
THOSE WHO MATTER THE MOST

BISP Pride of Pakistan



Marvi Memon

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poverty alleviation of BISP beneficiaries.

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Dedication

I dedicate this book to the Benazir Income Support Programme (BISP) beneficiaries who have been my extended family and my *raison d'être*. May you win the jihad against poverty thanks to your courage and the state's intervention. You are and will always be my inspiration in my struggle for achieving Shah Abdul Latif Bhittai's ideals throughout my life. It has been a humbling experience serving you. I also dedicate this book to the educated youth of Pakistan who whilst achieving for themselves must empathize with those who have not had it so easy. And especially to my son Murtaza whose sense of duty to those who matter the most has made me work harder for my 'maaroora' (my people). Finally, I dedicate this book to the voice of complete ownership, and practicality who was my backbone during trying times.

Preface

- 1. Why and How me at BISP?**
- 2. Why my book on BISP?**
- 3. Contents of book**
- 4. Principals in charge during 10 plus-year
BISP journey (2008-2018)**
- 5. Acknowledgements**

1. Why and How me at BISP?

The first time I heard the name 'Benazir Income Support Programme' (BISP) I was a first-time member of Pakistan's National Assembly on the opposition benches in 2008. As a Pakistan Muslim League Q (PMLQ) MNA, anything coming from the Pakistan Peoples Party (PPP) government was to be taken with a pinch of salt as per my experience. The narrative of the PPP of setting up the social safety net in the name of Mohtarma Shaheed Benazir Bhutto looked like a plain scheme of putting politically chosen poor in all constituencies on dole so as to make them beholden to the PPP when the time for elections would come.

As such my first usual aggressive front foot response inside parliament and outside on media was an outburst against the PPP saying it had launched a scheme to make beggars out of the poor in Pakistan. I continued to harp the same political narrative when BISP forms were distributed by the then Chairperson BISP, MNA Farzana Raja, in areas where elections were due. We in the opposition benches called it pure and simple pre-poll rigging. This 'off and on' opposition to government attack on many issues including this one continued throughout my opposition years. To the extent that I even remember one particular talk show where Farzana Raja was so livid with my comments against her party policies and BISP, that she left the talk show midway. Funnily enough in hindsight, the only talk show colleague to have done so in my long talk show days.

When BISP forms were being distributed prior to Gilgit Baltistan elections in 2009, I remember making a call to the then Prime Minister, the ever-accessible, polite Hon. PM Yusuf Raza Gillani, pleading and threatening him not to do so. He informed me that he had had a similar call from Mohammad Nawaz Sharif Sahib and would consider our request. He didn't of course. PPP distributed BISP forms in GB through their party workers and the rest is history. They won the elections. And to this day the BISP forms are blamed as pre-poll rigging though the truth was very much otherwise. PPP won GB then because it was in federal government. A pattern which was repeated when Pakistan Muslim League (N) (PMLN) was in power, in federal government. Ditto in AJK election scenario though none of them buy this obvious logic despite facts saying otherwise.

My next encounter with BISP happened in early 2013, when PMLN was finalizing its election manifesto. I had joined PMLN in March 2012 as a matter of fact, in its peak opposition days. Anyway, as a Sub-committee chairperson of the Inter-provincial PMLN manifesto committee in 2013, I remember that larger conversation in PMLN circles distinctly today, which was chaired by Mohammad Nawaz Sharif President PMLN. All Chairpersons of the sub committees along

with Sartaj Aziz Sahib, the Chairperson of the Manifesto Committee, were present in the PMLN party office conference room, at Model Town Lahore.

When the subject of BISP came up, there was a long debate. In essence it was felt that firstly the programme was conceived off by the PMLN cabinet members. That is when PMLN was briefly in a coalition with PPP in the first 6 weeks of 2008 PPP government, so we should own it when we would form the next government. This fact obviously is hugely contested by the PPP who says they conceived BISP not anyone else. Secondly, it was felt that the program had too much traction with the common man; shutting it down would be detrimental to our vote bank in the elections. Thirdly, many members had an issue with the name and vowed that when we would get a majority we would change it to a neutral name which would work well for any political party taking over in the future. It was clear that the political dividend PPP had reaped in the name of 'Benazir' for giving cash handouts was unacceptable going forward.

Fourthly some members did voice their distaste for what they considered dole outs but were argued down by the Finance Committee of the Manifesto Committee saying social safety nets were income support mechanisms and equalizers needed for a developing economy. I listened carefully and agreed with the majority opinion at that time to continue with the program when our government would take charge.

I could never have imagined then that I would have been given responsibility of this program in the PMLN government. That happened much later. Early 2015, I was called by the then Finance Minister Senator Ishaq Dar, who offered me the Chairpersonship of BISP since it was technically sort of under the Finance Ministry. He felt that my work for the most vulnerable was what carved me out to be a perfect fit for this assignment.

I resisted for few months since I felt that I had originally been promised Minister of State for Information by the top most PMLN leadership. All through my political years that had been my forte especially since I wanted to continue the family tradition of carrying on with the Ministry of Information due to my father Senator Nisar Memon being Information Minister three times previously. Mr. Dar argued that, that was no longer on the cards by the leadership despite an earlier promise made to me. He said BISP would provide me an opportunity to do good for those who mattered most to me, my poor all over Pakistan enabling me to get their prayers (duas) too. My second issue, perhaps more fundamental about BISP, I voiced again to the Finance Minister. My fear that since my opposition days I had considered this program to be a dole out, creating dependency versus poverty alleviation.

At this point the Finance Minister successfully logically and technically convinced me that BISP was part of the international financial arrangements where donor assistance to Pakistan was linked to such a social safety net. The internationally accepted best practices on social safety nets were of the view that stipends were necessary smoothing mechanisms in the face of calamities and saving families from falling deeper into the traps of extreme poverty. Moreover, income support versus full dependency was the purpose of social safety nets and BISP was formed for that very purpose.

He further explained that without such a support system the state would be at a loss to manage poverty and that the value of the offering was in the net it created for the poor when facing the pressures of inflation and external shocks. When I talked about 'teaching them how to fish versus giving them a fish' theory he said for that there were poverty alleviation organizations in the government but what BISP accomplished was the first step of the poverty alleviation process. He explained the theory of change: that BISP was about the bottom quintile and the poorest, who needed to be brought to some level of leading dignified predictive lives after which the exiting from poverty efforts could bear fruit and not before.

That was perhaps my first tutorial on why BISP was not a dole out program versus the notions from my opposition days. I think in the final analysis what really clicked was the personal peoples' aspect of BISP, he explained best. He said that making a difference to the lives of the most vulnerable was what my opposition days had been about and that now finally instead of simply voicing I could act and make a difference to their lives myself. He reminded me that no PMLN member had travelled the length and breadth of all of Pakistan in the same way standing up for the vulnerable and that the people's aspect would be my biggest strength. That argument worked best.

I decided to accept the challenge. February 24, 2015, I was taken by the Finance Minister to see the then PM Mohammad Nawaz Sharif. It was my first time in his office at the PM house. I remember his words distinctly. He said that it was a big blessing coming my way, since it would give me the opportunity to serve those who needed the state the most and would be a way of serving Allah at the same time earning me much 'sawaab'. The humility in the way he presented the BISP responsibility is still fresh in my mind today.

I was then taken into the then PS to PM, Javaid Aslam's office for working out the formalities of such a responsibility. The Finance Minister explained that the first thing I needed to do after taking over, was the audit and clean-up of the database to ensure that any fraudulent cards which had been made in the system could be deleted so that I would take over with a fresh slate. And also that he expected me

to keep the image of BISP super transparent because it was in the development partner's eyes all the time.

Whilst the discussion of accepting BISP had been going on, I had of course consulted my father who was not just three times a Federal Minister but also had a corporate background having led IBM in Pakistan for 10 years. His professional and fatherly advice was key to me. He had warned that whilst this was a tremendous responsibility of serving my 'marooara' (my people) this was a heavy financial responsibility and that I would have to, using my banking background create the best transparent systems so that at no point I would be faced with financial allegations of misappropriations that had previously plagued BISP. I had assured my father that his reputation was most important to me and I would ensure that BISP would function minus all the taints of the past during my days. With this key objective in my mind, the Finance Minister's first directives to me as my direct boss seemed in line with what I had been advised of by my father. Systems needed to be fixed at the start so that my time at BISP would be known for financial transparency.

My notification was done on February 25th, 2015. It was a happy long-awaited moment for me and my family. It came with a Minister of State status for the moment. I was told that the Ministerial oath which I considered my right based on my tremendous work in opposition and with PMLN since 2012 would follow shortly. That promise made by Mr. Dar never happened to this date interestingly. For me the honour to serve in the Cabinet like my father had done, was my perk.

On Feb 26th morning, I was on my desk at BISP. I remember entering the immense complex of the F-Block in the Pakistan Secretariat and thinking how Farzana Raja, courtesy the support of President Zardari, had created a large organization. My 'A to Z' tutorial on the 'nuts and bolts' of BISP awaited in the form of the then Secretary BISP, Mr. Shabbir Ahmed's briefing and presentations to me. I must have taken over 8 hours that day going through detailed presentations with him and the management team. No question was too basic that day. I must have asked millions of the most basic ones with no fear of sounding dumb. I wanted to master all I needed to know about BISP fast. Time was the essence. I wanted to shine for Pakistan, for PMLN and for my poor.

The first order I gave that day was the most important to me conceptually. We needed to be clear as an organization who our bosses were. From my corporate days I was clear on the importance of the 'customer' in an organization's life. I asked my Chairperson office staff to put next to the official photos of Quaid-e-Azam, President, and Prime Minister photos, six BISP beneficiary photos (from 6 provinces and territories), in the same size representing the customers we were

beholden to. To date those photos are placed on the walls and are a reminder of why we work and whom we serve; in fact, to whom we report. In frustrating days at BISP those 6 photos have guided and inspired me the most.

The second thing I did on day one was to come up with a renewed Vision and Mission statement. The original one for BISP was: "BISP's vision is eradication of poverty and elevating the status of marginalized and under privileged sections of society, especially women, through establishment of comprehensive Social Protection Net." I needed a more stretched one, which demonstrated to BISP employees that we were aiming at putting BISP on the world map. Also, we were aiming at creating real value for beneficiary lives so we added the following: "Creating the Pride of Pakistan through Dignity, Empowerment, Meaning of Life for the most vulnerable through the most scientific poverty database, targeted products and seamless service delivery nationwide." This hopefully has been the ethos of BISP in the days I have chaired it.

The third thing I did on day one was give the approval for the audit of the database of BISP beneficiaries. That entailed a meeting with the NADRA chairman, Usman Mobeen. When the NADRA team entered my office, I was confused. Three young gentlemen entered and I was visibly irritated. I asked where the NADRA Chairman was. When the youngest gentleman identified himself as the NADRA Chairman, I remember remarking how that was possible since he was ever so young. He was witty enough to pass the 'complement' back saying he didn't realize chairperson of the country's largest social safety could be so young too. That was the new team. Young and energetic I thought. Anyway, the tedious exercise of the audit of the database started that day. We called it the 'data sanity' exercise. It lasted over 3 months. Its results and impacts are described in the 'servicing' section of the book. In essence, we blocked the illegal cards made as a result of connivance of BISP and bank staff to the tune of 125,714 of 5.2 million beneficiaries. Fraud well detected and taken care off right at the start.

The fourth thing I did for the day was that I took a round of the BISP HQ office of over 300 staff and introduced myself. And finally, the last thing I did that day was give clear task to the management team to create with the entire BISP team, from juniors to seniors, the "100 Day Action Plan". I needed benchmark, targets and a measuring mechanism for our performance. The best format I found was this plan. Its uniqueness is described in the 'servicing' section of the book since it was a way to create a paperless environment. The reason I undertook it immediately on Day 1 was to give a clear-cut signal to my team that I was eager to show results using a new mechanism of tracking progress which transcended the regular civil servants file work.

One of my father's first few advices when I took charge of BISP was file-work. Knowing how careless I was about my personal paperwork since childhood, I got a good sermon. He wanted me to read each file so that I would never be in a position to have missed out on any transparency issues. He made it clear that a cabinet post came with responsibility and that unlike my personal paperwork, which were badly organized, which he had baby sat for me all my life, here I would need to read and take responsibility for each approval. Having heard all this on day one was a wakeup call. The file work of the Pakistani bureaucracy was a big maze. I couldn't make head or tail of the superfluous back and forth which wasted precious time. Despite the so-called intelligence of an LSE graduate I was clueless with what and how they wrote and how so much time was wasted in the confusions created on paper. It was in this spirit that I gave instructions on Day 1 for creating an e-governance platform for monitoring the 100 Day plan which would eventually be made for the organization. I would play on my own pitch, the corporate pitch of collective transparent e-governance decision making. Only because the Pakistan bureaucracy's pitch of file work was super confusing and unproductive in my eyes.

Thus, started the journey at BISP. The support of PM Mohammad Nawaz Sharif and Maryam Nawaz was there on Day One. The party leadership had put me there and I was conscious of wanting to deliver in an organization which could give my party positive results before the next general elections in terms of excellence achieved. I wanted to be their shining star in terms of building a merit driven organization in return for the confidence they had reposed in me. Unfortunately, as time progressed, successes of BISP were never owned by PMLN. Something I would rather not comment on as motives at this stage.

At the beginning of the BISP journey, perhaps outweighing all other worldly considerations was my pledge to Bhittai. This was my biggest motivator for accepting the BISP challenge. After all, I was supposed to take care of Bhittai's 'marooara' (people) and was obliged to excel customer (their) expectations. A term handed down to us from our Citibank days. The BISP assignment was tailor made from Bhittai's point of view: taking care of his people who were the most vulnerable in the entire country. It was a humbling breakthrough. I couldn't have found an assignment which would fit his instructions to his 'sourmi' (heroine) better than the BISP one. His spiritual instructions have always been serving the 'marooara' and sacrificing all other worldly benefits in the process. It was in this spirit that I took charge of BISP.

I was also very pleased with the fact that my first semi cabinet post had something to do with Mohtarma Benazir Bhutto. Not being a big fan of the PPP of 2008 days, but having great respect as a Sindhi woman for another Sindhi

'sourmi', I was pleased to have had something to do with leading an organization in her name and that respect I maintain despite all odds to this day.

Finally, I was extremely conscious from day one, that since my job entailed taking care of 'those who matter the most' it was this responsibly that would help the national security of Pakistan. The link between security and poverty was the key. The faster we would sort out poverty issues, the faster our dreams of making a secure Pakistan would become a reality. I have always considered myself a soldier in the war against poverty and hopefully a contributor to the larger objectives of national security and integrity for Pakistan.

2. Why my book on BISP?

Having spent three plus years of achieving for country, for government, and most importantly for Bhittai's people i.e. the BISP beneficiaries, I felt the need for documentation of the entire experience in BISP's 10-year celebration year. All my life ever since my childhood I have been trained to write and document all experiences by my parents. My first book was about the parliamentary days in opposition, which was a first for Pakistani parliament. My second book was about running for a rural constituency. I felt a need to honor the BISP experience and document that too. Thus, the need for a third book.

The idea of documentation was encouraged by my Chief of Staff Naveed, whilst I was cooking fish with Gwadar beneficiaries in November 2017. I stated writing the book in April 2018 and finished it in June 2018.

Firstly, it was clear to me that leading BISP was a unique experience because BISP was Pakistan's largest social safety net and one of the world's largest as well. Domestically it was important to explain to the constituents and the stakeholders the successes achieved at BISP.

My political colleagues had very limited understanding of the entire product offering from BISP. It was a failure that I failed to address in my three plus years. There were political biases of a magnitude which meant that whilst the PPP colleagues wanted nothing at BISP to change, PMLN wanted everything at BISP to change to suit them politically. Whilst PTI kept harping pre-poll rigging without understanding how processes had changed where that was impossible. All political motives were misguided and what prevailed thankfully in the end was merit and what was good for the real poor. In the process I took a huge political hit personally from all parties including my own. This struggle of managing the political pressures and making professionalism win is clearly identified in the book.

It amuses me that despite me explaining the systems at BISP since 2015, it is still not clear to governments, certain segments of media or political parties

that BISP is no longer, after 2010 survey, capable of any pre-poll rigging. BISP has an eligible list of 7.7 million women only since 2010 survey, to whom it can give cards/payments - of which 5.7 million have been given till May 2018. No BISP official, no Chairperson, no Minister can add or delete or tamper with that list or give any cards/payments out at their political whims and fancies. Thus, BISP during pre and post elections, due to its systems is truly apolitical and cannot be used politically. I am proud of this fact. This is what the world understood but it is amusing that till June 2018, government and political parties chose not to accept this.

Many processes of 2008 had changed when forms were substituted by survey in 2010 and especially with stricter controls since my taking charge in 2015. But ten years later the fact that political parties in general failed to deliberately or genuinely accept that BISP systems disallowed any sort of political interference in 2018 vs. in 2008 is something which was unnecessarily politicized by all. This book hopefully explains to the uninformed the processes which make BISP world famous and depoliticised.

I hope that the political colleagues, who do take an interest in the art of reading versus just speaking, will read about the real BISP. Also, that they will perhaps better understand the efforts made to improve BISP as an organization and depoliticize it versus use it for vote gathering which is what the political expectation of BISP has always been from all political sides unfortunately.

The second stakeholder of this book are the intelligentsia of Pakistan who see BISP from far, through newspaper and electronic media coverage. It is important that they have for research purposes the inner workings of a government organization which demonstrates the true essence of right to information. I don't think any other organization within the government has been written about for the public at large by the Minister in charge. Nor have the inner workings of government been made clear for the people to whom the government is accountable. This is dear to me personally because in my Parliamentary Information Committee Chairperson days I had propagated the right to information legislation. It is important for people in the public domain to know the pulls and pushes of why it is difficult to propagate reforms within a government organization with the best of intentions compared to the corporate sector.

The third stakeholder of this book are the international community. Over my three plus years at BISP I have had many interactions with development partners and through them other member countries outside Pakistan. The interest in BISP as a success story at having established the largest social safety net is tremendous. Many have shown an interest to be trained by BISP and some are currently being trained by our BISP teams. I felt it my obligation to share the BISP experience from the lens of one who led it, with the international community. My prime motive was that I wanted other countries to learn from our successes and

mistakes and do it better for their poor. Open disclosure about what worked and what didn't so that other countries could benefit. Thus, a concept of success transfer à la Citibank so that the world community at large could benefit. In fact, I want Pakistan to establish a knowledge portal around the concept of League of Social Safety Nets which I explain later in the book. BISP will do this soon.

My fourth stakeholder for the book were the BISP officials, employees and partner organizations. BISP as an organization celebrates its 10 years of existence in 2018. I thought it was important to wrap up their hits and misses as a team since BISP as an organization had worked and needed to have a tribute paid to them. Often the team worked in silos and whilst tremendous efforts were made to change the government silo culture, the book is also about how all of them performed for their customers, the BISP beneficiaries.

I have had the interesting fortune of working with four Secretaries during my three plus year tenure and the resultant interactions are well detailed in the book. The working relationship of Minister/Chairperson and Secretary is the key for the productivity of any organization. The balances struck or not struck, during key decision-making junctures, are well defined so that future BISP fault lines are reduced on this critical front. Normally, politicians are blamed for lack of initiative but as will be seen it is the tussle between well-meaning politicians sometimes and certain type of bureaucrats that lead to losses for the public good. The delays at certain processes at BISP are well defined so that the same are avoided in the future. I can safely conclude that the current and my fourth Secretary was the par excellence combination.

My fifth stakeholder for the book are the educated youth of Pakistan who will be the decision makers for tomorrow. They need to read about the struggles for the vulnerable so that they can take the baton forward. They need to feel empathy for the vulnerable and not pity. They need to understand their own responsibility to the poor. We must produce selfless capitalist sons and daughters of the soil versus selfish capitalists.

My sixth stakeholders for the book are the universities and students of the world and their economic curriculum where they teach social protection. It will be an interesting read of the practical aspects of how it is actually done versus how it is taught! This became clear to me whilst going through some of my son Murtaza's course material at the LSE. The practical angle on the theory is a must for students and researchers to read and learn from.

My final stakeholders for the book are my most favorite my BISP beneficiaries with whom I have had nothing short of a romance in the last three plus years. They have been my inspiration in my days where I didn't have necessary political support for BISP. They have been the reason why I travelled all over the country to be close to them so that I could identify the issues around their servicing. I

travelled the length and breadth of Pakistan to meet with them. I treated them like my extended family. It was a tough physical 'yatra' because travel conditions where they live are not so simple and nor were the vehicles given to me! And yet it was the best time of my life, when I was in their midst. I tried hard to deliver for them as head of organization. They were and will remain the best part of my life.

The book is an admission of how I made their lives easier and how I wasn't at points able to do what was best for them due to the bureaucratic hurdles. It is an open accountability to them with the true sincerity of their elder sister. My romance with them will last me a lifetime. I am humbled that I was able to serve those who mattered the most and stand up for them in forums where their rights were being trampled. The fights I took for them cost me politically, but I am satisfied because my duty to Bhittai was for them and not my political career.

In the final analysis, I want to say that whilst this book is about BISP, it is also about what Pakistan achieved for its most vulnerable people – those who matter the most. It is about Pakistan's human security and thus about Pakistan's national interest beyond all else.

3. Contents of book

My book on BISP is a combination of the following:

1. A conglomeration of my own personal observations, analysis and sets of advice on past, present and future of BISP.
2. Documents, manuals, mandates, TORs, standard operating procedures of BISP departments, which have been reproduced here (in parts or full) for the sake of learning/sharing for all social safety nets and social protection systems. So that what we executed others can do better after having made them specific to their countries and circumstances.
3. Stories of BISP beneficiaries, Research and impact evaluation papers produced for intelligentsia to be able to analyze.
4. Many government documents (not secret of course), which hitherto have not been shared by government, are being shared in the spirit of right to information.
5. Development partner reports and theoretical literature on social safety systems, which have a link to the on-ground realities faced by BISP.

As such, an acknowledgement of the above is due to all BISP beneficiaries, officials and BISP development partners who shared these documents for the sake of an appropriate description of the 10 year BISP history.

4. Principals in charge during 10 year BISP journey (2008 – 2018)

Presidents

- Mr. Asif Ali Zardari
- Mr. Mamnoon Hussian

Prime Ministers

- Mr. Yusuf Raza Gillani
- Mr. Pervez Ashraf
- Justice (R) Mir Hazar Khan Khosa (Caretaker)
- Mian Muhammad Nawaz Sharif
- Mr. Shahid Khaqan Abbasi
- Justice (R) Nasir-ul-Mulk (Caretaker)

Finance Ministers/Finance Advisors

- Mr. Naveed Qamar
- Mr. Shaukat Tarin
- Dr. Abdul Hafeez Sheikh
- Mr. Saleem Mandviwala
- Mr. Ishaq Dar
- Mr. Miftah Ismail
- Dr. Shamshad Akhtar

Chairpersons

- Ms. Farzana Raja
- Mr. Enver Baig
- Ms. Marvi Memon

Secretaries

- Mr. Sher Khan
- Mr. Haseeb Athar
- Mr. Rab Nawaz
- Mr. Shabbir Ahmed
- Mr. Saleem Ahmed Ranjha
- Ms. Yasmeen Masood
- Mr. Omar Hamid Khan

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Chapter 1

History of Social Safety Nets in Pakistan

- 1. Why do we need social safety nets?**
- 2. Social safety constitutional and legal cover**
- 3. The BISP Act**
- 4. Status of other social safety nets till 2008**
- 5. Implementation arrangements**
- 6. What did the authors of BISP have to say about BISP**

1. Why do we need social safety nets?

Today, BISP is the largest social safety net in Pakistan having established itself as one, in the span of 10 years of its existence. However, it is important for the first book on BISP to understand what existed before BISP in Pakistan. Only that will explain why BISP was actually needed.

Many people in Pakistan have issues with why social safety nets should exist. Right at the outset of this book, I want to make it clear why the common wisdom of needing them for majority of countries is scientifically correct. Here is a purely economic reason of why developing economies need them. “It is a well-accepted fact that well-functioning social safety net programs are key components of successful economic growth and poverty reduction strategies as they redistribute income to the poorest and most vulnerable, which has short as well as long term effects on poverty and inequality.”

“It is also a fact that regular and predictable cash transfers allow poor households to smoothen their expenditures, improving their ability to manage risks. Thus, there is no income dole happening. It is income support helping the poor from debt traps happening. Cash transfers also help households to invest in children’s human capital, enabling them to take advantage of sizable returns to schooling at 7 percent for males and 9 percent for females in Pakistan. More broadly, cash transfers help in remedying credit market failures, allowing households to take up investment opportunities that they would otherwise miss. At the community level, cash transfers facilitate the functioning of markets after a crisis. Objective and transparent programs are also likely to have a positive impact on social cohesion. Finally, the presence of an effective social safety net allows policy makers to avoid suboptimal economic policies. For example, certain price subsidies, which may interfere with the functioning of markets.”

In 2007, the World Bank produced the report ‘Social Protection in Pakistan: Managing Household Risks and Vulnerability’. This document gave a detailed review of social protection mechanisms in Pakistan and made recommendations for their improvement, notably to increase coverage and enhance effectiveness. During the same year, the Government of Pakistan endorsed the ‘Social Protection Strategy to Reach the Poor and the Vulnerable’, which recognized helping the poor and vulnerable segments of the society through social safety nets as a key objective of the Poverty Reduction Strategy, and highlighted the need to reform ad hoc, reactive and fragmented sectoral interventions. These documents were invaluable in guiding the Government’s social safety net reform agenda that followed. Technically all governments claim to have wanted a social safety net post 2000. There are policy papers suggesting the same as far back as then.

After 2007 the Government of Pakistan significantly increased its spending on social safety nets, while at the same time transitioning to a new institutional framework, which was meant to improve the coverage, targeting effectiveness and adequacy of social safety net programs.

However, since 2007, Pakistan has also endured three major crises. First, the effects of the global economic downturn resulted in rising food inflation and reduced demand for Pakistani exports. Second, the security environment deteriorated rapidly due to the militancy, especially in Khyber Pakhtunkhwa (KP) and the Federally Administered Tribal Areas (FATA). Finally, during June, July and August 2010, torrential rains released a wave of super floods, stretching the entire length of the country; followed by the August 2011 floods.

Between 2008 and 2010, the welfare distribution was dynamic across all expenditure deciles, particularly within the lower welfare distribution. About 50 percent of the households below the abject poverty line in 2008 had moved out of poverty by 2010, but a similar number of households fell into poverty. During this period, households that made an upward transition still ended up hovering near the poverty line. Likewise, the risk of households falling into poverty during this two-year period was much higher for those households in the bottom 50 percent of the 2008 household consumption distribution.

