.



An infant being fed supplementary nutritious food at Benazir Nashonuma Center

Table 5: List of pilot phase districts

AJK	Balochistan	GB	ICT	KP	Punjab	Sindh
Bagh	Kalat	Kharmang	Islamabad	Upper Dir	Rajanpur	Badin
Hattian	Lasbela	Diamir	-	Khyber	Khanewal	Dadu
-	-	Astore	-	-	-	-

Salient Features of Benazir Nashonuma

The program aims to address stunting among pregnant and lactating women (PLW) and their children less than 2 years of age through provision of additional cash of

Rs. 2,000/- per quarter per PLW and boy child, and Rs. 2,500/- per quarter per girl child from Benazir Kafaalat beneficiary families. In return, mothers must commit to:

- attending regular antenatal health checks and awareness sessions during pregnancy
- ensuring consumption of specialized nutritious food (SNF) for themselves and their newly born children
- taking their children for immunization and regular health checks

SNF for PLW is 75g of Maamta sachets, while for 6-23 months old children the ration is 50g of Wawamum sachet per day. Health service delivery during antenatal visits for PLW & their children includes nutrition screening, vaccination, Vitamin A supplementation, nutrition counseling & growth monitoring.

Outreach

After successful implementation of pilot phase, BISP Board approved expansion of the program throughout the country in October 2021. Presently, the Benazir Nashonuma Program is operational in 157 districts of the country through 488 Facilitation Centers. The budget allocation against the Benazir Nashonuma Program for FY 2022-23 was Rs. 20 billion, which has been spent on 769,887 beneficiaries under different activities of the conditional cash transfer program. The main achievements about enrolment and outreach of the program are summarized below in Table 6. Continuous efforts are being made to increase the enrolment of PLWs and Children from provinces/regions comprising far-flung hard to reach areas.

Table 6: Distribution of Benazir Nashonuma program beneficiaries by province/region

Province/ Region	Enroled Children	Enroled Pregnant & Lactating Mothers	Total Beneficiaries
AJK	9,028	14,927	23,955
Balochistan	38,303	35,536	73,839
GB	18,069	26,613	44,682
ICT	1,297	1,810	3,107
KP	108,433	132,666	241,099
Punjab	64,637	64,200	128,837
Sindh	142,771	111,597	254,368
TOTAL	382,538	387,349	769,887

3.3 Benazir Scholarships for Undergraduates

The Benazir Scholarships for Undergraduates (BSU) project was formally launched in September 2019 with the aim to eliminate unequal access to higher education across the country. The project envisaged provision of merit and need-based scholarships over 4-5 years of undergraduate education, including tuition fees and stipend to cover living expenses to the qualified undergraduate students from low-income families to study in public sector Higher Education Institutions (HEIs)/ Universities recognized by the Higher Education Commission (HEC) of Pakistan. According to the project's design, up to fifty percent (50%) of the scholarships are reserved for female students, and up to two percent (2%) for students with special needs. The HEC is the executing agency for the project, while project implementation is overseen by a Project Steering Committee (PSC) established under a Memorandum of Agreement (MoA) signed between the BISP and HEC in September 2019. The PSC meetings are co-chaired by Chairperson BISP and Chairman HEC.

Since its launch, scholarships to three batches of deserving students have been awarded during FY 2019-20 to FY 2022-23, wherein a total amount of Rs. 29.254 billion have been spent so far on providing scholarships to 102,003 students. Moreover, close to 26,000 scholarship awardees of Batch-I across the country have successfully completed their studies under this project. All students in Pakistan who are admitted to a 4-5 year degree program in an HEC-recognized public sector university, with monthly family income below a poverty threshold (Rs. 45,000) are eligible to apply for the scholarship. The program is open to students in all major fields of education, namely agriculture, arts and humanities, business education, engineering, medical, physical sciences and social sciences. A student's continuation of scholarship in future years depends upon the maintenance of academic performance. Details on total number of scholarships awarded during the three batches are given in Table 7.

Table 7: Benazir Scholarships for Undergraduates awarded by batch and year

Number of Scholarship Awardees					
Batch →	Batch-I	Batch-II	Batch-III	Total	Budget (Rs. billion)
Year ↓					
2019-20	50,762*	---	---	50,762	4.827
2020-21	46,130	41,241*	---	87,371	8.468
2021-22	36,986	39,868	---	76,854	7.346
2022-23	20,997	37,637	10,000*	68,634	8.615
Total*	102,003*				29.254

*Scholarships awarded to unique/new awardees

The provincial breakup of scholarships awarded under this project is shown in Table 8, indicating that the highest number of scholarships have been given to students from Punjab, followed by Khyber Pakhtunkhwa and Sindh.

Table 8: Distribution of scholarships awarded by province/ region and HEIs

Province/Region	HEIs	Total
AJK	5	5,370
Balochistan	9	5,168
GB	2	2,704
ICT	14	9,562
KP	30	18,316
Punjab	48	48,722
Sindh	27	12,161
Total	135	102,003

3.4 Waseela Programs

A platform for a comprehensive and effective social safety net requires other programs and interventions to address the lifecycle requirements of the poor and vulnerable population segments. Building on the foundation of its unconditional cash transfer programs, BISP in its early years of inception, deliberated upon designing and

launching other complementary programs that could provide a mechanism for promoting the graduation out of poverty of some of its beneficiaries. Based on this consideration, BISP designed and implemented a number of graduation programs for its beneficiaries to enable them to exist in inter-generational poverty trap. An overview of these graduation/complementary programs launched during 2009-2012 is presented below:

3.4.1 Waseela-e-Haq

This program was designed with the objective of providing access to finance to Benazir Kafaalat beneficiary families for starting their small-scale business as a step towards sustainable livelihood. Under this program, launched in September 2009, microfinance in the form of returnable soft loans of up to Rs. 300,000/- were provided to recipients, selected through a monthly computerized random draw. The loan amount provided through two installments was returnable in 15 years with one-year grace period from date of disbursement of final installment. Selected beneficiaries had to undergo a 10-day Enterprise Development Training (EDT), provided by Pakistan Poverty Alleviation Fund (PPAF). In total, 41 draws were held during the period September 2009 to January 2013, through which a total amount of Rs. 2.2 billion was disbursed as loans to 13,454 beneficiaries, with the majority of beneficiaries (11,679) having only received a single loan installment.



Mr. Bilawal Bhutto Zardari, President Asif Ali Zardari, Ms. Bakhtawar Bhutto Zardari, Ms. Aseefa Bhutto Zardari, and Chief Minister Sindh, Mr. Qaim Ali Shah during Waseela-e-Haq balloting and Waseela-e-Rozgar certificate distribution ceremony held in January, 2013

The program was functional from 2009-13 and was subsequently closed on directives of the BISP Board based on shortcomings in program design, lack of proper monitoring and overlap with other federal and provincial schemes on the subject matter. Following reasons were cited for the program closure:

- Identification through balloting was not all inclusive since there was likelihood of selection of not interested and over aged beneficiaries with very little capacity to develop businesses;
- Only ten days enterprise development training was not enough to establish businesses on sustainable basis;
- Loan size of Rs. 300,000/- was too big as compared to other microfinance products available in the Pakistan;
- Loan repayment period of 15 years with one year grace period was too long, particularly when no interest was being charged on the loan amount.

3.4.2 Waseela-e-Rozgar

Waseela-e-Rozgar initiative was launched in 2012 to provide opportunities for short term skill development to approximately 70,000 illiterate, semi-literate and educated unemployed youth, belonging to BISP beneficiary families, in a year. BISP entered into agreements with 75 Training Providers having 538 public and private training institutions for delivering trainings to selected beneficiaries. The following criteria was used for selection of trainees and payment of stipend:

- one trainee selected from beneficiary's family in age group of 18-45 years;
- trainee was allowed to select only one course out of 52 trades offered;
- Rs. 6,000 stipend per month was paid to trainee through beneficiary on the basis of 80% attendance and 50% stipend was paid on the basis of 60-79% attendance; and
- pre-determined trade-wise training fee was paid to the training providers/institutes.

Under Waseela-e-Rozgar, 58,701 beneficiaries were provided training. An amount of Rs. 1.85 billion was disbursed (Rs. 1.044 billion as stipend and Rs. 0.806 billion as training cost) in the first year of the program. However, after one year, the Waseela-e-Rozgar initiative was re-evaluated and following shortcomings with respect to design and implementation were identified, on basis of which the program was recommended for closure:

- lack of social mobilization and career counseling;
- lack of comprehensive design documents;
- no proper monitoring and evaluation;

- no post training arrangements;
- no tracking and job placement follow up; and
- no handholding of trainees.

3.4.3 Waseela-e-Sehat

The Waseela-e-Sehat (WeS) scheme aimed to provide health insurance to the destitute by improving access to quality health services, reducing income loss due to catastrophic health shocks and providing financial cushion in case of death of the breadwinner. The WeS scheme comprised of health insurance and group life insurance programs providing the extreme and chronic underprivileged with basic income support measures to access health care to cope with a variety of health shocks and insuring to compensate the dependents of the deceased breadwinner in case of his/her natural or accidental death.



Waseela-e-Sehat Beneficiary

The 1st phase comprising Life Insurance was launched in January 2011 to provide death coverage of Rs. 100,000 to the bread-earners of every beneficiary family. Moreover, the health insurance part of WeS was piloted in Faisalabad district in 2012, benefiting 75,000 families through eight hospitals. The package covered various medical services, pre-existing diseases, hospitalization, day-long indoor treatment, day care surgeries and diagnostic tests. State Life Insurance Corporation (SLIC) provided the insurance products and empaneled hospitals. The same was planned to be extended in other districts of Pakistan over the coming years, but with the devolution of health as a provincial subject after the 18th Amendment in the Constitution of Pakistan in 2010, this program was discontinued.

Due to a number of factors related to both design and implementation, all three of the above complementary initiatives were eventually discontinued by BISP.

3.5 Shock Responsive Cash Transfers

Besides its regular programs, BISP has also been involved in the design and implementation of various shock responsive cash transfer programs. The aim of shock

responsive cash transfers is to promptly provide emergency cash assistance to individuals affected by emergency situations, including natural disasters, like floods and earthquakes, as well as other exceptional circumstances. The targeting mechanism for such programs mainly relies on data from the BISP's socio-economic registry. The significant interventions undertaken by BISP in this context are outlined below:

3.5.1 Emergency Cash Transfer Program (COVID-19)

The COVID-19 pandemic adversely impacted millions of individuals across the world and had disproportionately higher impact on the poor. In case of Pakistan, as reported in Labour Force Survey 2017-18, it was estimated that 24.89 million workers (*11.37 million daily piece-rate workers in the formal and informal sectors and 13.52 million self-employed workers in the informal economy*) belonged to lower strata of workforce. These daily piece-rate workers and self-employed workers were relatively at high risk of losing their livelihoods in case of any shock, such as COVID-19.

To address the ensuing economic hardship and risk of hunger, the GoP in April 2020 allocated Rs. 203 billion to deliver one-time emergency cash support of Rs. 12,000 to approximately 17 million families. Under this program, several categories of beneficiary families were provided with the cash grant, which also included the regular Benazir Kafaalat beneficiaries of BISP. The details of the eligibility criteria under these five categories are outlined in Table 9.

Table 9: Details of Emergency Cash Transfer Program categories

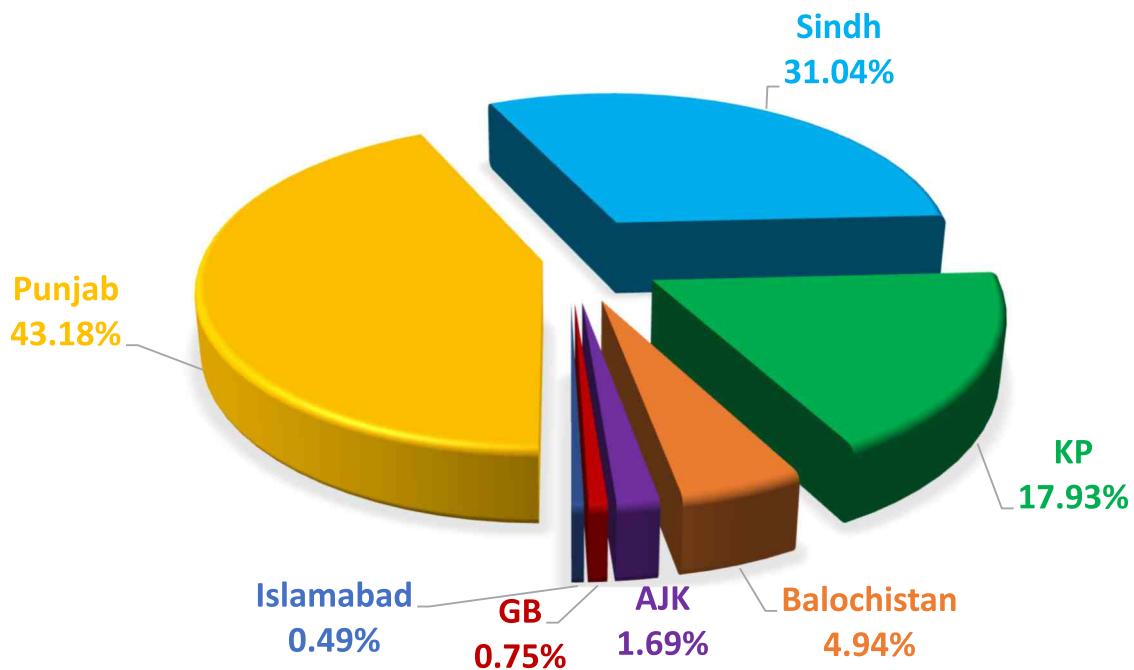
	Category I	Category II	Category III	Category III A	Category IV	Category V
Description	All Kafaalat beneficiaries	Group identified by 8171 SMS campaign	8171 SMS campaign + district lists	Same as Category III	PM's Labour Portal	Spillover list from Category II & III
Inclusion Criteria	PMT 0-16.17	PMT16.18 upto 38	2.7 million conformed to Category II criteria. Rest had average 6-month phone bill <Rs.100/-	Category III Inclusion criteria	Category III Inclusion criteria	Category III Inclusion criteria
Provincial Population shares (census 2017)	No	Yes	Yes	NA	No	No
Cleared wealth exclusion criteria	Yes	Yes	Yes	Yes	Yes	Yes
Number of beneficiaries	5,034,469	4,000,000	3,500,000	700,000 (Punjab Only)	1,263,924	2,451,976
Gender	Women only	Men, women & transgender persons	Men, women & transgender persons	Men, women & transgender persons	Men, women & transgender persons	Men, women & transgender persons

Beneficiary Identification Process

For the purpose of targeting, BISP partnered with NADRA for initiating a 4-digit Short Messaging Service (SMS) for enrolling and ascertaining eligibility under the program. A web-portal was also established to complement this process. During the targeting and eligibility assessment phase of this largest cash transfer program in Pakistan's history, a total of over 66 million unique CNICs were received from potential beneficiaries. A total of 14.83 million eligible beneficiaries received shock responsive emergency cash assistance of approximately Rs. 179 billion (Table 10 and Figure 10).

Table 10: COVID-19 emergency cash assistance by category

Category	Female	Male	Transgender Persons	Total
I	4,652,433	-	-	4,652,433
II	1,197,622	2,428,748	-	3,626,370
III	1,052,804	2,079,554	11	3,132,369
III A	278,166	902,932	7	1,181,105
IV	597,356	1,053,948	8	1,651,312
V	222,247	360,635	-	582,882
Total	8,000,628	6,825,817	26	14,826,471

Figure 10: COVID-19 emergency cash program beneficiaries by province/region

3.5.2 Emergency Cash Program Round-2

Keeping in view the increase in economic hardships due to the third wave of COVID-19, the second phase of the Emergency Cash Program was launched in June 2021. An amount of Rs. 37.02 billion was disbursed amongst approximately 3.1 million beneficiaries (other than Benazir Kafaalat beneficiaries) @ Rs. 12,000/- per beneficiary.

Table 11: Summary of Funds Disbursed under Emergency Cash Program-2

Province/ Region	Beneficiaries Served	Amount Disbursed (Rs. in million)
AJK	45,452	545
Balochistan	126,027	1,513
GB	20,668	248
ICT	4,521	54
KP	694,537	8,335
Punjab	1,352,122	16,424
Sindh	824,850	9,897
Total	3,068,177	37,016

3.5.3 Compensation Package for Households residing along the Line of Control in AJK

On the direction of GoP, BISP initiated cash-assistance for families residing along the Line of Control in AJK under Special Relief Package in June 2020. Under the program, additional beneficiaries (other than Benazir Kafaalat beneficiaries) were provided emergency cash assistance of Rs. 12,000/- per beneficiary. Approximately, Rs. 276.57 million was disbursed to 23,048 beneficiaries. Eligibility for the program was based on women who are or have been married with valid CNIC within eligible households.

3.5.4 Emergency Relief Program for Earthquake Affectees of District Harnai, Balochistan

A one-time cash assistance of Rs. 12,000/- each, to families belonging to district Harnai in Balochistan was provided to mitigate the effects of earthquake that hit the region in October 2021. All families belonging to district Harnai who were already registered with the NSER were provided one-time emergency cash assistance, irrespective of their PMT score. BISP NSER Registry Centers were also opened in every tehsil of district Harnai, for registration of missed-out households. Approximately Rs. 152 million were disbursed to around 12,650 beneficiary families under this program.

3.5.5 Emergency Relief Package for Tirah Valley, Khyber District

This program was launched to provide one-time cash assistance of Rs. 20,000/- per family to temporary displaced families of Tirah Valley, Khyber District, of KP province. These families were displaced due to increased militancy/unrest and subsequent operations by Pakistan Army against the terrorists. The rehabilitation of these families was started in 2021-22 under the supervision of Pakistan Army. An amount of Rs. 86.68 million was disbursed to 4,334 beneficiaries, under the program.

3.5.6 Targeted Petroleum Subsidy Program

To protect the poor and the vulnerable families from the effects of rising fuel prices, the Federal Government, in May 2022, decided to disburse cash subsidy @ Rs. 2,000/- to existing regular beneficiaries of Benazir Kafaalat as well as additional beneficiaries. The additional beneficiaries were included in the program by raising the

PMT score requirement above Kafaalat eligibility criteria. Approximately Rs. 16.75 billion was disbursed to around 8.37 million beneficiaries, under this program.