Every educated development practitioner knows that the key determinants of moving into and out of poverty are access to agricultural land, the household head's education level, urban/rural residence, and household size. All of these indicators are good predictors of a household's likelihood of being poor at any point in time. Access to agricultural land seems to be especially valuable in reducing the likelihood of rural non-poor households becoming poor over time.

What makes Pakistan similar to many other developing countries is not so much the prevalence of poverty, but the fact that Pakistani households have to cope with a wide variety of crises. These crises include the global food-price increases, climate change risks, militancy in parts of the country and adhoc poverty management policies (until 2008). In addition to these external shocks, other burdens include household-level events such as illness or death in the family. Welfare loss is accompanied by a significant reduction in caloric intake. Households cope with crises by switching to lower-quality/cheaper food, reducing the quantity of food intake, decreasing the non-food expenditures, spending savings or foregoing investments, and even decreasing education-related expenditures. All this leads to malnutrition and stunting. A curse that BISP is most well placed to deal with. This is the biggest *raison d'être* of a social safety net. Especially in a country where stunting statistics are some of the worst as compared to the rest of the world. For me personally,

reducing stunting in Pakistan is the biggest justification for having a safety net like BISP.

A household's likelihood of being exposed to a shock, as well as how the affected households deal with a shock and the shock's impact on household welfare varies widely by household characteristics, as well as by the type of shock. For example, poor households are more likely to experience shocks in general, and their recovery from a shock is slower than non-poor households. This is common sense. And yet sometimes the fact that such households need that additional state support versus minimum wage income is not accepted as common sense by those who claim to represent the same poor in politics. This lack of sensitivity by some politicians towards safety nets is indeed an irony because they have claimed to be in politics to save such vulnerable communities.

In shocks what suffer is food intake and the resultant malnutrition and lowered expenditure on education. Both disasters for a growing developing economy, which wishes to be an Asian tiger. It is a fact that a much higher percentage of households in the bottom quintile reduced the quantity of food intake than households in the top quintile, and the reductions in education expenditures were more significant for the poor households. The results of these facts on the reduced Intelligent Quotient (IQ) of a nation and productivity of a nation are clear to many. Somehow, yet again to the adversaries of a social safety net these two basic key facts are not clear. By giving a minimum support to the poorest families, the state is helping raise IQ levels, reducing malnutrition and increasing Gross Domestic Product (GDP) growth rate. It is an investment in a growing developing economy. Certainly not wasteful activity which is why the whole world is propagating it!

To conclude, going back to the conditions of 2008 when BISP was being formed, poverty is not the only factor that influenced how households were affected by shocks. Food price increases had the greatest impact on urban households, which was probably due to their more limited access to agricultural land and thus subsistence agriculture option. Other shocks did not have the same visible impact on urban households. Among idiosyncratic shocks, health shocks were by far the most prevalent in Pakistan, and for many affected households, lead to poverty.

The link that poverty had to crime, to insecurity, to terrorism and thus to national security is also a huge factor why social safety nets are a must for any developing economy.

Thus, came the justification of a social safety net.

2. Social safety constitutional and legal cover

Pakistan has always had a strong policy commitment to social protection.

Article 38 (d) and (e) of the Constitution stipulates: “The State shall provide for all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means; provide basic necessities of life such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, creed, caste, or race, as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment; reduce disparity in the income and earnings of individuals.” As in other developing countries, establishing the right to social protection by means of a constitutional decree may not translate into actual social protection cover, due to competing demands over scarce resources. However, the fact that Pakistan has this constitutional cover helps justify amounts spent on social safety net.

Under the original Millennium Development Goals (MDG) 1, the Government of Pakistan had committed to halve between 1990 and 2015, both the proportion of people whose daily income is less than one dollar, and the proportion who suffer from hunger. Key policy documents further recognize and prioritize social protection. The 2003 Poverty Reduction Strategy Paper (PRSP) had social protection as the fourth of its core pillars (‘Targeting the Poor and Vulnerable’). It provided for targeted interventions to address poverty and generate income and employment. The 2005 Medium-Term Development Framework (MTDF) specifically recognized ‘social protection as a means of strengthening poor people’s capabilities to mitigate and manage risk and vulnerability, and thus, to impact positively on underlying poverty and inequity’. At the time, none of the four provincial governments had a specific social protection policy. They all had vague reference to the same:

The Government of Punjab describes the vision of the provincial government in relation to social protection as to: ‘Strive to attain the ultimate objective of welfare state according to collective social and ethical aspirations of people free from exploitation, deprivation and discrimination. Specific objectives are to create welfare facilities and healthy living opportunities for vulnerable groups, promote gender mainstreaming, promote skills development for income generation, and tackle problems of drug abuse and child begging.’

The KP Social Welfare Department describes social welfare as: ‘Concerned with the well-being and uplift of the community at large and the vulnerable groups in

particular.’ The focus of its programs is on ‘the neglected, disadvantaged, under privileged and exploited section of our society.

The Sindh Social Welfare Department describes its vision as: ‘Provide enabling environments and tangible opportunities through policies, programmes and projects that would contribute in promotion of social progress and socio-economic uplift by addressing the needs of the marginalized and vulnerable segments of the society.’

The Balochistan Department of Social Welfare, Special Education and Literacy/Non-Formal Education describes its vision as: ‘To provide better facilities to socially disadvantaged people and to empower women.’

Whilst this is the legal background to social safety nets, the strongest legal cover for social protection was created when BISP was formed. BISP got parliamentary protection. The single biggest protection necessary for a safety program so that it outlived its creators irrespective of their political differences. I must admit that I always took BISP’s legal cover for granted. PPP passed the BISP legislation in parliament. It made history as a result. Whilst it was happening and I was part of the same parliament I was too busy opposing BISP for political reasons. I only realized the strength of the BISP Act much later.

In October 2017, I attended a World Bank conference in Mexico and I realized that it was the power of the BISP Act, which the world was raving about. As they say “Gher ki murghee daal baraaber”. The obvious dawned upon me so late that the embodiment of BISP in an Act is what had enabled its survival despite change of political governments. The poor of Pakistan were protected from political mood swings of politicians eager to undo each other’s work, because there was an Act which was strong, logical and non-controversial. Well, with the exception of the name everything else on the Act was indeed non-controversial. Nobody could reverse it so easily. The BISP Act is a fine piece of legislation and must be re-produced in full here so all other social safety nets can benefit from it. However, I must add at this stage it needs amendments with changing times which I hope future governments will undertake. Again not to undo each other in a political vicious fashion but to add on the building blocks.

3. The BISP Act.

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;

AND WHEREAS it is expedient to bring a positive change in the lives of the poor and destitute by providing various opportunities to them such as education, special education, vocational training, skill development, workfare programs, livelihood programs, health insurance and access to microfinance for improving their financial status;

AND WHEREAS it is expedient to establish an autonomous social safety net authority to co-ordinate the design and implementation of targeted programmes for the poor;

It is hereby enacted as follows: -

CHAPTER - I

PRELIMINARY

1. Short Title, extent and commencement,

- (1) This Act may be called the Benazir Income Support Programme Act, 2010.
- (2) It extends to the whole of Pakistan.
- (3) It shall come into force at once and shall be deemed to have taken effect on and from the thirtieth day of April, 2009.

2. Definitions.

In this Act, unless there is anything repugnant in the subject or context,

- (a) "Applicant" means a person who applies for the provision of financial assistance under the Programme;
- (b) "Board" means the Board of the Benazir Income Support Programme established under section 5;
- (c) "Chief Patron" means Chief Patron of the Council;
- (d) "Council" means the Council of the Programme constituted under section 8;
- (e) "Eligible Person" means a person or a family, as the case may be eligible for financial assistance under section 11;
- (f) "Employee" means a person in the employment and service of the Programme;
- (g) "Executive Patron" means the Executive Patron of the Council;
- (h) "Management" means the Secretary, administrative and technical staff of the Programme;
- (i) "Member" means a member of the Board;
- (j) "Programme" means the Benazir Income Support Programme established under section 3;
- (k) "Regulations" means the regulations made by the Board under this Act; and
- (l) "Secretary" means Secretary of the Programme.

CHAPTER - II

PROGRAMME, ESTABLISHMENT, OBJECTS AND PURPOSES

3. Establishment of the Programme.

- (1) Upon the commencement of this Act, Benazir Income Support Programme shall stand established for carrying out the purposes of this Act,
- (2) The Programme shall be a body corporate having perpetual succession and a common seal with powers, subject to the provisions of this Act, to acquire and hold property, moveable and immoveable, and to sue and be sued by its name.
- (3) The principal office of the Programme shall be at Islamabad and it may set up offices at such place or places in the country and outside the country;
Provided that any set-up outside the country shall be made with approval of the Council.

4. Objective and Purposes of the Programme.

The objective and purposes of the Programme shall be to

- (a) Enhance financial capacity of the poor people and their dependent family members;
- (b) Formulate and implement comprehensive policies and targeted programmes for the uplift of underprivileged and vulnerable people; and
- (c) Reduce poverty and promote equitable distribution of wealth especially for the low-income groups.

CHAPTER - III

GOVERNANCE OF THE PROGRAMME

5. Governance of the Programme.

- (1) The Chief Patron on the advice of the Executive Patron shall constitute the Board of the Programme.

- (2) The Programme, shall consist of the Chairperson, Members, management and such structure as determined by the Board, and shall function in accordance with the regulations.
- (3) The Board shall, at any time, consist of not less than nine and not more than eleven Members including the Chairperson to be appointed by the Chief Patron on the advice of the Executive Patron.
- (4) The Members of the Board shall be appointed from amongst Government non-governmental organizations and technical experts who have relevance to the purposes of the Programme having such qualifications and experience as may be determined by the Federal Government by notification in the official Gazette for a term of three years. The members shall be appointed from Government and non-governmental organizations with equal representations.
- (5) There shall be a Secretary who shall be appointed by the Federal Government. The Secretary shall be *ex-officio* Member and Secretary of the Board and shall also be the Principal Accounting Officer of the Programme.
- (6) The Chairperson and the Members shall serve in honorary capacity and shall be entitled to such facilities and privileges in the nature of compensatory costs as may be determined by the Federal Government from time to time.
- (7) The Board shall meet at least four times in a year and a special meeting of the Board may be convened by the Chairperson or on the requests of five Members at any time by giving a reasonable notice to such meeting:
Provided that the Board shall meet at such and time and place and in such manner as may be laid down by the Board and until such time as determined by the Chairperson.
- (8) The Board shall have the powers to conduct its business and regulate its proceedings as it may prescribe from time to time.
- (9) Simple majority of the total membership of the Board shall constitute the quorum for a meeting of the Board, and decisions of the Board shall be made by simple majority of the total membership of the Board. The Chairperson shall have in case of equality of votes a casting vote.

6. Powers and Functions of the Board.

- (1) The Board's powers and functions shall be;
 - (a) To approve budget of the Programme prepared by the Management;
 - (b) To take decisions on the financial aspects of the Programme submitted by the Management for Board's consideration;
 - (c) To monitor the Programme in a transparent manner;
 - (d) To make regulations and approve policies and manuals in order to carry out the purposes of this Act;
 - (e) To approve criteria of eligible families for financial assistance under the Programme; and
 - (f) To present annual progress report to the Council and consider its recommendations.
- (2) The Board may, through a majority decision of its Members and subject to such conditions as it deems necessary, delegate any of its functions and powers to the Chairperson or any Member. All actions taken in the exercise of all such delegated functions and powers shall be submitted to the Board for approval in the subsequent Board meeting

7. Powers and Functions of the Chairperson.

- (1) The Chairperson of the Board shall be the Chairperson of the Programme.
- (2) The Chairperson shall be in charge ensuring consistency of operation with policies of the Programme approved by Board.
- (3) The Chairperson shall provide strategic guidance to the Programme and ensure implementation of the Programme in accordance with the decisions of the Board and the provisions of this Act.
- (4) The Chairperson shall in consideration of the advice of the Council execute the Board decisions for enhancement of the Programme.
- (5) The Chairperson shall be responsible for meeting all objectives and policies of the Programme and implementation thereof.

- (6) The Chairperson shall have the power to enter into any agreement contract, understanding with the international organizations or institutions or donor agency or counter-part entity, on the advice of the Council and the approval of the Board.
- (7) The Chairperson shall assist the Council in publicizing the Programme as well as raising funds.

CHAPTER - IV

ESTABLISHMENT OF THE COUNCIL

8. Establishment of the Council.

- (1) There shall be a Council of the Programme with the President of Pakistan as its Chief Patron and the Prime Minister as its Executive Patron. The Council shall comprise highly reputable, distinguished and well accomplished national and international individuals who shall be appointed by the Chief Patron on the advice of the Executive Patron. The Chairperson shall be the *ex-officio* Member of the Council.

9. Powers and Functions of the Council.

- (1) The powers and functions of the Council shall be:
 - (a) To mobilize financial resources for the Programme; and
 - (b) To advise the Board on the following matters, namely:
 - (i) Policies on poverty reduction;
 - (ii) Enhancement of the Programme;
 - (iii) Reach out to the donors through the Chairperson of the Programme; and
 - (iv) The Boards affairs and performance of its functions.
- (2) The Council shall meet at least once in a year.

CHAPTER - V

POWERS AND FUNCTIONS OF THE MANAGEMENT

10. Powers and Functions of the Management.

- (1) The Management shall exercise powers and perform functions that are necessary to achieve the objects and purposes of this Act, namely:
 - (a) To execute the policies and plans approved by the Board;
 - (b) To adopt modern and effective processing and distribution mechanism without any intermediaries so that the financial assistance or funds are provided to eligible persons and families;
 - (c) To identify eligible persons or families for financial assistance or other benefits;
 - (d) To determine terms and conditions of the employees and grant additional allowances or any other incentives to them by making regulations to that effect;
 - (e) To take appropriate measures for effective administrations, monitoring and evaluation of the Programme;
 - (f) To engage any person or entity on contract basis to carry out assignments or for the consultancy in accordance with the regulations;
 - (g) To establish administrative structure at the field level for the efficient implementation and accessibility of the Programme;
 - (h) To implement mechanisms and processes that facilitate the removal of grievances and complaints related to the Programme's operations as provided in the regulations; and
 - (i) Submit quarterly progress reports to the Board on the financial and operational aspects of the Programme.

CHAPTER – VI

ELIGIBILITY FOR PROGRAMME BENEFITS AND ITS DISBURSEMENT

11. Eligible persons or families for financial assistance.

The Board shall determine, from time to time, criteria for the eligibility of persons and families for financial assistance from the Programme.

12. Disbursement Procedure.

Funds of the Programme shall be disbursed to eligible persons and families in a manner approved by the Board and prescribed in the regulations.

CHAPTER – VII

FUNDS, ACCOUNTS AND AUDIT

13. Fund.

- (1) There shall be established a fund known as Benazir Income Support Programme Fund.
- (2) The Fund shall consist of:
 - (a) Revolving funds or budget amount approved by the Federal Government;
 - (b) Grants made by the local, domestic or international bodies, organizations, entities and the Government;
 - (c) Aid given to the Government for the purpose of the Programme;
 - (d) Donations made by the individuals or association of persons; and
 - (e) All other sums as may be received by the Programme.
- (3) The Fund shall be administered in such manner as may be prescribed by the regulations.
- (4) Notwithstanding anything contained in any other law for the time being in force, donations and grants received by the Programme shall be exempt from all taxes.

14. Budget of the Programme.

- (1) The Secretary shall, in respect of each financial year, in accordance with the financial procedures approved by the Board, prepare the annual budget estimates of the Programme and submit the same to the Board for approval.
- (2) The Secretary shall have full powers to incur expenditure or re-appropriate funds, subject to any general or specific instructions of the Board.

15. Maintenance of Accounts and Internal Control.

- (1) The Programme shall maintain a complete and accurate books of accounts in connection with the discharge of its responsibility as may be prescribed by the Auditor-General of Pakistan.
- (2) The internal audit of the Programme shall be carried through an independent internal audit officer who shall report directly to the Board. The internal audit report shall be presented to the Board for comments and follow up on the remedial actions.

16. Audit.

- (1) The accounts of the Programme shall be audited every year by the Auditor-General of Pakistan in such manner as may be prescribed.
- (2) A copy of the audit report, submitted to the President shall be sent to the Board for information and remedial actions, if any, and to the Council as well as the Federal Government for Information.

17. Annual Report.

The Board shall approve the Programme's annual report which shall be laid before the Council and the Parliament.

CHAPTER - VIII

EMPLOYEES OF THE PROGRAMME

18. Employees of the Programme.

The Management may, for the purposes of efficient performance of its functions or exercise of its powers, appoint such employees as it may consider necessary on such terms and conditions as may be laid down under the regulations:

Provided that until such regulations are made to determine pay, pension and allowances as otherwise in vogue in the Federal Government applicable to civil servants, the term and conditions applicable to the employees immediately before the commencement of this Act shall continue to apply in accordance with such directions as the Federal Government may, in case of its employees, issue from time to time.

19. Public Servants.

The employees of the Programme shall be deemed to be public servants within the meaning of section 21 of the Pakistan Penal Code, 1860 (Act XLV of 1860).

20. Indemnity.

No prosecution, suit or other legal proceedings shall lie against the Council, Board the Chairperson, Members, officers and other employees of the Programme for anything done in good faith for carrying out the purposes of this Act or regulations or orders made or issued there under.

CHAPTER - IX

MISCELLANEOUS

21. Redressal of Grievance.

- (1) Any person or family aggrieved by a decision against the eligibility may, within thirty days of the decision, file a

representation in the form and to the authority as may be prescribed by the regulations.

- (2) The representation made under sub-section (1) shall be examined for determining eligibility for financial assistance under the Programme in accordance with the manuals approved by the Board.

22. Act not to prejudice others laws.

- (1) The provisions of this Act shall be in addition to and not in derogation of any other law for the time being in force and the rules made thereunder.

23. Power to make regulations.

- (1) The Board may make regulations in order to carry out the purposes of this Act.
- (2) Without prejudice to the provision of sub-section (1) the regulations shall provide, inter alia financial assistance, payment schedule, grievance redressal, social audits and operation of complementary graduation Programmes.

24. Validity of Proceedings.

- (1) All acts, proceedings, decisions of orders of the Board so constituted or reconstituted prior to the promulgation or re-promulgation, as the case may be, of the Benazir Income Support Programme Ordinance, 2009 (XIX of 2009) and the Benazir Income Support Programme Ordinance, 2009 (XLI of 2009), shall, in so far as not inconsistent with the provisions of the said ordinance or hereunder, be deemed to have been validity made, taken or done in the exercise of its powers or in pursuance thereof, or purported to have been made, taken or done by the Management or an officer so authorized there under.
- (2) No act, proceeding, decision or order of the Board shall be invalid by reason only of the existence of a vacancy.

25. Removal of Difficulties.

If any difficulty arises in giving effect to the provisions of this Act, the Federal Government may make such order, not inconsistent with provisions of this Act, as is necessary or expedient to remove such difficulty.

However, like with all pieces of legislation they are not the final embodiment of the will of the people. They are subject to change. I hope that in the future we see useful amendments made to the BISP Act as circumstances change in Pakistan.

4. Status of other Social Safety Nets till 2008

Until the introduction of BISP, Pakistan's safety net system comprised of two cash transfer programs: Zakat, and the Food Support Program administered by the Pakistan Bait-ul-Mal (PBM). While BISP has replaced them as the country's main social safety net program, both are on-going although PBM's food support program has been discontinued.

What follows is a description of what social safety institutions in Pakistan looked like BEFORE BISP was introduced not an analysis of what they look like today. The reason for this limited historical description taken as extracts from Reports and research papers written at the time is so that it is clear under what circumstances BISP was born in 2008 specifically:

i. Zakat

The Zakat system, introduced in 1980 by President Zia Ul Haq, is based on the Islamic injunction for Muslims who can afford it, to pay 2.5 percent of their savings to help the poor. Zakat funds are used exclusively to help needy Sunni Muslims.

The largest share (60 percent) of regular Zakat funds goes to the Guzara Allowance, monthly payments of PKR 500 to poor households. Permanent rehabilitation grants were discontinued in 2008/09. The principle behind Zakat disbursement is to accommodate the maximum number of people, rather than to concentrate resources on the few. Education stipends are paid to pupils/students from primary to university level. There is a separate provision for students of 'deeni madaris' (religious schools). Zakat beneficiaries are eligible for help with health

care expenses in government facilities; the ceiling is PKR 2,000 for outpatients and PKR 3,000 for inpatients. Unmarried women can receive marriage grants of up to PKR 10,000. Zakat funds are also used to help the needy in emergency/disaster situations. In 2010/11 PKR 100 million was distributed to internally displaced persons (IDPs) and PKR 4 billion among the four provinces to help flood affectees.

Zakat funds are collected from bank savings accounts, fixed deposit certificates, government securities and other sources, as well as voluntary contributions. These are deposited in a Central Zakat Fund (CZF). Accumulated reserves in the CZF make up the shortfall in collections to fund Zakat programs. In November 2010, reserves were approximately PKR 10 billion. Once CZF reserves are depleted, Zakat programs will be entirely dependent on contributions, the reduced funding will likely lead to a cut in programs, unless alternative funding sources can be found.

Funds are transferred from the CZF to provincial departments in two installments, on July 1st and on January 1st of each financial year. Zakat funds are distributed among the four provinces based on population. The Northern Areas and Islamabad Capital Territory each receive a lump sum of less than 1 percent. The allocation of provincial Zakat funds to different programs is carried out in accordance with shares decided federally, i.e., 60 percent on Guzara allowance, 18 percent on education stipends, 8 percent for Deeni Madaris students, 6 percent for health care, and 8 percent for marriage assistance.

In terms of geographic distribution, Provincial Zakat Councils distribute funds to districts, based on population; District Zakat Committees then make allocations to Local Zakat Committees (LZC) based on needs. Committee members are supposed to be respected local people; they serve on a voluntary basis so administrative costs are low. However, there is no objective-based targeting mechanism. Furthermore, monitoring (to assess continued need and eligibility) relies solely on committee members' local knowledge. There is no automated information management system; records are at best kept on paper.

Punjab receives 57.36 percent of Zakat funds; the allocation for 2010/11 was PKR 2.04 billion. There are around 25,000 Local Zakat Committees (LZC) in Punjab, the heaviest concentration in the country. People seeking Zakat support apply for this to the LZC; criteria for eligibility

include a monthly income of less than PKR 670 (based on the old poverty line) and not receiving support from any other source (e.g. Bait-ul-Mal).

Khyber Pakhtunkhwa receives 13.82 percent of Zakat funds; the allocation for 2010/11 was PKR 705 million. Beneficiaries are decided by the LZC members based on their local knowledge: the aim is to reach the 'poorest of the poor.'

Sindh receives 23.71 percent of Zakat funds, with the allocation for 2010/11 approximately PKR 1 billion. The total number of beneficiaries in the province in 2009/10 was 349,240. Karachi City District had the highest number of beneficiaries (88,849), followed by Dadu (19,270), and Ghotki (18,321). The lowest number of beneficiaries was in Jamshoro (2,812).

Balochistan receives 5.11 percent of provincial allocations from the Central Zakat Fund; based on the Punjab allocation (57.36 percent; PKR 2.04 billion), the 2010/11 allocation for Balochistan was around PKR 182 million.

In FY 2009/10 400,786 benefited from Zakat programs, with maximum recipients of Guzara Allowance (105,457) followed by Education Stipends (154,101).

On the ground distribution of Zakat assistance is the responsibility of Local Zakat Committees; each member chooses ten 'Mustahiqeen' (beneficiary). Review of beneficiaries is carried out every six months. Once applicants are accepted as 'Mustahiqeen' (beneficiary), they tend to retain that status indefinitely.

Most records are kept manually at district and provincial levels, but some information is automated, and there are plans to automate the entire system, including records of beneficiaries, Zakat collection and distribution. There is no sharing of records/databases with other social safety net programs. Here in lies the tragedy which needed fixing going forward in 2008.

Furthermore, a 2006 Asian Development Bank (ADB) study found that 'the names of 42 percent of Zakat-receiver households were included in the list (of recipients) on the recommendation of local councilors or other

influential persons, such as local landlords, religious leaders or relatives of members of Zakat Committees.”

ii. Pakistan Bait-ul-Mal

The Pakistan Bait-ul-Mal (PBM) was established in 1992 to provide support to the destitute widows, orphans, the elderly, the disabled and particularly those, ineligible for Zakat support (e.g. minorities). It covers all parts of Pakistan, including AJK, FATA and the then Northern Areas. The organizational set-up comprises a head office, five regional offices and 144 district (field) offices, making for a total work force of 2,200.

The PBM is funded entirely by the federal government. For many years, the biggest PBM program, both in terms of resources and beneficiaries, was the Food Support Programme (FSP). This was discontinued in 2008/09 because of concerns over targeting, as well as the launch of the Benazir Income Support Programme (BISP). The Tawana Pakistan initiative, aimed at providing cooked meals to school-going children, was also disbanded, mostly for logistical reasons (the need to arrange cooking facilities, etc.), but also because of targeting concerns.

The Child Support Programme (CSP) aims to increase primary school enrolment and reduce drop-out rates by tying cash transfers to education. Families with one school-going child are paid PKR 300/month and those with more than one receive PKR 600/month. CSP was launched in 2006/07 in three pilot districts: Bhakkar (Punjab), Tharparkar (Sindh) and Kohistan, (KP). In 2008/09, the program was scaled up to eight additional districts: Ghanche (GB), Kharan (Balochistan), Rawalpindi (Punjab), NawabShah (Sindh), Quetta (Balochistan), Multan (Punjab), Muzafarabad (AJK), and Abbotabad (KP).

CSP targets former FSP beneficiaries, but applies additional ‘filters,’ considering the poverty status of the household as well as the presence of primary school age children. Targeting is thus less discretionary than under FSP, and there are provisions to monitor continued eligibility and impact. A rapid impact assessment one year into the pilot scheme found that the compliance rate was good and drop-out rates among beneficiaries were low. CSP is being expanded to a further eight districts, with planned coverage of 40,000 households and 80,000 children. The Government funds CSP, and the World Bank provided technical support to set up the pilot and carry out its evaluation.

With the closure of FSP, Individual Financial Assistance (IFA) accounts for the biggest share of PBM expenditure. IFA is provided largely for medical treatment and for higher education. Money for medical treatment is paid directly to government hospitals; the maximum is PKR 400,000/case, but there is provision for greater amounts as well. Similarly, funds for higher education are paid directly to government colleges. Since 1992, a total of PKR 4,990 million has been disbursed as IFA among approximately 443,000 beneficiaries.

Significant PBM projects include National Centres for Rehabilitation of Child Labour (NCRCL), Pakistan Sweet Homes and Vocational Dastkari Schools. NCRCL are designed to wean children aged 5-6 away from hazardous labor through provision of free education, clothing, footwear and stipends to children, and a monthly subsistence allowance to the parents. The Sweet Homes are for orphans, and one of its objectives is to counter the appeal of madrassahs; children are given shelter, food, clothing and free education. The Dastkari Schools train women in tailoring, embroidery and other marketable skills, thereby enhancing income generation and supporting their empowerment.

In addition to its own projects, PBM funds a number of Non-Governmental Organisations (NGOs) to provide institutional support to people with disabilities, orphans and the destitute. It also provides financial support to orphans and carries out innovative pilot rehabilitation projects. PKR 56.587 million was disbursed to NGOs in 2008/09 for 35 projects benefiting 115,130 people. Finally, PBM also provides free 'lungars' (meals), health facilities, distribution of food and cooking utensils, and is giving similar support to flood affectees. Total spending on assistance to IDPs in 2008/09 was PKR 522 million.

With respect to provincial implementation, Bait-ul-Mal programs in Punjab have been suspended for the past three years because of political differences over the constitution of District PBM Committees. The tenure of the previous Committees expired in October 2008, and thereafter, new ones have not been notified. The Child Support Programme in Punjab is being implemented from Islamabad.

The program size of PBM in Khyber Pakhtunkhwa expanded marginally between FY 2003/04 and FY 2006/07, but there was an approximately 71 percent increase in expenditures in FY 2007/08, owing to the

assistance program for IDPs. Other PBM initiatives in KP include 25 NCRCL, 3 Sweet Homes (orphanages) and IFA approximately PKR 95 million. PBM's operations in Sindh have faced cuts in allocations driven by the overall reduction in government allocation to PBM: 38 percent reduction between 2007/08 and 2008/09). This was partly due to the closure of the Food Support Program, and also to the establishment of BISP as the nation's main safety net program. PBM initiatives in Sindh include the CSP program in two districts (Tharparkar, and Nawab Shah), 36 NCRCL, 3 Sweet Homes (orphanages), and IFA disbursement to the tune of PKR 63 million.

Both programs were weakly targeted to the poor: only 46 percent of total Bait-ul-Mal expenditures (and 43 percent of total Zakat expenditures) reached the poorest 40 percent of the population. BISP, at the beginning started providing cash transfers of Rs 1,000 [\$10.5] per month which is now Rs. 1634(\$16) to eligible families. As a result of the expansion of this program, the federal government's social safety nets spending increased from 0.3 percent of GDP (a very low amount compared to other developing countries) in 2003/04 to 0.9 percent of GDP including selected subsidies meant to assist the poor.

There is no doubt in my mind that politicians prefer this mode because they have control over it. It is not scientifically targeted through a poverty scorecard survey of all households. The last word is that of the Committees who are appointed by political governments. Parliamentarians can recommend those who need assistance and thus have control over it versus an organization like BISP. As such this mechanism is the most politicized thus popular and the least scientifically objective and targeted.

iii. **Social Welfare**

In addition to the two cash transfer programs, Zakat and Bait-ul-Mal, diverse social welfare initiatives were being implemented at federal and provincial level. It should be noted that the description of federal initiatives below predates the 18th Constitutional Amendment; many of these have since been devolved to the provinces. The Research on them is as follows:

Social welfare programs at federal level were being implemented by a number of affiliated government bodies: the Ministry of Social Welfare and Special Education, and falling under it, the Directorate General of Special Education (DGSE), National Commission for Child Welfare and

Development (NCCWD), National Council for the Rehabilitation of Disabled Persons (NCRDP), National Council of Social Welfare (NCSW), National Trust for the Disabled (NTD), Pakistan Bait-ul-Mal (PBM) and Trust for Voluntary Organizations (TVO).

The Ministry of Social Welfare and Special Education, which has been disbanded, was implementing a number of programs geared towards developing community organizations to engage in social welfare and development activities; providing medical services to poor patients in federally administered hospitals in a number of major cities and the Northern Areas; giving training to women in market-related skills; and organizing training courses for NGOs and CBOs. Smaller schemes include a pilot school social work project in Islamabad providing counseling and other support to students, a Model Child Welfare Centre in Islamabad providing maternal and child health services, a program to give non-formal education to child domestic laborers, and a pilot ambulance scheme in rural areas of Lahore.

The Ministry also had a number of programs to strengthen/regulate NGOs: the District-Based NGOs Management System, a National Capacity Building Programme for NGOs Regulatory Authorities, and a project to certify non-profit organizations (NPOs) in collaboration with the Pakistan Centre for Philanthropy. The Ministry's Planning Implementation and Monitoring Unit carried out 37 development projects in 2008/09.

The Directorate General of Special Education runs 128 Special Education Centers around the country, as well as the National Institute of Special Education, National Library and Resource Centre, three service centers for Vocational Rehabilitation and Employment of Disabled Persons, and the Special Education Complex at Peshawar. It also manages the National Braille Press and implements various development projects in the area of disability, e.g., promoting inclusive education.

Key activities of the National Commission for Child Welfare and Development (NCCWD) include the establishment of a Child Protection Management Information System; conduct of national communication campaigns on child abuse; and promotion of child protection legislation and policies; it also runs the National Child Protection Centre in Islamabad. The budget allocation for NCCWD in 2008/09 was PKR

7.040 million. Medical Assessment Boards constituted under the National Council for the Rehabilitation of Disabled Persons (NCRDP) assess people with disabilities and recommend suitable rehabilitative measures. NCRDP also ensures observance of the two percent quota for employment of disabled persons in the public and private sectors. The National Trust for the Disabled (NTD) has a complementary mandate to ensure effective planning, implementation and coordination of services for assessment, education, care, job placement and rehabilitation of disabled persons. NTD's main work is running three model Special Education Complexes at Karachi, Mianwali and Naushero Feroze.

The National Council of Social Welfare (NCSW) is mandated to foster the growth and development of voluntary social welfare agencies/services in the country. It provides technical and financial assistance to NGOs, and monitors and evaluates their programs. The NCSW budget allocation for 2008/09 was PKR 48.843 million, of which PKR 28.976 million was the development budget, and PKR 19.876 million the non-development. Alongside primary health care, education and safe drinking water, its focus is on poverty alleviation and rehabilitation of the disabled.

Social welfare has now been fully devolved to the provinces. However, even prior to the 18th Constitutional Amendment, all provinces implemented social welfare programs.

In Punjab, unlike at federal level, there are separate Departments for Social Welfare and for Special Education. The main initiatives/programs being carried out by the Punjab Social Welfare Department are: 1- awareness-raising about the Convention on the Rights of the Child (CRC), with support from UNICEF. 2- three orphanages and one disabled home in Lahore. 3- Dar-ul-Aman (women's shelters) in all districts of Punjab except Nankana. 4- three old-age homes in Lahore, Rawalpindi and Multan. 5- Industrial homes (vocational training centers) for women in 34 districts. Further initiatives to help the disabled are carried out by the Department of Special Education. The Social Welfare Department was also heavily involved in provision of relief to flood affectees.

The KP Department of Social Welfare and Women's Development carries out a range of programs for beggars, orphans, destitute women and disabled children. It also provides stipends and monthly allowances to senior citizens and unemployed graduates. Activities during 2009/10

included special education for 40 disabled children; shelter and skills provided to 120 orphans; 1,260 poor women given vocational training; skills development for 150 male beggars; rehabilitation aids provided to 1,235 disabled people. During FY 2010/11 the Department planned to set up Social Welfare Complexes in Swabi, Charsadda and Karak Districts; 25 Dastkari (vocational) centers across the province; and a senior citizens home in Peshawar. Senior citizens' allowance is being given to 1,800 elderly people and monthly stipends to 1,200 postgraduate students.

The Sindh Department of Social Welfare provides a number of services for the disabled, orphans and women. These include five day-centers for the physically handicapped, and those with multiple handicaps, where they can acquire skills. The Department also runs an orphanage for girls in Karachi and for boys in Hyderabad. There are four Dar-ul-Amans, with another one underway in Benazirabad. Women's welfare centers provide literacy, Quranic reading and vocational skills; these are located in most *talukas*. Finally, the Social Welfare Department conducts periodic awareness-raising campaigns on issues like child immunization and hygiene.

The Balochistan Directorate of Social Welfare and Special Education has a number of programs to help 'deprived people.' These include provision of shelters for women who are without care or whose cases are being processed in the courts, rehabilitation programs for drug addicts and residential and educational facilities for deaf, blind and other disabled children. However, all these facilities are located in Quetta.

iv. Other Safety Net Initiatives

Use of subsidies has been widespread in Pakistan: for wheat, gas, sugar, fertilizer and so on. While most of these are untargeted subsidies, a number of subsidy initiatives are being implemented specifically geared at the poor. Here is the research on them:

The Government of the Punjab has been particularly active in this regard. Its Sasti Roti ('cheap bread') scheme set up tandoors (ovens) to give subsidized rotis to the poor. The Sasti Roti tandoors were initially located in all areas, including affluent areas, leading to 'across the board' purchase of subsidized rotis. Later tandoors were confined to the poorest areas; which is likely to have led to an improvement in targeting. Total spending on the scheme over three years was around PKR 12 billion; it was stopped in 2010 and funds diverted to help flood affectees. Again, its failure can be linked to

nonscientific targeting mechanism and wasted subsidy concept ripe in our history of dealing with the poor.

Punjab Government established Punjab Social Protection Authority (PSPA) in 2013 with the mandate to formulate the policies for all social sector programs running in the territory of Punjab. PSPA is also implementing cash transfer programme for disabled members of BISP beneficiary families. Programme is providing cash transfer of PKR 1,200/- per disable member per month through Bank of Punjab (BoP). PSPA is also focusing on integrating all social safety nets of the province to avoid duplications.

Health shocks are the most common sort of suffering experienced by households in Pakistan which have a significant negative impact on the poor, in particular. To help families cope with health shocks, the Government of the Punjab provides free medicines and disposable items to all patients in District and Tehsil Headquarter Hospitals (DHQs and THQs). It has resulted in a significant increase in the health budget: the annual expenditure on medicines is around PKR 6 billion. The subsidized treatment is targeted in the sense that the poor tend to use government hospitals. However, resources are limited and at the facility level, the final choice of patients to help is made by hospital superintendents/doctors. Dialysis treatment is also free in government facilities in Punjab. The cost of this program is around PKR 500 million per year.

The second major sector on which the Punjab Government focuses on is education. Spending on education stipends amounted to PKR 1,140 million in 2009/10, and the allocation for 2010/11 was PKR 1,200 million. The stipends go to female secondary school going students (in 15 districts of Punjab); and for the payment of fees of poor deserving students, particularly for high school and higher education (colleges, universities).

The Government of KP is implementing the Bacha Khan Poverty Alleviation Programme (BKPAP), with the help of Sarhad Rural Support Program, in four districts at a cost of PKR 1,500 million. BKPAP has three components: social mobilization, livelihood strengthening and social protection. The focus under the latter is on provision of micro-insurance, for poor households to enable smooth household consumption in the event of social/health related shocks, technical vocational skills focused on basic education, and health/hygiene. A community investment fund is also being set up as a social security measure. This is a revolving welfare fund managed by the communities themselves.

All four provinces also implement other safety net/social protection initiatives such as provision of micro-finance and skills development. The vast majority of these are small-scale and coordination between different programs is limited. This produces duplication, wastage of development funds and politicization. This is the entire reason why a federal level safety net was the need of the hour.

5. Implementation Arrangements

It may be observed from the above Reports and Research papers of social sector initiatives that before BISP was formed there was no single agency responsible for social protection in Pakistan. Social protection programs vary greatly in nature and scope: cash transfers, medical assistance, pensions, public works programs, social welfare initiatives targeting specific groups and so on. Implementation of these diverse programs was divided among a plethora of agencies and ministries. Thus, creating overlapping and wastage.

At the federal level, the key entities involved were the Ministry of Social Welfare and Special Education and Ministry of Zakat and Ushr (both now disbanded), and the Ministry of Labour, Manpower and Overseas Pakistanis, Finance Division and Planning Commission. The Ministry of Social Welfare implemented a number of social welfare programs directly, and oversaw the functioning of Pakistan Bait-ul-Mal. The Ministry of Zakat and Ushr was responsible for Zakat programs. The Workers Welfare Fund falls under the Ministry of Labour and Manpower.

The Finance Division has an obvious role in resource allocation for the various public-sector programs; it also manages the federal civil servants pension scheme and regulates those of autonomous bodies. The Planning Commission sets the overall vision and direction of government policies, including for social protection, and monitors implementation. In every country there is a mixed plate of responsibilities of social inclusion programs just like in Pakistan. I am not proposing one is better than the next. I have just described what existed in Pakistan so that it is clear in which environment the BISP baby was born.

Going forward, the reason the above research showing a patchwork of programs has been reproduced in this book, is to understand the need for better coordination. Till different agencies exist under different ministerial heads duplication of state resources will exist. Beneficiaries will take advantage of the lack of government coordination and draw benefits from many agencies leaving the 'real acute poor' inadequately serviced and the 'pushy poor' better serviced. The pulls and pushes of political imperatives need to be minimized and programs which attract the poor for political purposes need to be merged for a larger good.

One ministry should manage all sorts of social welfare programs which is targeted and reduces duplication. Imagine the savings. What comes in the way is the typical political argument I have heard many a times which certainly is not music to my ears.

Politicians in PMLN to date have attacked BISP for serving the PPP poor listings which is logically very far from the truth because if it was true, then PPP would have won and not lost the 2013 national elections. And PTI thinks PMLN has its own listing which it doesn't! I have often in parliamentary party meetings heard the attack on BISP. PMLN parliamentarians want BISP funds given away to the following which they feel will win them more votes:

- 1- Development schemes: If individual development schemes could win national elections then PPP would have won them in 2013 because there was no shortage of funds to the ruling and opposition party members in those days.
- 2- Bait-ul-Mal: The case here is that politicians can easily affect the schemes launched by them politically and have more control over who to give the pro-poor funds to. Idea is that if social safety money is handed over to the poor through the politicians it will gain them votes. Whilst in the present day the budgets for Bait-ul-Mal have increased clearly this political logic has not won the day for those responsible for the national kitty thankfully. The politicization of non-targeted (non-poverty scorecard surveyed) social safety is no longer an option for the Pakistani state despite it being the darling of Pakistani politicians.

In the final analysis, there needs to be a present day urgent stock taking of the social safety assets of Pakistan as a whole and a complete surgery on cutting duplication and merging information systems. The last conference I attended, organized by World Bank in Mexico in October 2017, laid out the similar challenges, rest of the member countries faced. Years of politically expedient social sector programs, some outdated, some no longer useful coexist in a mix and match all over the world.

One of the first things that any new government needs to do is to merge social safety systems, reducing the political brandings and truly make them productive. Without having a bias for BISP the natural host lies here because of the substantial investment made in its state of the art targeting and payment systems as will be seen in the course of this book.

As discussed, many a times the state gives much too many benefits through many different schemes. BISP needs to become the central recipient of the information so that duplication is avoided and distribution is targeted, fair and square through the BISP NSER poverty scorecard. This is a goal the government should have for the future. The forte of BISP is to host all other social safety projects of the federal government like Bait-ul-Mal and others. Simply because BISP is the only organization which has a targeted system through NSER that distributes on a scientifically based survey. It is all about targeting through a survey versus handing out funds based on subjective political criteria. If the objective of future governments is depoliticisation of development then the above recommendation is critical. However, if the objective remains the politicization of development then the country will keep suffering poverty. 2018 is the right time to think about what is right and what is wrong for Pakistan. My task is to put the facts in front of the electorate so they can demand educated solutions and not be subjected to the years of deliberate duplications leading to the politicization of development.

6. What did the authors of BISP have to say about BISP?

In order to pay tribute to those who created BISP, I am including a short excerpt from Dr. Kaiser Bengali's paper titled 'The Making of BISP'. He was BISP National Coordinator in 2008. It should give some idea of the 'why and how' as felt by the founding members. Its extract is being produced as is without any edits:

Cumulative food inflation during the decade ending 2007 had been about 90%, which meant that the purchasing power of the fixed income section of the population had almost halved. This was the gist of one of my presentations to Mohtarma Benazir Bhutto Shaheed on the state of Pakistan's economy during one of my visits to Dubai in the latter half of 2007. Her response was to ask for a scheme to be devised that would mitigate the impact of inflation and compensate low income families for the erosion of their real income.

Tragic events did not allow her to proceed on her ideas; however, her aspiration did bear fruit. Following the general elections in March 2008, Pakistan Peoples Party Co-Chairman Asif Zardari formed a small informal working group to formulate directions for economic policy. The group comprised Naveed Qamar, Shaukat Tareen, Salim Raza, Shahnaz Wazir Ali, Shahid Kardar and myself and some others who participated occasionally.

Following the formation of government, a meeting was called in May 2008 in the Prime Minister's Secretariat to discuss proposals for a social security scheme. The meeting was chaired by Finance Minister Naveed Qamar and attended, among others, by the Finance Secretary Farrukh Qayyum, Salman Faruqui, Shaukat Tareen, Saleem Raza, Shahnaz Wazir Ali, Shahid Kardar and myself.

i. The conceptual debates:

Given that there did not exist any prior model in the country for launching a large-scale social security programme, discussions commenced on some very basic issues and ended up covering substantive conceptual questions. At the very outset, the PPP Co-Chairman expressly ruled that any benefits rolled out by the programme were to be directed exclusively at women.

Various options were discussed. I was in favour of in-kind assistance by revamping and strengthening Utility Stores to provide subsidized essential commodities for deserving families and submitted a detailed proposal to Finance Minister Naveed Qamar in this regard. However, opinion was overwhelmingly in favour of direct cash transfers, which was agreed upon.

At a subsequent meeting, an intense discussion ensued on the name to be accorded to the programme. One view saw the programme in terms of poverty alleviation, with which I strongly differed and pointed out that the limits of cash transfers needed to be recognized. I argued that:

- a) Poverty was a macro phenomenon and could not be expected to be reduced through micro measures. As such, cash transfers should be aimed at supplementing income, instead of reducing poverty.
- b) Poverty was too extensive and fiscal space too limited to cover all the poor.
- c) About 5% of the bottom poor among the 'poorest of the poor' did not have permanent homes and addresses, as they were mobile – e.g., farm labour in rural areas and construction labour in urban areas. This section of the population is likely to be missed out in any data-based targeting scheme and would need other measures to be covered.

etc., – and it was the house-bound women who were without the cards and, thus, not on NADRA's database. There followed a mammoth district by district analysis of CNIC possession and comparison with Census population data to identify districts where coverage was low. NADRA Chairman ordered deployment of mobile vans to the under-covered districts and about 13 million new cards were issued during the course of the year, with a vast majority of them being women. BISP was beginning to empower women even before its launching.

I hope the above shows the spirit in which this book is being written. Organizations are built by leaders. Organizations are continued and made stronger by more leaders. It is a collective process which has no ownership of a single leader. Humility must demand sharing all perspectives and contributions, even if not entirely in agreement with your own views and to attributing success to all those who have been a part of an evolutionary process.

Chapter 2

Evolution of BISP

- 1. The beginning of BISP**
- 2. Women Empowerment Revolution**
- 3. Sustainable Development Goals (SDGs) and BISP**
- 4. Prototype of BISP beneficiaries**

1. The beginning of BISP

In the face of the rapid food price inflation (2008-9) and the global economic downturn in 2009, the newly elected PPP Government was determined to provide additional assistance to the poor in the context of the 2007 NSPS. It was determined that a monthly payment of PKR 1,000 would smooth consumption for the poorest. The Government of Pakistan launched the Benazir Income Support Programme (BISP) in July 2008 with an immediate objective to cushion the negative effects of the food crisis and inflation on the poor, particularly women. Its long term objective was to establish a nationwide safety net programme, marked by effective and transparent targeting and delivery mechanisms.

BISP was initially under the Ministry of Finance but was transferred to the Cabinet Division in September 2008. Later, for the implementation of its various social safety nets initiatives, the President of Pakistan issued an Ordinance in April 2009 to provide autonomous status to BISP and to define its purpose and objectives, which are summarized below:

- a) Enhance financial capacities of the poor people and their dependent family members.
- b) Formulate and implement comprehensive policies and targeted programmes for the uplift of underprivileged and vulnerable people.
- c) Reduce poverty and promote equitable distribution of wealth especially for the low-income groups.

In June 2010, the National Assembly unanimously approved the “Benazir Income Support Programme Bill 2010” which was also unanimously endorsed by the Senate in July 2010, giving a permanent and autonomous status to BISP as an Act of Parliament.

BISP was governed by a Management Board, comprising of a Chairperson (with the status of a Federal Minister), a Vice Chair (a Member of the National Assembly), 5 Federal Minister/Minister of State and the Managing Director/Secretary BISP who also officiated as Secretary to the Board. After the enactment of the BISP Bill 2010, the composition of the Board was brought in line with the relevant clause of the Bill which required 50% of the members to be from the Government and 50% to be from other sectors of society. It is interesting to note that in 2008 BISP started with 3 resources and one room in Ministry of Finance and launched the first phase within 3 months of its existence. The programme now has more than 2300 employees and 400 offices nationwide after 10 years of establishment.

2. Women Empowerment Revolution

Clearly recognizing women's key role in securing family welfare, BISP put women at the center of the programme. Ever-married women over 18 years from poor households, holding a valid CNIC, were to become beneficiaries. 'Ever-married' would include married, widowed, divorced or separated, and the payment would not depend on the husband or father but only on the poverty status of the household.

I am told through those who were present in the meetings undertaken in the Presidency at that time that President Zardari was the man behind ensuring that the beneficiaries of BISP were to be women. Whether it was due to the political mileage that Benazir Sahiba's name would get BISP is not so much the issue. By his one decision of making women the prime recipient he converted a social safety net into a women empowerment net. And this credit goes to him despite me having been his worst critic during his government.

This meant that women were to have identity cards, something denied in backward villages. When men in these backward areas realized that the key to the stipend lay in the hands of giving their own women identity cards, most of them succumbed. Some of them especially from FATA I am told ran to President Zardari and insisted on this condition being deleted. I am told President Zardari held his ground. **As a result, women got identity cards. As a result, they got a right to vote. As a result, they got an identity and importance. As a result, they got money in their households. As a result, the women empowerment revolution started.**

3. Sustainable Development Goals (SDGs) and BISP

When BISP was envisioned it was very clear to the architects that it would help serve the United Nations SDGs. As such whatever the impact of BISP has been over the last 10 years of its existence it is important to map it in terms of SDGs. For other social safety nets worldwide, I am assuming similar connectivity to SDGs already exists or needs to exist. We should all map our progress accordingly. Many government organizations claim to be the champions of this SDG effort. The truth is we are all trying in our various capacities and we should. In my humble statistical opinion, BISP reaches out to the poorest so it has an impact on a majority level. Something which going forward needs to be taken seriously in policy making by any government. BISP and SDGs have never been seen as one by governments so far. Its time they should be. Let me report to you

a few indicators. The rest are made clearer in the chapter on international engagements.

As per third party evaluation in 2016, using the Food Energy Intake (FEI) poverty line, BISP reduced the poverty rate by 7 percentage points and while using the Cost of Basic Needs (CBN) poverty line as a reference BISP is associated with reduction in the poverty gap by 3 percentage points thus contributing to the SDG Goal 1 of No Poverty.

As per survey conducted in 2015-16, 76% of the surveyed BISP beneficiaries have stated that they have full control over how they spend their stipend. This in itself is a huge financial empowerment indicator for the poorest women of Pakistan. BISP is responsible for giving Computerized National Identity Cards to over 4 million women, a mandatory requirement for getting stipends thus ensuring that the poorest women are politically empowered and are able to vote in elections. This democratic political empowerment has enabled them to have a say in their future and has also contributed to SDG Goal 5 of Gender Equality. Other than empowerment in terms of power of spends in their hands, women have financial social and political ownership as a result of this stipend. In the women empowerment section of the book the success of this SDG goal will be made amply clear. There is no other government of Pakistan ministry which contributes to women empowerment at the levels like BISP does. And this is our pride and joy. Nobody can beat us at this goal.

About 2 million out of school children have been enrolled in schools under BISP Waseela-e-Taleem education cash transfer programme. BISP beneficiary women receive PKR 250 (\$2.5) per month per child enrolled. BISP contributed to a certain limited degree to the SDG Goal 4 of Quality Education which says that all girls and boys complete free primary and secondary schooling by 2030. It also aims to provide equal access to affordable vocational training, to eliminate gender and wealth disparities, and achieve universal access to a higher education, which has resulted in reduction in child labor as a result of this intervention. As a social safety net BISP's commitment to this goal can be amply explained in the conditional cash transfer part of the book. However, suffice it to say that education is the only real eradicator of poverty and thus BISP like any social safety net made specific progress on this key indicator by having special stipends for it and by having its main UCT stipend being spent in the same direction of education.

BISP's stipend is mostly spent on food and as such contributes to reducing malnourishment rates of Pakistan. As per third party evaluation in 2016, BISP

has continued to have an effect on increasing per adult equivalent monthly level of consumption expenditure of BISP beneficiary households with increase of PKR 187. Also, an increase in per adult equivalent monthly food consumption of PKR 69 was observed, thus contributing to SDG Goal 2 of Zero Hunger which aims to end hunger, malnutrition, stunting and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round. Making our poorest women healthy and free from disease is a goal of BISP. Working with provinces to reduce malnutrition/ stunting and improving the Intelligent Quotient (IQ) levels of future generations is perhaps the most empowering task at BISP. All social safety nets aim at this SDG the most. The book in its entirety is an effort in that direction, to show which strategies at reducing hunger and malnutrition worked and which didn't.

Over 1.7 million women of BISP are organized in clusters of 25 women per cluster and are members of BISP Beneficiary Committees (BBCs). We currently have 64,000 such committees which meet monthly, to discuss education, financial inclusion, nutrition, child health, family planning, adult literacy and other empowerment related issues. Through this intervention BISP is contributing to SDG Goal 16 of Peace, Justice and Strong Institutions which deals with reduction of all forms of violence, abuse, exploitation, trafficking by making the poorest women aware of their roles and rights.