3.5.7 Flood Relief Program

The unprecedented rainfall during the monsoon season of July-August 2022 caused large-scale flooding in major parts of the country. Across the country, 84 districts were adversely hit by the flooding where hundreds of thousands of people were not only displaced from their homes, but their livelihoods were also affected with loss of life and property. Around 33 million Pakistanis were affected as a result of the devastation caused by the catastrophic flood.



UN Secretary General, Mr. Antonio Guterres consoling child displaced by floods by his visit to Pakistan in August in 2022

To mitigate the effects of this large-scale catastrophe, the GoP adopted a multi-pronged strategy to provide relief to the affected population. One of the most important emergency relief measures was the immediate provision of cash grant of Rs. 25,000/- per family in the flood affected districts as notified by the NDMA. The said cash relief assistance was provided through BISP, wherein identification of eligible families in the affected districts was done through NSER and disbursements were made using BISP payment system through its partner banks. Special arrangements were made to disburse the cash relief assistance through campsites established in coordination with provincial governments. Around 2.76 million families were provided cash assistance

of Rs. 25,000/- per family for which the Federal Government allocated a budget of Rs. 70 billion.

3.5.8 Sindh Wheat Seed Subsidy Program

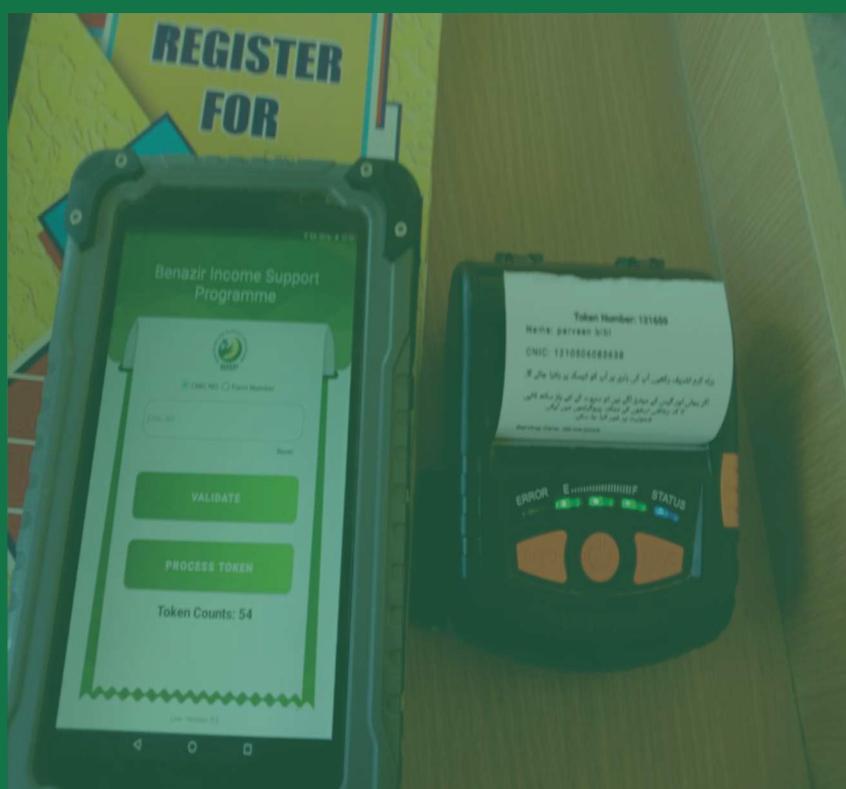
To mitigate the effects of flood on the livelihoods of people residing in Sindh, Government of Sindh (GoS) approached the Federal Government for provision of wheat-seed-subsidy for wheat growing farmers. The GoS transferred Rs. 8.39 billion to the Federal Government for providing wheat-seed-subsidy through BISP to farmers identified by GoS. Farmers eligible for the program were provided Rs. 5000/- per acre for verified area under wheat cultivation. Disbursement was made in two phases. In the first phase, farmers having 12.5 acres or less landholding were eligible while in the second phase, farmers holding up to 25 acres of land were eligible. Disbursements for first and second phases were initiated in March and May 2023, respectively.

3.5.9 Wheat Flour Subsidy Program

To cushion the masses against increase in wheat flour prices in the holy month of Ramza, GoS decided to provide cash assistance @ Rs. 2,000/- per beneficiary family of Sindh. Similarly, provinces of Punjab and KP, as well as ICT, have used BISP data for identifying families to distribute wheat flour during the month of Ramzan.

Targeting and Enrolment Mechanisms

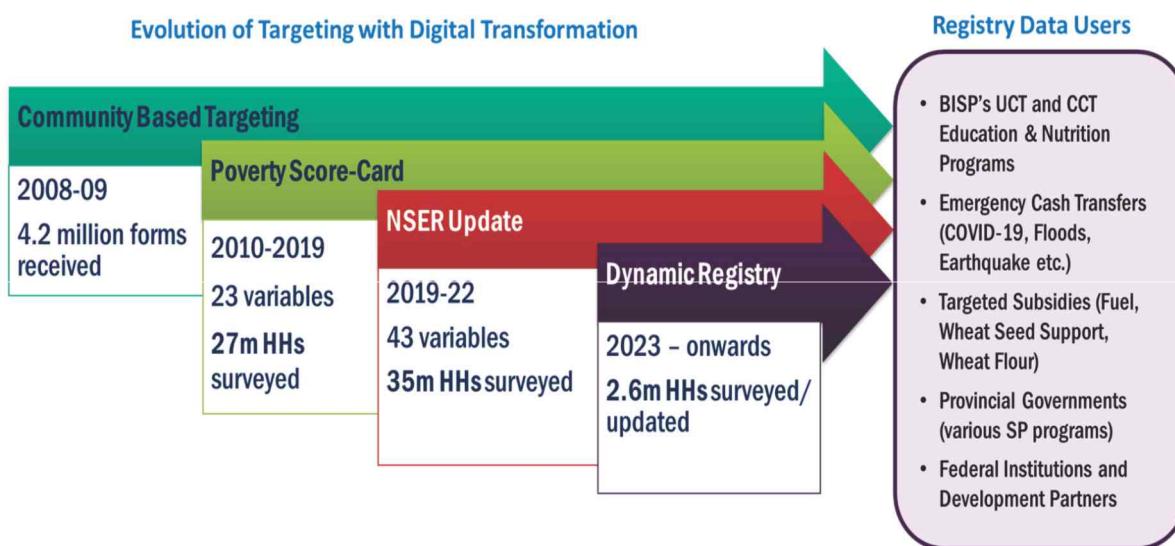




4 Targeting and Enrolment Mechanisms

As the flagship social safety net programme of the country, BISP maintains the National Socio-Economic Registry, a comprehensive database that encompasses data on socio-economic indicators of nearly the entire population. This registry serves as a crucial resource not only for BISP's targeting of impoverished households but also for other programs administered by federal and provincial governments. The evolution of BISP's targeting framework can be divided into four distinct phases, reflecting its development and strengthening over time (Figure 11).

Figure 11: Evolution of BISP's National Socio-Economic Registry



4.1 Community Based Targeting

At the start of BISP i.e., in July 2008, no reliable data sources were available for the identification of underprivileged and vulnerable people in the country. The task of identification of the potential beneficiaries of BISP was therefore entrusted to the Parliamentarians. This activity was termed as the Phase-I of targeting. Application Forms were distributed among the Parliamentarians in equal number (8,000 forms to each member of the National Assembly and Senate and 1,000 forms to each member of the Provincial Assemblies), irrespective of party affiliation. The forms received were verified through NADRA database. Out of the 4.2 million forms received in total, 2.2 million families were found eligible for receiving cash transfers.

Although this approach provided an opportunity to reach a large number of households, it also had limitations due to its reliance on the availability and

participation of Parliamentarians. Additionally, the identification process was subjective to some extent, as it depended on the Parliamentarians' understanding of the needs and conditions of their respective constituencies.

Over time, BISP recognized the importance of incorporating more objective and data-driven methods for beneficiary selection. This led to the development and implementation of the Poverty Scorecard questionnaire to improve the targeting process.

4.2 Poverty Scorecard Survey

To avoid the shortcomings of unscientific approach and to bring objectivity and transparency into the processes, in 2009, a "Poverty Scorecard (PSC)" questionnaire was developed. This questionnaire was based on Proxy Means Testing (PMT) using proxy variables for identification of deprived/poorest families. This poverty scorecard was employed during a National Rollout in year 2010-11 using Pen and Paper Assisted Personal Interviewing (PAPI) approach. Collectively, data of 27 million households was collected through partner firms with a coverage of 85% of national population.

4.3 National Socio-Economic Registry Update

Considering the static nature of the 2010–11's collected socio-economic data of 27 million households, the BISP Board in July 2015 approved an update of BISP's 2010-11 national rollout database through a second wave of door-to-door data. This was termed the 'National Socio-Economic Registry (NSER)' in principle. It was decided that the NSER update would be carried out in two phases; Phase-I (Pilot Phase) took place in 2017, followed by Phase-II (National Rollout) in 2019-22, through Computer Assisted Personal Interviewing (CAPI) technique.



Dynamic NSER desk at One Window Center, Islamabad

4.3.1 PMT and Enhancement in Assessment Indicators

Along with the NSER update, it also became inevitable to update the poverty assessment mechanism . This is because the earlier Poverty Scorecard could not cater for location-based poverty. Besides, it was also necessary because several new socio-economic indicators came into play which were not considered in the 2010-11 survey. The originally devised PMT formula, which forms the basis of 'Households' Poverty Score', was developed in 2009 and included 23 indicators that fell under the following three broad categories:

- i. household and individual characteristics
- ii. ownership of durable goods and housing characteristics
- iii. ownership of productive assets, especially land holding, livestock and farm equipment

Using the Household Integrated Economic Survey (HIES) 2015-16, the Poverty Scorecard and PMT formula was updated. The PMT formula was enhanced with improved and new proxy indicators and their weights.

4.3.2 Phase I - NSER Pilot Phase (2017)

In 2017, the NSER Update pilot phase started through self-registration desks in 4 districts and door-to-door survey in 15 districts. For optimal results, the districts were

well stratified keeping in view the heterogeneities of the country, i.e., remote areas, poverty, and population, etc.

4.3.3 Phase II - National Rollout (2019)

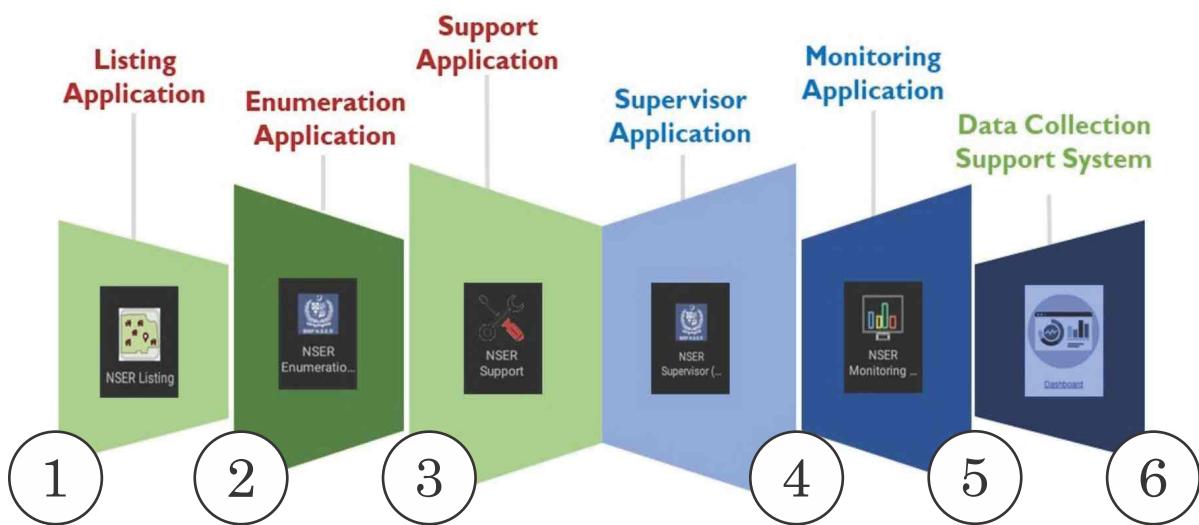
The National Roll-out of NSER was initiated in January 2019. BISP divided the 140 remaining districts, across the country, into 8 clusters. NSER procured the services of survey firms to execute the door-to-door CAPI survey in these 140 remaining districts. After technical and financial competitive bidding, three partner organizations were hired. It is pertinent to mention that door-to-door surveys of this scale required a large number of HR to be trained for them to develop the understanding of intricacies of the operations involved.



Household data collection during door-to-door survey

For this purpose, more than 700 master trainers including resources from partner organisations as well as BISP's field staff were trained. These master trainers, through cascaded trainings, further trained data collection staff including supervisors, listers and enumerators. The training was conducted on a complete suite of applications which were used in the door-to-door survey (Figure 12).

Figure 12: NSER data collection android and web applications



To expedite data collection, a massive public information campaign was also launched before the commencement of data collection in each cluster. Electronic and print media were used in this regard. During social mobilization through POs, NSER Wing distributed 25 million leaflets, whereas 2.5 million posters and 28,000 banners were also displayed in all 140 districts.

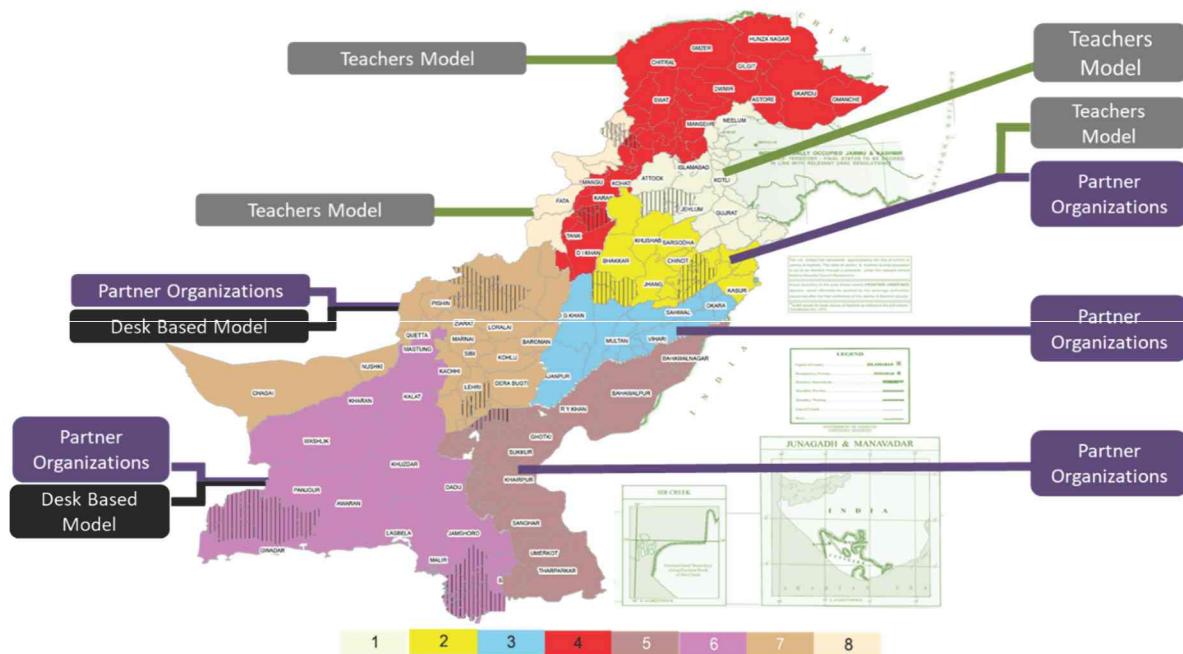
4.3.4 Teachers Model Data Collection

Workforce retention and quality were one of the major challenges faced by the survey firms, which severely affected the pace and completion of survey. Considering these challenges, BISP NSER employed a hybrid model of engaging teachers from the provincial education departments and supporting the implementation with an in-house NSER technical team. Support of provincial governments in deploying teachers for data collection/enumeration addressed major challenges of workforce retention, issuance of NOCs by security agencies and timely completion of enumeration activities.

Overall, NSER trained and utilized the services of over 32,000 primary and secondary school teachers. The field operations were primarily carried out by teachers (as listers, enumerators, supervisors and monitoring officers), District Deputy Education Officers (as Tehsil Coordinators) and District Education Officers (as District Coordinators). The administrative support was provided by district administration including Assistant Commissioners who were operations lead at Tehsil level, whereas the Deputy Commissioners performed the role of District Operations Lead. With teachers' mode,

BISP NSER collected data of over 8 million households. This model was ranked higher in terms of data quality in the operations review of all door-to-door survey approaches.

Figure 13: National Roll-out Districts by Clusters and Data Collection Model



4.4 Benazir Dynamic Registry

In October 2019, BISP's Board approved the transition of NSER from static to dynamic registry. This decision was based on the consideration that the door-to-door data collection exercise was resource intensive both in terms of finances and HR. Another reason for this decision was the need to keep the frequency of data collection at a constant and more frequent interval.

The approval of NSER as a dynamic registry enabled BISP to register missed-out households, perform data updates and rectify data anomalies which paved the way for the enrolment of new beneficiaries and graduation of old beneficiaries. Besides, this initiative will help in further reducing the inclusion and exclusion errors in the present database as well as including households that have a grievance with regards to not having been covered in the previous rollout.

In order to overcome these challenges and achieve nationwide carpet coverage, the establishment of permanent registration desks of NSER was envisaged. These desks



have been established in centers called Benazir Dynamic Registry Centers (BDRCs), that have been setup in each tehsil across the country.