BISP is also contributing to SDG Goal 8 of Decent Work and Economic Growth which promotes sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. This is being done by its initiative of E-Commerce for the financial empowerment of its beneficiaries across the country. BISP is a social safety net that not only lends a hand in poverty management but also endeavors to harness entrepreneurial potential of its beneficiaries by marketing their products so that they may graduate out of poverty. BISP E-commerce is working to help the beneficiaries improve their economic condition by promoting their handicraft skills which in turn creates a softer image of the country. E-commerce will create greater linkages between home-based workers, local and international markets and buyers to ensure economic gains for poor women. This will minimize production costs, enhance efficiency and quality, and promote ethical practices. The proposed graduation model being fine-tuned by BISP management and partnered by leading donors and key implementers will take BISP to a new and necessary era of poverty transformation to empowerment. The BISP Graduation Model to which a future chapter is dedicated also adds to this SDG completely because it contributes to skill development, health insurance, asset creation and growth, micro financing, community funding and so on. These models

have already been tested successfully in Pakistan. The graduation model of BISP is a fine tribute to SDG 8.

National Socio Economic Registry (NSER) updation contributes to the SDGs because it creates data required for certain goals. BISP's updated National Socio-Economic Registry (NSER) through new survey will prove to be a cornerstone for the future policy making of this country as it will ensure universal coverage of all citizens, not just the widows, orphans, elderly and persons with special needs making Pakistan a model welfare country in the world. The digital mapping of the data would be an asset for launching targeted subsidies on agriculture, electricity, education, health, nutrition and disaster targeted support to the poor. The addition of new questions in questionnaire related to rural/urban distribution, agro climatic zones, transgender, chronic diseases, mental disabilities, access to justice, vocational training will enhance the quality of data and will contribute to all SDGs including SDG Goal 11 of Sustainable Cities and Communities which aims to provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons. It will also contribute to SDG Goal 12 of Responsible Consumption and Production which aims to achieve the sustainable management and efficient use of natural resources by substantially reduce waste generation through prevention, reduction, recycling and reuse.

Whilst some references have been made between the link of SDGs and BISP, a formal mapping of scientific indicators is required by future governments in order to truly win on SDGs. My experience tells me that this is the shortest route to success on meeting our SDG commitments if BISP is formally brought into the loop by legal cover. BISP needs to have a formal role in parliament and cabinet over progress towards SDGs. Anything short of that would mean that the largest budgets of \$1.25 billion are not targeted to SDGs which they so clearly are. This I repeat is not a turf war. This is a crisis; it's urgent that indicators are created by all relevant Ministries and BISP map progress based on results of its National Social Economic Registry. This is the only scientific way forward.

4. Prototype of BISP beneficiaries

When BISP was formed in 2008, the idea was to serve women and ensure their economic, political and social inclusion. It is important for us to understand right at the onset before we go further with the story of the social safety net, who the customers of BISP are. Only then would we be able to appreciate the products

made for them. Who are the beneficiaries of BISP? What are their demographics? To start with as per NSER data of 2010-11, most of the BISP beneficiaries are illiterate and 70% children of these beneficiaries are also out of school.

i. Profile overview of BISP beneficiaries

Education level	Count
Illiterate	94%
Above Primary	4%
Above primary and below secondary	1%
Above Secondary	1%

Marital Status	Count
Married	94.4%
Divorced	0.21%
Widowed	5.75%

As per the baseline report conducted by Oxford Policy Management (OPM) in 2013, following are the key demographics of BISP families: -

Indicator	Status
Consumption	Households spending 57% of monthly consumption expenditure on food.
Water	Few households in the evaluation population use piped water as the main source of drinking water, with the majority (72%) using pumped water or a tube well as the main source of drinking water.
Sanitation	39% of households do not have a toilet facility in their house.
Health	39% of children under the age of 5 in BISP households are considered underweight, compared to the national average of 32%. 43% of children are stunted, 15% are wasted and 35% of children are underweight. Only 64% of 12 -23-month-olds are fully immunized compared to 81% nationally.

Women Empowerment	Many women in BISP-eligible households do not participate in key decisions in the household, particularly those related to money, such as investing, lending and borrowing. Only 19% of women in these households always vote in local or national elections, compared to 46% who never vote.
Education	Net primary enrolment rates are 25% amongst children in BISP eligible households compared to 55% nationally.

Having an understanding of the demographics of one's customer base is critical for devising the correct strategies and measures for them. Therefore, right at the outset, in my first year in August 2015, I asked BISP management to devise a demographic directory which was launched by the Finance Minister on August 14, 2015. The objectives of which will be described later in the book. That demographic directory gave the prototype of beneficiaries down to their districts. It was a 'know your customer' strategy which was aimed at targeting development. Efficient social safety nets need such demographic directories so that all their products are targeted and all their partners can target their customers for development efficiently. In the Impact / research section I will underline the usages of such a directory in detail. Going forward I would like BISP to have the demographic directories on websites in more detail than Version 1.0. The more details we give, the better targeting organizations can do for those who matter the most.

ii. Relationship with beneficiaries

However, for an introduction to the BISP story the above is only one side of the coin. The other side of the coin is more important. BISP women have never just been a statistic or a demographic registry for me. For me the BISP beneficiary prototype has been what I have seen in my hundreds of visits to their houses during the last three plus years in Pakistan's different provinces and regions. I have not had access to helis but poor-quality vehicles with tough travel schedules to meet with them. It is this toughness which has brought me closer to them versus other politicians and I am grateful for what their interactions have taught me. I don't think I have missed many districts during my vast travels of Pakistan to meet with them personally.

My BISP women are women of courage who try and make ends meet in a very difficult environment. I have seen them from inside their homes. This insight has helped me lead BISP better. Often my usual week was divided 4 days in the field and 3 days in the Head office. There were couple of reasons for this split of time. Firstly, when I was with my beneficiaries listening to their individual woes, I was better able to fix the BISP servicing systems and mechanism. An old habit from my opposition days of feeling the need to have first-hand knowledge of issues at hand.

Secondly, I needed to be in the field more so that my officials and stakeholders knew I couldn't be taken for a ride by paperwork which often minimized the actual issues in the field. The third reason was the most important. I never wanted to be overwhelmed by the numbers of the social safety net of 5.7 million women in 2018 with the largest budgets of \$1.25 billion. Instead, I wanted to be grounded to the individual to be able to serve them better. An old trick taught to us in Citibank. Each customer was a story, an individual and not just a statistic. In this process I made many efforts which are outlined in the rest of the book.

The last motivation for remaining close to the beneficiaries physically, breaking bread with them, cooking fish for them whilst chatting with them in their huts and modest dwellings, visiting them in their homes and in their committee meetings was selfish. Whilst they benefitted every time I visited them because their servicing systems improved wherever I would visit, I needed them more than they needed me in a strange sort of way. They were my escape from the political realities of Islamabad, which were the biggest de-motivators to serving them. They were my inspirations when the realpolitik of my political party, of other political parties, of parliament's time spent on non-poor issues, set a heavy wave of doom and gloom over what real politics should have been all about.

I have often felt this in my 10 years of my political journey. I share this in a book on BISP since there will be social safety net chiefs who will be technocrats and politicians at the same time. I want to explain at the outset of this book that this is the best combination for a social safety net head to be. It needs to be a technocrat, and a full not semi cabinet member. For the reason that the interest of the poorest need to be served at all forums and for this the individual needs to be not just budget empowered but politically empowered as well with a political understanding not just a technocrat understanding. Secondly, the social safety net head cannot just be a technocrat because then the pain of the beneficiaries which is the biggest lead for correct policy making is divorced from that person's decision making.

In short, the head, the heart and an empowerment with all stakeholders is required. For any social safety net ministry to achieve its maximum the chief needs to be part of all economic and inter provincial committees of cabinet. So that the voice of the poor, is well represented. Something I wasn't able to do because I was kept out of these cabinet committees. In future, I hope the BISP Chairperson will have access to all forums of decision making so as to best represent their beneficiaries directly. Interestingly when I made a case for the economic cabinet committees with my immediate boss the Finance Minister of 2015, I was told there was no relevance of BISP to any of them. I find it hard to understand how economic policies can be made without keeping the most vulnerable (who are the largest percentage of our economy) in mind. I make this point here so that in future as standard operating

procedure, the BISP Chairperson is part of all such cabinet committees and is able to influence policies in favour of the poor in the cabinet and its relevant committees.

In fact, the social safety net Ministry needs to be independent of all Ministries and needs to report directly to the Prime Minister if governments say they believe in serving and prioritizing the poor. Structurally it is not about the individual but about the organization headed by the individual. If the head of a social safety net doesn't have direct access to the PM the ministry cannot function. It suffers from the run around of various other ministries in the middle. I was fortunate that in the days of PM Shahid Khaqan Abbassi post August 2017, I did have that access to a certain degree which was not formally organized but more so a factor of his personal style of management. At times when files went through Finance even in his days they got distorted and delayed unnecessarily – political jealousy fiefdoms. To be fair to PM Abbassi, BISP had 4 formal briefings during these few months, 2 visits of PM Abbassi to BISP HQ and numerous informal meetings. In contrast, during PM Nawaz Sharif days BISP had no meetings or visits from him despite many requests.

This direct line of command needs institutionalization everywhere in the world. All social protection ministries need direct lines of reporting to the PM or head of the government in all countries. In my international travels I noticed that whichever ministers had that access to head of government, the programs were running better. BISP suffered tremendously because of this lack of direct interaction between BISP Chairperson and the Prime Minister during the days of PM Nawaz Sharif. During this time at least from Feb 2015 to July 2016 the Finance Ministry gave due time to BISP matters and after that it was a direct disappearance blitz. Clearly non-finance related priorities took centre stage and professional matters got delayed. Details of which would not be appropriate to share at this stage. And yet despite all of this BISP survived and still out performed many other ministries who had no relevance to Finance but more access.

Chapter 3

Unconditional Cash Transfer (UCT)

- 1. Theory of Unconditional Cash Transfers**
- 2. Timing of stipend**
- 3. Enrollment of BISP beneficiaries in UCT**
- 4. Budget allocation of BISP**
- 5. UCT spends at BISP**
- 6. Balance between UCT and CCT spends**
- 7. UCT stipend increment**
- 8. BISP spend as % of GDP**

1. Theory of Unconditional Cash Transfers

BISP's first and even to this day biggest product has been the unconditional cash transfer (UCT) and as such its theoretical and practical application needs to be understood at the outset of this book.

Unconditional cash transfers are given to the poorest of the poor and vulnerable people with no restrictions on how the cash is spent, and no requirements and conditions beyond meeting the basic eligibility criteria of being the poorest of the poor. The primary objective is to protect current consumption or food security.

Unconditional cash transfers have been developed on the premise that giving cash to citizens allows them to have autonomy over their own lives. The other alternative which over my three years many politicians have tried to convince BISP of is to divert to subsidies in kind. Internationally the literature on cash versus kind is clear. Cash gives the poor choice. Only they know what they are short on and they need to have that choice to spend it on exactly what they need.

However, there is one exception to this rule which I have seen from very close up. The Dominican Republic example. Giving a UCT on food and ensuring that spending is only on food through a debit card with a go and no go shopping list. Clearly that encourages spending on food only which improves malnutrition indicators. More on this later in the nutrition section of the book but for now the logic of why BISP followed the UCT.

It is said that "The underlying theory for the use of UCTs understands the poor as rational actors and assumes that providing them with additional income will result in them engaging in desired behaviors, through which they will eventually graduate from poverty and overcome their vulnerabilities." That is one side of the coin. The other side of the coin is that the poor are rational actors and whilst they cannot graduate out of poverty they will be able to manage their poverty at such levels that they don't die of hunger under its burden. I think the latter is more realistic an assumption on the powers of a UCT.

It is said that "This theory expects UCTs to generate similar, beneficial behavioral change to Conditional Cash Transfers (CCTs), because recipients are motivated and able to engage in the behaviors that CCTs are conditioned on. UCTs could also generate greater behavior change, because they are more socially acceptable and less stigmatizing for their recipients than CCTs. In contrast, the alternative theory underpinning the application of CCTs argues that poor households lack full information on the long-term benefits of preventive health care and education and those conditions are required to ensure the cash transfer generates the desired behaviors among its recipients."

There still exists a wealth of data on why UCTs still need to exist versus being crowded out by CCTs. Some of the reasons I have personally witnessed in the many villages and rural slums I have visited over my 3 years are as follows:

- Beneficiaries do utilize a large portion of their cash transfers on food, education and health anyway so there is no need to specifically setting conditions and forcing them to do so.
- Setting conditions tends to get paternalistic and interferes with people's right to choose how they allocate their own resources and this choice is necessary since we have to accept we don't know what is lacking in terms of each beneficiary's needs for each month.
- CCTs versus UCTs link stipend transfers to existing public services which means that there needs to be in place well-functioning services which in many countries and even in different regions of Pakistan don't necessarily exist still, in egalitarian fashion.

In the literature on UCTs the following is always discussed "Cash transfers are a remarkably low-risk poverty reduction strategy. If we focus just on the monetary dimension of poverty, the clearest path to alleviating poverty is not microfinance or healthcare, which may or may not result in greater business activity or labor productivity, but just to give people cash: by definition they will no longer be poor. Though it may be low risk, it is actually affordable to eliminate poverty through cash transfers".

Personally, I agree with the above literature because I have seen that UCTs give women the freedom to make choices with how they wish to allocate resources they have received from the state in terms of cash. In some months they might spend on education, in some on food in some on some other productive activity. We do need to trust their judgment on what they need from the cash stipend which is only a support not a full minimum income. Let us not forget that it is this very stipend which comes in handy when trying to save a family from a debt trap. It certainly also increases the woman's voice in the household when trying to save her family from debt. The cash in hand for a woman is a dignity insurance scheme worth billion. I cannot overstate the importance of the empowerment angle. When a woman is responsible for saving her family from a financial disaster, can you imagine her increase in respect in a patriarchal society like ours?

It is true though that whether it's a UCT or a CCT they both act as social insurance. I have seen in numerous poor BISP homes that the increase in capital is given in both cases whether we expect there to be a conditionality or behavioral change or not. This in itself is enough of an indicator for the poverty reduction or poverty management. Simply because there is a cash inflow and spending by the poor on their own needs by themselves.

In the literature on UCTs and CCTs there is a concept of how there is a cost per unit of outcome. It is calculated that this will be higher with a UCT because a UCT will continue to pay those families who choose not to comply to the laid out conditionalities. However, the other side of the coin is that with conditionalities there is also a cost of measurement of those conditionalities which raises the cost per unit. As such in retrospect and from ground reality it is safe to assume that we must trust poor families to spend where they see fit and that reduces the programming costs too of measuring the conditionalities.

There is no doubt that internationally UCTs are fashionable because they show immediate impact in an economy. However, there are always doubts on sustainability of such programs from a resource point of view. The arguments are that short term impacts are created but long term they need to be coupled with CCTs and graduation programs to create the sustainability. In my experience, a combination of all three is required to tackle poverty, nothing less than that.

BISP has always seen the Unconditional cash transfer (UCT), as the grant it gives out to its beneficiaries without any conditionality. In Pakistan's case the UCT has been blamed by the elite as being a dole out because nothing extra needs to be done for it. As the book will demonstrate it is this very UCT which has transformed the lives of 5.7 million of the poorest families of Pakistan. The qualification for getting this stipend is a targeting system developed over time, which will be described later on in this book which has over time become world class.

2. Timing of stipend

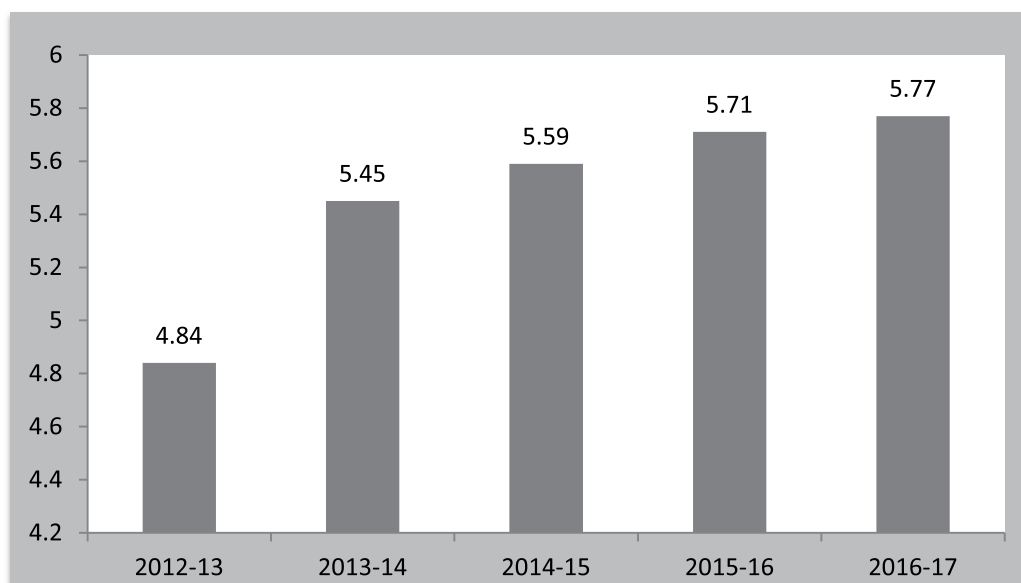
The timing for the UCT stipend at BISP is quarterly. Before I took charge there was a big mess and payments were certainly never on time because of changing secretaries, boards, chairpersons, governments, lack of funds. I am aware of the difficulties BISP faced in ensuring timely quarterly payments before my taking charge of BISP. I am pleased to state that by and large we have maintained some sanity in terms of regular payments.

It is no rocket science as to why the payments need to be regular. The poor and for that matter all of us need some sense of predictability of when the cash will arrive to ensure that we pace our expenses accordingly and don't fall into a debt burden. For a good social safety net to produce impacts, it is my belief that the payments need to be monthly. Whilst at BISP I streamlined the system to ensure quarterly payments, I wanted to achieve monthly payments which was promised to me with the new payments system but which was delayed for reasons which will be explained in the payment section of the book. I hope in the future we at BISP achieve monthly payments because it will definitely improve the quality of lives of the poorest families.

During election 2013 payments were delayed and not made in interim period to beneficiaries since it was considered pre-poll rigging. I find this practice cruel. Do you stop paying government servants too during elections? The BISP beneficiaries are the poorest of the poor. How can anyone deprive them of their quarterly grant is beyond comprehension. It is their regular process which they get from state not from any one government. Let us hope this process is not repeated in the future in the current interim 2018 setup especially since caretakers are in charge at the time and they are the ones paying not a political government through verified survey lists where zero political interference is possible. The understanding of the depoliticization of payments is required and needs to be acknowledged by governments.

3. Enrollment of BISP beneficiaries in UCT

For the purpose of the current understanding of the UCT it is important to understand that since BISP was launched, the number of beneficiaries has been constantly increasing. The objective linked with targets given by development partners has been to find more and more beneficiaries on the eligibility list and sign them up for the basic stipend.

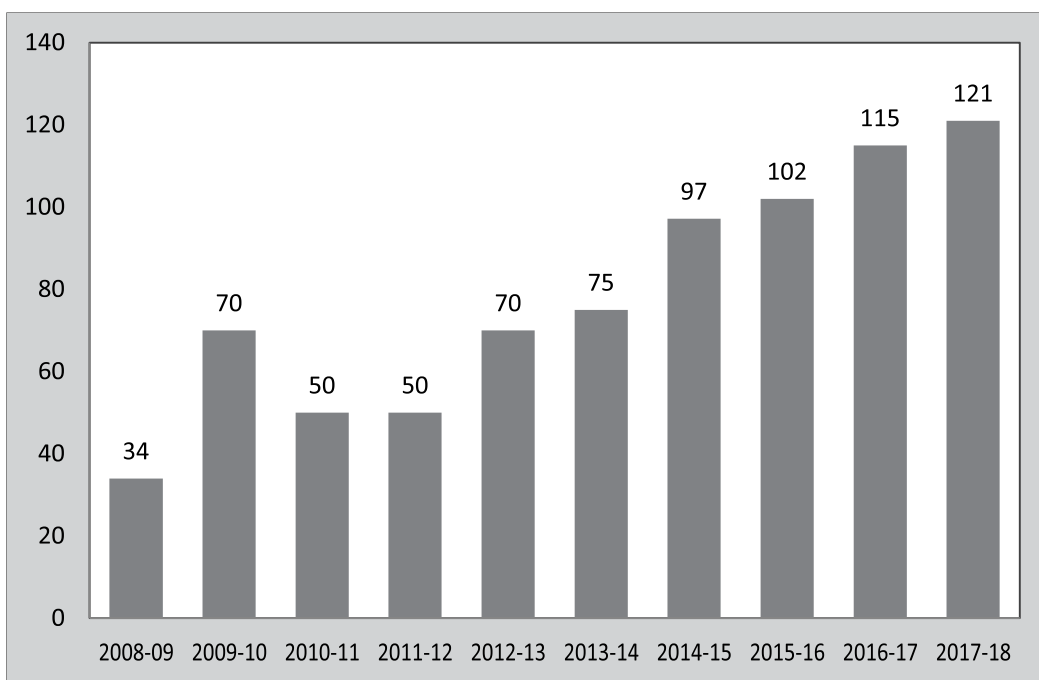


When I started at BISP there were enrollment targets given by the donors which BISP had to meet in order to fulfill the obligations of Disbursement Linked Indicators (DLIs). This was a good practice because it kept the field offices in check. Each month each Tehsil office had targets of getting a certain number found from the eligible list of 7.7 million and enrolled into the system. No BISP payment is possible unless it is on the 2010 eligible 7.7 million list for now, till new lists are launched by newly elected government in 2018 based on new NSER 2017-18. In the second half of my tenure the numbers were exhausted and this DLI finished as well. However, whilst it lasted it pushed our teams to go out looking for beneficiaries who were eligible and to whom the state owed money.

I even handed over eligible lists of BISP beneficiaries from the 7.7 million of 2010 survey to parliamentarians so that they could find the BISP eligible poor in their constituencies and send them to BISP offices so that we could start giving them stipends. I must say it was a disappointing response. It showed to me that most parliamentarians I did share these lists with, did not help much. As a result their poor suffered. In the future I expect parliamentarians to help and send the eligible to BISP offices so that BISP can serve them faster and better. I suspect that simply because these parliamentarians don't have a choice of identifying who the money should go to there is a lack of interest in identifying those, the technical survey scientifically does consider poor and thus eligible. I find this a demonstration of politicization which BISP of course cannot and will not cater to even going forward.

4. Budget allocation of BISP

In every budget speech I can remember made by the Finance Minister, the budgets of BISP were increased. I never found any parliamentarian screaming for joy considering money was being given to their poorest constituents. I only remember envy being faced by BISP. Had the same been given on development schemes from which syphoning of funds for some individuals would have been easier, there might have been more joy amongst certain cadres of society. (Not referring to parliamentarians or else I will be hauled by the privilege committee!) Nonetheless, BISP budgets increased every year. I certainly hope this tradition will not break. In 2018-9 BISP budget was announced as PKR 124.7 billion. But the questions is did they really increase? This will be answered shortly. Keep reading.



i. **Allocations versus Spends**

During the fiscal year 2008-09, BISP was allocated PKR 34 billion which doubled the Government of Pakistan's social safety nets spending from 0.3% in 2003-04 to 0.6% of GDP. During the fiscal year 2009-10, BISP was allocated PKR 70

billion while for the fiscal year 2010-11 BISP was allocated PKR 50 billion. Whilst these were allocations, the actual utilization during PPP days was low.

In sharp contrast the utilizations and allocations during PMLN days were much higher. BISP was allocated budget of PKR 34 billion in 2008 to accommodate 3.4 million families and now after 10 years it has a budget of around PKR 125 billion and 5.7 million families are being benefited from the programme. Evolution of BISP budget over the period of last 10 years is as under:

Year	Budget Allocation	Stipend	No. of Beneficiaries	Budget Spent
2008-09	PKR 34 Billion	PKR 3000/-	1.76 Million	15.81 Billion
2009-10	PKR 70 Billion	PKR 3000/-	2.57 Million	31.94 Billion
2010-11	PKR 50 Billion	PKR 3000/-	3.09 Million	29.66 Billion
2011-12	PKR 50 Billion	PKR 3000/-	3.62 Million	41.00 Billion
2012-13	PKR 70 Billion	PKR 3000/-	3.72 Million	43.30 Billion
2013-14	PKR 75 Billion	PKR 3600/-	4.63 Million	65.12 Billion
2014-15	PKR 97 Billion	PKR 4500/-	5.04 Million	88.59 Billion
2015-16	PKR 102 Billion	PKR 4700/-	5.34 Million	96.65 Billion
2016-17	PKR 115 Billion	PKR 4834/-	5.43 Million	102.8 Billion
2017-18	PKR 121 Billion	PKR 4834/-	5.64 Million	On-going

What is to be noted here is that during PMLN days, budgets were not just allocated to BISP but were spent too. What needs to be appreciated is that PMLN managed to increase the on ground spends which for most governments are normally problematic. Spending allocated amounts requires better management, something BISP eventually developed in the last 3 years.

When I think of BISP spends in my three plus years we can claim to have been most successful at managing spending and yet I have some regrets I must share at this juncture. Come March of every year saw a rush to spend allocated budgets for fear of funds lapsing. What I never understood was when budgets were laid out earlier on in the year then why there was a scramble in the last quarters. The reason was simple. Some secretaries at BISP had a better grip over pushing each department for putting up project into procurement mode as per rules in adequate time and others just didn't. As a result, the last-minute scramble. It was almost as if the procurement rules were new to all though they had been trained on them. In some years due to poor management spends were not 100% but were still the record highest for BISP.

Despite the apparent BISP success at having highest spends, BISP could have done better in two domains. Firstly advertising/marketing and secondly NSER/technology spends. In appropriate sections of the book I will explain why these misses happened in my tenure.

ii. Types of funding for BISP

In 2008, BISP was financed through regular government budget. Development partners started contributing from 2009 onwards. And now around 11.6% average of total BISP budget is coming from different Development partners. Share from Development partners and GOP over the period of last 10 years is as under:

Year	Allocation			% Share	
	Total (PKR in Billion)	GOP (PKR in Billion)	Foreign (US\$ in Billion)	GOP	Foreign
2008-09	34	34	0	100	0
2009-10	70	67.93	2.08	97	3.0
2010-11	50	48.73	1.27	97.5	2.5
2011-12	50	48.73	1.27	97.5	2.5
2012-13	70	67.72	2.28	96.7	3.3
2013-14	75	68.50	6.50	91.3	8.7
2014-15	97	85.69	11.46	88.2	11.8
2015-16	102	87.61	14.39	85.9	14.1
2016-17	115	97	18	84.3	15.7
2017-18	121	107	14	88.4	11.6

There is a misperception in the market which needs to be cleared that BISP is mostly foreign funded. This misperception is due to the fact that the development partners take so much ownership of BISP nationally and internationally that it looks as if they are completely funding BISP. In reality their ownership has helped project BISP internationally and their funding is much appreciated. What needs to be appreciated more which gets sidelined is that the Government of Pakistan is the massive donor to BISP because of its commitment to its poor.