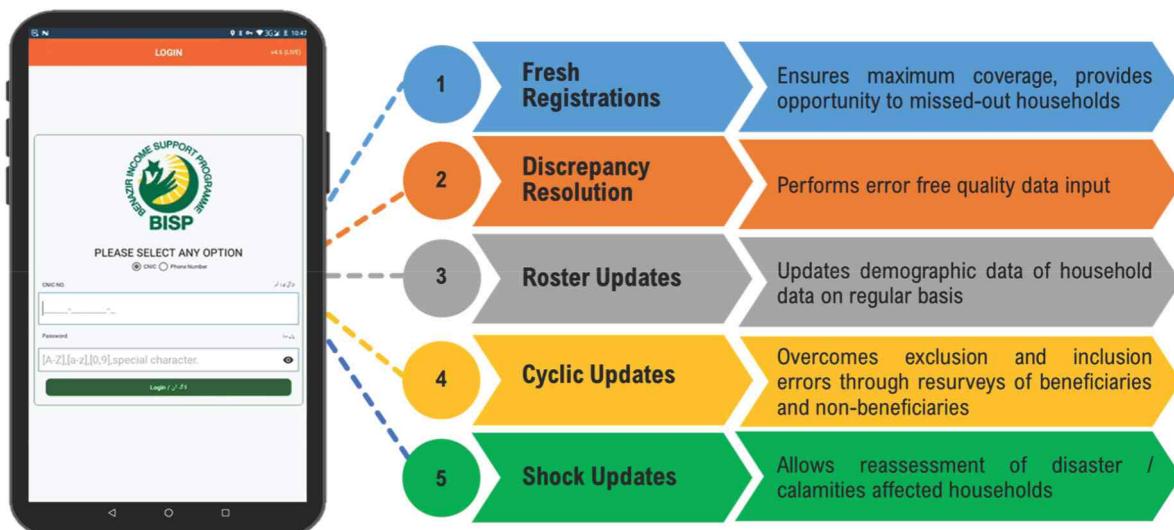


Launching ceremony of Benazir dynamic registry in Karachi, on February 25, 2023

4.4.1 Process Cycle of Benazir Dynamic Registry

BISP is currently covering approximately 24% (9 million families) of the total population under its Benazir Kafaalat program, while more than 40% (15 million) of the population is potentially eligible for the program. Dynamic registry has been designed to allow such families to be re-surveyed in order to provide them an opportunity to participate in the program. Figure 5 showcases the main processes of Benazir dynamic registry, from data collection to beneficiary identification, which has no manual processes involved during the data collection, validation and score assessment.

Figure 14: Types of Benazir Dynamic Registry Updates



4.4.2 Data Sharing

The NSER data is used for provision of BISP benefits, including but not limited to, cash transfers, (conditional and unconditional), to eligible beneficiaries. Additionally, BISP data is used by many other social development programs/initiatives launched by federal and various provincial governments, donors, INGOs, NGOs and research organizations. Due to the data sharing policy, all concerned stakeholders from public and private sector, can benefit from the dynamic registry.

There is a well-defined Data Sharing Protocol approved by BISP Board which allows data sharing with concerned stakeholders including Federal and Provincial Government Institutions, Research Organizations, NGOs/INGOs, etc. to use data for the social safety net targeting of poor and vulnerable persons. Under this protocol, a Data Sharing Committee (DSC) has been constituted to assess the data request submitted by the requesting organization. So far more than 100 organizations/researchers have benefitted from BISP's data.

BISP has now transitioned to two-way data exchange through secured API based mechanism. BISP is working with provincial departments on connecting the registry with the available administrative data sources and beneficiary registries for improved targeting and contribution towards reducing inclusion/exclusion errors of the registry as well as duplications.

4.4.3 NSER Indicators

The data collection in NSER is based on a comprehensive questionnaire. Due to the rich nature of the collected data, various government and private entities are also utilizing NSER data to design targeted subsidy programs and social protection plans accordingly. A snapshot of some of the data available in NSER is presented in Figure 15:

Figure 15: Percentage of Households up to Benazir Kafaalat Threshold



The NSER has data available on the socio-economic indicators presented in Figure 16.

Figure 16: List of Indicators in NSER Questionnaire



Payment Mechanisms





5 Payment Mechanisms

5.1 Payment Mechanisms Deployed Around the World

Social safety programs are crucial for providing financial assistance and support to vulnerable population worldwide. These programs aim to alleviate poverty, reduce inequality, and promote social well-being. One key aspect of such programs is the mechanism through which payments are disbursed to beneficiaries. Some of the different payment mechanisms used in social protection programs across the world, highlighting their features, benefits, and challenges are discussed below:

1. **Cash Payments:** Cash payments involve the direct transfer of funds to beneficiaries in the form of cash. This mechanism is widely used for its simplicity and ease of implementation, especially in areas with limited formal banking infrastructure. It provides recipients with the flexibility to use the funds. However, cash payments are prone to theft, fraud, and the risk of loss.
2. **Bank Transfers:** Bank transfers involve the electronic transfer of funds from a government agency or a designated financial institution to the beneficiaries' bank accounts. This mechanism offers several advantages, such as enhanced security, reduced administrative cost, and increased financial inclusion. Beneficiaries can access their funds through ATMs, online banking, or by visiting a bank branch. Bank transfers are commonly used in countries with well-established banking systems. For example, *Familias en Acción*, a program of Colombia used this to alleviate poverty and improve access to education and healthcare for vulnerable families. Cash transfers under this program are made through direct bank transfers, ensuring efficient and secure delivery of funds to eligible beneficiaries.
3. **Electronic Payment Cards:** Electronic payment cards, often referred to as "benefit cards" or "e-cards", are pre-loaded with the allocated funds and can be used like debit cards. Beneficiaries can make purchases at authorized retailers or withdraw cash from ATMs. E-cards provide a convenient and secure method of payment, reduce the risk of fraud, and enable tracking of expenditure patterns.

However, their effectiveness may be limited in areas with inadequate technological infrastructure. For example, Electronic Benefits Transfer (EBT), a program of United States used for delivering benefits like Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as food stamps) and Temporary Assistance for Needy Families (TANF) funds. Beneficiaries receive EBT cards that function like debit cards, allowing them to purchase eligible food items from authorized retailers. EBT has streamlined the distribution process, enhanced convenience for beneficiaries, and reduced the stigma associated with traditional paper food stamps.

4. **Mobile Money:** Mobile money refers to the use of mobile phones for financial transactions, including sending and receiving money. This mechanism has gained popularity in regions where mobile phone penetration is high but access to traditional banking services is limited. Beneficiaries receive their funds in a mobile wallet and can make payments or transfer money through their phones. Mobile money platforms provide convenience, particularly in rural and remote areas, but require reliable network coverage and digital literacy. For example, M-Pesa, a program in Kenya is a mobile money platform is used for various financial transactions, including social safety net programs. Programs like Kenya's Hunger Safety Net Programme leverage M-Pesa to deliver cash transfers to vulnerable households in arid and semi-arid regions. Mobile money platforms like M-Pesa have increased accessibility, particularly in areas with limited banking infrastructure, and accelerated the disbursement process for beneficiaries.

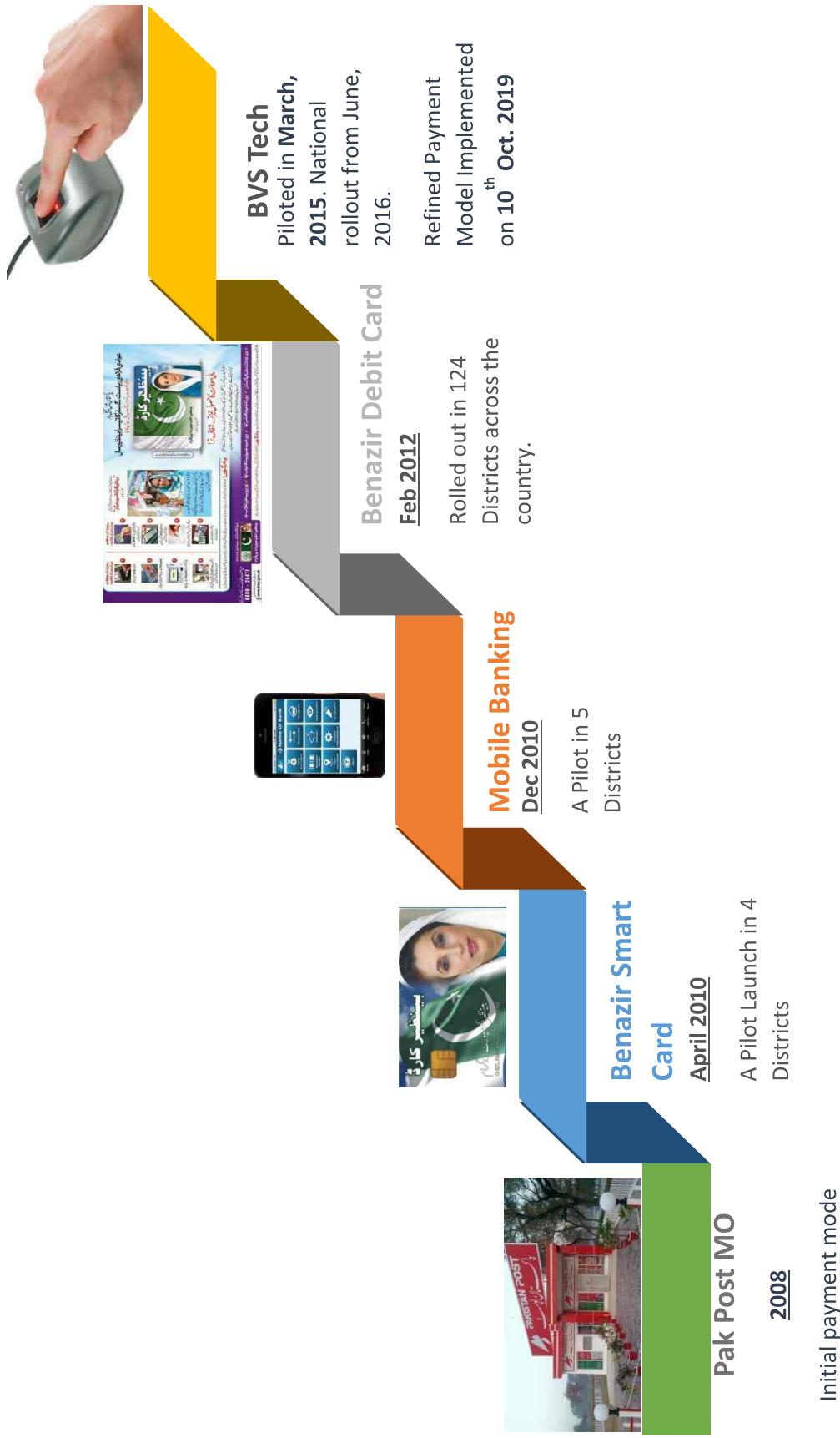
5. **Vouchers and Coupons:** Vouchers and coupons are a non-cash payment mechanism commonly used for specific goods or services. Beneficiaries receive paper or electronic vouchers that can be redeemed at authorized retailers or service providers. This approach ensures that funds are utilized for their intended purpose, such as food, healthcare, or education. However, voucher systems may face challenges such as logistical issues, limited vendor acceptance, and the potential for fraud or misuse. For example, Education Vouchers, a program of Colombia known as Sisbén, provides vouchers to low-income families to cover education-related expenses. Beneficiaries receive vouchers that can be redeemed

at participating educational institutions, ensuring access to quality education. Vouchers offer targeted assistance, promoting educational opportunities for disadvantaged students while fostering accountability and choice.

6. **In-kind Assistance:** In-kind assistance involves providing goods or services directly to beneficiaries instead of cash transfers. For instance, food stamps or food distribution programs ensure that individuals have access to essential nutrition. This approach is advantageous as it addresses specific needs and reduces the risk of misallocation. However, in-kind assistance can be administratively complex, may lack flexibility and may not address other critical needs beyond the provided goods or services. For Example, National Health Service (NHS), a program of United Kingdom provides comprehensive healthcare services, including in-kind assistance to its beneficiaries. Medical treatments, consultations, hospital care, and prescription drugs are provided directly to individuals without cash transfers. In-kind assistance through the NHS ensures equitable access to healthcare services, although it requires significant administrative coordination and funding.

The payment mechanisms used for social safety programs vary around the world, each with its advantages and challenges. Cash payments, bank transfers, electronic payment cards, mobile money, vouchers, and in-kind assistance all play significant roles in ensuring the effective delivery of benefits to vulnerable populations. The choice of payment mechanism is based on factors such as infrastructure, level of financial inclusiveness, beneficiary preferences, program objectives, and the potential for prevention from fraud or misuse. Governments and policymakers should continuously evaluate and adapt these mechanisms to improve efficiency, transparency and the overall impact of social safety net programs.

Figure 16: Evolution of BISP Payment Mechanism



5.2 Evolution of BISP Payment Mechanism

5.2.1 Pakistan Post

At the time of inception in 2008, BISP made delivery of cash payments to its beneficiaries through Pakistan Post (PP) Department. The payment process, back in 2008, was generation of payment data by BISP and sharing it with Pakistan Post. The Department would then print money orders based on the provided data and deliver them at the doorsteps of the beneficiaries.

This method had several issues and limitations. One of the major issues with the money order system was the higher delivery time. It used to take at least 90 days for the entire process to be completed mainly due to manual handling of payment orders, printing and delivery. The time lag from printing to delivery time meant that beneficiaries had to wait for considerable period to receive their payments, causing inconvenience and financial difficulties. Additionally, beneficiaries were compelled to travel to the Post Office in cases where the Post Office/Postman was unable to deliver payments at the doorsteps.

Other challenges included delayed reconciliation of funds and lack of automated complaint management system. To address these issues, BISP gradually transitioned from the money order system to more reliable modes of payment. The shift was aimed at streamlining the payment process, reducing delivery times, and enhancing transparency.

5.2.2 Benazir Smart Card

In 2010, BISP introduced the Benazir Smart Card in collaboration with NADRA and United Bank Limited (UBL). This mode of payment was introduced in four districts: Multan, Mianwali, Mirpurkhas, and Sanghar.

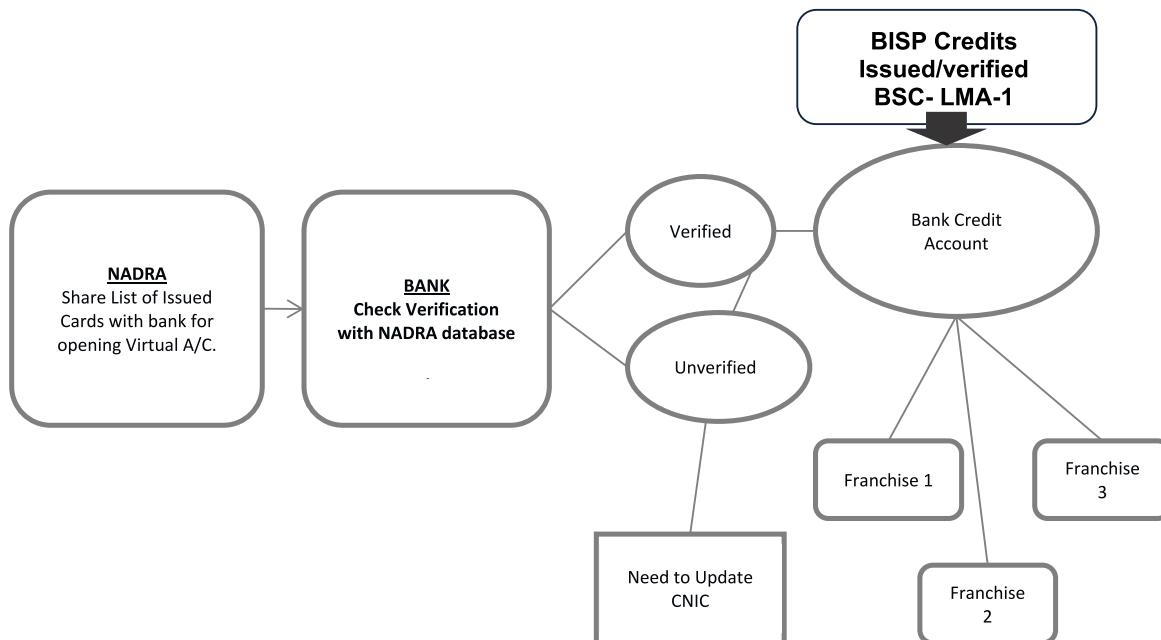


Under this mode of payment, NADRA was responsible for the biometric verification of BISP beneficiaries and the issuance of the

Benazir Smart Card. The Smart Card served as identification as well as payment card for beneficiaries. UBL, on its part, was responsible for opening of bank accounts for the beneficiaries and facilitating the disbursement of funds.

The Benazir Smart Card payment mode aimed to streamline the payment process and enhance financial inclusion for the underprivileged women. By linking the card to a bank account, beneficiaries could access their funds conveniently and securely. The Smart Card also provided a means of identification, ensuring that only eligible beneficiaries could access the assistance (details of payment disbursement under this mode shown in Figure 18).

Figure 18: Payment disbursement mechanism under Benazir Smart Card



There were, however, issues associated with payment through the Benazir Smart Card. One major challenge was the insufficient infrastructure of the country's banking system to support smart card-based withdrawals at ATMs, which hindered the convenience and accessibility of funds for the beneficiaries. To address the issue, BISP, NADRA and UBL collaborated to expand ATM network and enhance banking infrastructure across the country.