Any social safety net needs to have a steady source of funding so that those who matter the most are not let down at any point. In any given year the funds from government or donors cannot be the only source of funding. A social safety net like BISP needs to have some form of sustainability in terms of financing.

Especially in March of every year when Finance tries to axe budgets. The current Secretary BISP can be credited for coming up with the endowment fund idea which we managed to get approved by government and BISP board. Its logic is as under:

a. Endowment Fund – a concept note

BISP is the leading social safety net Programme of the country, funded by Government of Pakistan and supported by Development Partners i.e. World Bank, ADB and DFID. All its programs, initiatives and functioning are dependent on the annual budget from the Government of Pakistan. The organization does not have any back-up support to maintain its operations or fund its initiatives in periods of budgetary adversity.

The idea to establish an independent BISP Endowment Fund was shared in a briefing given to the Prime Minister in December 2017 with the objective to support sustainability of BISP and its various initiatives which was appreciated and supported by him. Consequently, the Prime Minister inaugurated BISP Endowment Fund on March 29, 2018 and announced an allocation of PKR 1 billion as seed money for the Fund with the directions to enhance and further strengthen the Fund.

Interestingly, BISP hasn't received the promised funds till now but I am sure common sense will prevail at Finance soon to uphold former PM's promise.

b. Aims and objectives of the BISP Endowment Fund (BEF)

- (i) To extend and expand social safety net to stabilize the income and livelihoods of BISP beneficiaries.
- (ii) To tap philanthropy potential of Pakistan.
- (iii) To promote charity and advance the welfare and well-being of the people of Pakistan.
- (iv) To run schemes to support BISP beneficiaries in times of natural shocks like floods and earthquakes etc.
- (v) To create and operate schemes for the welfare of vulnerable population (orphans, unmarried and aged women, transgender, disabled etc. who are not directly covered by BISP initiatives).

- (vi) To finance the promotion, advancement of education such as primary and/or secondary schools, informal schools and/or vocational training institutions for the purpose of imparting knowledge and education.

I would encourage other member countries to have a similar arrangement so that they are not dependent on either their own government nor on donors but have a steady philanthropic stream. Clearly, this can only be the case when the social safety net in question has created a sound reputation in the market and not at the beginning. I think after 10 years BISP is in that position to attract international and local philanthropic funds, provided the fund structure is independent enough from government normal fund structures. That is a work in progress still.

When this year in 2018 BISP had to surrender PKR 9 billion to Finance to meet PMLN government deficit requirements I thought how useful this fund would have been and then I thought had we really increased budgets for BISP as was the claim in 2017 and 2018 budget speeches! Clearly not, if Finance has the ability to cut at the last quarter.

Going forward BISP needs to be beyond cuts unlike any other ministry; something Finance and future governments need to appreciate so that the mantra of all politicians that we care for the poor is actually in effect. BISP suffered from this cut in 2018. The NSER survey, which would have brought current poor into BISP payment circuit, faster before national elections, suffered many delays. This delay I will never forgive or forget and those responsible will be answerable to the poor, soon. This should be avoided going forward. Fiscal discipline on all but not on social safety nets please.

5. UCT spends at BISP

FY	Cash Grants (PKR)
2009-10	3,393,444,000
2010-11	10,545,488,000
2011-12	40,347,400,000
2012-13	43,140,523,000
2013-14	65,037,808,300
2014-15	88,491,779,100
2015-16	96,574,321,900
2016-17	102,947,280,874
2017-18 (to date May 2018)	48,572,939,318

These amounts are what was directly spent every year purely on cash grants.

What follows is a table of how the beneficiaries of BISP are spread over the different regions of Pakistan in terms of receiving the UCT stipend. The geographical spread is a function of the eligibility list which will best be explained in the targeting section of the book. Active beneficiaries mean those who are being paid because they are enrolled, whilst pending beneficiaries means those whom we couldn't locate but were on the eligibility list since 2010. My objective of course was to reduce the pending lists and we tried many methodologies to do so.

Region Wise Beneficiary Count				
S. No.	Region	Active	Pending	Total
1	Punjab	2,085,350	735,589	2,820,939
2	Sindh	1,970,913	794,154	2,765,067
3	KPK & FATA	1,328,467	316,474	1,644,941
4	Baluchistan	243,668	211,352	455,020
5	AJK	106,205	16,321	122,526
6	GB	48,587	6,688	55,275
Total		5,783,190	2,080,578	7,863,768

As you can see the numbers are poverty driven and not National Finance Commission (NFC) driven. Many a times from PMLN leadership I had this argument thrown at me that the methodology was all wrong and that the split between provinces should have been on NFC formula. I just couldn't manage to explain to this day despite all research experts presenting to them that a social safety net was based on a Poverty Scorecard which irrespective of province, prioritized poverty not an NFC formula of resources. There was no ethnicity at BISP and I hope there won't be in the future as well. The only number I had some serious reservations with, were Balochistan but that is due to the poorly conducted survey of 2011, which I demonstrate in the targeting section.

6. Balance between UCT and CCT spends

It is important for a social safety net to have a healthy balance between the budget split of conditional and unconditional cash transfers. Historically we have seen there is an international trend that the percentages of conditional cash transfers (CCT) within the basket are increasing. Pakistan is witnessing the same trend. Whilst BISP started out 10 years back with the unconditional cash transfer only, that lion share is gradually reducing and making space for the CCTs. To date BISP has 3 CCTs. As a social safety net, I would wish the BISP budget basket to be crowding out the UCT and crowding in the CCT so that we can push our vulnerable to have positive habits on health and education if they wish to have stipends from government. Here is the current situation which we need to see shifted in favor of CCTs.

Financial Year	UCT (in Billion PKR)	CCT (in Billion PKR)	Others (in Billion PKR)	Total (in Billion PKR)
2008-09	14.729	0.036	0.494	15.259
2009-10	34.456	2.894	2.234	39.584
2010-11	25.678	5.299	3.446	34.423
2011-12	39.364	4.281	5.887	49.532
2012-13	41.664	3.168	5.266	50.098
2013-14	64.905	1.198	3.512	69.615
2014-15	86.818	0.450	4.385	91.654
2015-16	95.673	1.880	4.445	101.999
2016-17	102.989	2.274	5.614	110.877
2017-18 (till Feb-2018)	49.752	1.036	2.390	53.178
Total	556.029	22.517	37.673	616.219

7. UCT stipend increment

The UCT stipend has been increasing traditionally for BISP. This means that what the beneficiary receives increases so that they can keep up with inflation. Unfortunately for BISP, the history of the UCT stipend increase is linked to the commitment between DFID and Ministry of Finance. It is due to their pressure that Ministry of Finance was forced to authorize BISP stipend increases. The agreement which ensured the conditionality for increase of BISP stipends existed as part of DFID and the Ministry of Finance "Pakistan Stability and Growth

Programme 2014-17” The Government got 60 million pounds for having given this stipend increase with the exact clause being that “5c. Budget increases BISP stipend by at least rate of inflation.” When the date of this agreement expired so did the stipend increase for BISP beneficiaries and I as Chairperson had little political leverage with my boss at the time whose priorities were elsewhere to fix this anomaly. This I see as a personal regret because I am convinced that just like salaries are raised annually for government employees so should increments for the poor. Even more so since they are worst hit by inflation. It is illogical to leave them at the same stipend amount yearly.

What is more logical and fair to the poor of Pakistan going forward is that this stipend is increased yearly, based on same inflation logic by Ministry of Finance unless Ministry of Finance declares zero inflation increase in a particular year which is highly unlikely.

During last 9 years budget allocation, rate of stipend paid and increase in percentage to beneficiaries is tabulated hereunder:

Year	Budget Allocation (PKR Billion)	Quarterly Stipend rate (PKR)	% Increase based on previous year
2008-09	33.98	3000	-
2009-10	70.00	3000	0.00%
2010-11	50.00	3000	0.00%
2011-12	50.00	3000	0.00%
2012-13	69.99	3000	0.00%
2013-14	75.00	3600	20.00%
2014-15	97.15	4500	25.00%
2015-16	102.00	4700	4.44%
2016-17	115.00	4834	2.85%
2017-18	121.00	4834	0.00%
2018-19	124.7	5000 (announced May end 2018)	

Unfortunately, as can be seen above the stipend increased only in few years and that too because of DFID agreement with Ministry of Finance. In the year 2017-18 that condition was taken away BISP beneficiaries lost their yearly raise despite my lobbying within Finance. And frankly my lobbying had its restrictions since there was very little time at Finance for BISP with all the other non-direct Finance commitments of the Finance Ministry.

Going forward therefore as a matter of policy in order to protect the most vulnerable segments of society, the quarterly beneficiaries' payment should be enhanced. The increase may be in accordance with the rise in the Consumer Price Index (CPI) last year and as such it would contribute to mitigating the effect of inflation on the BISP beneficiaries.

There is a caveat to this increase for 2018-19 which is my duty to mention. When the case was made for increased budget stipend for beneficiaries from PKR 4834 to PKR 5000 PM Shahid Khaqan accepted, and in last 10 days of PMLN government it was approved. So in effect what the Finance Minister's speech of May 2018, boasts of an increase of BISP was in fact no increase, since administrative inflationary cost increases did not account for real increase of a coordinated manner with inflation and beneficiary stipend. On the contrary funds for Bait-ul-Mal were increased on popular demand of parliamentarians from PKR 6 billion to PKR 10 billion in the last cabinet budget meeting of PMLN, so as to politically recommend versus BISP apolitical way of spending. Infact in the same meeting I had to fight tooth and nail for not decreasing BISP budgets or directing them to Bait-ul-Mal. The PM finally saved BISP that day. A fact that will go down to the discredit of PMLN government, for attempting the politicization of social safety systems. In the future all social safety systems need to be brought under BISP NSER to cut politicization. BISP stipend increments need to be purely tied to inflation numbers not crumbs.

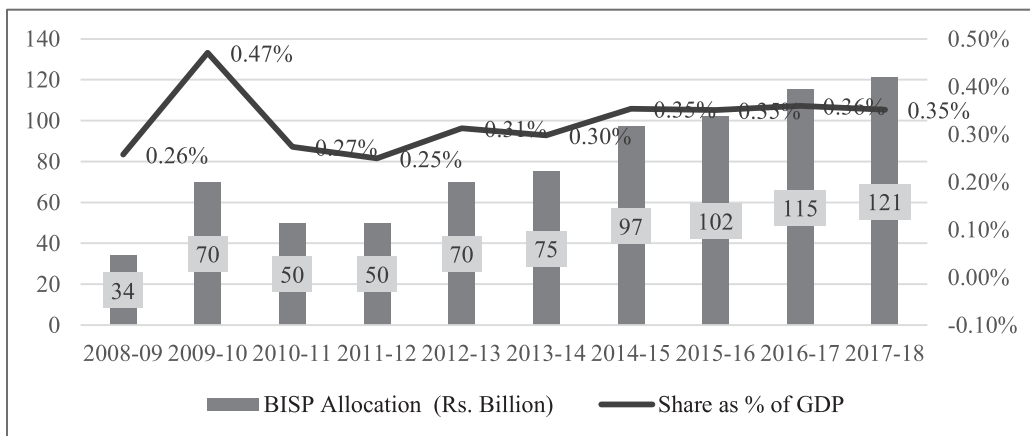
8. **BISP spend as % of GDP**

Year	GDP (PKR. Billion) *	BISP Allocation (PKR. Billion)	Share as % of GDP
2008-09	13,200	34	0.26%
2009-10	14,867	70	0.47%
2010-11	18,276	50	0.27%
2011-12	20,047	50	0.25%
2012-13	22,386	70	0.31%
2013-14	25,169	75	0.30%
2014-15	27,443	97	0.35%
2015-16	29,076	102	0.35%
2016-17	31,963	115	0.36%
2017-18	34,396	121	0.35%

(Source: Economic Survey of Pakistan, 2018)

* GDP at current prices

BISP allocation as % of GDP



(Source: Economic Survey of Pakistan, 2018)

All social safety nets in the world are judged on this indicator. Whilst BISP has boasted budget increases, the real indicator is this one. I hope in the future this indicator improves for BISP and Pakistan's economy.

Chapter 4

Targeting

- 1. Evolution of Targeting at BISP**
- 2. Phase-I: Parliamentarian Based Targeting**
- 3. Phase-II: Poverty Scorecard Based Targeting (2010-11)**
- 4. Phase III: Updation of National Socio Economic Registry (2015 to date)**

1. Evolution of Targeting at BISP

Some of the type of products BISP has to offer in terms of unconditional transfers have been described in the earlier chapter to a certain extent. However, what is most important is the first step of the production of these products. In a social safety net, the first step is identifying who needs to receive the money. Who should be the beneficiary? How should the targeting and eligibility system be carried out? Sounds easy, but this is the make or break of a good safety net.

Let's roll back the canvass to 10 years back. In 2008 what did the government face? The decision to have an unconditional cash transfer had been made. What was left was how to choose the beneficiaries. Time was of the essence.

In the face of the economic downturn and the rapidly increasing inflation, the situation was becoming urgent. It was clear that there was no time to develop a detailed mechanism for identifying the poorest households. A steering committee headed by Mr. Shaukat Tareen (also head of the Advisory Council) was mandated to identify the quick mechanism for identification of eligible population for immediate roll out of the programme. Different mechanisms were presented but all proposed mechanisms were time consuming and BISP had lots of pressure to roll out the programme immediately due to political pressures and high food fuel prices. In the process of looking for a solution for a quick beneficiary identification, the government also contacted Zakat and Pakistan Bait-ul-Mal for the data but no uniformed and proper data was available with both organizations.

BISP then contacted NADRA, Pakistan's prime identification database organization, and identified few variables from NADRA database that could help in identifying the eligible population of the country. Following variables were identified from NADRA database for ineligibility:

- Data on passport holders
- Data on foreign bank account holders
- Employment in Government/ Semi Government Department
- Data on National Identity Card for Overseas Pakistani (NICOP)

NADRA identified families following the above-mentioned criteria from the database and around 2.2 million families were declared eligible who did NOT possess any of the above instruments. BISP then decided to follow the above-mentioned criteria in order to disburse BISP's benefits.

Interestingly at the same time Punjab government had also introduced a similar kind of Programme namely Punjab Food Stamp Programme with same benefit level. Punjab had decided to use members of parliament MPAs for the identification of eligible population and had given 1,000 forms each without setting up any criteria. They also gave the authority to patwari's and revenue officers for verification of population after identification by MPAs.

After seeing this practice of identification going on in the Punjab province, large number of MNAs from PPP government approached the then Prime Minister Yusuf Raza Gillani for changing the approach of identification of eligible population from NADRA based criteria to Parliamentary based targeting. It is interesting to note that the Federal government followed Punjab government and turned the eligibility criteria political under pressure. Cabinet directed that 8,000 forms be given each to all MNAs and Senators for recommendations of eligible groups for the programme.

It is important to note that BISP management had proposed to the Cabinet that without setting up any eligibility criteria, and simply giving forms to Parliamentarians could harm the transparency and objectivity of the programme. BISP management had proposed that variables identified from NADRA database could be used as screening criteria for validations of forms to be received from the parliamentarians. Cabinet had approved the screening criteria for the identification of poor segment of the society and BISP introduced the Parliamentary based targeting.

This background is important because it shows where the politicization started and where it was copied.

2. Phase-I: Parliamentary Based Targeting

The task of identification of the potential beneficiaries of BISP was therefore entrusted to the Parliamentarians in what was the First Phase of Targeting. A simple Application Form was designed, enabling the poor to apply for enrollment in the Programme. 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 calculation behind giving 8,000 forms to each parliamentarian was based on the availability of the budget at that time which was PKR 34 billion.

I remember how I distributed my forms. Half were given to Gilgit Baltistan and the other half to PMLQ Punjab MNAs. Interestingly the first time BISP entered the area of GB was through my own forms. I remember having given them equally to 7 districts of GB but through PMLQ district president's identification of the poor. My approval rate was 31% which shows to me that what my PMLQ workers thought were poor were only 31% poor as per government standards. One more reason for me being anti the parliamentary politicized approach to this day. I stand vindicated. I didn't even know my approval rate in those days. I was clueless, PPP never shared with us. And even if they had I would not have believed them because of my inherent opposition to them.

Even today in 2018, as recently as the last cabinet before budget 2018-19, there was a whole attack on BISP budgets being too high and Bait-ul-Mal being too low. I couldn't help but retort back that politicians preferred Bait-ul-Mal because they got political benefit directly of those being helped, whilst at BISP it was anonymous and state based. Many took exception to my comments, but I stand by my belief that the poor based subsidies need to stay out of political realm and need to be decided by a poverty scorecard mechanism not by individual politicized thus vote seeking parliamentary requests. My 31% approval means that the rest of the forms did not meet the criteria of poverty and not that as opposition I was being victimized by the then PPP government.

Coming back to the 2008 targeting, Parliamentarians were requested to send the completed forms directly to NADRA (National Database and Registration Authority) which scanned the forms into a management information system. Here are extracts from eligibility manuals at the time. Following Pre-determined filters were applied to the information on the forms, in order to exclude the following families:

- Data on passport holders
- Data on foreign bank account holders
- Employment in Government/ Semi Government Department
- Data on National Identity Card for Overseas Pakistani (NICOP)

During the First Phase of Targeting, certain "eligibility" and "ineligibility" (inclusion and exclusion) criteria were devised. As per the Eligibility Criteria, families which met the following criteria were considered "Eligible" for cash transfers: conditions (a) and (b) were mandatory and a family which met these two conditions plus any of conditions (c) – (e) was considered as being Eligible.

- a) Possession of CNIC by female applicant/ recipient;

- b) Monthly family income less than PKR 6,000;
- c) Widowed/ divorced women, without adult male members in the family;
- d) Any physically or mentally retarded person(s) in the family; and
- e) Any family member suffering from a chronic disease

The families with following characteristics were considered “Ineligible” to receive any assistance under the Programme:

- a) Any member of the family being in employment of government/semi-government authority/ department or armed forces of Pakistan;
- b) Any member of the family drawing pension from government/semi-government authority/department or armed forces of Pakistan;
- c) Any member of the family receiving any post-retirement benefits from any government department/agency;
- d) Any member of the family owning agriculture land more than three acres or residential house/ plot of more than eighty square yards (3 marlas);
- e) Any member of the family receiving income support from any other source like Punjab Food Support Scheme etc.
- f) Any member of the family possessing a Machine-Readable Passport;
- g) Any member of the family possessing a National Identity Card for Overseas Pakistani (NICOP);
- h) Any member of the family having a Bank Account (except in NBP, HBL, UBL, MCB ABL, BOP, Bolan Bank, Khyber Bank, First Women Bank, ZTBL, Khushhali Bank, and all microfinance banks).

Following results were generated:

Total Forms Received	4.24 million
Eligible Families	2.24 million
Pending families due to data discrepancies	1.2 million
Ineligible Families	0.8 million

Learning from experience that there was a need to ensure proper record keeping and effective tracking of beneficiaries, BISP brought the National Database and Registration Authority (NADRA), into the process. NADRA was known nationwide

as having already developed an efficient and effective database and monitoring system as a result of the rollout of Computerized National Identity Cards (CNICs). It was decided to use these CNICs as the basis for locating the beneficiaries for payment. They were individual, clearly distinguishable and it was impossible for anyone to have two CNICs; all important criteria for appropriate disbursement of social protection benefits.

The only difficulty was that many poor women did not have CNICs as yet. NADRA was encouraged and facilitated through their engagement with BISP to enhance their outreach. When women applied for and were given their own CNICs, the simultaneous benefit this would have in providing more and more poor women with official recognition was clearly perceived by the programme as an important outcome. They would become part of the voting lists and thus politically useful.

It was realised by many that the Parliamentary process was neither an objective nor scientific mechanism for identifying the poor. However, it was a pragmatic, nationwide approach when things were extremely urgent. Thus, BISP money started being disbursed and systems for registration, payments, grievance redressal, monitoring and evaluation were developed, lessons learnt and improvement started to be made.

The original BISP design was implemented quite rapidly nationwide, but questions remained about the targeting performance of the parliamentary-based selection of beneficiaries. This was primarily due to (i) heterogeneity among parliamentarians when it came to their ability or willingness to reach out and to identify the poorest and most vulnerable households, and (ii) each parliamentarian receiving a fixed number of forms regardless of the prevalence of poverty in their constituencies. Furthermore, even if the parliamentary-based selection of beneficiaries may have performed adequately as a short-term stop-gap measure, the lack of an objective selection criteria and transparency concerns threatened the long-term sustainability of the initial BISP design.

Interestingly, whenever I have discussed BISP targeting mechanism with most parliamentarians they believe that what they delivered in 2008 was the best. To this day they say they know who the poor in their constituencies are. They are mostly not interested in any scientific mechanism BISP produced in 2010. Most of the time I have seen that each political party blames the other that whilst they chose the best poor, their opponents did not. It is a comedy of errors this attitude; this inability to see that parliamentary phase was certainly not the most scientifically appropriate way of identifying the poor. It is an attitude I have seen

as parliamentarian since 10 years. This attitude says that only parliamentarians know what is best for their constituencies. No survey, no bureaucrat no technocrat knows much about poverty. I must admit, I have been unable to resolve this perception within my community in the last 3 plus years. Perhaps the reason for this inflexibility has been a refusal to debate the actual mechanics of a targeting system in parliament. I have tried at various points to encourage a parliamentary debate but I have seen no interest on a debate within parliament on the technicalities.

One interesting thing I would like to reiterate here is that the decision of the PPP government regarding disbursement of benefits to women of the family was important. I must quote here the evidence from most deprived area of the country FATA where 150% increase in preparation of CNIC was seen between 2008-2013. When forms were issued to parliamentarians of FATA, delegations of all MNAs lead by Mr. Munir Orakzai approached the then President Zardari with the request that decision on disbursing benefits to women may be changed; otherwise they will return the form to BISP. The then President asked the delegations that benefits will only be given to the women of the family and if FATA members of parliament were not willing to issue forms to women, they could return the forms to BISP and BISP would distribute the forms through other mechanisms in FATA. That decision of not changing the disbursement from women showed remarkable results in future for political, social and economic empowerment.

i. Analysis of parliamentarian targeting

Going forward, after the parliamentarian phase was completed; one reason for documenting the performance of the parliamentarian-based targeting in a timely manner was to better organize the transition from the original system to poverty scorecard-based system. For this purpose, key questions not only included the overall targeting performance of the program, but also what percent of existing beneficiaries would still qualify for benefits under the poverty scorecard-based targeting. It was clear to BISP that the Pakistan experience would also be relevant for other countries to deal with crises situations when more objective and transparent systems were not readily available.

There is some truth to the analysis that the Beneficiary identification by parliamentarians had been pro-poor even if it had been politicized. Even though the original program's performance was worse than what would happen under the poverty scorecard-based targeting, it was better than the PBM Food Support Program in terms of percentage of benefits distributed to the poorest 40 percent of the population.

In addition to analyzing the distribution of benefits to households with different consumption patterns, it is also of interest to document the distribution of poverty scores of the original BISP beneficiaries. An analysis of the distribution of poverty scores of first-phase beneficiaries would provide further insights on a system that was rapidly put in place to address an urgent need.

At around a poverty score eligibility cutoff point of 16.17 about 20 percent of (original) BISP beneficiaries still qualify for benefits under the new system. A significant percentage of (original) BISP beneficiaries have poverty scores that are well above the national average of 15.6 in 2007/08. Having said that, on average, parliamentarian selected BISP beneficiaries do have lower poverty scores than the rest for the eligibility thresholds considered by the Government. For instance, 24.4 percent of (original) BISP beneficiary households fall below the 17.5 cutoff, compared to 15.6 percent nationwide (based on PSLM 2007/08).

There are certain arguments by the BISP management in favour of parliamentarian targeting system which I am identifying here for sake of transparency even though I personally might not agree to them, because some of their concerns have been taken care of in the latest poverty scorecard mechanism designed in 2017:

The poverty scorecard, is a good but perhaps not a perfect instrument for identifying the poor because it considers a limited set of characteristics. Parliamentarians may have taken into account other vulnerabilities in identifying prospective beneficiaries, such as disability or absence of a male household head, which are not included in the poverty score calculation.

Consequently, in theory, households ineligible for the program based on their poverty score might have been assessed as eligible by the parliamentarians because they have a disabled member or they are headed by a female. About 35 percent of (original) BISP beneficiaries are female-headed households, and thus, parliamentarian-based beneficiary identification has clearly prioritized female-headed households. The proportion of female-headed households in the population is less than 9 percent in Pakistan (PSLM 2007- 08). Providing safety net benefits to female headed households may be justified on the grounds of their special vulnerability (perhaps to unexpected shocks), even if they are relatively well-off in terms of household possessions, schooling attainment, land and livestock

ownership. Nevertheless, it is important to point out that in Pakistan female-headed households are not necessarily poorer.

In contrast, there is no evidence that suggests that parliamentarian-based beneficiary selection favored households with disabled members. The lack of a reliable estimate of national prevalence of disability makes it difficult to assess whether BISP's parliamentarian targeting favors the disabled (in which case the disability rate among the BISP participants would be higher than the national rate). One of the few studies on the topic, Khan (2009), reports a 5.8 percent restricted functional limitation rate in KP, and 4.7 percent in AJK, but both of these areas were heavily affected by the 2005 earthquake, and these rates are likely to be above the national average. In comparison, the 3.5 percent restricted functional limitation rate among the members of BISP beneficiary households is probably close to the national average, suggesting that there was no emphasis on targeting households with disabled members. Also, households with a disabled member are evenly distributed across PMT-derived welfare levels in the 2009 BISP Beneficiary Survey.

Providing safety net benefits to female-headed households and households with a disabled member may be justified on the grounds of their special vulnerability, even if they are relatively well in terms of the poverty score. Indeed, BISP considers a more generous eligibility threshold (a poverty score of 20 or less) for households with at least one disabled member. However, other characteristics, such as political connections, should not influence the selection into an objective social safety net program. Two definitions of political connectedness of a household are considered.

An analysis of who among the original BISP beneficiaries would still qualify under the poverty Scorecard based targeting reveals that those with strong political involvement or those who had a contact with a politician or civil servant were less likely to qualify under the poverty scorecard. In fact, the effects are so large that almost all of those with highest poverty scores are those with political connections. The significance of political variables need not necessarily signal corruption issues. Rather, this measure reflects a host of ways in which political involvement and contact with officials may improve one's chances of learning about the program, as well as knowing how to go about obtaining, filling and submitting the relevant forms. Yet political connections naturally detract from the fairness and equity of the process

of safety net benefit distribution. These were important findings and learnings of the research that we must remember for future reference. Something parliamentarians might not accept so easily.