Despite challenges, the introduction of Benazir Smart Card system played a significant role in improving efficiency and transparency of BISP payments. It not only reduced reliance on physical cash/money order system, but also provided BISP beneficiaries

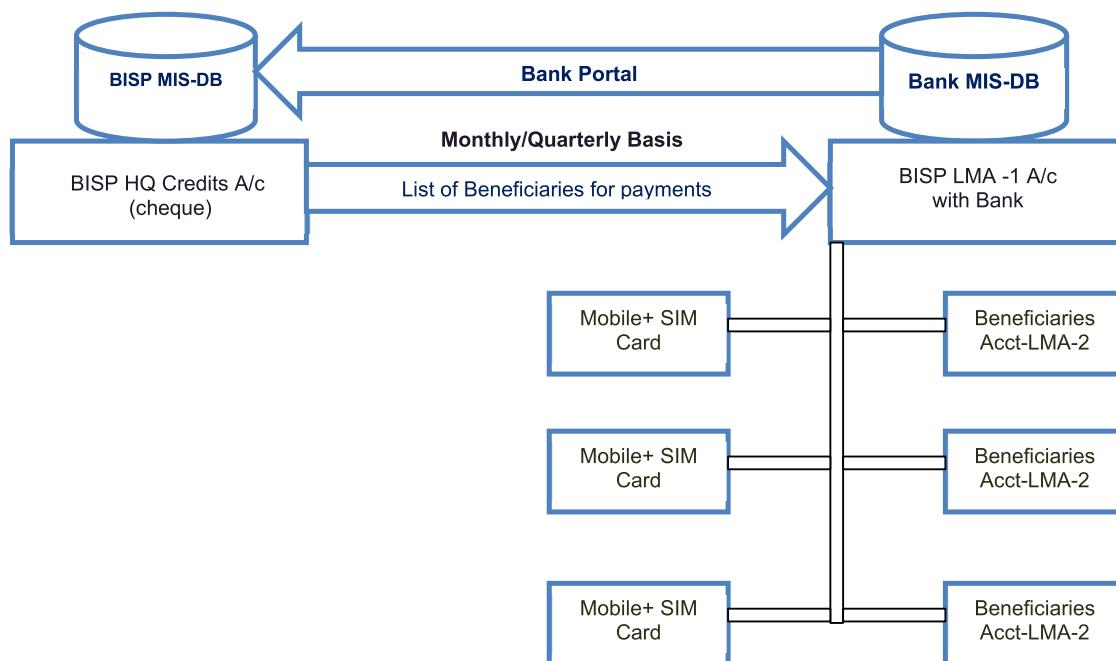
with a secure and convenient means of accessing their funds. The integration of biometric verification further enhanced the authentication process, minimizing the potential for fraud or misuse.

In 2016, all Smart Card districts were converted into the Biometric Verification System (BVS) mode. This conversion involved integrating the biometric verification process directly into the Smart Card system. With BVS, beneficiaries had to undergo biometric authentication using their fingerprints or other unique identifiers to access their funds, adding an extra layer of security and preventing any misuse or fraudulent activities.

5.2.3 Benazir Mobile Banking

Introduced in 2010 in five districts, namely Rawalpindi, Islamabad, Larkana, Layyah and Batagram, Benazir Mobile Banking model aimed at using mobile phone technology for payments to BISP beneficiaries. In this payment model, NADRA was responsible for verification services, ensuring that only eligible beneficiaries received the assistance. The partner banks, i.e., Summit Bank, UBL, HBL and Tameer Bank, were responsible for opening bank accounts of the beneficiaries, while their co-partner telecommunication companies (Telcos) were responsible for issuing mobile handsets and SIM cards to the beneficiaries. The flow of payments under this model is illustrated in Figure 19.

Figure 19: Payment disbursement mechanism under Benazir Mobile Banking



This model was not without its challenges. Most formidable challenge was the difficulty in use of mobile phones by beneficiaries. Most beneficiaries faced challenges in operating and understanding procedures for accessing funds. There were also instances of beneficiaries selling their mobile phones, mainly due to financial difficulties. This practice jeopardized their ability to access the funds and utilize the mobile banking system effectively.

Yet another challenge was the limitation of withdrawal options. The model restricted withdrawal to only agents' locations without the use of ATMs or bank branches. Beneficiaries had to travel to agents' location to access funds which caused inconvenience. Inspite of these challenges, the model provided an opportunity to leverage mobile phone technology to extend financial services to underprivileged individuals.

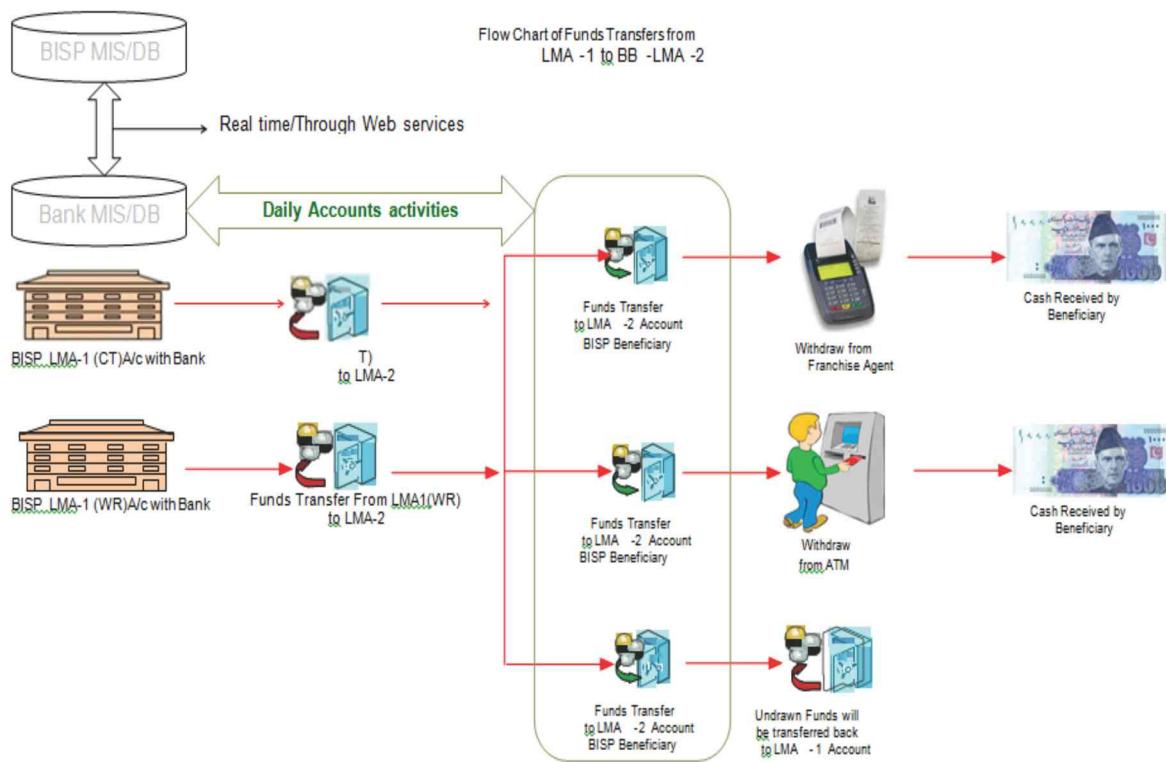
The initiative was later converted to other modes of payment. This conversion aimed to enhance the functionality and security of the payment system.

5.2.4 Benazir Debit Card

The Benazir Debit Card (BDC) aimed to provide payments in a more convenient and secure manner. This mode of payments was rolled out across 124 districts of the country in 2012 through six partner banks, i.e., UBL, HBL, Bank Al Falah, Tameer Bank, Summit Bank and Sindh Bank. While NADRA provided verification services, banks were responsible for opening bank accounts for the beneficiaries, issuing non-personalized debit cards, and facilitating the disbursement of funds. The BDC model provided beneficiaries with the flexibility to withdraw their funds through ATMs as well as through Point of Sale (PoS) agents, hence providing multiple options to access funds, depending on their convenience and availability of services (Figure 20).



Figure 20: Payment disbursement mechanism under Benazir Debit Card



Challenges of the BDC were the non-personalized nature of cards, which created opportunities for impersonation, and insufficient number of touchpoints for beneficiaries. The issues highlighted the importance of secure and accountable disbursements. The limited number of ATMs and PoS agents created inconvenience for beneficiaries, especially those residing in areas with limited access to financial services.

Furthermore, frequent complaints and service quality issues were reported regarding card issuance, re-issuance and issuance of Personalized Identification Number (PIN) for BDCs. Delays or errors in these processes led to frustration and difficulties for beneficiaries in accessing their funds. Addressing these complaints and improving the service quality in card-related procedures became essential to enhance the overall experience of the beneficiaries.

The BDC mechanism was gradually converted to the Biometric Verification System (BVS) mode from 2016. The transition to BVS aimed to enhance the security and authentication process by integrating biometric verification, such as fingerprints or other unique identifiers, into the payment system.

5.2.5 Biometric Verification System

This payment disbursement method aimed to enhance transparency, efficiency, and accountability in the payment process. The BVS was piloted in District Larkana in March 2015 and later rolled out across the country from July 2016 onwards. The BVS offered convenient and user-friendly approach to verify the identity of beneficiaries. It required the beneficiary to present her CNIC and undergo biometric verification at the PoS during payment disbursement.



Payment disbursement through biometric verification system

The introduction of the BVS enhanced transparency by ensuring that only eligible beneficiaries receive assistance through BISP. The system minimized the risk of fraud or identity theft, as each individual's unique biometric data was matched against its registered record in NADRA database. The system also provided real-time proof of life of beneficiaries. By verifying their biometric information, the system ensured that the beneficiaries were physically present to receive payment. This feature helped prevent instances of impersonation or misuse of funds.

The BVS also eliminated the middleman culture in BISP payments by directly verifying the beneficiaries through their biometric data. This streamlined the disbursement mechanism and minimized the potential for corruption or misappropriation of funds. The payment disbursement process under BVS is outlined in Figure 21.

Figure 21: Payment disbursement process under biometric verification system



The success of the BVS pilot in District Larkana led to its nationwide implementation. The system's convenience, enhanced transparency and real-time authentication prompted BISP to expand its adoption across the country. This expansion ensured a standardized and efficient payment disbursement method for BISP beneficiaries throughout the country.

Overall, the adoption of the biometric verification system by BISP in the payment disbursement process marked a significant step forward in improving transparency, efficiency, and accountability. The system's reliance on CNIC and biometric verification enhanced security, reduced fraud, and eliminated the middleman culture. By leveraging advanced technology, BISP aimed to ensure that financial assistance reached the intended beneficiaries promptly and securely.

Refined Biometric Verification System

The refined BVS Payment System was designed by BISP to address operational issues, technological advancements in the banking sector, and suggestions from development partners.

Under this payment mechanism, each beneficiary was provided with the option of two accounts: a Limited Mandate Account (LMA) and a linked BISP Beneficiary (BB) Savings Account. The LMA allowed beneficiaries to withdraw their cash assistance biometrically, ensuring a secure and personalized transaction process while the linked BB Savings Account provided beneficiaries with the option to push their cash stipend into a traditional savings account.

This arrangement offered flexibility and choice to the beneficiaries of either utilizing

their stipend or saving it in the saving account, to utilize it later through biometric verification. This dual-account system catered to the varying needs and preferences of the beneficiaries.

To implement the refined BVS Payment System, new partner banks were hired in October 2019 on the basis of their capabilities to support the refined biometric verification system and provide efficient banking services to the beneficiaries.

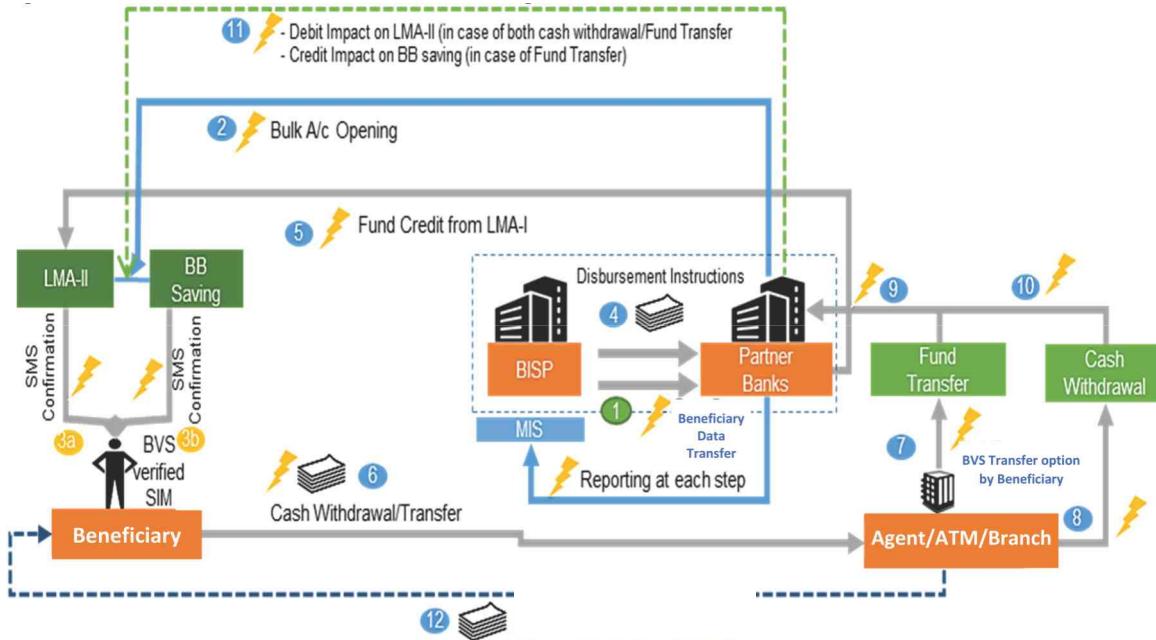
The refined biometric verification payment system addressed the challenges faced in the previous payment methods and improved the overall payment disbursement process. By incorporating additional safeguards and options for beneficiaries, it improved the transparency and efficiency of the payment mechanism.

The dual-account system and the integration of biometric verification provided increased security and accountability in the payment process. Biometric authentication ensured that only eligible beneficiaries could access their funds, minimizing the risk of fraud or misuse. The availability of the BB Savings Account offered beneficiaries a means to save and manage their funds more effectively, promoting financial inclusion and empowerment.

The adoption of refined biometric verification payment system by BISP marked a step forward in leveraging technology and banking partnerships to enhance the disbursement of payments to underprivileged individuals. Focus on transparency, efficiency, and choice contributed to improving effectiveness of the payment mechanism and ensuring that financial assistance reaches to those in need in a secure and accessible manner.

BISP's partner banks in the refined biometric verification payment system are Habib Bank Limited (HBL) and Bank Alfalah. HBL is catering for beneficiaries in the provinces of Punjab, Sindh, Balochistan and Islamabad Capital Territory, while Bank Alfalah is engaged in Gilgit Baltistan, Azad Jammu & Kashmir and Khyber Pakhtunkhwa province. The sequence of funds flow under this payment framework is illustrated in Figure 22.

Figure 22: Refined BVS - Funds Flow Diagram



The internal process for generation of regular quarterly payment cycle within BISP shown in the Table below, which indicates that it takes a minimum of 18 working days to complete the payment cycle.

Table 12: Payment Cycle

S. No	Process	Responsible Wing(s)	Duration
1	Finalization and approval of payment parameters	CT Wing	3 days
2	Generation of Payment Data	MIS Wing	5 days
3	Pre-Audit	F&A Wing	3 days
4	Financial Approval	Secretary	2 days
5	Preparation of Cheques and Delivery	F&A Wing	5 days
6	Disbursement to Beneficiaries	Payment Agency	Continuous Process
7	Funds Level Reconciliation	F&A Wing	Continuous Process
8	Beneficiary Level Reconciliation	CT and MIS Wings	Continuous Process
9	Data Reporting	MIS and CT Wings	Continuous Process
Maximum time required to release the fund to payment agencies			18 working days

While the Biometric Verification System aimed to provide a more transparent and efficient way to deliver financial assistance to BISP beneficiaries, it also had some shortcomings which have limited its effectiveness.

One shortcoming was the lack of interoperability i.e., the BVS was not seamlessly integrated with other systems or financial institutions. Another issue was the occurrence of embezzlement and fraud whereby individuals attempted to deceive the system or engage in fraudulent activities. These incidents highlighted the need for continuous monitoring and improvement in the security measures of the BVS to prevent malpractice.

A significant challenge was the lack of choice of financial institutions for withdrawing payments by beneficiaries. BISP beneficiaries had only one bank in their respective areas to turn up for withdrawal. Beneficiaries had to rely on the service quality and attitude of PoS agents of partner banks in their respective areas. This monopoly placed a limit on the potential benefits that could be achieved through a more diverse range of financial service providers.

Designing of Beneficiary Centric Payment Model

In order to improve quality of service in the existing payment model on the basis of feedback from field operations and beneficiaries, make use of innovative technologies, and growing distribution networks, BISP management initiated work on development of a new payment model. The key objective is to enhance convenience and respect for the beneficiaries while receiving the cash grant, without compromising the standards of transaction security, transparency, real-time reconciliation, audit trails and fraud mitigations.

BISP has initiated consultation with key stakeholders including national and international organizations with experience in designing and executing payment systems especially in the social sector. A pilot project based on open loop payment model is being launched in 5 districts namely Sukkur, Lahore, Peshawar, Quetta and North Waziristan. The pilot will be launched through four partner banks, which include National Bank of Pakistan (NBP), United Bank Limited, Bank Al Falah (BAFL) and JS Bank Limited (JSBL)) and will test systems readiness and beneficiary feedback for two quarterly disbursement tranches. The model will be up-scaled on the basis of lessons learned from the pilot.

Beneficiaries will open a specialized Asaan Account in any of the participating bank of their choice. There will be direct connectivity and Application Programming Interface (APIs) integration between BISP, Banks and State Bank of Pakistan's RAAST, Government to Person (G2P) micropayment gateway, to share information/transactional activities.

Monitoring and Evaluation Framework





Dashboard@NSER

Overall Progress

Admin Area

Dashboard

SA User Locality Assignment

Dashboard — You are logged in with NATIONAL level access

ACTIVE ENLUMENMENTS: 7,018 ACTIVE SUPERVISORS: 797

STRUCTURED LISTED: 11,804,600

REGISTRATIONS AND ENROLMENT: 10,565,193

REGISTRED ENROLMENT: 220,299

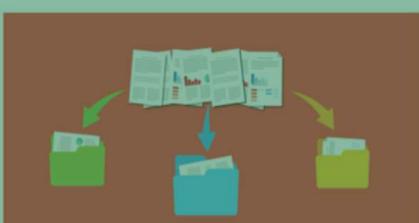
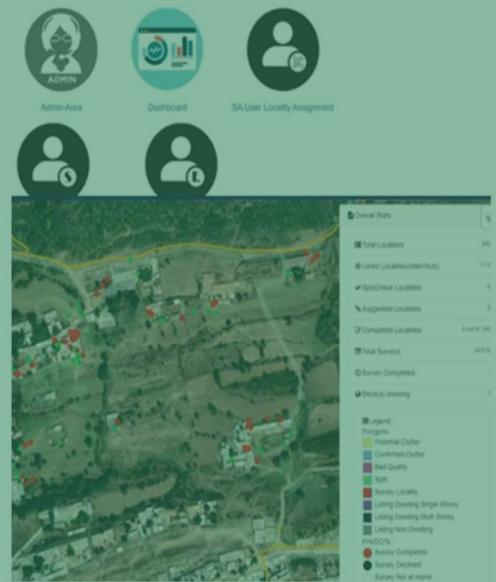
SEA MAPS LOADED: 167,146

REGISTRATIONS AND ENROLMENT: 3,235,773

Listing Report

Province	New Dwelling Structures	Briefing Structures	Briefing Facilities	Total Structures
BALUCHISTAN	10,020	84,472	1,275,461	1,286,711
ISLAMABAD	54,612	16,258	12,646	25,116
PUNJAB	1,284,610	343,380	420,781	4,633,681
Sindh	1,294,472	4,772,374	8,773,271	5,472,046
	3,268,442	8,524,362	5,216,458	13,808,460

Bar chart showing the distribution of dwelling structures across four categories: New Dwelling Structures, Briefing Structures, Briefing Facilities, and Total Structures.



INSER Monitoring Application

INITIATE MONITORING SURVEY

Sync

Back-Checking

Shadowing Listing

Shadowing Enumeration

Social Mobilization

Training

INSER Monitoring Application 1.0 (Training)

6 Monitoring and Evaluation Framework

The BISP Act, 2010 provides for effective Monitoring and Evaluation (M&E) of the Programme. BISP's M&E framework has been designed to ensure feedback and information to facilitate continuous improvement and desired performance during the program life cycle, i.e., targeting, payments and case management. The objectives of BISP M&E system are defined as follows:

Objectives of BISP M&E System	
Monitoring	Evaluation
<ul style="list-style-type: none"> i. To monitor the progress of the BISP implementation and related processes in order to improve procedures and methods; ii. To check the operational efficiency of BISP programs; and iii. To document and disseminate lessons learned from program planning and implementation. 	<ul style="list-style-type: none"> i. To measure the progress of output and outcome indicators against the log-frame defined for the programme; ii. To evaluate the impacts of the BISP; and iii. To provide evidence regarding the effectiveness and reliability of BISP for possible expansion and changes in the design.

6.1 Methods and Tools for Monitoring and Evaluation

Monitoring of the programme is divided into two categories. First, internal monitoring which organizes the information collected in the day-to-day operations of the programme. It shows the operational progress of the different project cycle stages and includes alerts, performance indicators and operational work-plans. Specialised tools, tailored to the needs of BISP flagship programs to routinely and consistently gather information on the process of program implementation have been developed by BISP's M&E Wing. An elaborate system of spot check, beneficiary feedback, admission and attendance compliance tools are in place as per the requirement of the program. Various methods are adopted to ascertain and measure the performance of

any given component, project or program including process monitoring, performance monitoring, compliance monitoring, rapid assessments, observations or spot checks, and telephonic surveys to name a few methods used.

The second category of monitoring relates to external monitoring, which is carried out by external third-party consultants. Several methods are available for external monitoring, which include process monitoring; beneficiary assessment; operational audits and community scorecards.

Evaluation of the programme relates to its long-term effectiveness. The results of evaluation may lead to changes or modifications in the design parameters of the programme.

6.2 Monitoring

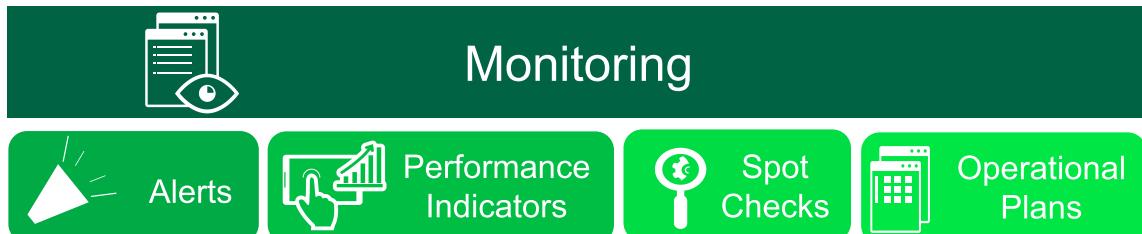
Monitoring is based upon the information received by BISP through spot checks, assessment, interviews, surveys or information in the Management Information System (MIS) including dashboards which, in turn, produce pre-designed reports for all levels of management, program specific alerts and a series of indicators to make progress comparisons for all levels of management. It involves routine and periodic measurement of inputs, activities, and outputs during implementation. With the monitoring arm, organization learns about programme's progress and uses it as a warning system to identify any shortcomings with regards to the delivery of inputs and execution of activities, so that corrective measures can be undertaken on timely basis.

The MIS gathers, stores and processes all the information of each of the BISP processes: targeting; registration and enrolment; payments; and grievance redressal. The monitoring modules of the MIS produces list of indicators, which serve to develop monthly, quarterly, semi-annually and yearly reports as required. Managers produce these reports in accordance with their level of authority as well as geographic aggregation, i.e., national, provincial, district, and tehsil levels. Using this information, following types of indicators and tables are produced on need basis:

- i. Alerts System;
- ii. Program Process Indicators;
- iii. Operational Plans;

- iv. Spot Checks and Beneficiary Feedback through internal and external sources; and
- v. Web based System with General Program Information.

Figure 23: BISP Monitoring Tools



Alerts System

One goal of carrying out monitoring is to identify potential or actual problems concerning the different stages of program implementation in general and individual problems faced by beneficiaries. This information in the form of alerts is continuously generated by the MIS so that Payments Complaints Management System (PCMS) cases are generated and corrective measures are taken in a timely manner. The alert system used for the BISP allows all concerned stakeholders not only have access to the necessary data, but also provides information on the kind of difficulty as well as its urgency. For that reason, all alerts are flagged with different colours depending on the exigency of solving the case.

Programme Process Indicators

The MIS generates a series of performance indicators accessible on a daily basis which may serve as alerts for the management. The MIS monitoring module can be accessed at any time by different management levels and provides detailed information on all possible programme processes as well as issues associated with them (such as targeting, payments and PCMS).

Web based System with General Reports

Web based general reports are created by BISP, based on data that is collected through the different processes. The aim of providing general statistics on the website is to allow access to all the concerned users. The statistics cover different processes of BISP programme's implementation, i.e., targeting, payment and case management.

Operational Plans

The different wings and offices of BISP, having detailed listed activities, deadlines and responsibilities, prepare annual and quarterly operational plans. They also set the timelines against the tasks. A regular monitoring of these operational plans and development of progress reports at various stages helps to assess the programme implementation and achievements.

Spot Checks and Beneficiary Feedback

BISP operations are scattered throughout the country where the primary interaction of BISP beneficiary with BISP is at the tehsil level for enrolment, payment and grievance redressal. Both BISP's internal M&E team as well as 3rd party Operations Review Firms undertake spot checks and beneficiary feedback through field visits on regular basis to help management understand the ground realities and bottlenecks faced by the beneficiaries as well as the tehsil offices. It helps to observe functioning of payment delivery mechanisms, payment issues, behaviour of BISP's field staff and partner organizations with beneficiaries and level of transparency, effectiveness and efficiency of the grievance procedures. Beneficiary feedback provides useful insights into beneficiaries' perception about BISP's system of communication, payment schedules, efficiency of the payment mechanisms, and transaction costs.

General Statistics and Reports

BISP generates general statistics on the basis of data collected through different processes. The objective of general statistics is to provide adequate statistical information to various users. The statistics includes information/data on targeting process, payment process and payment management process, which are based on a range of sources of information such as MIS, monitoring data collection, process evaluation and different reports.

6.3 Evaluation

Evaluation aims to assess BISP's effectiveness. Independent external evaluators conduct output evaluations (logical framework indicators) and impact evaluation. The output evaluation includes inputs, outputs and outcomes that need to be measured to monitor the achievement of annual benchmarks. For this, the M&E Wing uses own system to collect information and, in some cases, also use information generated by other agencies of the Government.

Impact evaluation assesses how cash transfers affect food expenditure, education and nutrition outcomes, child labour supply, as well as women's social status. The evaluation normally includes a baseline survey (between targeting and first payment) and at least two follow up surveys to build a panel dataset on the same households to assess the impact of the programme in the medium and long term.

The impact evaluation uses randomly assigned treatment and control groups to assess the changes that can be attributed to BISP interventions. In both treatment and control groups, a random sample from beneficiary families and non-beneficiary families is selected. The questionnaire generally includes a consumption module to capture the potential impact of BISP on consumption, a household decision making module to capture the potential impact of BISP on the dynamics of decision making within families given that cash transfer is provided to the women of the families, a self-perception of social status module for the same reason mentioned above, a child education and child labour module to capture the potential impact of BISP on these dimensions of socio-economic impact. In last decade, several renowned scholars and research organizations have conducted reviews, impact assessments, programmatic evaluations and assessments of BISP's interventions and provided objective inputs in improving programme design as well as recognised the tremendous contributions of BISP in social protection in the country.

6.4 Grievance Redressal Mechanism

Effective grievance redressal mechanisms are essential for ensuring accountability and transparency in any organization. It is important for organizations to have a mechanism in place that allows individuals or groups to raise concerns and complaints

about any issues they face. Grievance redressal mechanisms not only help in resolving conflicts but also improve the organization's overall performance by identifying and addressing systemic issues.

Grievances can be raised by any affected party, beneficiaries, civil society organizations, or other stakeholders. Grievances can be submitted in person, via email, by phone, through online portals and through BISP's PCMS platform. BISP encourages affected parties to raise grievances as soon as possible after becoming aware of a problem or issue. There are numerous platforms available for BISP beneficiaries to file a grievance with BISP, some glimpses of its operation and uptake process are noted as follows:



Payments Complaints Management System (PCMS): BISP has developed a comprehensive in-house automated payment related grievance redressal system, referred to as PCMS. It is an automated interface that is used by the BISP's Tehsil offices to register the complaints of beneficiaries. PCMS is integrated with partner banks' Complaint Resolution Mechanism (CRM) to facilitate complaints resolution in an efficient manner. With the PCMS and CRM integration, Turn-Around-Time (TAT) for each complaint type has been embedded in the system which informs the TAT breach of each complaint for monitoring purpose. Overall, there are three main types of complaints which are further divided into 30 subtypes of complaints that the system can process.

PCMS is accessible at the level of tehsil office to Assistant Directors (AD) and officers ranked above them, however AD is primarily responsible for filing a complaint through PCMS. Furthermore, in most of the offices an Assistant Complaint is also deputed who is first point of contact for beneficiary facilitation. A beneficiary can easily walk-in to any tehsil office and lodge a complaint related to biometric verification issue. The second major type of complaints filed by beneficiaries relate to payment related issues which primarily include deductions and embezzlements. The third major category of payment complaints covers quality of services concerning condition of facilities at PoS, misconduct of any PoS agents, non-provision of receipt, etc.

PCMS platform is accessible through various avenues, the most common is the field offices, PCMS is also accessible on telephone and through one window operation

services created by BISP at various locations across Pakistan. PCMS can lodge complaints against PoS agents and bank staff; however, it cannot do so if complaint has to be lodged against an AD who is the appointed custodian and operator of this system. In such a case, beneficiary can visit district or zonal office to file a complaint with his/her superior in written form.



Pakistan Citizen's Portal: It is a government owned platform used to promote citizen centric participatory governance. It provides nationwide window to connect people with government organizations at all levels for raising their issues with authorities, lodging complaint redressal and making suggestions. BISP has also been provided with a Pakistan Citizen Portal interface which handles complaints related to BISP mainly filed by beneficiaries. In case a beneficiary cannot visit the field office or is not satisfied with the response at the field office, she can always access this platform to file a complaint. As soon as beneficiary files a complaint online it is forwarded to BISP handle where dedicated resources are available to review and respond to the complaints in a timely manner. It is pertinent to mention that BISP has been performing exceptionally well on this platform and was ranked on third number in whole country for complaint resolution and beneficiary facilitation. From October 2022 to March 2023, BISP has received 10,733 complaints on Citizen's Portal and has successfully resolved all of these complaints.



Ombudsman Portal and Written Call-ups: The Government has created an accessible platform for citizens of Pakistan for providing expeditious and inexpensive relief for grievances filed against federal government agencies and to promoting good governance. BISP has been provided with an Ombudsman online portal to cater to general complaints received through this platform. There are two avenues utilized by beneficiaries or citizens to reach out to BISP via Ombudsman platform; one is through its online platform while other method is through written complaints to Ombudsman about BISP related issues. BISP has dedicated resources, including technical and legal staff for receiving and responding to complaints/grievances received through Ombudsman office and it ensures that cases are responded to in a timely and efficient manners without any escalations of grievances. From October 2022 to March 2023 BISP, has

received 16,314 complaints out of which 21 complaints took some time to resolve and were escalated, however other complaints were resolved in the stipulated timeframe.



Letter from Beneficiaries: Among numerous channels that BISP has made available for beneficiaries to reach out at their convenience and in confidentiality, written letter constitutes one such channel. BISP has deputed dedicated staff for handling letters received from BISP beneficiaries, representatives from National and Provincial Assemblies and from various Government Ministers or directly from President House. These letters relate to selection of beneficiaries, their eligibility status, de-credit issues or any other matter a beneficiary or representative may deem necessary to highlight, to enquire about or to report upon. During the last one year, BISP received 1,262 letters and so far have replied to all queries.

As a major chunk of complaints relate to this category BISP has developed a system through which cases are sent to banks every Monday after thorough review and investigation at BISP. From November 2022 to March 2023, BISP has received 103,534 complaints related to Non-BVS, out of those 21,227 related to blocked cases while 82,307 cases were shared with banks. It is pertinent to mention that 72,150 cases have been resolved and cash disbursement to beneficiaries have been completed while 10,157 are still under process.



Call Center: The BISP Call Center's primary function is to receive and manage complaints, ensuring that they are processed and addressed in a timely and efficient manner. At the heart of the Call Center's operations is the complaint management system, which is used to record and track complaints throughout the process. This system enables Call Center operators to capture detailed information about the complaint, including the nature of the issue, the complainant's contact information, and any relevant details related to the complaint. The complaint management system also enables operators to monitor the status of complaints and track their progress throughout the process.

6.4.1 Grievance Redressal Process

Grievance Redressal Process has five steps:

1. Sort and process

Upon receipt of grievance on PCMS, grievances are sorted and processed by the

BISP grievance redressal team. They review each grievance to determine its nature, scope and relevance, and categorize it according to the grievance management guidelines. This step involves verifying that the grievance is legitimate and within the scope of the BISP's programs and activities. Grievances are dealt with according to three major categories that they fall in. In most cases the grievances are related to banks and thus are sent in batches to them for an immediate response. It is pertinent to mention that MoUs exist between partner banks and BISP by which banks are bound to respond within a stated timeline while failure to do so results in financial penalties imposed on respective banks.

Similarly, complaints received on Citizens Portal, Ombudsmen, and in written forms are sent straight to their respective dedicated teams at the HQ for early resolution and response.

2. Acknowledge and Follow-up

Once the grievance has been processed in PCMS, BISP acknowledges receipt of the grievance to the affected party and provides information on the next steps in the process. BISP may also follow up with the affected party to request additional information or clarification. This step ensures that the affected party is aware that their grievance has been received and is being addressed. Generally, upon receipt of a grievance through the PCMS a ticket is generated and printed for beneficiary reference. This ticket holds all basic information related to beneficiary like her name, CNIC, district, name of complaint taker, type of complaint, complaint status, etc. Beneficiary is informed of tentative timelines for complaint resolution. Similarly other platforms like Citizen's portal and Ombudsmen Portal have their own much strict timelines which have to be adhered to by BISP.

3. Investigate and Act

BISP conducts an investigation to determine the appropriate course of action based on the nature and severity of the grievance. The investigation may involve reviewing relevant documents, conducting interviews with stakeholders and consulting with experts or with partner banks. Based on the investigation, BISP makes a decision on how to address the grievance, which may include providing compensation, remedial

measures or other forms of redressal. This step involves a thorough and impartial investigation of the grievance and ensures that the BISP's response is appropriate and effective.

Some of the common complaints or grievances that BISP receives are Non-BVS, illegal deductions, next of kin; general enquires about status and tranche disbursement. The process for first two is explained in detail to understand the modus operandi. Non-BVS are raised when a beneficiary goes to a certain PoS agent to withdraw her amount but is unable to do so due to finger mismatch. Reasons can be numerous for mismatch including age factor, finger degradation due to hard work or even excessive washing/cleaning activities etc. Once the complaint is lodged, processed and sent to the relevant wing; the concerned official reviews it with the collected data. This query is counter verified as sometimes PoS agent system may not be very responsive and causing issues, in such case after a few days the beneficiary may return to same agent or to another one nearby and try her luck again. In roughly 50 percent of such cases are resolved either automatically when the beneficiary visits on another day to same or different PoS agent and is successful in making a withdrawal. For ineligible cases various categories apply depending on the profiling (exclusion) filters being applied while the de-credit cases include beneficiaries who for any reason have not been able to withdraw their funds for over nine (9) months. De-credited beneficiaries are sent to NADRA e-Sahulat centers to re-verify their fingerprints and provide a proof of life, following which their accounts are made active again. Once the process is complete and beneficiary is satisfied the compliant is closed and updated in PCMS.