Informal contacts—friends, family and “non-elected local influential persons,” played a central role at all stages of the original/parliamentarian based BISP application process, from learning about the program to submitting applications. The vast majority of the original BISP program participants learnt about the program from friends and family (49 percent), and the local influential persons (46 percent). Mass media adverts reached a relatively small proportion of the population: about 8 percent of original program beneficiaries learned about the program from TV adverts, 3 percent learned from radio, and 4 percent from the newspapers.

Informal contacts also figured prominently at all stages of the application process of the original BISP design. Nearly two-thirds of the original BISP participants approached a local influential person, a friend, or a family member to access BISP. Fifty-eight percent obtained BISP forms through family, friends or local influential persons, and nearly one-half of households had their forms verified by such an informal party, and ultimately filed the BISP application through them. Contrary to the expectation that mosques and health centers could be used to make BISP more accessible, they have played a nearly negligible role in disseminating information about BISP, or in the application process at that stage of enrollment.

My conclusion remains that parliamentarian phase was necessary in 2008 for lack of a better system but BISP will not be going backwards to it, since the scientific reasons that followed it were world class.

3. Phase-II: Poverty Scorecard based targeting: (2010-11)

When the Government of Pakistan approached the World Bank for funding of BISP, whilst understanding the urgency to gear up social protection disbursement, the World Bank expressed its concern over the Parliamentary-based targeting. They were worried that with this system, BISP would very quickly echo the problems of other Social Protection Programmes in Pakistan, clearly analyzed in the Government's own NSPS.

The World Bank offered assistance to improve poverty targeting based on their global experience of similar initiatives. The lack of perfect information about possible beneficiaries poses a challenge to any targeting system and gathering all the necessary information is often impossible due to time or resource limitations. 'Targeting' is thus designed to identify the group to receive the benefits in the most accurate and efficient way.

i. Targeting options

There were number of targeting options which were discussed and analyzed before selection of proxy mean testing (PMT) approach for identification of eligible segment of the society. As per research papers considered by BISP, the following were the different approaches being implemented in different countries considered at the time of identification of objective targeting tool. For research purposes I am reproducing the purely research descriptions shared with BISP officials at the time that are well known academically, worldwide:

- 1- Means Tests: A verified means test is usually regarded as the gold standard of targeting. It seeks to collect (nearly) complete information on households' income and/or wealth and verifies the information collected against independent sources. Where suitable databases exist and interagency cooperation can be obtained, information may be verified by cross-linking the registries of, say, the welfare agency, property registrars, tax authorities, social security agencies, and the like. When this is not possible, households may be asked to submit copies of records of transactions, such as pay stubs, utility bills, or tax payments. In the best of cases, means testing can be extremely accurate. However, means tests work best in situations of high levels of literacy, low informal sector activity and strong documentation of economic transactions.

- 2- Proxy Means Tests: Proxy means tests generate a score for applicant households based on fairly easy-to-observe household characteristics, such as the location and quality of household's dwelling, its ownership of durable goods, its demographic structure, and the education and possibly occupations of its adult members. The indicators used to calculate this score and their weights are derived from statistical analysis (usually regression analysis or principal components analysis) of data from detailed household surveys, of a sort too costly to be carried out for all applicants of large programs. The advantage of proxy means testing is that it requires less information than true means testing yet is objective.
- 3- Community-Based Targeting: Community-based targeting uses a group of community members or leaders whose principal functions in the community are not related to the transfer program to decide who in the community should benefit. The advantage of community-based targeting is that it relies on local information on individual circumstances, which may be more accurate and less costly to collect than using other methods.
- 4- Geographic Targeting: With geographic targeting, location determines eligibility for benefits. People who live in the designated areas are eligible and those who live elsewhere are not. Few programs target only on the basis of geography, but many programs use geographic targeting in conjunction with other targeting methods, especially when programs are not fully funded. In such cases poverty maps can be used to focus the program in only some areas of the country or to allocate spaces in the program among sub national jurisdictions. The advantage of geographic targeting is that it is administratively simple, requiring none of the machinery for individual assessment programs described above.
- 5- Demographic Targeting: The usual and simple forms of demographic targeting are based on age, with child allowances and social pensions being the most common. Part of the rationale is that individuals may be particularly vulnerable in childhood and old age. The logic is somewhat clouded by the reality that most individuals, certainly children, and in most countries the large majority of elderly as well, live in households with several individuals and generally one or more income earners. Because households tend to pool their resources, at least in part, many children and elderly do not live in

poverty even though they do not generate income for themselves. Demographic targeting is obviously administratively simple.

- 6- Self-Targeting: Self-targeted programs are technically open to everyone but are designed in such a way that take up is expected to be much higher among the poor than the non-poor or the level of benefits is expected to be higher among the poor. One of the most common applications of self-targeting in social assistance is the use of low wages in public works programs to induce participation only by the poor. The administrative costs of the targeting are quite low, although administering public works programs is not simple.

Again, as per research published on the same, Proxy Means Tests (PMTs), are nowadays often the preferred method of selecting beneficiaries because a large number of applicants can be covered at a relatively low cost using a set of variables and a formula which are as objective and accurate as possible for calculating a 'poverty score'

Proxy Means Testing is a relatively new method of targeting beneficiaries. First pioneered in Chile in the 1980s the use of PMTs later expanded to Colombia and Mexico. Today PMTs are used for targeting in many countries, including Argentina, Armenia, Bangladesh, Costa Rica, Ecuador, Egypt, Gaza, Indonesia, Jamaica, Honduras, Nicaragua, Russia, Sri Lanka, Turkey, the West Bank and Zimbabwe.

The poverty scorecard, or PMT, includes a limited number of indicators that correlate well with poverty along with a simple scoring system to help identify the program beneficiaries. The poverty scorecard based targeting is an improvement over the previous system in a number of ways: (i) a transparent and fair enrollment process that allows all to apply for it; (ii) objective and transparent criteria for determining the eligibility; (iii) adoption of verification tools to reduce exclusion and inclusion errors; (iv) gains in targeting efficiency shown previously; as well as, (v) provision of a welfare ranking of households that can be used for supplementary (graduation) programs that may use different eligibility cutoff points.

The poverty scorecard relies on a smaller set of easily verifiable household and individual characteristics to serve as proxies for household per capita consumption. The list of characteristics for poverty scoring has been identified by prior analysis. Although not as accurate as a full consumption aggregate to measure poverty, the poverty score requires considerably less information, which is easy to collect and verify. Furthermore, the poverty score is less susceptible to

the short-term fluctuations in welfare since it relies on household characteristics, which are considerably more static (for example, number of dependents, size of land owned, housing characteristics and selected household assets).

PMTs use a set of relatively easily observable indicators that can predict the welfare of the applicants (i.e. indicators that are well correlated to wealth). Each variable is assigned a certain score in a formula and then, summing up, the final score is then compared to a separately determined cut-off point which defines the line between those that should and those that should not receive benefits (i.e. 'poor' and 'non-poor' households). The variables or 'indicators' used to predict the wealth status of a household have to have certain characteristics. They should be:

- Relatively few to make the survey feasible
- Easy to collect, observe and measure
- Difficult to manipulate by the applicants.

Whilst the above guidelines from social safety net manuals are logical, in my experience whenever there is a survey being prepared there is a natural greed to include maximum questions so that the database can serve more and more needs. Whilst this makes it operationally more difficult to execute, the wealth of data then enables the government to use it for more and more types of development benefits. I exercised this 'data greed' privilege when it came to asking more questions for NSER 2017/18. In fact we even got other line departments to add to the questionnaire and I remember obliging some questions on judiciary which they needed feedback on and the agriculture sector Punjab needed feedback on which was then applied to the entire country and thus benefitted all.

Typical variables concern, for example, the location and quality of the applicant's home; the ownership of durable goods; the demographic structure of the household; the labour force status of the applicant or the family. Each chosen variable serves as an indicator of economic status meaning that the possession or non-possession of the characteristic (e.g. a TV, Car, number of children, level of education) is a predictor of whether the household is poor or non-poor. A key benefit of using various household characteristics is that there is no need to directly ask for the household's income.

The choice of variables is a critical step. An effective PMT will use several indicators out of different categories which can be interrogated through a home visit. In addition, to develop the appropriate econometric formula it is necessary

to test a large number of models with different sets of variables until a final model is found that gives an accurate and reliable measurement of wealth.

Proxy Means Tests do have some limitations. Regardless of its real objectivity and accuracy, a PMT formula might seem arbitrary or mysterious to users of the PMT, as well as to the applicants. This can lead to criticism and cynicism. Furthermore, although accurate in totality and on average, it must be understood that a PMT formula will never be absolutely accurate for each individual case as it uses a combination of proxy variables that together can only estimate poverty. Thus, it is important that the programme also has a reliable case management system to investigate any grievances.

To ensure a PMT is operating as best it can, any PMT should use up-to-date data, and must be carefully set up and tested for reliability. The PMT underlying the BISP scorecard was developed using PSLM household survey data 2005-2006 and then updated using PSLM 2007-2008 data when it became available in late 2009. The final formula was based on 23 variables.

ii. Operational execution of Phase 2: Poverty Score Card survey based on PMT

Test Phase of 2011 Targeting as per manuals and research on the same is as follows:

In December 2008, the Government decided to improve the existing targeting mechanism of BISP and adopted the use of a poverty scorecard for the selection of beneficiaries, in a Test Phase of Targeting. The poverty scorecard was based on a proxy means test (PMT) formula, based on international best practices and the Pakistan Standard of Living and Measurement (PSLM) survey 2007-08.

The test phase was assisted by the World Bank through the DFID Trust Fund. The scorecard roll out was launched in April 2009 in 16 districts, through three partner organizations Pakistan Poverty Alleviation Fund (PPAF), Rural Support Program Network (RSPN) and Pakistan Census Organization (PCO), as shown in Table below:

Under the new system of targeting, Enumerators completed a Targeting Form (i.e. 'Poverty Scorecard') for every household in each of the sixteen districts. The household data collection was on universal coverage basis irrespective of the level of wealth or poverty of the households. Based on the data collected, the PMT formula was applied

to households to generate their “score”. If the score was equal to or less than a pre-determined score (currently it is 16.17), the household was declared as being “eligible” for cash transfers provided it had at least one “ever married” woman with a valid CNIC and the cash transfer was made to all ever-married women with a valid CNIC within an eligible household.

Very recently BISP has decided to remove this condition and has also allowed ‘never married’ adult women with a valid CNIC to be declared as beneficiaries for ongoing NSER 2017/18. Analysis of test phase data shows that the number of households with never married women is very small (only 8.5%), hence this decision is not expected to place a huge financial burden on the programme and would bring it in line with accepted global gender and human rights related conventions whereby no one can be discriminated on the basis of marital status. This is a positive move during my tenure which I hope will improve women empowerment indicators.

Under the eligibility cut-off point of 16.17, about 18 percent of the population corresponding to 4.8 million families was covered by the program. The key factors that influenced the Government’s decision on the cutoff point included the prevalence of poverty in Pakistan (which was believed to be around 20 percent), the targeting performance of the poverty scorecard instrument, and the availability of budget.

The adoption of the poverty scorecard as a targeting instrument represents a significant improvement in terms of the share of benefits that reach the poorest segments of the country, when compared not only with the previous approaches tried in Pakistan.

Similarly, the poverty scorecard-based targeting in Pakistan compares well to many other developing countries, with about 47 percent of the funds expected to be allocated to the poorest quintile of the population. Even though some countries such as Bulgaria do achieve significantly better performance, it is important to recognize that in countries where poverty is in low single digits, it is much more important for safety net programs to be able to converge on that small group. In the Pakistani context, however, a simple and objective targeting tool that allocates a large share of the funds (over 75 percent) to the lowest two quintiles emerges as an extremely valuable tool especially because many households in the low quintiles move in-and-out of poverty over time.

The test phase targeting survey was completed in September 2009 with the following results:

Results of Test Phase of Targeting

Families under the Cut-Off score	0.758 million
Families possessing CNICs (eligible for payments)	0.339 million
Eligible families without CNIC (pending cases)	0.439 million
First phase beneficiaries found “Eligible” in 16 districts of the test phase	0.057 million

iii. Research extracts of the Third-Party Validation of scorecard survey (pilot phase) 2010

The poverty scorecard data collection in 16 districts was accompanied by third party process evaluation and spot checks. The scale of the effort was significant, due to the Government’s decision to collect poverty scorecard information utilizing a census approach (as opposed to accepting applications through targeting centers) to reduce the likelihood of excluding the poorest and most vulnerable groups. Key lessons learned from these assessments were utilized to inform the nationwide rollout of the new targeting approach. Following were the key lessons learned as per research manuals. They are being shared so that it is clear that government believes in the right to information. Also, that government took corrective measures after these learnings:

- Process evaluation took place during poverty scorecard data collection, albeit at a smaller scale than first envisaged, providing weekly inputs to the BISP management and the three partner organizations. These three partner organizations represented different models of organization with their own strengths and weaknesses. During actual data collection, a significant amount of heterogeneity prevailed among the way partner organizations carried out their tasks. Despite the detailed targeting manual that was made available to the partner organizations, these documents were not always sufficient to anticipate actual ground conditions and provide ready answers to problems and situations that arise in the field.
- Another factor that led to the high degree of heterogeneity in the interpretation of the Terms of References (TORs) and targeting manual,

both across and within partner organizations, was that real-time course correction mechanisms were employed only exceptionally.

- None of the three organizations was experienced at carrying out a survey of the type that was required by the test phase. Even the Pakistan Census Organization (PCO's) own experience was limited to a simpler form. While some of the RSPN local partners had some experience of implementing scorecard surveys, this is a relatively recent development, and its results have not been scrutinized by third parties. The Pakistan Poverty Alleviation Fund (PPAF) and its partners were also new entrants into the field. All three partner organizations emphasized the use of local personnel for enumeration and field level supervision, but their management approaches were different. The PCO's case was unique amongst the three partner organizations; as a public agency working with public servants, it was restricted in terms of options for the structure of the remuneration package. Both the RSPN and the PPAF attempted to link remuneration to performance, or in the PPAF's case, to encourage its sub-partner organizations to do so.
- Lack of awareness in the communities also led to negative impact on the quality of enumeration. Additionally, lack of awareness regarding the objectives may have led to faulty or incomplete information being provided by the survey respondents. Even though arrangements were made with NADRA to increase the share of adults with NADRA IDs prior to the poverty scorecard data collection, in practice, there were a number of difficulties. These ranged from NADRA teams not showing up, to NADRA teams visiting an area but without necessary information exchange.
- Other issues emerged during piloting in the main urban test site. First, it was a challenge to incorporate unplanned areas (slums and katchi abadis). There was lack of clarity on the inclusion of these areas, and further, it was difficult for teams to address them, as they were not necessarily included on formal maps. Similarly, illegal construction on government lands (e.g., alongside railroad tracks) was not covered in the guidelines. Other exclusion issues related to lack of willingness on part of the POs/ enumerators to cover minority groups, and the exclusion of domestic staff (servants/maids). In the absence of a clear and effectively designed and executed public information campaign, enumerators also encountered resistance on the part of some households to participate in the survey.

- The spot checks took place after the poverty scorecard data collection by the partner organizations, to verify the quality of information collected during the test phase. For this purpose, 13,000 households were re-interviewed in six districts.
- On the positive side, when households were matched, it was clear that the accuracy of data collection was pretty good with strong overlaps in household characteristics, including the schooling attainment, share of dependents etc. Similarly, information collected on 14 out of 19 household possessions were similar both during original data collection and during spot checks for the smaller sample. The household possessions that diverged between the two data collection efforts were air cooler, cooking stove, buffalo, cow and goat. The explanation for the first two items might have to do with the presence of similar items in the possessions list: namely, air conditioner and cooking range. It is not clear why the reporting on livestock diverges. In addition to the quality issues during interviewing, other potential reasons for the divergence in results may be low literacy level of population; time lag between the survey implementation and spot checks (varying from 11 weeks to 21 weeks); change in respondent, the extent to which female enumerators were employed (more during the spot checks); and greater awareness amongst people regarding eligibility conditions of the BISP program.
- On the negative side, about 38 percent of households covered by the spot checks were not covered by the test phase data collection. The percentage of households that were not covered did not vary much by partner organization. One reason for such a low coverage during the test phase may have to do with the incentives provided to the partner organizations (in particular, the estimated number of households in each region), and also the inadequate maps used

iv. Nation-wide Rollout of Targeted Survey 2010/2011

I am sharing from BISP manuals the experience of the National roll out in some detail because for social safety researchers it will be of tremendous importance:

Based on lessons learnt during the Test Phase, BISP modified the Poverty Scorecard (now renamed as the Targeting Form) as well as the targeting process, with the support of World Bank Social Protection team and consultants. The new system of targeting aimed at a much higher degree of objectivity, using international best practices, to minimize inclusion and

exclusion errors. The use of GPS (global positioning system) devices was also made mandatory in this phase to ensure transparency of the survey process by recording geographic coordinates of every surveyed household.

After taking into account the 16 districts surveyed during the test phase, the rest of the country was divided into 7 clusters as shown in the following table:

Nation-wide Rollout Clusters

Cluster	Description	Number of Districts	Approx. No. of Households* (based on data available at the time of issuance of RFPs)	Remarks
A	Upper Punjab & AJK	19	4,698,650	-
B	Southern Punjab	16	5,448,656	-
C	Sindh	23	5,437,758	-
D	Khyber Pakhtunkhwa & Gilgit Baltistan	21	2,286,006	Includes FR (Frontier Region of KPK)
E	FATA	07 agencies	396,283	-
F	Balochistan	27	1,101,619	-
G	PPAF-II districts	12	2,659,266	Surveyed by the Pakistan Poverty Alleviation Fund (PPAF) through a separate funding window of the World Bank
Total		125	22,031,238	

In order to select suitably qualified Partner Organizations to carry out the nation-wide targeting survey in various clusters, competitive bidding under World Bank Procurement Guidelines, using the “Quality & Cost Based Selection (QCBS)” method was adopted. Following this method, Expressions of Interest (EOI) were invited. In response, seventy-five (75) applications were received from both

international and national firms. Out of these, 11 firms were shortlisted and Requests for Proposals (RFPs) were issued to these qualified and potential firms.

Baluchistan was excluded from this selection process since survey in Baluchistan was undertaken earlier through GOP funding. Similarly, the 12 districts to be surveyed by PPAF were excluded since PPAF was being paid through another funding window by the World Bank. Following is a description of various clusters and the POs selected to carry out the targeting surveys therein, along with planned start and end dates:

Partners Selected for the Nation-wide Rollout of the Targeting Survey

Cluster	Partner Organization	Survey start date	Survey completion date	Funding Source
A: Upper Punjab and AJK	RSPN	17 Oct, 2010	15 Mar, 2011	World Bank TA
B: Southern Punjab	AHLN	5 Aug, 2010	21 Mar, 2011	World Bank TA
C: Sindh	RSPN	18 Oct, 2010	30 Apr, 2011	World Bank TA
D: KPK & Gilgit Baltistan	RSPN	14 Oct, 2010	29 Jan, 2011	World Bank TA

In case of Cluster E: FATA, only two out of the four qualified firms submitted their proposals. No firm qualified under that selection process for award of contract. Due to the peculiar security situation in various agencies of FATA, it was decided to sub-divide this cluster into 7 sub-clusters, each corresponding to one of the 7 political agencies in FATA. The EOs received earlier were re-evaluated based on this sub-division and RFPs was issued to short-listed firms. Due to the small size of each of the 7 sub-clusters, it was decided to re-advertise for selection of firms for all FATA clusters.

The primary focus of BISP's Public Information Campaign (PIC) was to achieve universal coverage of households during the targeting survey. PICs was planned both at the national and local levels, to create mass awareness about the targeting survey and the need for households to provide information through

interviews. During the Test Phase, BISP experienced some issues with regard to the timing of information campaign and monitoring of certain PIC related activities carried out by Partner Organizations. In order to strengthen BISP's overall communication related activities, specifically for the national roll out of the targeting survey, the World Bank supported the development of an Outline of the BISP Communications Strategy. Subsequently, BISP initiated the procurement of services of a firm to work on further elaboration of the Communication Strategy and an Implementation Plan besides actually implementing the Public Information Campaign for the national rollout of the survey. In the meantime, BISP launched a nation-wide TV, radio and newspaper public information campaign, through GOP resources, to educate the public about the targeting survey. BISP produced standard PIC material (posters and brochures) which were given to the POs for use in their respective clusters. Detail of the material distributed to date is given in table below:

PIC Material Distributed to Partner Organizations

Material	RSPN	AHLN	PPAF
Posters	3,415,000	1,200,000	600,000
Brochures	13,830,000	5,970,000	3,000,000

v. Implementation of Targeting Survey

a. Survey in Baluchistan

BISP had planned to launch the nation-wide rollout of targeting survey in August 2010. However, in view of the GOP's commitment through "Aghaz-e-Huqooq Baluchistan" (i.e. launch of the rights of Baluchistan), it was decided to start the targeting survey in Baluchistan on priority basis through the Population Census Organization (PCO), using funds from the GOP, and adopting the new targeting system of BISP. PCO was required to conduct the survey in 27 districts which had approximately 1,101,619 households. The survey was started by PCO in May 2010 and completed in June 2010. However, the survey in five districts (Khuzdar, Kalat, Mastung, Awaran and Panjgur) could not take place due to law and order situation. Provincial Government of Baluchistan had been approached to provide security cover to the survey process so that it can be completed in these five districts. District Administration of Kalat had given the go ahead for the survey which started in early December 2010, while survey in remaining four districts could not be conducted.

Compared to the test phase, an even higher percentage (over 70%) of eligible households were in the “pending” category in Balochistan due to absence of CNICs and data discrepancies. This matter was taken up with NADRA to ensure delivery of CNICs to such households on urgent basis besides resolving data discrepancies by BISP through Case Management.

In retrospect the worst decision of the GoP. Though the only choice at the time due to law and order. In my opinion the Balochistan survey through PCO was the biggest disaster committed to the people in Balochistan. It did not deliver to the poorest of Balochistan in far off distant places. It did what we call in our local linguo “khaana puree”. Balochistan deserved better.

In fact to be fair to the PPP, as recently as 2016 when I visited Kech, I was clearly told that the census in actual form would be tough and DCs would ‘manage’ data. I refused to accept the same shoddy standards for BISP NSER. Thus, when in my tenure Balochistan test phase was launched it had better rates than the rest of the country. Whether we have done Balochistan justice or not can be seen by our better results in Phase 3 2017 BISP NSER results.

b. Survey in Other Clusters

The targeting survey started as planned in all districts of clusters A, C and D from October 2010 while the survey in cluster B undertaken initially in one district (Faisalabad) from August 2010, due to its large size, while remaining districts were added gradually as field teams were completing their work in Faisalabad. PPAF started that survey in cluster G from December 1, 2010.

Completion of Survey Exercise

Cluster	Partner Organization	Survey start date	Survey completion date
A: Upper Punjab and AJK	RSPN	17 Oct, 2010	30 Dec, 2011
B: Southern Punjab	AHLN	05 Aug, 2010	30 Dec, 2012
C: Sindh	RSPN	18 Oct, 2010	30 Dec, 2011
D: KPK & Gilgit Baltistan	RSPN	14 Oct, 2010	30 Dec, 2011

Survey organization visited each and every household of the country and filled the form by interviewing the representative of the household using targeting manual Standard Operating Procedures (SOPs) and sent the filled forms directly to NADRA for data entry and verification. Global Position System (GPS) devices used to ensure the interview at the door step of the surveyed households.

Data entry, CNIC validation and verification and beneficiary selection was entrusted to NADRA during the first phase and the test phase of the targeting survey. For the national roll-out too, NADRA was selected by BISP and an agreement was signed detailing modalities for data entry and processing. NADRA received 27 million forms in total and made the data entry and verification of all received forms, CNIC validation and verification using Verification manual containing TORs for calculation of PMT and selection of beneficiary.

After completion of data entry, 7.7 million families were declared as potential beneficiaries. Ever married women was selected as beneficiary considering representative of family as benefits is required to be disbursed through women of the family as per BISP policy. Since Possession of CNIC was mandatory for ever married women to receive the benefits, only 3.9 million ever married women with possession of CNIC had received the benefits out of 7.7 million families in first tranche. BISP started campaign later to reach out remaining ever married women without possession of CNIC and so far, 5.7 million ever married women are enrolled for grants from BISP.

vi. Third Party Validation for Poverty Scorecard Survey (National rollout)

BISP hired the services of M/s Innovative Development Strategies (IDS) and GHK for carrying out the Spot Check and Process evaluation of targeting exercise to validate the quality and quantity of the survey through third party validation. Following were the key results of third party validation:

- The overall coverage as determined in the Targeting Survey Spot Check comes to 87.8 percent. However, if we factor in the causes i.e. Security and law and order situation, floods and survey methodology this coverage would improve to about 95 percent, which is a very high coverage rate.

- The quality of data has varied between the districts and the POs data collection. Overall the quality of data has remained within permissible limits, though in certain districts it has been stretched to the utmost limit of permissibility.
- Variations in data can be explained by: Change in family composition for 14.1 percent households, change in ownership of assets for 1.2 percent households and change in respondent for around 40 percent households.
- Inconsistencies in the definition of cooking stove and 'Jhonpari' (hut) also explain the variation in the two datasets for certain districts.
- 76 percent households claimed they were asked to provide all CNICs during the National Roll Out (NRO) survey. However, only 55.8 percent of the households were able to provide all CNICs.
- 67.4 percent households could not provide all CNIC numbers as the CNICs of all eligible household members were not made at the time of the NRO survey.
- In 75.6 percent of the households, only 1 form was filled from a housing structure and 9.7 percent of the households claimed that the enumerator asked them to fill more than one form for their household.
- 63.8 percent of the households claimed that their forms were completely filled by the enumerator. However, 16 percent respondents claimed that their forms were not completely filled.
- The information campaign launched by the POs preparatory to the NRO survey, was not very effective as only 25.6 percent of the households claimed that they knew about the BISP NRO survey in their area.
- During the period between the conduct of the NRO survey and the Spot Check Survey 3.4 percent households had applied for CNIC

All the above information is from manuals of BISP management from the PPP days. I have shared it for transparency so that it is clear what happened at BISP before my arrival. I have also shared a lot of details far more than normally done by government in how the survey 2010-11 was conducted because politically other than the PPP there was very little buy in. I want readers to read the

methodologies used at the time and then critique if necessary. Not just because they did not agree to PPP politically.