4. Monitoring and evaluation

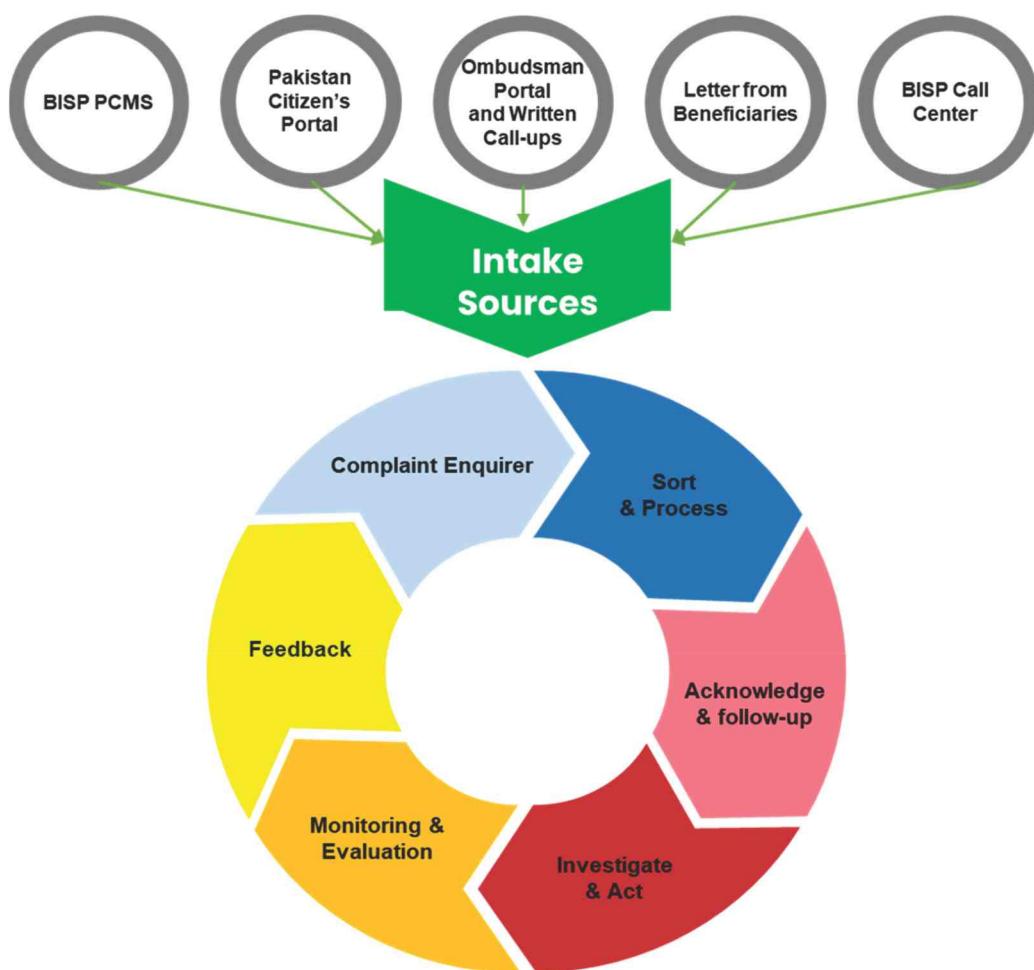
Monitoring and evaluation are integral part of any complaint management system put in place to ascertain the effectiveness of the process on an ongoing basis. PCMS has an inbuilt report generation system that allows user to download and review the reports. Reports are based on pre-defined formats and cover all relevant aspects of the grievance redressal mechanism. The reports include lodged complaints, region-wise, such as death reported summary, BVS enrollment report, complaints against BVS/POS, list of complaints escalated, etc. Evaluation of the PCMS system and the continuous improvement of the system is evident from the fact that PCMS team has

been continuously taking inputs from different level of users periodically and incorporating those changes in the system. Based on these feedbacks the system has been enhanced and new features have been added or refined as per the user needs and requirements. Currently the system is being operated in its 7th version and has seen numerous improvements over time with room for more.

5. Provide feedback

Once a decision has been made, BISP team or relevant banks provide feedback to the affected party on the outcome of the grievance. BISP may also provide feedback on how the grievance was handled and any changes that will be made to prevent similar grievances from arising in the future. This step ensures that the affected party is aware of the BISP's decision and understands how the grievance was addressed. Feedback is provided through telephonic calls, beneficiary in-person visits, written letters, government portals and other compliant registration platforms.

Figure 24: Process flow of Grievance Redressal System



Donor Support and Coordination

Implemented by



Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH





7 Donors Support and Coordination

Since its early inception, BISP has received financial and technical assistance from several leading multilateral and bilateral development partners, including World Bank, Asian Development Bank, Foreign, Commonwealth & Development office (FCDO), USAID, UNICEF, and KfW. It has achieved international recognition due to its stringent targeting mechanism, innovative design and transparent systems. The United Nations Secretary General, World Bank, US Government, UK Government through FCDO, ADB and IMF have all appreciated BISP's performance. The international technical and financial support to BISP is detailed below:



Participants of 1st national social protection conference held in May 2023 at Bhurban.

7.1 World Bank

The World Bank has been supporting Government of Pakistan since 2007 on advancing the social protection agenda in the country. After BISP's establishment the World Bank has funded four projects implemented by BISP, from 2009 onwards, out of which three have been completed and one is in progress. A synopsis of World Bank's development cooperation with BISP is given below;

Completed Projects

Social Safety Net (SSN) Technical Assistance (TA) Project (US\$ 60 million) from 2009-2013

The World Bank provided US\$ 60 million for the SSN TA project. The project aimed at strengthening the administration and performance of the country's safety nets with a particular focus on the new program as the national safety net platform. The project

included four components: (i) establishing a national targeting system; (ii) strengthening safety net operations; (iii) enhancing safety net program management, accountability, and evaluation; and (iv) advancing the social protection policy and strategy monitoring. The main achievements of the project included: (i) nationwide poverty scorecard survey of over 27 million households; (ii) establishment of the National Socio-Economic Registry (NSER); (iii) introduction of technology-based payments to beneficiaries; (iv) technology-based grievance redressal system; and (v) approval of the National Social Protection Policy Framework.

Pakistan Social Safety Net Project (US\$ 150 million) 2012-2017

Based on the successful implementation of the SSN project, a restructuring with additional financing (US\$ 150 million) under Pakistan Social SafetyNet Project was approved in March 2012, which introduced Disbursement Linked Indicators (DLIs) to incentivize performance on results. The project's development objective was to support the expansion and strengthen the administration and performance of the country's safety net with particular focus on the BISP as the national safety net platform.

Pakistan National Social Protection Program (US\$ 100 million) 2017 to 2022

The NSPP had a total commitment of US\$ 100 million which included US\$ 90 million for a Disbursement Linked Indicators (DLIs) based Program-for-Results operation and US\$10 million Investment Project Financing for a Technical Assistance component. The program aimed at supporting NSER, Conditional Cash Transfers for Education and Un-Conditional Cash Transfers. The NSPP had 8 DLIs and all were achieved. The Program was completed on June 30, 2022, and its Implementation Completion Report (ICR) rated it as being "Highly Satisfactory".

Ongoing Project

Crisis-Resilient Social Protection Program (US\$ 562 million) 2021 to 2025

The Crisis Resilient Social Protection (CRISP) program became effective on March 29, 2021. The objective of the program is to support the development of a more adaptive social protection system and build crisis-resilience among poor and vulnerable households.

Amidst the COVID-19 pandemic, millions of families across Pakistan faced economic hardship, particularly those working in the informal sector, who had no savings or were not covered by existing social safety net programs. This program supports BISP in developing an adaptive Social Protection System that is more efficient and offers a new model for crisis-response and increasing household resilience to future shocks.

The main objectives are as follows:

- It will facilitate the gradual expansion of social protection programs to better reach informal workers through an innovative, hybrid approach that blends social assistance with promotion of increased savings that informal workers, particularly women, can depend on in the event of economic shocks.
- It will provide a platform through which the government can rapidly respond to support the most affected households during an economic crisis.
- It will also improve the capacity of the social registry to maintain up-to-date accurate household data and exchange data among social programs, while providing greater beneficiary choice in the biometric payment systems.
- It will also help Pakistan to address longer-term impacts on human capital caused by the pandemic, resulting from foregone health and medical services and a substantial loss of education due to prolonged absence from schools.
- It will help to prevent losses in human capital accumulation critical to long-term resilience, CRISP leverages two existing programs that provide conditional cash transfers (CCT) to eligible households. These include Benazir Taleemi Wazaif, a CCT program linked to school attendance, and Benazir Nashonuma, a nutrition focused CCT program aimed at improving child and maternal health.

All the DLIs for the first year (FY 2022-23) have been achieved and for the 2023, 8 DLIs have been achieved out of 11 DLIs, and the program activities are on track for the achievement of rest of the DLIs as per agreed timelines.

7.2 Asian Development Bank

Asian Development Bank (ADB) is a very important development partner which has played a key role in assisting BISP in strengthening the social protection system in the country.

Completed Projects

Accelerating Economic Transformation Program

In June 2009, an amount of US\$ 150 million was provided by ADB to Ministry of Finance under the ADB-funded “Accelerating Economic Transformation Program” (AETP), specifically for BISP to make cash transfers to beneficiaries identified through the new targeting system. The entire amount was fully disbursed by BISP to its beneficiaries.

Social Protection Development Program

In November 2013, Social Protection Development Project (SPDP) amounting to US\$ 394 million was signed. The project financed unconditional cash transfer payments to newly enroled BISP beneficiaries for 10 quarters. Key objectives included: i. expansion of BISP's Cash Transfer program to reach all eligible families; ii. launch of graduation program with a blend of comprehensive coaching for the extreme poor model and Community Investment Fund model for BISP beneficiaries and; iii. Improvement of BISP's financial management and internal control systems. An amount of US\$ 388 million had been disbursed and the Program has been closed on 30 June 2022.

Emergency Assistance for Fighting the COVID-19 Pandemic

ADB provided the support of US\$ 200 Million for emergency cash transfer for quick financial support to help meet the basic needs of vulnerable and poor segments of society during COVID-19 pandemic.

Ongoing Projects

Social Protection Development Project - Additional Financing (2019-2025)

Social Protection Development Project-Additional Financing (SPDP-AF) has also been funded by ADB. SPDP-AF has a total commitment of US\$ 200 million. The program is effective from 28 November 2019 and will close on 31 March 2025. The Key Outputs of the Project are:

- I. Unconditional cash transfer payments
- II. Financial management and control systems and policy research

ADB has so far disbursed US\$ 187.1 million against the targets. Project activities are on track for the achievement of rest of the targets/outputs is within the agreed-upon timelines.

Integrated Social Protection Development Program (ISPDP) (2021-2026)

The ISPDP has a total commitment of US\$ 627.48 million which includes US\$ 600 million loan (Ordinary Capital Resources), US\$3 million grant from Asian Development Bank, and US\$ 24.48 million grant from Qatari Foundation "Education Above All" (EAA). The program is effective from 22 December 2021 and will close on 30 June 2026. The key outputs of the program are:

- Strengthening of institutional capacity for social protection and climate resilience;
- Enhancing access to primary and secondary education for children and adolescent of poor families;
- Enhancing access to health services and nutrition supplies for mothers, adolescents, and children of poor families.

ADB has so far disbursed US\$ 222 million against the achievement of DLIs. All DLIs for the year 2022 have been achieved except one and project activities are on track for achievements of DLIs for FY 2022-23 within the agreed-upon timelines.

7.3 Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

The GIZ on behalf of the Federal Ministry for Economic Cooperation and Development (BMZ) has been providing technical cooperation support to BISP through the Social Protection - Social Health Protection (SP-SHP) project since mid-2021 and extended its portfolio to BISP and the Ministry of Poverty Alleviation and Social Safety (MoPASS). The SP-SHP project runs from October 2020 until September 2025 with an overall budget of EUR 15 million of which EUR 8 million are dedicated to the collaboration with BISP and MoPASS.

The primary objective of the project is to assist BISP and MoPASS, as well as the provinces, in developing a more integrated social protection system in Pakistan. The

GIZ project has an additional component that focuses on enhancing BISP programs and their implementation through three core elements. First, measures have been taken to expand the BISP offices and MRVs to facilitate better service delivery. Second, efforts are being made to improve the two-way communication system between the target groups and BISP for enhanced engagement. Last, the established centers are being supported and evaluated to gain insights for future scaling up.

Ongoing Activities

GIZ supports BISP's initiative of setting up 25 MRVs for remote areas via a financing agreement with BISP. Conceptually, the MRVs acts as a single-entry point for citizens to several Federal. The MRVs can; i) provide information about existing programs; ii) assess citizen's needs and eligibility for programs; iii) guide them to obtain the required documents (e.g., CNIC, birth certificate, disability certificate, etc.) and iv) support them to apply for social protection programs and services. The mobile setup is particularly focusing that citizens in remote areas included and have access to social protection programs. This can enable provincial and federal programs to expand coverage to under-served areas. BISP is particularly focusing on Balochistan and reaching out to the most secluded communities in remote areas of the province.

Besides this, GIZ is also supporting BISP in terms of providing critical support for the logistics and management of BDRCs all over Pakistan. This includes hired resources who are primarily responsible for organizing the expected large influx of people requiring facilitation at the BDRCs and also for assisting beneficiaries in making their way through to the right counter, ensuring a safe and orderly experience for the beneficiaries. In response to 2022 flood emergency, GIZ has extended support in increasing the BISP's footprint with respect to operationalizing BDRCs all over the country and equipping them with needed technological infrastructure to make them functional in challenging conditions.

7.4 German Development Bank (KfW)

On 9th June 2023, an agreement between BISP and KfW has been signed. The cost of the project is EUR 27 million and it has following two components:

Component 1: Shock Responsive Social Protection

- Support to flood affected families through a top up of the Nashonuma - a CCT (up to Rs. 1,000 per quarter) to beneficiaries in all flood affected districts for up to 2 years.
- Pilot of conditional cash transfers for adolescent girls (age: 15-19) in selected flood affected districts.

Component 2: Adaptive Social Protection within BISP

Feasibility Study (financed from project funds)

- Identification of early warning and anticipatory action strategies, mechanisms as well as financing needs.
- Recommendations for cooperation with the Ministry of Climate Change and other relevant actors.
- Identification of specific measures to be financed under KfW's funding for component 2 (EUR 7 million) as well as measures to be financed in case additional funds become available in the future.

7.5 Foreign, Commonwealth & Development Office

Under the Pakistan National Cash Transfer Program (PNCTP), UK Government through DFID (Department for International Development) renamed as Foreign, Commonwealth & Development office (FCDO) provided grant of GBP 300.3 million to BISP over a period of eight years from 2012 to 2020. GBP 279 million was results-based “non-budget support financial aid” to BISP to support the expansion and strengthening of systems of UCT and CCT programs. The first set of DLIs, which covered the period until 2016-17, incentivized BISP to expand coverage so that more poor families could receive a basic cash transfer to educate their children. DLIs were also linked to strengthening operational performance in areas such as targeting of the poor and payment systems. GBP 21.3 million was for the technical assistance (TA)

intended to strengthen BISP systems and support dialogue on poverty reduction and policy reforms to enhance social protection for the poor and vulnerable. DFID grant was made through a total of 18 DLIs and all of these were achieved.

7.6 United States Agency for International Development

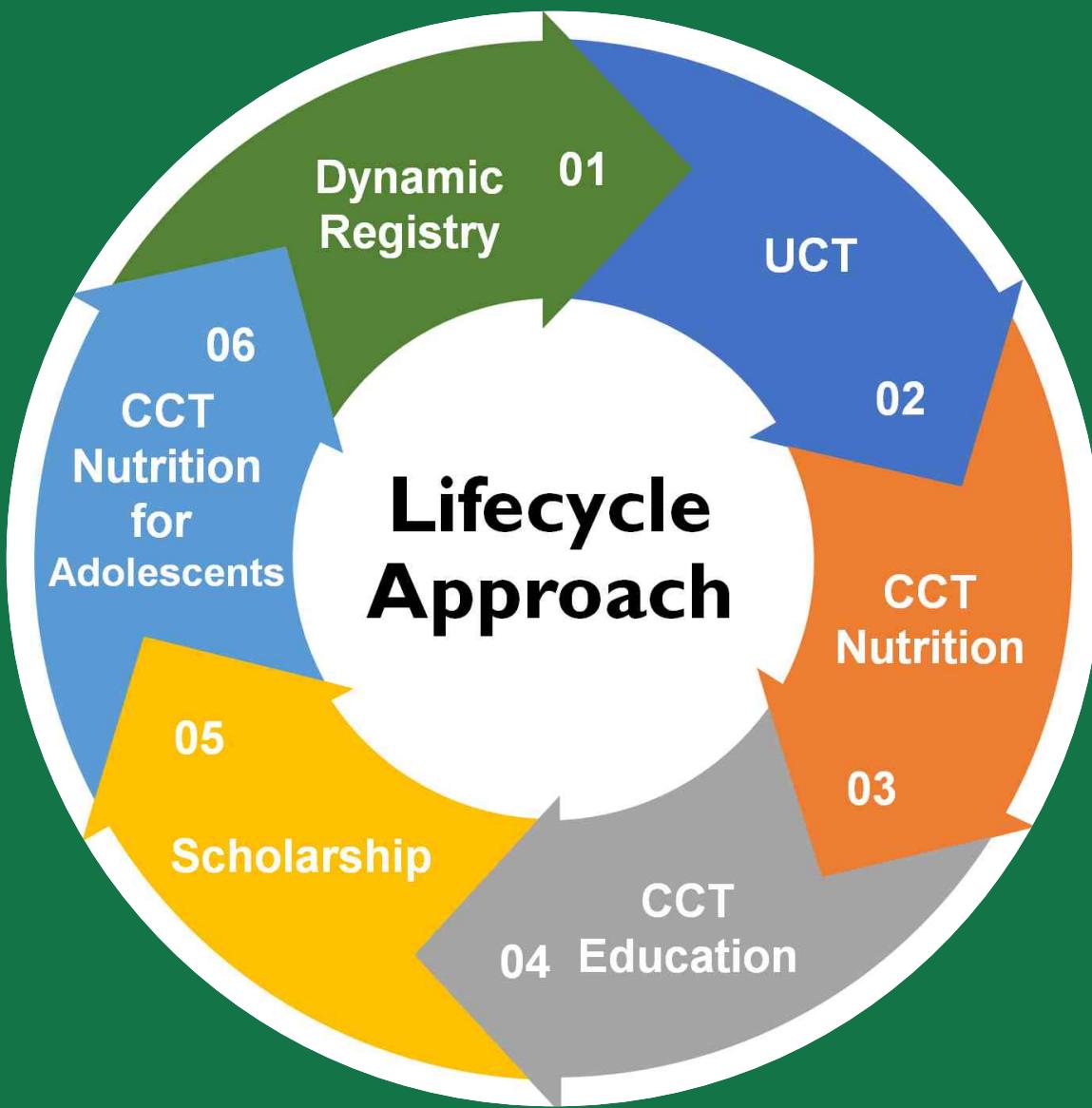
BISP was provided a grant of US\$ 160 million by the USAID as budgetary support for payment of cash benefits to the beneficiaries identified under the poverty scorecard system put in place in 2010-11. This amount was fully consumed by January 2012. USAID also commissioned a 3rd party assessment of BISP payment mechanisms. The report shows that 98.7 percent beneficiaries of BISP received their monthly cash transfers.