4. Phase III: Updation of National Socio Economic Registry (2015 to date)

One of the first few agenda items I took up in 2015 when I assumed charge as BISP Chairperson was updation of the new National Socio Economic Registry (NSER). I remember being explained by Secretary Mr Shabbir that since the existing NSER had a life of 5 years BISP needed a targeting system updation to make its database relevant. Thus, started the work for it. The immediate issues I remember at that time were primarily the funding, the approvals and the new methodology. I must thank my first secretary for this initiation and my last secretary for its serious implementation.

The reason for updation was clear. Most stakeholders needed to have a survey which was up to date and which accounted for all the poor who had either been missed out in the last survey or who had entered poverty in the last 5 years. Those who had exited poverty in the last 5 years had to be exited from BISP eligibility lists. I was determined that if Pakistan had achieved number 5 status in terms of targeting due to the 2010 survey, we needed to create a PMT methodology which would take Pakistan to number one place.

Having established the socio-economic registry in 2010-11, BISP was awake to the fact that socio economic registries often have general errors at three levels i.e. design level, implementation level and time induced error and they collectively affect the accuracy of targeting. It is an internationally accepted phenomenon that household demographics change to a considerable amount in 5 years of time. Furthermore, survey registries have two types of specific errors, namely Inclusion Error (identification of those as beneficiaries who don't fulfill the selection criteria) and Exclusion Error (true and deserving beneficiaries not identified). As per international practices there is a maximum 10 percent tolerance for joint effect of both errors; however, the tolerance for exclusion error is less than that of inclusion.

The inclusion and exclusion errors have a direct effect on wastage of resources and effectiveness of the Program. The measure of inclusion error directly results in proportionate amount of waste of money, whereas the measure of exclusion error results in proportionate compromise of social safety net objective. Keeping in view the Article 38 (b) of Constitution of Pakistan it is important to reduce the exclusion error to minimum. The Article reads as: (b) Provide for all citizens,

within the available resources of the country, facilities for work and adequate livelihood with reasonable rest and leisure.

While designing the program in initial stages the experts had given more importance to the time factor. It was, therefore, accordingly suggested in the Payment Manual of BISP that at the end of fourth year households would be recertified. Relevant extract of the Payment Manual reads as under: 'Every Receiver Woman will be entitled to receive cash benefits from the program for a maximum period of 4 years (48 months). During or at the end of this 4 year period, Households to which Receiver Women belong will be recertified. If the Household falls below the defined cut off point for recertification, the Receiver Woman will continue participating in the Programme according to any new set of rules to be defined by BISP'.

The specific errors of databases affect the data repository on multiple stages. Knowing all these stages (layers) is important to know the intensity and significance of the matter. The recent changes in the country's economic indicators of poverty and unemployment have significantly altered the household composition and demographic information. Similarly, there is a possibility that a household having entered the BISP programme at a certain level of welfare may no longer need assistance following a significant positive change in its welfare condition, or new families that meet the eligibility criteria now need to enter the programme.

Keeping in view the above rationale, the transient nature of population around the poverty line and the internationally accepted phenomenon of change in HHs demographic profile over time; it was only ideal for BISP to start working on an updation of this flagship social safety net i.e. NSER. When the said rationality dawned and BISP intended updation; there were two choices available to BISP: recertification or re-survey.

- The term recertification refers to updating the HHs status/measure of wellbeing within the existing data repository either by re-adjusting the weights of PMT or by revisiting the households of existing beneficiaries. Recertification hence can capture inclusion error but cannot identify those who actually fall (now) below the cut-off due to exclusion error of all three levels. Resultantly the outreach efficiency and objectives are proportionally compromised.
- The term resurvey refers to retargeting of all the HHs in Pakistan through the poverty census. The resurvey can capture both the inclusion and exclusion errors. It can help in reducing leakages by increasing efficiency

and improving outreach of the program by capturing those who were missed out. Resultantly program's objective of reaching the poor is more efficiently achieved.

Here were the practical opportunities and benefits of updating the PMT. Since the previous PMT formula seemed to have performed well based on international comparisons, was there any reason for BISP to update the same? Several reasons can be listed:

- a) Disproportionate representation of urban Vs. rural beneficiaries (13% vs. 87%): The existing data in the old NSER showed us (based on sample estimates) that the urban poor were under-represented. And this stark reality had been made amply clear in the conference on South-South cooperation organized by World bank in Beijing in December 2015. The distribution of BISP beneficiaries by residence areas of BISP beneficiaries indicated that about 13% belonged to urban and 87% to rural. However, the 2013-14 HIES data highlighted that the national distribution of the poorest 20 percent of population was 20% and 80% (urban and respectively rural). This showcased the fact that the PMT designed in 2008 had estimated with less accuracy the poverty scores of the urban poor – leading thus to their under-representation among the BISP beneficiaries.
- b) Outdated proxy indicators and weights: It is very likely that the poverty correlates and the “weights” of the proxy indicators identified in HIES 2007-08 had changed over time. The availability of HIES 2013-14 data presented a good opportunity to update both the indicators and their weights, for a better targeting performance of the program.
- c) Revising the PMT formula allowed taking into account location effects in order to bring the regional coverage of the program closer to the current distribution of poverty across regions.

i. New PMT formulation Process

A comprehensive process was adopted to develop new PMT formula keeping in view international best practices and performance of the existing formula. Following were the key steps performed in designing new formula:

- a) A draft NEW PMT formula was prepared by BISP Research Wing in collaboration with the World Bank.
- b) The same was discussed with Advisory Committee (AC) constituted for NSER update as per Direction of BISP Board.
- c) AC suggested to constitute a Technical Committee (TC) comprising all stakeholders (Provincial Governments, PBS, Policymakers, Economists, Development Partners).
- d) PMT formula was then presented to the Technical Committee on November 20, 2015.
- e) The same formula was shared with AC for comments and suggestions.
- f) Both TC and AC agreed on the proposed formula.

The above process took one year. I didn't want to hurry any process because I was keen on achieving number one status for the world and for Pakistan.

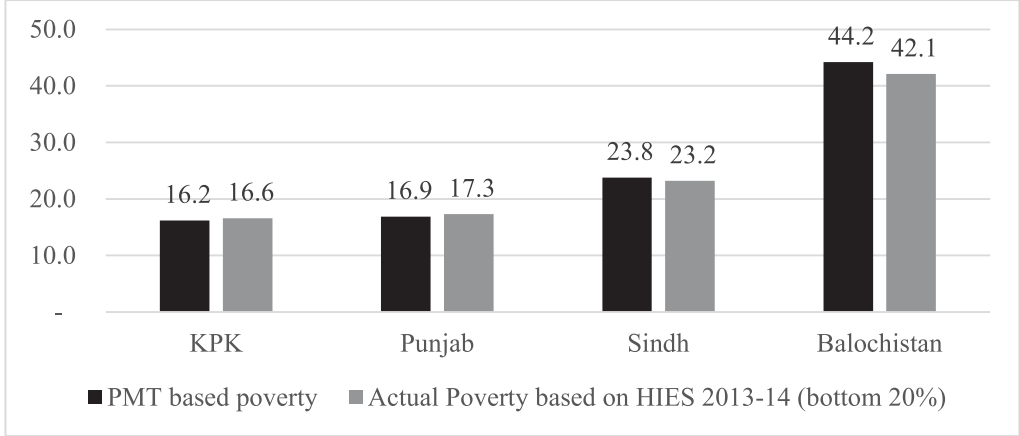
ii. New PMT formula 2018

Based on this consultative process, the new PMT formula was derived which was based on HIES 2013-14. This formula includes 45 indicators as compared to 23 indicators used in previous formula. The summary of indicator is given below. It is our pride and joy because it took BISP to number one status in the world of targeting:

Categories	Indicators used in new formula	Indicators used previous formula
Demographics	8	3
Education	1	5
Dwelling Characteristics	5	5
Durables Assets	11	6
Productive Assets	4	4
Geographical Location	8	0
Interactions	8	0
Total Indicators	45	23

iii. **Performance of new PMT formula**

The design of the new PMT formula was assessed again using the HIES 2013-14 data, and newly collected data from 10 districts across the Pakistan. It was found that the new PMT formula was designed to be pro poor, with a good targeting performance. The simulation shows that about 60 percent of beneficiaries will belong to the poorest quintile – a performance similar to most PMT-targeted programs. New formula also predicts very close estimates at provincial level as shown in figure below:



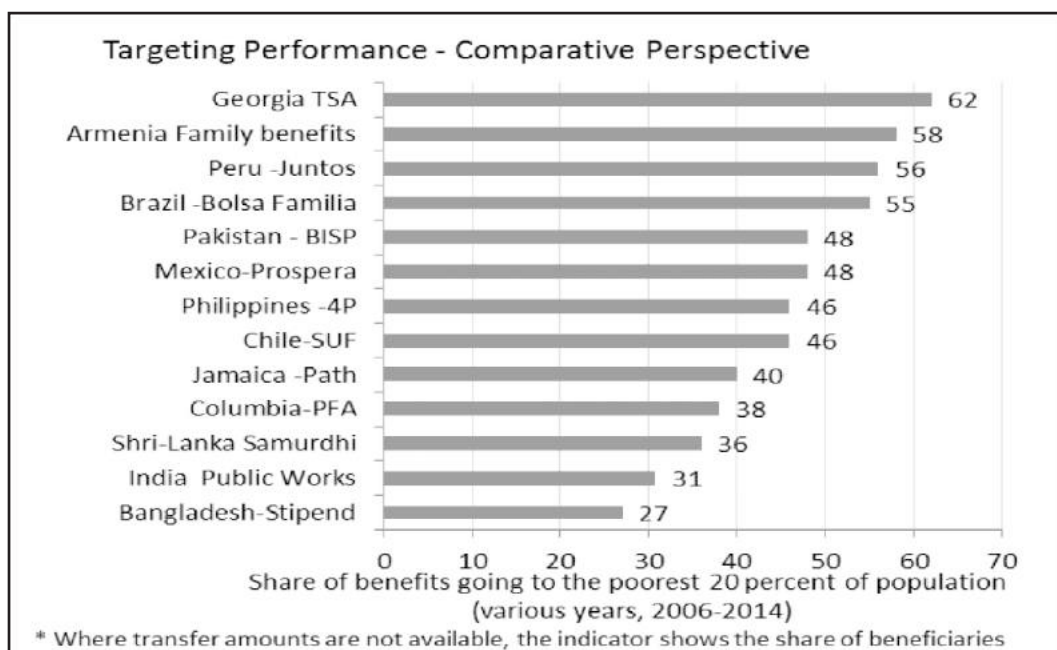
Region	Poverty Rates (bottom 20%)	
	PMT	Actual (HIES)
KPK	16.2%	16.6%
Punjab	16.9%	17.3%
Sindh	23.8%	23.2%
Balochistan	44.2%	42.1%
Pakistan	20.0%	20.0%

iv. **Enhanced Features of Revised BISP Proxy Means Test (PMT) Formula**

To understand how the 2018 NSER PMT formula is more advanced a detailed analysis of the earlier formula is required and then an analysis of the current improvement:

a) PMT Formula Used between 2009-2012

The BISP PMT formula was assessed using HIES 2010-11 and was found to be pro-poor i.e. able to accurately identify households that are poor and eligible for BISP support. When compared with results of HIES 2013-14, it was found that 48% of BISP beneficiaries belonged to the bottom quintile (poorest 20% of population) while 75% belonged to the bottom 2 quintiles (poorest 40% of population). This targeting performance compared very well with similar programs, including Brazil Bolsa Familia, Mexico Prospera (former Oportunidades), and Philippines 4P (see figure below) based on percentage beneficiaries belonging to the bottom quintile or poorest 20% of population:



b) Revised PMT Formula (2015 to date)

Previous NSER 2010/11 lacked inclusive consultation with various stakeholders, federal, provincial, academia and research. Following international best practices, BISP management decided to conduct inclusive consultation with all the concerned stakeholders. In this regard an Advisory and Technical Committee was constituted in 2015, BISP started an extensive consultative process, with the support of global experts, which led to the revision of the PMT formula with several additional features to improve its performance. I am proud of team BISP

for these technical achievements. This would be our legacy of better systems in place, improvements. Processes need improvement and no process is perfect forever. With time changes are required. The advanced features include the following:

- i. To avoid data collection and data entry error, BISP took advantages of technology by collecting the data through Computer Assisted Personal Interviewing (CAPI). Data was collected using the new Poverty Score Card based on the new Proxy Means Test. With a view to make the registry dynamic, BISP tested the desk approach (self-registration through NADRA) in selected areas. The desk approach was followed by a resurvey (door to door) to establish the efficiency and effectiveness of self-enrolment through desks. The operational strategy i.e. use of Desk Vs. resurvey, was revisited after the results of the test phase became available to establish value for money of both approaches.
- ii. Improved Welfare Indicator: The revised PMT formula bases poverty measures on expenditure per adult equivalent (instead of per capita) since it takes into account household's demographic structure in the calculation of the welfare aggregate.
- iii. Excluding Non-Verifiable Indicators: The previous PMT formula included indicators of household head's educational attainment and children's enrollment in school that are not easily observable and verifiable. Hence, the updated formula excludes them and includes an indicator of adults' literacy, which is less prone to measurement error and misreporting.
- iv. Location Effect: Geographical location is an important determinant of poverty. To capture these effects, the PMT formula now includes indicators of urban status, according to the definition used by the Pakistan Bureau of Statistics. The formula also includes indicators of agro-climatic zones of Pakistan. This is expected to reduce the 'rural bias' which was observed in the previous formula.
- v. Interaction Effects: The previous formula was allocating the same weight to demographics, dwelling characteristics, durables and productive assets in the calculation of the PMT score for all households of Pakistan, irrespective of their characteristics or location. The revised formula incorporates interactions between urban status and agro-climatic zones, and these interactions are significantly better predictors of consumption.

c) Simulated Performance of the Revised PMT Formula

BISP has updated the PMT formula by using latest available Household Integrated Economic Survey (HIES) 2013/14. The indicators of PMT are selected on the basis of maximum prediction of household per capita consumption. The new PMT has addressed key concerns that prevailed in earlier formula including: fair rural-urban representation, regional factors and expanded set of demographic and assets variables. Simulated results show that using the revised PMT formula would substantially increase targeting performance and 60.2% beneficiaries would be from the bottom quintile (as compared to 48% in the old formula) while 87.5% would be from the bottom 2 quintiles (as compared to 75% previously) - i.e. a remarkable increase of 12.5 percentage points.

While this is a simulated result but once NSER update is completed and the administrative data validates this percentage it would bring BISP to the top rank among globally acclaimed unconditional cash transfer programs. Remember in the 2010 survey of PPP tenure, BISP had achieved # 5 world status in targeting. I managed to finally achieve # 1 in 2018. In fact, with this simulation on pilot phase data BISP is already at number one and I have achieved my commitment for Pakistan. This is the legacy I am most proud of which will add to be the institutional strength of BISP going forward.

v. Operational aspects of NSER 2017-18 update

a. Pilot phase

In line with global best practices, BISP initiated NSER up-dation in selected 16 districts. So far, the data is completed in 10 districts through door-to-door survey, these districts are; Chakwal, Faisalabad, Layyah, Charsdda, Lakki Marwat, Mohmand Agency, Kech, Killa Saifullah, Thatta and Jaccobabad. As planned, NSER update is to be carried out in two phases, while the Phase 1 i.e. pilot phase has been completed, the Phase II i.e. National Rollout of NSER is in process.

For pilot phase 15 districts along with one agency was selected. For optimal results, selected 15 districts for Phase-I needed to be well stratified such and so that selection would represent a true and fair share of the country's demographics. Accordingly, three geographic/ regional clusters were identified for Pilot phase.

Cluster – A	Cluster – B	Cluster – C
Punjab	Khyber Pakhtunkhwa	Sindh
Chakwal	Lakki Marwat	Thatta
Faisalabad	Charsadda	Jacobabad
Layyah	Haripur	Sukkur
Bahawalpur	Federally Administered Tribal Area	Baluchistan
Azad Jammu & Kashmir	Mohmand Agency	Killa Saifullah
Mirpur	Gilgit – Baltistan	Nasirabad
--	Gilgit	Kech

The question is how did we in the pilot phase choose which districts to survey? I am happy to report that it was a scientific and non-political decision. As a politician I never wanted to be blamed for politicization of BISP. Many parliamentarians from PMLN blamed me for not choosing their district for pilot. I could only respond that I left the decisions to experts to be fair to all of Pakistan. The purpose of a pilot was a representative sample not favoritism. And I upheld my promise. I let the experts decide through a process. The reason this book is process heavy is because I want to share institutionalization within a political government. Governments come and go, but processes need to be improved is my ethos.

Here is the technical analysis of the scientific way the pilot clusters capture the regional heterogeneity including:

- Population density;
- Urbanization;
- Level of development and
- Accessibility (based on km of metallic roads in each district).

Since majority of the population is still residing in rural areas, more importance was given to rural districts. However, an effort was made that one district from each province should have a fair urban population representation. For example, district Faisalabad from province Punjab has more urban share than rural share while the other three proposed districts of Punjab have more rural share than the urban share.

Both the dense and scattered population districts were proposed from each cluster to capture the potential population scatter differences. For example, the population density for Bahawalpur is far lower than the population dense district Faisalabad. Similarly, plain and foothill areas were also accommodated across the strata. For instance, district Chakwal from North Punjab represents the low hilly areas of Potohar while district Haripur from KPK also represents a similar scheme. Accessibility was also considered. In this regard the mean distance to metallic road was taken from the Mouza Statistics 2008. Both the easy accessible and less accessible districts were picked up across the strata i.e. Jacobabad is relatively easy accessible district as compared to Sukkur in Sindh. Weather conditions were also considered while selecting the districts from GB, AJK and Baluchistan.

Names of Districts for Phase-I along with Socio-Economic Profile

Region	District	Estimated population 2014 (in 000) ^a	Population Density (per sq. km)	Urban Share (%) ^b	Rural Poverty (%) ^c	Mean Distance to Metallic Road (km) ^d
AJK	Mirpur	565.6	560	-	-	-
Balochistan	Killa Saifullah	261.3	38	12	30	11
Balochistan	Nasirabad	332.0	98	18	26	10
Balochistan	Kech	557.8	25	23	27	18
GB	Gilgit	328.5	9	-	-	-
KPK	Lakki Marwat	661.5	209	21	34	5
KPK	Charsadda	1380.2	1386	33	26	4
KPK	Haripur	934.5	542	30	24	9
Punjab	Chakwal	1463.0	224	29	12	4
Punjab	Faisalabad	7329.9	1252	52	25	6
Punjab	Layyah	1513.3	241	31	30	8

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Punjab	Bahawalpur	3284.7	132	41	34	4
Sindh	Thatta	1234.2	62	19	27	8
Sindh	Jacobabad	1502.8	285	26	22	9
Sindh	Sukkur	1226.3	237	53	23	17
FATA	Mohmand Agency	-	-	-	-	-

- Compound growth rate was used to estimate for 2014 using the 1998 district level population
- Urban share is taken from PSLM 2012/13 dataset
- District level numbers of rural poverty are taken from Cheema (2010), OPM
- Mean district is taken from Mouza Statistics, 2008

The implementation cycle of BISP's pilot phase comprised of the following sub-processes:

- Institutional Arrangements:** For door to door survey, survey firms were hired by adopting standard hiring procedures. This Procurement stage was most significant in the sense that it laid forth the foundations of the entire process and quality of the pilot phase.

Since the World Bank's finances were being used for the pilot phase, therefore, pursuant to the Financing Agreement between World Bank and the Government of Pakistan, it was obligatory to follow the World Bank's Procurement Guidelines. Accordingly, Quality & Cost Based Selection (QCBS) Method was employed in accordance with the procedures set out in the World Bank's Guidelines: Selection and Employment of Consultants by World Bank Borrowers, January 2011, (as amended from time to time).

In response to EOI Notice, 34 firms/associations submitted their EOI responses within the due date & time i.e. 17 February 2016 as had been set forth in the advertisement. Based on the approved selection and marking criteria, these firms stood shortlisted for the clusters, mentioned against each, upon achieving the threshold of 50 or more marks, as set forth by the designated Procurement Evaluation Committee. Contracts were awarded to M/s Socio Economic & Business Consultants

(SEBCON) [Lead Firm] in association with M/s Sungi Development Foundation for Clusters A & B Whereas Cluster – C was awarded to M/s AASA Consulting (Pvt.) Ltd. These contracts were awarded and came into effect on the 17 November 2016.

From the day I started at BISP, I was under strict instructions by my father not to ever get involved in any procurement at the organization. I am proud of the fact that I kept this rule super supreme and kept myself out of such decision making. As Principle Accounting Officer, the Secretaries managed each process whether NSER procurement or any other procurement. If any firm tried to approach me, my Chairperson office doors remained closed to them even for a meeting. There was nothing more important to me than my and thus my father's financial reputation and I am glad I held this principle high during my tenure at BISP. My interaction only started with firms when they were accorded contracts and their work started in the field. During my various spot checks, I was able to evaluate their efficiencies. And many a times I noticed that efficiency of some firms was disappointing, but as far as I am concerned, I was told that all Government PPRA rules were always followed whilst choosing these or any other supplier firms. In any case as head of board as Chairperson operational issues were not my domain. Earlier politicians had broken this rule and when I stuck to them I was the odd one out. My father's principles were higher than breaking his trust and the constitutional pledge I was bound by, on such issues.

- B. Preparation of Logistics Plan:** BISP in collaboration with hired firms prepared logistic plan for field work. It included listing of houses, location, personnel, materials, equipment, transportation, and the development of work plans and training plans.
- C. Development of Communication Strategy:** Hired firms were made to develop a communication strategy for door to door survey. The strategy outlined how beneficiaries will be formally made aware of their respective recertification outcomes, specifying if by way of letter or mobile messaging as coverage allows. It also outlined how social mobilization entities will be included in the information dissemination process.

My spot checks in the field used to be on these outdoor materials being visible or not.

- D. Training:** Training aimed to provide an understanding to the teams involved in the process about their roles and responsibilities; foster the collection and analysis of accurate data; and to help maintain standards

while executing the processes. Comprehensive trainings were conducted by the hired firms and this was overseen by BISP personnel.

I often attended some of these trainings to ensure that all was on track and that BISP teams were training the contracting firms well.

E. Data Verification and Monitoring: BISP hired a third party for spot checks and verification. The purpose of data verification is to examine the quality of data collected and subsequently entered into the database of NSER, which has critical implications on the PMT score calculated for each household that determines their classification in the registry. The information in the database submitted by survey firms used to get compared with data collected via spot checks to determine its accuracy, and where any discrepancies were found, it would mandate data recollection.

I personally conducted many spot checks and was able to identify many misses which were then rectified. This on ground nature of my supervision helped the NSER HQ BISP teams tighten their controls over their contracting firms. At the end of the day the more the spot checks the more the fear of God for doing the right surveys. However, to minimize human interaction the BISP MIS had made a super monitoring software which would automatically sift out daily discrepancies due to which wrong data collected was rejected daily and then rectified daily. Despite this the human angle was very important.

As for the pilot phase, all the districts other than Gilgit and Mirpur have been completed save minor glitches majorly owing to absence of operation review firm. As of end of March 2018, the contracted districts had been covered to the following degrees:

Cluster	District	Caseload	Households surveyed	Coverage %age
A	Chakwal	230,740	247,596	107
	Faisalabad	1,167,698	1,169,378	100
	Layyah	273,753	291,563	107
	Bahawalpur*	568,385	625,055	110
B	Lakki Marwat	100,577	148,801	148
	Charsadda	226,362	267,930	118
	Mohmand Agency	87,607	68,355	128
	Haripur*	147,083	126,766	86
C	Thatta & Sajawal	304,662	350,019	115

	Jacobabad	220,014	214,487	97
	Killa Saifullah	29,692	29,878	101
	Kech	68,432	71,561	105
	Sukkur*	204,278	194,806	95
	Naseerabad*	43,112	32,288	75

The pilot phase bore several lessons which the BISP team has incorporated into the modalities for the forthcoming national rollout. In light of the lessons learnt from the pilot phase of NSER update, design improvements have been made to overall CAPI mechanism to ensure smooth implementation of the said phase. Pursuant to this, a brief overview of the changes made has been provided below by BISP Management.

I am sharing so that we can show how BISP management has learnt from pilot and is making improvements again based on processes. I am very clear why I am sharing so much detail. So that the bureaucrats who delayed and those who replaced them do not dare to err again. So that the poor do not suffer. So that governments have continuity of improved learnings. Yes, improved learnings. Normally governments don't share such important documents. I am sharing so that other governments learn from management's misses like we have learnt from our own. It is ok to err but it is not ok to make same mistakes again as per my father so for transparency and for ease of other safety nets here are the learnings:

- i. During the pilot phase, an outdated address library, evolved as a result of the PSC 2010/11 door to door survey, was used which resulted in wrong up-dation of geographic addressing to some extent. To avoid happening of the same, an updated address library comprising of the information on Province, District, Tehsils, Charge, Revenue Villages/Circles have been obtained. During the national rollout, the library will be extended to PO for addition of information on union councils (under each Tehsil) and villages/settlements within revenue villages/circles. To ensure only authentic and verified information is uploaded onto BISP's system, the process of updation will require the POs to obtain information from local government/councilor and get it endorsed officially before uploading the same onto server. The procedure of library update will require the PO to simultaneously upload the signed scanned image along with the soft sheet through the Data Collection Support System (DCSS) to be extended to POs by BISP.
- ii. Data collection on tablet devices using a software application was first time implemented by BISP vs a manual form system. Based on user

experience of the CAPI modules (Supervisor and Enumerator) issues such as device freezing, loss of roster information, repeated allocation of a set percentage of data validation of the same HH to supervisor as well as other issues identified and reported to BISP MIS by POs have now been fixed. These will be invaluable for other safety nets too, internally.