7.7 Under Negotiation Projects

Apart from above completed and ongoing projects, following projects with different development partners are under negotiation and are expected to be finalized in near future:

Organization	Project	Amount (million)
ADB-USAID	Grant for SPDP-AF	US\$ 6.67
UNICEF	Technical Assistance	US\$ 0.851
ECO Trade and Development Bank	Health and Nutrition activities in flood affected districts	EUR 50

Impact of BISP





8 Impact of BISP

8.1 Global Evidence on Effectiveness of Social Safety Net Programs

The objective of social protection in general and social safety nets in particular is to support marginalized and vulnerable segments of the population through public interventions and collective efforts, thereby improving their standard of living and enhancing resilience against risks and vulnerabilities (Bari, et al., 2005). Recognizing that economic growth alone is insufficient for poverty alleviation, SSN programs have been established as a third pillar of inclusive growth, alongside sustained economic growth and social inclusion (Bank A. D., 2012). The purpose is to safeguard the poor and disadvantaged by managing uncertain risks, fostering resilience, and promoting equity within societies (Iqbal, Padda, & Farooq, 2020). Cash transfers have emerged as the most common form of assistance provided through social safety net programs due to their flexibility, efficiency, and effectiveness in addressing poverty and vulnerability. Cash transfers offer direct financial support to individuals or households, enabling them to meet their basic needs, access essential services, and improve their overall well-being.

There are various modalities for implementing cash transfers, including unconditional cash transfers (UCTs) and conditional cash transfers (CCTs). The last three decades of global experiences with regards to design and implementation of both CCTs and UCTs have demonstrated their impact on various aspects related to poverty reduction, household consumption, education, health and nutrition, gender empowerment, and investment in productive assets. Mexico's Prospera CCT program has benefited nearly six million families and has been replicated in 52 countries. Studies indicate that the program has played a key role in reducing poverty in rural areas, with up to one-third of the reduction attributed to the program (World Bank, 2014). Similarly, significant reductions in poverty have been observed in Colombia and Nicaragua through their respective cash transfer programs. For example, Nicaragua's Red de Protección Social program reduced the headcount index among beneficiaries by 5-7 percentage points, the poverty gap by 9-13 points, and the squared poverty gap by 9-

12 points. Colombia's *Familias en Acción* program also had notable effects on poverty, particularly in reducing the poverty gap by almost 7 percentage points. However, programs like *Programa de Asignación Familiar* in Honduras and *Oportunidades* in Mexico had more modest impacts on poverty (Fiszbein & Schady, 2009).

The immediate impact of cash transfers on household consumption is a crucial factor in poverty alleviation, especially for the poorest segments of the population. Evidence suggests that cash transfer programs have increased household consumption in countries such as Colombia, Ecuador, and Nicaragua (Fiszbein & Schady, 2009). Kenya's *GiveDirectly* program, which provides unconditional cash transfers, has also demonstrated positive effects on reducing poverty by increasing household monthly consumption among beneficiaries (Haushofer & Shapiro, 2016).

CCTs have played an important role in improving human capital formation for households across low- and middle-income countries. They have consistently led to significant increase in school enrolments across countries. This positive impact on school enrolment has been observed in middle-income countries like Mexico, lower-income countries in Latin America such as Honduras and Nicaragua and low-income countries in other regions like Bangladesh and Cambodia. Moreover, cash transfer programs have contributed to reducing pre-existing disparities in access to education by targeting households that were less likely to use educational services in the absence of the intervention. For instance, CCTs have helped narrow the gender gap in school enrolment in countries like Bangladesh and Turkey (Fiszbein & Schady, 2009).

Cash transfer programs often require regular use of preventive healthcare services. Evaluations have shown positive effects of these programs on growth and development of children in beneficiaries' households through regular visits to health centers. For instance, Nicaragua's RPS program has resulted in a significant impact on the probability of children aged 0-3 years being taken to a health center and weighed in the last six months (Maluccio & Flores, 2005). Similarly, Colombia's *Familias en Acción* program and Honduras' PRAF have reported substantial effects on health care utilization. The PATH program in Jamaica has also shown significant effects on the number of preventive health care visits by children under the age of 6 (Levy, Ohls, & others, 2007).

Evidence suggests that empowering women within households by providing cash transfers can lead to increased investment in children's health and education. By increasing the bargaining power of women, cash transfer programs have been shown to redirect household spending and resource allocation decisions towards optimal levels of human capital investment. These programs help address gender disparities and promote more equitable resource allocation within households, resulting in improved outcomes for girls, who often face disadvantageous circumstances. Moreover, making women direct recipients of cash transfers has the potential to enhance their bargaining power, which is an important goal in many cases (Thomas, 1990); (Hoddinott & Haddad, 1995); (Lundberg, Pollak, & Wales, 1997); (Quisumbing & Maluccio, 2000); (Attanasio & Lechene, 2002); (Rubalcava, Teruel, & Thomas, 2004); (Doss, 2006); (Schady, Araujo, Peña, & López-Calva, 2008); and (Fiszbein & Schady, 2009).

8.2 Impact of BISP

Over the years, since BISP was established, it has made a significant impact on the lives of its beneficiaries belonging to poor and marginalized segments of the society. The positive effect of the programme on its beneficiaries has been established and documented by a number of impact and research studies carried out both by BISP as well as independent researchers. With an emphasis on an institutionalized monitoring and evaluation framework since inception, BISP has regularly carried out rigorous impact evaluation studies to determine the effect of its interventions on its target group. These impact evaluations were outsourced to independent third-party firms to ensure objectivity of results. The results are based on a large of both BISP beneficiary households as well as non-beneficiary households to derive robust estimates of programme impact at the national level.

BISP has established a strong foundation for social protection, creating a domino effect that has made a significant difference in the lives of the most neglected segment of our society. Pakistan is expected to reap substantial dividends from these efforts, which will multiply manifold in the future. Different surveys conducted to observe the impact of BISP have shown positive results with respect to different dimensions of

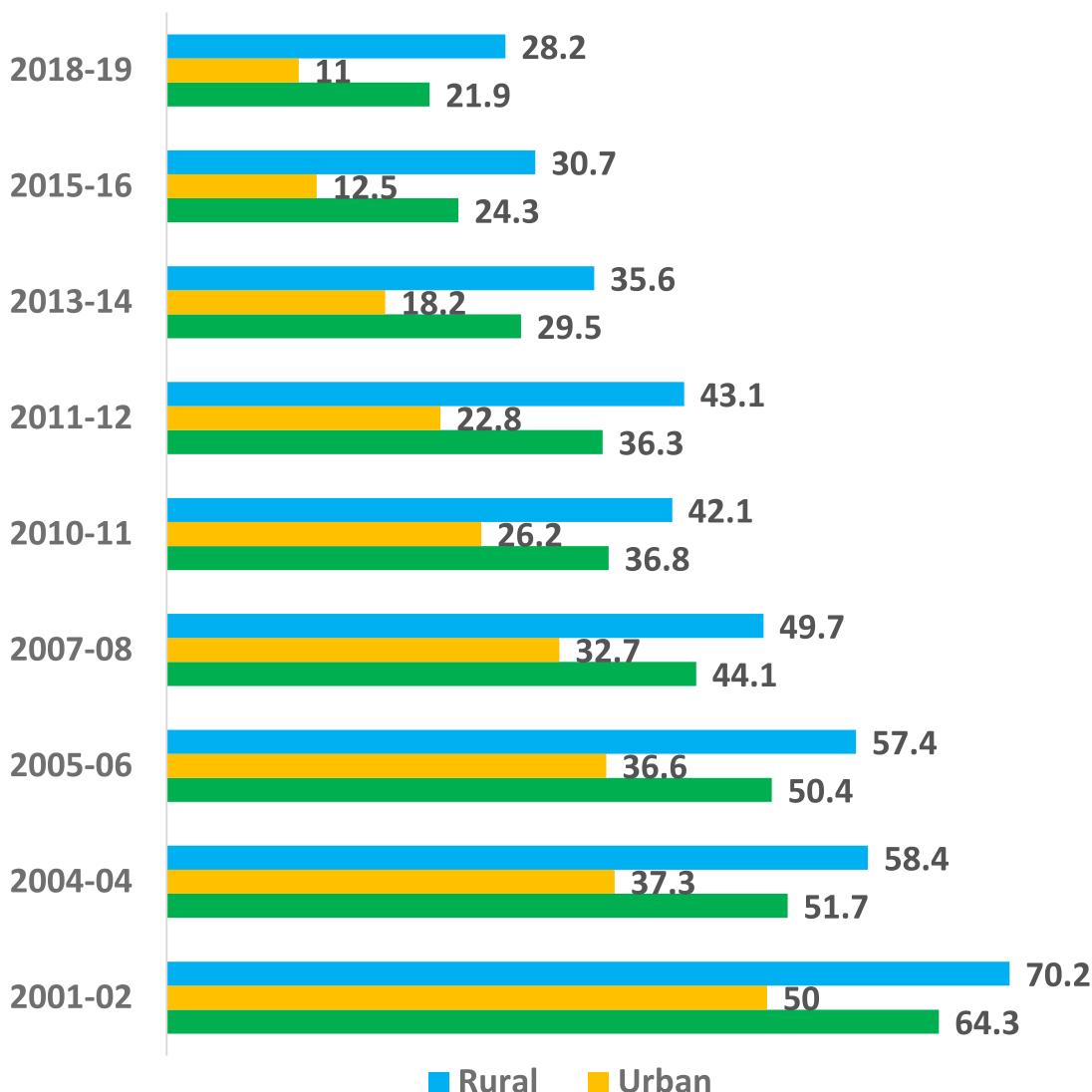
socio-economic development of its recipient households. Some of the findings are as follows:

8.2.1 Poverty

BISP has been shown to favorably reduce level of poverty of its beneficiary households, especially in the first 7-8 years of its inception. The effect on poverty is seen to vary with the poverty line used as a benchmark. When the food energy intake (FEI) poverty line is employed, the BISP is observed to reduce the poverty rate by 7 percentage points. On the other hand, when the Cost of Basic Need poverty line is used as a reference, the BISP is associated with a reduction of 3 percentage points in the poverty gap (Cheema, Hunt, Javeed, Lone, & O'Leary, 2016).

A study conducted by the Pakistan Institute of Development Economics (PIDE) based on a sample of 2,118 beneficiary and non-beneficiary households tracked in five rounds of BISP evaluation surveys, showed that the reduction in poverty among the beneficiaries was mainly witnessed in the first 3 years of the intervention (2011-2014). Around 25% of the beneficiary households graduated from 'ultra-poor' to 'poor' and 'vulnerable' categories. In terms of multidimensional poverty (MPI), around 28% reduction was observed.

It is also pertinent to mention that since BISP's establishment, the national poverty headcount rate has been on a persistently declining trajectory (Figure 25). In 2008-09, the national poverty headcount stood at 44.1% while as of 2018-19 (latest available survey year), it has declined to 21.9%. While other factors may also be responsible for this sharp decline in poverty incidence, the higher budgetary allocations for the pro-poor interventions including BISP are deemed to be an important factor contributing to this decline.

Figure 25: Trends in Poverty Headcount in Pakistan

Source: Ministry of Planning, Development and Special Initiatives

8.2.2 Household Consumption

BISP has contributed towards strengthening food security of the poorest households. BISP cash transfers have a positive and significant impact on the food diversity score among beneficiaries, increasing it by 17–20% compared to non-beneficiaries. However, the impact on food diversity during the baseline period from 2011 to 2013 was low. In the long run, specifically in 2016, BISP cash transfers had a significant impact on the food diversity score.

Another indicator of the composite food security index (FSI) is the daily per adult equivalent kilocalorie intake. Research findings suggest that BISP cash transfers have helped beneficiary households increase their calorie intake by 13 – 30% compared to non-beneficiary households (Mustafa, Iqbal, & Rehman, 2022).

Evaluation study of Farooq (2014) about BISP, further reveals that households receiving BISP assistance tend to spend Rs. 56-88 per capita more on health expenditures compared to households not receiving BISP assistance. These results indicate that a significant portion of households receiving BISP cash transfers allocate it towards daily household expenses and medical costs. These findings align with studies conducted in other regions, which have demonstrated that similar cash transfers improve the nutritional and health conditions of the recipients [(Duflo, 2003); (Aguero, Carter, & Woolard, 2006); (Paxson & Schady, 2010); (Cunha & others, 2010); (Farooq, 2014)].

8.2.3 Women Empowerment

BISP continues to have a strong impact on women empowerment which is regarded as one of the cornerstones of its programme design. This is felt in gradual changes in the structures that determine the agency of women. The various rounds of impact evaluations provide strong evidence that BISP is supporting women in having greater mobility in their communities, increasing their autonomy in decision making, and increasing their social standing within their community. This is leading to real gains in outcomes that result from gains in female agency. This includes gains generated through the CCT in girls' education, an increased proportion of beneficiaries who can personally save and increased political participation.

The results for the 2016 evaluation round regarding all four mobility indicators viz a viz visit to market, visit to health center, visit to friend's house and visit to religious center showed a significant positive impact on beneficiary households compared to non-beneficiaries (OPM, 2016). In terms of women's mobility, the data shows a 7 - 10% increase in visits to markets and a 5 - 15% increase in visits to health centers. Visits to friend's homes have improved by 13%, followed by visits to religious centers which have increased by 8%. When considering all mobility measures together, an overall improvement of 8% was recorded.

The other dimension of gender engagement focuses on women's socio-economic and political empowerment, including women's decision-making and voting rights in elections. Women's political participation, particularly voting in elections, has been observed to improve by 9-13% compared to non-beneficiary women. According to findings, BISP beneficiary women demonstrated increased decision-making abilities regarding their child's education, which is a positive sign of progress.

Moreover, statistics on women's involvement in making small investment decisions demonstrate a significant and positive increase of 7% compared to non-beneficiary women over time. Similarly, there has been a 5% improvement in decision-making regarding children's education during the same period. This indicates that providing cash grants exclusively to women enhances their decision-making power concerning their children's education spending (Iqbal, Padda, & Farooq, 2020).

8.2.4 Education

BISP's Benazir Taleemi Wazaif program CCT is playing an important role in enroling children in the poorest of the poor families across the country. The quarterly level of cash stipend for enrolment of girls at primary, secondary and higher secondary level of education is kept higher in comparison to boys to incentivize sending girls to school. In addition, a one-time graduation bonus of Rs. 3,000 for girls completing primary education is given to female child under this Program.

The first impact evaluation of Waseela-e-Taleem was carried out in 2016 which revealed that this CCT program contributed significantly to improving the enrolments of beneficiaries' children in schools (OPM 2016). Among children in households supported by the WeT program, 81% were enroled in schools, compared to only 60% of children in families not supported by the program.

However, some gender differences in enrolment were observed. The enrolment rate for girls in families supported by the WeT program was 76%, while it was 86% for boys. This suggests that there may be additional factors affecting girls' enrolment compared to boys.

To provide further context on changes in enrolment rates over time, the study included data on enrolment rates for children aged 5 to 12 years old during the baseline survey conducted in 2013. The findings reveal that the enrolment rate increased from 68% to 81% for children in households supported by the program. For children in households

not supported by the program, the enrolment rate increased from 49% to 60%. These trends indicate a positive change in enrolment rates over time, with a 10% increase in enrolment rate particularly for households receiving WeT program support.

The qualitative research conducted in the study revealed that despite the acknowledged importance of educating both boys and girls, there was still a preference for boys' education, particularly in households with limited financial resources.

In addition, a significantly higher number of girls were not enrolled in school due to distance. This reflects both the limited mobility of female students and the differential opportunities available for girls' education. For example, a teacher and community key informant mentioned that while there is a primary school in the village that both boys and girls attend, only a few girls continue their education beyond primary school because the middle school is located 3 to 4 kilometers away and parents are reluctant to let their daughters walk that distance alone.

Encouragingly, the study found that in households supported by the WeT program, containing at least one WeT beneficiary, fewer children reported the cost of education as the main barrier to enrolment. Only 24% of children in such households cited cost as the main reason, compared to 33% in households not supported by the WeT program. This indicates that this program is alleviating some of the financial constraints associated with education, making it more accessible to children in the beneficiary households.

8.2.5 Nutrition

Nutrition is a basic human need and a prerequisite to a healthy life and well-being. It is directly linked to human resource development, productivity and ultimately the national growth. Apart from supplying nutrients, foods provide a host of other components that have an impact on health. Therefore, a proper diet is essential from the very early stages of life for growth, development and activity. Malnutrition contributes to poverty, as lack of nutrition in uterus and early childhood adversely affects cognitive and physical development, ultimately reducing human capital and economic productivity, further perpetuating the cycle of poverty.

BISP's Nutrition CCT – the Benazir Nashonuma was designed given the high rates of malnutrition and stunting in Pakistan. This CCT aims to address the issue of stunting

prevention and promote dietary diversity during the critical first 1,000 days window of opportunity for children's development.

As this program is in its nascent years of development, a rigorous impact evaluation study has not been carried out so far. However, some insights in the positive effects of the Nashonuma program have been obtained from a series of quarterly operational reviews carried out recently by a third-party firm on BISP's behalf.

The findings indicate that the majority of the respondents benefiting from the BISP program were in their third trimester of pregnancy (54%) followed by 34% in their second trimester and the remaining were in the first trimester. An overwhelming majority of 85% of the beneficiaries were getting an antenatal checkup whereas only 9% reported not getting one and 6% claimed not to know. As a result of the program facilitation, the substantial majority of beneficiaries were able to easily access the program facilitation centers at different DHQs and THQs across the initial 14 pilot districts. The highest proportion of the beneficiaries went to DHQ (34.3%) followed by THQ (29.5%), private hospital (17%), RHC (6%) and BHU (4.8%) for their antenatal checkup.

An overwhelming majority of beneficiaries at 96.6% reported receiving food sachets (Maamta) from the Facilitation Centers during their visit. Specialized Nutrition Food sachets, commonly referred to as Wawamum, are provided to children as part of a comprehensive nutrition program, which contain specially formulated food supplements designed to meet the nutritional needs of young children during the critical weaning phase. According to available data, an impressive 97.9% of children, who are eligible for the program, have received these food supplement sachets.

The success of health programs heavily relies on the effective dissemination of information and raising awareness among beneficiaries. The findings reveal that a majority of surveyed beneficiary women (94.7%) are attending every health awareness session. However, a small proportion, approximately 4.5%, had never attended any session, with the highest percentage observed in Gilgit-Baltistan. The primary reason cited for non-attendance was the unavailability of relevant staff. Interestingly, among the attendees, 58% indicated that the awareness sessions were delivered through television. This medium was found to be prevalent across different regions. In contrast,

the remaining 42% of beneficiaries received vocal sessions directly from the field coordination staff.

8.2.6 Emergency Cash Transfer

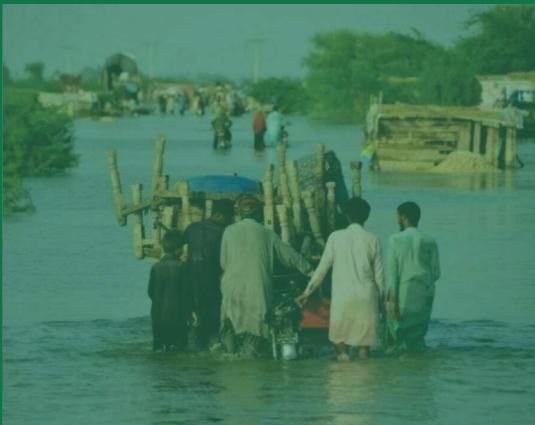
In response to the nationwide lockdown due to the COVID-19 pandemic, the Emergency Cash Program was launched by the government, in April 2020, through BISP. Its primary objective was to provide support to vulnerable families who were facing income shocks during this challenging period. The program successfully disbursed a total amount of Rs. 179.27 billion (\$1.11 billion) to approximately 14.83 million beneficiaries, which included both regular BISP beneficiaries and additional recipients.

Under this initiative, each eligible family received a one-time assistance payment of Rs. 12,000 (\$75). The programme's effectiveness and efficiency in swiftly addressing the economic impact of the lockdown earned it recognition. The World Bank ranked the Emergency Cash Program as the fourth-best response in the world, in terms of the overall quantum of initial population served, emphasizing its quick and efficient measures in mitigating the economic shock caused by the pandemic.

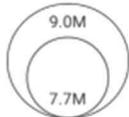
BISP in Review 2022-23



CHAPTER 09



YEAR IN A GLIMPSE - 2022 -23



16.9%

Increase in Benazir Kafaalat beneficiaries



25%

Increase in the quarterly Benazir Kafaalat cash assistance to individual beneficiary



Rs. 274.5 B

Annual budget for the Benazir Kafaalat program



Transgender Persons Inclusion

Inclusion of transgender persons in the Benazir Kafaalat program



7.52M

Children enroled in the Benazir Taleemi Wazaif program



769,887

Beneficiaries of the Benazir Nashonuma program



102,003

Students awarded scholarships to date under the Benazir Scholarships for Undergraduates Project



Launch of Dynamic NSER

Year 2023, marked the successful transition from static to dynamic NSER



617 BDRCs

Established Benazir Dynamic Registration Centers for the implementation of Dynamic NSER across Pakistan



Rs. 70 B

Disbursed to 2.8 million flood affected families (Rs. 25,000 per family)



Rs. 8.39 B

Budget allocation under the Sindh Wheat Seed Subsidy Program @ Rs. 5,000/- per acre



Rs. 13.7 B

Disbursement (Govt. of Sindh funds) to 6.69 million families of Sindh @ Rs. 2000 per family

9 BISP in Review 2022–23

The analysis in the preceding chapters documents the growth and evolution of BISP over the last 15 years as the leading social protection agency of Pakistan. During this relatively short period of time, the program has witnessed a transition to a fully end-to-end digitized social protection platform that has also shown its mettle in emergency situations through quick design development of shock responsive cash transfers. Keeping with its tradition of service over the years, BISP has shown substantial progress over the last one year i.e. 2022-23, in all areas of its core operations. This chapter presents an overview of the major developments over this period.

9.1 Benazir Kafaalat Program

The Benazir Kafaalat unconditional cash transfer program, which is the largest program of BISP. During the FY 2022-23, the program grew further in size, in terms of the number of beneficiary families who were provided with a quarterly cash transfer. In view of the high rates of inflation being witnessed in Pakistan as well as globally, it was decided to increase the amount of the quarterly cash transfer for BISP Kafaalat beneficiary families. The quarterly cash stipend was increased from Rs. 7,000 per quarter during last year to Rs. 8,750 per quarter this year – an increase of 25%.

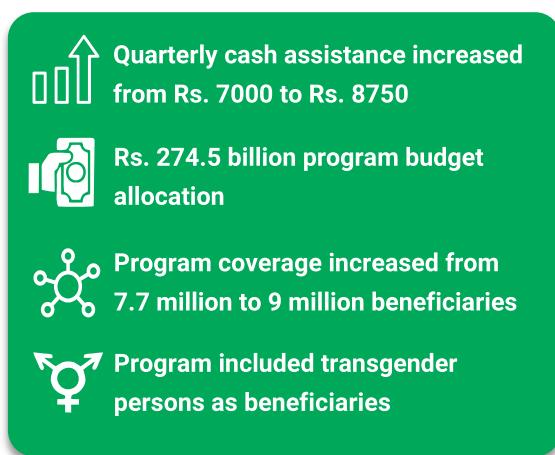
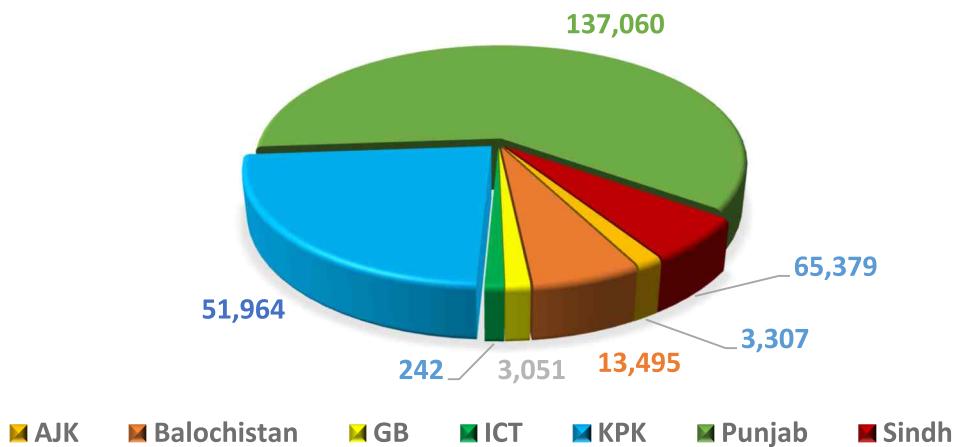


Figure 26: Allocation under Benazir Kafaalat by province/region (Rs. in million)



This program has reached nearly 9 million by end of FY 2022-23, up from 7.7 million registered beneficiaries at the start of the year, showing an impressive growth of approximately 17%. BISP's annual budget allocation for the Benazir Kafaalat program rose to Rs. 274.5 billion for FY 2022-23. The provincial breakup of allocation under Kafaalat program during the FY 2022-23 is shown in figure 25.

Inclusion of Transgender Persons

Previously, only women, who are or have been married, were eligible to receive cash assistance under Benazir Kafaalat program. However, in its 50th meeting, the BISP Board approved a policy to include transgender persons as well. As per the policy, transgender persons are required to get registered with BISP through the NSER survey. Provision of CNICs from NADRA indicating the holder as transgender person, is mandatory. However, PMT score restrictions have been relaxed, as a special case for transgender persons to declare them as BISP beneficiary subsequent to validation/verification by NADRA.

9.2 Benazir Taleemi Wazaif Program

Since its inception, the Benazir Taleemi Wazaif program has undergone progressive expansion. At the start of FY 2022-23, the program was supporting the education of a total of 2.6 million actively enroled children. Towards the end of the year, the enrolment of active children in the program had increased to 7.52 million from the primary to higher secondary levels of education – indicating an impressive growth.



**Significant increase in enrollments,
with over 7.52 children enroled
across Pakistan**



Rs. 81.14 billion disbursed

9.3 Benazir Nashonuma Program

BISP's health and nutrition co-responsibility cash transfer program was initially tested in 2 districts and further piloted in 15 districts of the country. BISP Board approved expansion of the program throughout the country in October 2021 and by June 2023, the Benazir Nashonuma Program is operationalised in



Program expanded to 157 districts



488 Nashonuma Centers established



Rs. 9.14 billion disbursed

157 districts of the country through 488 Facilitation Centers. The budget allocation against the Benazir Nashonuma Program for FY 2022-23 was Rs. 20 billion, which has been spent on 769,887 beneficiaries under different activities of the conditional cash transfer program. The main achievements of the program are summarized in table below, in terms of the enrolment/ outreach as well as funds disbursed to date.

Table 13: Province wise enrolment/outreach

Province/ Region	Enroled Children	Enroled Pregnant & Lactating Mothers	Total Beneficiaries
AJK	9,028	14,927	23,955
Balochistan	38,303	35,536	73,839
GB	18,069	26,613	44,682
ICT	1,297	1,810	3,107
KP	108,433	132,666	241,099
Punjab	64,637	64,200	128,837
Sindh	142,771	111,597	254,368
TOTAL	382,538	387,349	769,887

9.4 Benazir Scholarships for Undergraduates

The Benazir Scholarships for Undergraduates Project aims to increase the access to higher education for children from low-income households, who need financial support to pursue higher studies. During the FY 2022-23, a total amount of Rs. 8.6 billion was disbursed for meeting the expenditures of this project.

9.5 National Socio-Economic Registry

This year marked the successful transition of BISP from static to dynamic NSER. The new approach of dynamic updation has involved establishment of registration desks throughout the country which has enabled the ongoing collection and updating of socio-economic data for households. This new system is designed to be more efficient and sustainable, allowing BISP to update the existing data as well as cover the households missed-out during the door-to-door NSER update completed in January 2022.



Significant progress had been made on various fronts to transition towards the Dynamic Registry during the current fiscal year. Some noteworthy developments accomplished during the FY 2022-23 are highlighted below:

i. Modifications and Development of the Survey and allied Applications

Significant backend modifications, including enhanced interoperability with NADRA have been made to the NSER Survey application to align it with the new data collection mechanism requirements of Dynamic Registry. Additionally, a new application has been developed for improving queue-management and for making the registration process faster and efficient.

ii. Establishment of Benazir Dynamic Registry Centers (BDRCs)

BISP has set up 617 BDRCs across the country, ensuring that every tehsil has at least a dedicated registration center. These centers provide a local platform for the public to register themselves in their respective tehsils, making the registration process more accessible and efficient. These centers also redress citizens' grievances, including households who were missed-out during the door-to-door coverage or households who are required to provide additional information to update existing information, addressing the identified discrepancies.

iii. Dedicated Saturday for registration of three categories

In order to facilitate the vulnerable groups, BISP has exclusively dedicated "Saturday"

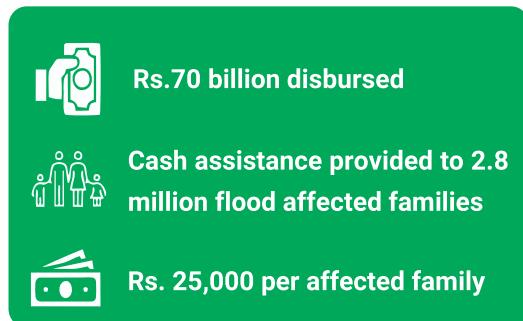
for the registration of following persons in addition to usual priority given to them:

- Differently abled persons
- Elderly persons having age of 65 years and above
- Members of transgender community

9.6 Emergency Cash Response

Flood Relief Program

An unprecedented rainfall during the monsoon season in July-August 2022 led to severe flooding across significant areas of the country, particularly in the province of Sindh, affecting a large number of people. Among the crucial emergency relief measures, was the immediate provision of a cash grant of Rs. 25,000/- per family (\$113) in the districts that were declared as flood-affected by the NDMA. Around 2.8 million families were provided cash assistance for which federal government allocated Rs. 70 billion (\$316 million).



Sindh Wheat Seed Subsidy Program

In the wake of unprecedented floods across the Sindh province in July-August 2022, cash assistance @ Rs. 5,000/- per acre to the farmers identified by GoS, through BISP was provided. An amount of Rs. 8.39 billion was provided by GoS for disbursements under the program. Disbursement was made in two phases. In the first phase, farmers having 12.5 acres or less landholding were eligible while in the second phase, farmers holding up to 25 acres of land were eligible. Disbursements for first and second phases were initiated in March and May 2023, respectively.

Wheat Flour Subsidy Program

To cushion the masses against increase in wheat flour prices in the holy month of Ramza, GoS decided to provide cash assistance @ Rs. 2,000/- per beneficiary family of Sindh. Similarly, provinces of Punjab and KP, as well as ICT, have used BISP data for identifying families to distribute wheat flour during the month of Ramzan.

Future of BISP



CHAPTER 10



10 Future of BISP

The Benazir Income Support Programme has come a long way from the organization that was setup in 2008 to provide minimum financial support to the poorest and most vulnerable segments of the country's population. It has evolved rapidly into the premier social protection agency of Pakistan, having achieved significant milestones in its 15 years' journey and has made notable contributions in the domain of poverty reduction, social protection and women empowerment in the country. The achievements of BISP have not only been recognized within Pakistan, but also been acknowledged at the international level by organizations such as the United Nations, World Bank and Asian Development Bank for its innovative approaches, effective targeting and positive impact on vulnerable populations. BISP's success is now serving as a role model for new and emerging social protection programs in other developing countries.

The programme is committed towards continuing on its journey of excellence by incorporating global best practices and lessons learned to better serve its beneficiaries and contribute to sustainable development of the country. In the coming years, BISP is poised to take forward the agenda of social protection by further expanding the outreach of its unconditional and conditional cash transfers, as well as introducing other interventions to more holistically address poverty and vulnerability in the country.

Under its Digital and Financial Inclusion Strategy, BISP is in the process of launching a pilot Digital Financial Literacy Program in 13 districts across the country. The overall purpose of the financial literacy training program is to enable BISP beneficiaries to do better financial planning, optimally manage their financial resources, improve their financial decisions and access financial products and services available through the formal financial sector. The digital and financial literacy program will provide training on a range of topics, including an introduction to BISP initiatives, bank account opening & use of banking services such as ATM (BVS & Debit Card), Cheque, withdrawals, deposits, combating fraud, registering complaints, digital literacy, budgeting, savings and types of investments etc.

As BISP's targeting mechanism has transitioned from a static registry to a dynamic registry, this Dynamic National Socio-Economic Registry platform has potential to improve targeting of BISP's UCT and CCT programs. Besides, it will also continue to

serve other social protection and assistance programs by Federal and Provincial institutions in terms of validated household level data on socio-economic indicators. With an aim to strengthen Government of Pakistan's ability to implement targeted subsidies based on updated data, BISP dynamic registry data is regularly being improved. BISP continues to expand its footprint by having Benazir Dynamic Registry Centers at all tehsils in the country. As per the caseload, additional centers are also going to be made operational. BISP NSER plans to have a public interface of the data collection system in form of an Android application which will allow masses to update their demographic information from their handheld devices. This initiative, along with Mobile Registration Vehicles, is planned for near future to allow update of already collected registry data and coverage of missed-out households, respectively.

For Benazir Taleemi Wazaif, BISP aims to continue its efforts for increased enrolment of out of school children and reduce the dropouts of students of beneficiary families. In FY 2023-24, the program aims to continue its trajectory of success by further enhancing its initiatives and impact through; registration and enrolment of 4 million new children; up-gradation and improvement of the ACM & enrolment applications; and introduction of a robust mechanism of monitoring and evaluation. The expansion plans are cognizant of geographic disparities among the provinces. To ensure better outcomes on education sector indicators in Balochistan province, BISP plans to have coverage of all households under Benazir Taleemi Wazaif program falling under the ceiling of PMT 60 covering more than 90% of the population of the province. This aims to instill increased level of motivation among families to send their children to nearby schools.

Under its conditional cash transfer program focused on health and nutrition – the Benazir Nashonuma, BISP aims to cover 1.5 million beneficiaries in FY 2023-24 and also plans to pilot a CCT – Health & Nutrition activity for adolescent girls in selected districts. This is to expand the coverage of the program from first 1,000 days to 8,000 days, covering the critical time of adolescence for girls. Similar to the education focused CCT intervention, the Benazir Nashonuma program is also planned for enhanced coverage of the Balochistan province in the FY 2023-24.

BISP is also transitioning towards a new payment model to facilitate its beneficiaries in collecting their stipends. In this regard, the BISP Board has authorized the management to proceed with launching of a pilot of this new payment model for

maximum of two tranches to test the system and integrations between BISP and different banks. The structure of this new payment model will be based on direct funds transfer (API based bulk payment disbursement) from Treasury Account to an Asaan Account of beneficiaries through RAAST Payment Gateway, maintained with partner banks.

The COVID-19 pandemic has laid bare the vulnerability of country's workforce engaged in the large informal economy. Workers associated with informal sector typically fall outside formal institutionalized relationships, which offers support in times of need, such as tax relief, worker welfare schemes, insurance, old age pensions etc. Such segments are often excluded from state-led social protection programs by virtue of their economic status being slightly superior to the ultra-poor, to whom the state support is generally targeted. They are not poor enough to be eligible for social safety net benefits, and not well-off enough to be part of social insurance programs mandated for the formal sector. This growing segment of the population without access to any institutionalized forms of social protection is typically referred to as the "missing middle".

Over the coming years, BISP intends to extend social protection coverage to this missing middle group, through introduction of a hybrid savings' scheme for beneficiaries who have exited the program. This savings scheme being designed in collaboration with the World Bank will be a catalyst for its previous beneficiaries, who still remain vulnerable to socioeconomic shocks due to manmade or natural disasters that have the potential of pushing them below the poverty line again.

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