- iii. The team composition in the pilot phase lacked a dedicated resource for Listing and an IT officer to provide back-up support in regards with device registration, running software updates, establishing VPN connectivity and fixing bugs at the PO level. Pursuant to this, the team composition for PO has been improved with the addition of 01 Head of Operations at the division level including an IT officer at the district level and at-least 01 Listing Officer with each Supervisor.
- iv. BISP NSER wing also faced challenges due to a lack of adequate human resource at the HQ level for better management of field operations. Keeping this in view, the wing has now been strengthened with the addition of key resources for example: (01) Implementation Specialist, (01) Data Management Specialist, (01) M&E Coordinator, (01) Compliance and Payment Coordinator, (01) NSER Coordinator, (08) field operations associated (01/cluster) etc.
- v. During the pilot phase, the system enforced 4% data validation by Supervisor resulted in lacking control of Supervisor over his/her team because of his/her engagement in clearing out call-backs involving 'No one at Home', 'Declined' including data validation whilst his/her team used to continue work without any supervision. To ensure the data is collected under the supervision of Supervisor, validation part of the app has been removed. Whereas, for clearing out any call-backs except 'No One at Home', PO will have to propose a strategy to ensure the data discrepancy can be addressed in parallel without falling prey to a massive back log of call-backs and data discrepancy. The process evaluation has been improved through enhanced checks by OR firm vide steps like additional sample, back checking and shadowing etc.
- vi. Various types of data discrepancy indicators and rectification mechanism was developed after commencement of the project. Addition of such features at later stage of the implementation made POs struggle in understanding the entire processes. To avoid happening of the same, types of discrepant data and detailed processes have been defined in the ToRs. The same will also be explained during Training of Trainers to make them well abreast of the complete system.

- vii. The data trend of the pilot phase exhibited about more than 50% CNICs had not been captured during the data collection. To improve the rate of CNIC collection during the national rollout, a revisit at the expense of PO has been necessitated particularly in cases such as ERFs with 'No CNIC' and 'All Invalid CNICs'.
- viii. In the pilot, there had been no clear direction about how and when the verification of CNICs including some other variables will be carried out with NADRA. Pertaining to this, a Service Level Agreement (SLA) is being agreed upon between NADRA and BISP which shall enable BISP to verify all CNICs through NADRA. Resulting from the exercise, BISP will be able to send back ERFs with discrepant CNICs to POs for possible rectification. In addition, CNIC data capture feature has been introduced in the data enumeration app.
- ix. During the pilot phase, BISP MIS established an automated reporting mechanism for developing and sharing performance reports with BISP management. The mechanism although allowed the users to analyze performance of the PO as well as individual field staff but, it however had the following limitation:
 - a. The daily performance reports generated on various indicators were too many in numbers (10 reports per district) for reviewing and analyzing the content.
 - b. The reports generated were static in nature as the user had no flexibility to adjust the content of the report to its needs.
 - c. A standard dashboard for NSER indicating lags in staffing strength and performance at national level, cluster and district level had been missing.

To overcome the shortcomings, an integrated dashboard system has been put in place which is currently being updated in accordance with requirements of the user wing.

- x. Listing activity involving advance visit to enumeration areas to capture basic household level information was not well defined at the time of pilot phase. Hence, it was not mentioned in the contract as well. Keeping in consideration the past experience, a well thought process on listing component of the project has now been explained in detail in the ToR as well as NSER guidelines so that compliance to listing can be ensured. With the help of the listing app, BISP will now be able to classify structures into dwelling and non-dwelling. Of these, the non-dwelling units

will be further categorized as place of worship, academic institutions, public service offices, farm houses, commercial areas etc.

- xi. To enable enumerators carry out enumeration in an organized and planned manner, the earlier system required the POs to draw route maps over a desktop pc/laptop by fetching the GPS points from the server and afterwards manually allocate/assign day long work to individual team members. The system could not work-out well, since it required a dedicated resource to develop route maps. In view of the learning, route map will now be auto generated and shared with the concerned. The route maps will indicate structures, start and end points, including number of households under each housing unit, name of head of each household and cell numbers for contacting on the day of enumeration.
- xii. Boundary marking of a geographic unit preferably of a Union council/Revenue village is another feature that was not included in the pilot phase. To ensure the data is collected within a defined geographic unit, PO will have to mark boundary of that unit using boundary marking and Listing app developed by BISP.
- xiii. The monitoring of the project to be carried out by BISP HQ, PO's staff, and OR has been improved to a great extent. During the pilot phase, PO neither had access to data to observe quality of the data collected by their enumerators nor did the OR maintained a regular presence of their monitors at the district level which resulted in lacking control/check on activities of the field staff. To avoid happening of the same, the following improvements have been made:
 - a. A monitoring app developed by BISP MIS will be provided to PO to enable them shadow project activities such as training, community awareness (PIC), and enumeration. During back-checking, data collected against limited variables by MOs of the survey firms will be made visible to them on DCSS so they can timely make course correction.
 - b. As against the pilot phase, OR firm will now be required to deploy adequate number of monitors at the district level appropriate to requirements of the process evaluation and spot-check.
 - c. The same monitoring app will be extended to BISP field staff to record their observation and make it visible to the concerned through DCSS.

- d. The OR will be required to define the Level of Efforts (LoE) of each monitor in their technical proposal as well as their inception report.
 - e. The integrated dashboard will enable BISP to ensure whether or not the required LoE is maintained by the OR.
 - f. In addition, a Visual Monitoring Application has been developed to see the missing areas on screen for which a control room is also being established.
 - g. To effectively execute designed data collection process, the MIS wing has developed around fifteen (15) different applications.
- xiv. During the pilot phase, penalty thresholds defining the rate of error which will be acceptable or penalizable or requiring recollection in the entire block was not stated in the ToRs. These have now been clearly explained in the new ToRs.
- xv. To ensure firms comply to agreed procedures and timelines, there had been no clauses in the contract to reprimand firms in case of poor performance. Based on lessons learnt, a comprehensive penalty system has been introduced to enable BISP make deductions in the event of poor performance.
- xvi. During the pilot, BISP had to face stoppage in some areas owing to reluctance of the security agencies in addition to religious festivities and extreme weather conditions. Situations like these have been catered for in the new ToRs by stating that in the event of any such event which may cause suspension of project activities, the survey firm will have the responsibility to remobilize their teams as and when communicated to PO by BISP.
- xvii. There had been no contingency plan to CAPI approach in the pilot phase. Ensuing this, BISP had no alternate strategy to carry out data collection activities in areas where CAPI was not allowed by the security agencies. Based on the lessons learnt, the ToRs now states that in situations where CAPI may not be allowed, PO will have to collect data either through PAPI or desk-based registration whichever is suitable.
- xviii. For better sensitisation and community awareness, services of an advertising agency have been hired for the national rollout which had not been a part of the communication strategy earlier. The media firm will

craft messages for various electronic mediums such TV, radio and electronic billboards. Additionally, the SMS service has also been made part of the communication tools to reach out to a wider range of audience.

- xix. To create a brand image of BISP/NSER, field staff will be required to wear BISP/NSER tagged Cap and High-Visibility Vests as per the design to be provided by BISP. This has previously not been a part of the communication strategy.
- xx. To improve targeting data variables have been increased from 23 to 45 and data quality will be monitored through an error calculator application by the NSER Wing.

The above-mentioned issue list is a complete list of all major changes that the NSER team has incorporated for the national rollout designed at improvement. The purpose of pilots is exactly such learnings. Under the stated revised modalities BISP is currently in the process of awarding of contracts for the survey and operations review firms for the national rollout by the procurement wing. This is the kind of process improvement every government organization should be ready to go through. I hope through this BISP, Pakistan's poor and other social safety nets win and learn.

Ideally, had the above procedure and design been perfectly implemented, the pilot would have been a smoother journey. However, the implementation stage saw a list of hurdles that delayed the completion of targeting aimed with pilot phase in fifteen districts and one agency. The security agencies denied access to BISP's partner firms for data collection in Gilgit and Mirpur simply due to poor communication on our end not at there's. There were instances where tablets of the enumerators were taken into custody and even enumerator teams got detained; as the act of GPS collection while gathering data on CAPI was taken suspiciously. Furthermore, the advent of local general elections & month of Ramadan in scorching summers, both resulted in deceleration of the entire process. These delays had to then be compensated for by giving time extensions to the survey firms via addenda to their contracts. The districts starred are the ones which were covered first under the desk-based mechanism and then under door to door methodology again.

In retrospect the decision by the board of conducting desk-based approach proved to be not so productive. Going forward I feel that it served BISP only in one way. That eventually when the national rollout would be completed the desk-based approach would help in ongoing data verification to keep the registry dynamic. Dynamic to a layman would mean constantly updated versus updated

every 10 or 5 years. Other than that, it consumed time at the beginning of the process. Many processes were followed to ensure best practice, but my practical visits on ground showed me we had overdone the theoretical side of the operations. I hope the desk-based approach is used later for dynamic. If it is not I would consider this a wasted activity.

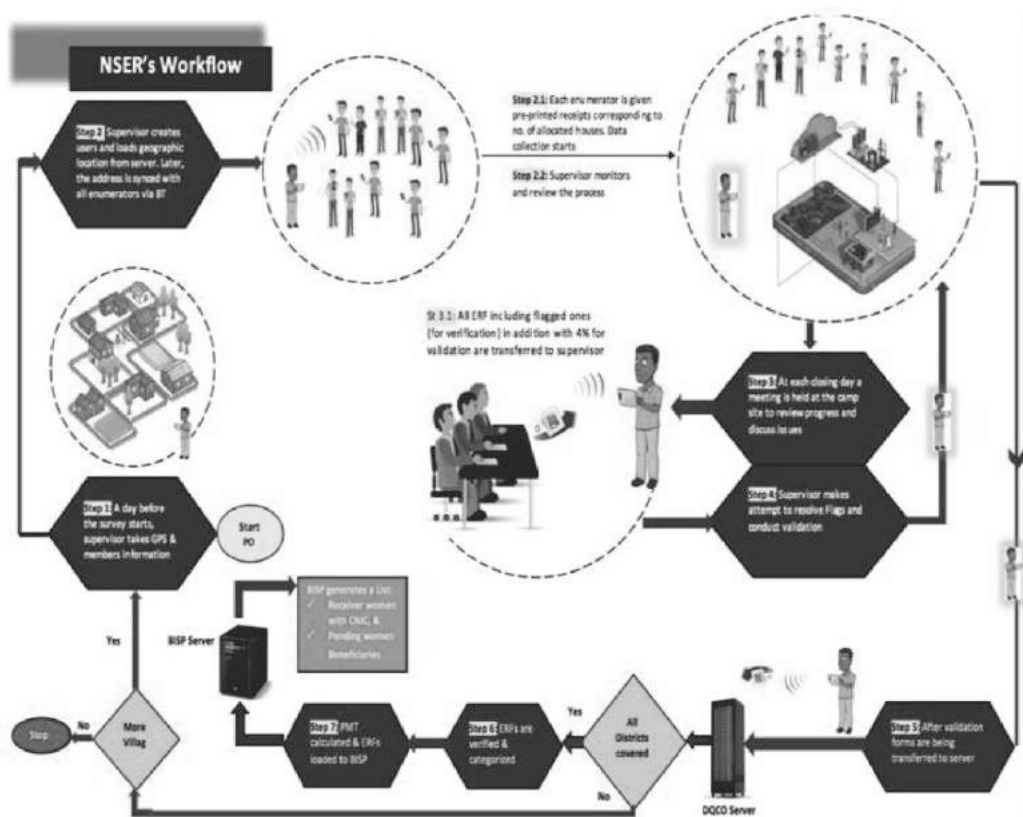
There were certain reasons for delays of critical work overall at BISP including NSER, which were due to crisis created unprofessionally at the Ministry of Finance whose description I would like to avoid at this juncture. That disappearance blitz post August 2016, by highest level of leaders caused at behest of certain vested forces by some weak leaders by those forces on issues which had nothing to do with BISP caused delays to BISP as an organization which I, nor the poor of Pakistan will personally never forgive. Best to leave the rest unsaid in this book. We worked under testing times and still delivered.

At the twilight of the pilot phase, the second stage of up-gradation of the NSER database has kicked off and BISP is in procurement phase for the same. The entire country has been segregated into clusters again on the same rationale as had been used at the pilot stage. For the National Rollout of CAPI based households survey, in the remaining districts across the country, the entire country has been divided in the following eight (08) geographical based clusters:

Clusters	Clusters' Description
Cluster – 1	Northern Punjab, AJK and ICT
Cluster – 2	Central Punjab
Cluster – 3	Southern Punjab
Cluster – 4	Khyber Pakhtunkhwa and Gilgit Baltistan
Cluster – 5	Upper Sindh and Bahawalpur Division
Cluster – 6	Karachi, Makran and Lower Baluchistan
Cluster – 7	Upper Baluchistan
Cluster – 8	FATA

The procurement process for survey and operations review firm will follow PPRA rules 2010 as this entire project will be funded by the Government of Pakistan. The pilot phase, which replaced the PAPI approach of 2010-11 survey with CAPI; bore several lessons for the organization and subsequently a substantial technological endowment was allowed for the MIS wing of BISP, including further recruitments and procurement of hardware. For better database management, the following new application software have been developed and tested:

Name of the App	Functionality
Supervisor App	<ul style="list-style-type: none"> Assists in assignment of localities to enumerators. Receives data from the enumerators (once collected), validates selected samples there from & finally sends data to BISP server.
Enumeration App	<ul style="list-style-type: none"> Assists data collection of the Households. Sends the collected data to Supervisor
Listing App	<ul style="list-style-type: none"> Collects GPS points of structures (dwelling or otherwise) Collects limited household information
Visual Monitoring Coverage Assurance App	<ul style="list-style-type: none"> Standardizes the names of localities in library Generates maps for listing app Assists in-house monitoring of survey
Post Training Assessment App	<ul style="list-style-type: none"> Carries pre-built test questionnaires & tests the ability of on field staff Assist in ensuring quality of data collected
Error Calculator	<ul style="list-style-type: none"> Assimilates the data collected by survey firm with that of OR firm to identify discrepancies



Chapter 5

Usages of NSER

- 1. Usages of BISP NSER**
- 2. BISP Data Sharing Protocol**
- 3. BISP Demographic Directory**
- 4. New Data Analytics**

1. Usages of BISP NSER

Various social protection programmes in Pakistan are carried out with low or no synergies or inter linkages. In order to create a better connection between Programmes and to enhance the social sector as a whole the establishment of a National Socio-Economic Registry (NSER) was envisaged. With the NSER, current and future Programme implementations can be structured in a time and cost-efficient manner owing to a unique data set with multiple variables and the single targeting substitutes the various individual targeting endeavors.

The development of a national socio-economic registry by BISP in Pakistan was aimed at creating a single database in which information of all beneficiary households, families and individuals was captured. Once the database was installed, information has been used for targeting beneficiaries and conducting research on beneficiaries' needs and other social aspects. Besides BISP, the data has been shared with other organizations, institutions and individuals.

All provinces without exception have used BISP NSER. We have an apolitical hat on and we like to ensure that all provinces, where in past 3 plus years of my tenure, different political parties have been in government feel equally comfortable. I hope this apolitical tradition continues in future governments too. I have personally called on and interacted with all chief ministers and governors of all provinces and two territories to ensure this federal equality is encouraged since I am a big proponent of inter provincial harmony. I was also conscious that as Chairperson BISP and Federal Minister, BISP belonged to all of Pakistan and not to the ruling party.

It is often claimed that the NSER of BISP is bigger than BISP itself. What this statement insinuates is a thought process at BISP which is new, in fact as new as my 3 plus years. When I took charge of BISP my mindset which I passed over to BISP management was that the database called National Socio Economic Registry had to be opened to the public for development and research purposes. We could not be sitting on a goldmine alone. It was unfair to the exchequer, to the poor and to the development of Pakistan. No one other than BISP had a database as rich and as important which could be used for Pakistan's development.

Government has a tendency to close all its information portals for public. I feel that since BISP has invested a lot into NSER, BISP has a right to be its primary customer but certainly not the only one. As a result a data sharing protocol was

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9.	PBM	Acquire data of 101,871 orphan children	Orphans between the age of 3-5 Years across Pakistan
10.	Aurat Foundation	Acquire Summary data of Widow Women in Pakistan	Widow data across Pakistan for study on Widow hood in South Asia
11.	Zakat & Usher, KPK	Acquire data of 100,000 Marginalized Households of KP	Special assistance package in KPK
12.	PBM	Acquire data of 75,856 Marginalized Households of Tharparkar	Child Support Programe Program in Tharparkar
13.	UNDP- RAHA Programme	Summary data of RAHA project	Summary Sheets of Raha Targeted areas in KPK & Balochistan
14.	Green Star Social Marketing	Acquire Summary Sheet of Women in reproductive age among poor households	Sehat voucher Scheme Project in Sindh
15.	National Programme for FP & PHC	Data of 24,000 households having reproductive age married women	Family Planning Program in Punjab
16.	NRSP	Acquire data of 2104 Marginalized Households of Nowshera	Livelihood project in Nowshera
17.	Punjab Information and Technology Board Punjab (PITB)	Data of BISP beneficiaries having disable members 856,092	Beneficiaries Data (contain disabled family members for implementation of Khidmat Card)
18.	Southern Punjab Poverty Alleviation Project (SPPAP)	Acquire data of 483,702 Marginalized Households of South Punjab	Poverty Alleviation in Southern Punjab
19.	PBM	Acquire data of 44,649 Marginalized Households	CSP Program in Punjab, Sindh & Balochistan
20.	Ministry of Capital Administration	Acquire Summary Sheet of Enrollment trends in ICT	Education Project in ICT

	and Development		
21.	PPAF	Acquire data of 1020 UCs and 3,536,007 Households for microfinance	1,020 UC data of Pakistan
22.	NRSP	Acquire data of 3667 marginalized households of R Y Khan	Data of RYK
23.	Punjab Education Foundation	Acquire data of 26243 Households in Punjab	Data for education program
24.	NRSP	Acquire data of 61982 marginalized households of Gawadar and Lasbela	Data of Gawadar & Lasbela for Livelihood & SM project
25.	PIDE	Detailed Micro data access was provided to conduct analysis on 6 studies	
26.	P & D Government of Balochistan	Data of poor 61,982 households	For planning a social protection initiative for the province
27.	Food Dept. Balochistan	Acquire data 184,690 marginalized households	Data of Balochistan for implementation of food subsidy project
28.	PBM	Acquire data of poor Households having children	Child Support Program for District Khairpur
29.	PBM	Data of 6650 children in poor families	Data of District Khairpur of Sindh for Child Support Programme (CSP)
30.	Pakistan Small Industries Cooperation	Data of 5,229,130 households	Data of 36 districts of Punjab having age from 18 to 62 years living below PMT 25.
31.	Provincial Disaster Management Authority Punjab (PDMA)	Summary of marginal Households in flood effected districts	Livelihood Support Initiative of Punjab Government to support the poor affected by Floods 2014.
32.	Provincial Disaster Management	Data of 577,457 marginal Households in flood effected districts	To extend Cash Grant to flood affectees.

THOSE WHO MATTER THE MOST

	Authority Punjab (PMDA)		
33.	The World Bank	A sampled data is provided for reviewing PMT	Analysis purpose
34.	Pakistan Microfinance Network	Acquire Summary Analysis on Women education	9 Summary Sheets for implementation of financial inclusion program
35.	Green Star Social Marketing	Acquire summary analysis of reproductive age women	Summary Sheets of six districts of KPK and Punjab for family planning voucher scheme
36.	Technical Assistance & Management Organization (TAMO)	Summary Sheet	Custom analysis on BISP data. Summary statistics of dimension at revenue level are requested.
37.	Pakistan Poverty Alleviation Fund (PPAF)	Acquire data of 26202 households on sanitation information	To study current sanitation behavior & potential for sanitation market
38.	Department of Health, Govt of KP	Micro data of 270,562 poor households of KP	Micro Health Insurance Scheme being implemented by State Life Insurance Cooperation of Pakistan (SLIC)
39.	Zakat & Usher, Punjab	Summary of poor households	To verify data of Zakat beneficiaries of Guzara Allowance from BISP
40.	PBM	Data of 33349 poor households having children	Implementation of Child Support Programme (CSP) in selected UCs of ICT, KPK and Punjab
41.	PMN	Summary analysis of population under various PMT brackets	Research Purpose
42.	Punjab Information and	Data of BISP beneficiaries having disable members	Beneficiaries Data (contain disabled

	Technology Board Punjab (PITB)	60,380	family members for implementation of Khidmat Card)
43.	International Food Policy Research Institute	Summary analysis of population under various PMT brackets	To implement the food stipend programme
44.	Prime Minister's National Health Insurance Programme(PM NHIP)	Share data of 3,937,137 households upto 32.5 PMT score in 32 districts	To reduce the out of pocket Expenses (OOPS) and Catastrophic Health Expenses (CHE) of target beneficiaries of Program
45.	Punjab Information and Technology Board Punjab (PITB)	Data of BISP beneficiaries having disable members 140,988	Beneficiaries Data (contain disabled family members for implementation of Khidmat Card)
46.	National Defense University	Summary analysis of population under various PMT brackets	Research Purpose
47.	Health & Population Welfare(HPW), Gilgit Baltistan	Data of 62925 marginalized Households	To start Micro Health Insurance for people of province initially in district of Gilgit.
48.	Punjab Commission on Status of Women	Summary analysis of population under various PMT brackets	Analysis on status of Women
49.	PBM	Micro data of 35077 poor households of Rajanpur	To Launch Child Support Programme (CSP)-CCT in selected UCs of District Rajanpur
50.	Department of Health, Govt of KP	Data of 1,016,741 beneficiaries for health insurance scheme	Micro Health Insurance Scheme being implemented by State Life Insurance Cooperation of Pakistan(SLIC)

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51.	Health & Population Welfare(HPW), Gilgit Baltistan	Data of 8,444 marginalized households of Gilgit is taken	To provide access to needed health care services
52.	Pakistan Social Protection Authority (PSPA)	Data of Punjab Province up to 16.17 PMT Score Households	To use data for Khidmat Card
53.	Pakistan Bait-ul-Mall (PBM), Islamabad	Acquire data of 21,192 poor households in selected UCs of RY Khan and Chitral	To launch Child Support Programme (CSP)-CCT in selected UCs of Rahim Yar Khan (RYK) &Chitral(KPK).
54.	Pakistan Social Protection Authority(PSPA)	Data of Punjab Province up to 30 PMT score Households	The data will be used to assess the coverage, targeting, impact on poverty evaluation of current programmes but also to propose new initiatives to government for various segments of target population
55.	International Rescue Committee (IRC)	Data of 50328 BISP beneficiaries in 12 UCs	Data is needed to identify beneficiaries for a cash transfer project in 12 UCs of Sindh, Punjab, KP.
56.	Sindh Education Foundation(SEF), Sindh	Data of 75645 out of school children is taken	To undertake a desk analysis and determine Out of School Children (OOSC)
57.	International Rescue Committee(IRC)	Data of 5,196 selected households	Data is needed to identify beneficiaries for a cash transfer project.
58.	Social Health Protection Initiative, Health	Acquire data of 4,000 marginalized households	Micro Health Insurance Scheme being implemented by State

	Department (KP)		Life Insurance Cooperation of Pakistan(SLIC) selected through a transparent bidding process
59.	Health & Population Welfare(HPW), Gilgit Baltistan	Acquire data of 17,381 marginalized households	Baseline Survey on out of pocket expenditure on health care in eight union councils of District Ghizer and Gilgit
60.	Finance Department Govt. of Sindh	Data of Sindh Province up to 16.17 PMT Score Households	Database for welfare purposes including disbursement of some form of Cash benefit in Ramzan
61.	Shaheed Benazir Bhutto Housing Cell(SBBHC)	Data of Sindh Province up to 16.17 PMT Score Households	Data required for providing decent shelters free of cost.
62.	Ministry of National Health Services (PMHP)	Count of 286,934 Disable individual is provided	To initiate activities of Prime Minister National Health Program in District Kohat
63.	Ministry of IT/USF	Data of 800,000 poor households having children	Implementation of Child Support Programme(CSP) in selected UCs of ICT, KPK and Punjab
64.	Govt. of Sindh (Rehabilitation Dept)	Summary is provided for free wheat distribution	Relief program in shape of free wheat distribution
65.	International Rescue Committee (IRC)	Data of 10228 poor households is provided	Data is needed to identify beneficiaries for a cash transfer project.
66.	Pakistan Microfinance Network (PMN), Islamabad	Acquire data of BISP Beneficiaries for microfinance opportunity	Focus Group Discussions with BISP beneficiaries.

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67.	First Women Bank Limited (FWBL), Islamabad	The data of 500 education women of beneficiaries were taken	This data will be used internally at Head Office level.
68.	ETI Govt. of Gilgit Baltistan	Summary Analysis on poor and vulnerable population	To improve income, reduce poverty and malnutrition in rural areas of GB.
69.	Pakistan Social Protection Authority (PSPA)	Count of 284,344 Disable individual is provided	Data of individuals having disabilities for issuance of Khidmat Card
70.	Baidari Organization	To target selected households of Silakot through Job Provision	Data of Sialkot beneficiaries
71.	PM Health Programme	Data of next 25 districts up to 32.5 cut-off	To target health insurance of marginalized family in 25 districts of Pakistan
72.	Punjab Health Programme	Data of all districts of Punjab up to 32.5 cut-off	To target health insurance of marginalized family in 25 districts of Pakistan
73.	DFID	Data of all children up to 12 ages of all districts of Punjab up to 25 cut-offs	To target enrollment of children who drop-out
74.	Pakistan Bait-ul-Mal	Beneficiaries detail along with children of 03 UCs of Rajanpur	To launch child support programme
75.	University of California	Sample data of 1,000 households of 09 districts of Punjab	For Research purpose-to study influence of BISP payments on household level.
76.	Finance Department, Govt of Sindh	BISP Beneficiaries data of Sindh up to 16.17 Poverty score	To provide one-time ration allowance to the beneficiaries by Sindh Government.
77.	Islamia University Bahawalpur, Mr. Rizwan ul Haq,	Waseela-e-Haq beneficiaries of Bawalpur district	for research purpose

	M.Phil student		
78.	Punjab Health Initiative Management Company (PHIMC)	Household data of 0-100 PMT of all districts of Punjab	To implement Prime Minister Health Programme in Punjab
79.	Centre for Economic Research in Pakistan (CERP)	PMT score, employment and education status against 17000 CNIC numbers of 4 districts of Punjab	Evaluate a government of Punjab vocational training programme
80.	Sustainable Development Policy Institute(SDPI)	Village level count of beneficiaries in District Muzaffargarh and Rahim Yar Khan	for research purpose
81.	Pakistan Institute of Development Economics (PIDE)	Data on vocational training provided by the Waseela e Rozgar Program	To evaluate the impact of vocational training programs on poverty in Pakistan
82.	Louis Berger Pakistan	Household data with Poverty score range 0-34 as well as having beneficiary or her family member within age bracket of 16-29 years.	To provide vocational training to 10,000 youth members of BISP beneficiaries
83.	Trinity College Dublin	1 million household NSER anonymized data	Research purpose
84.	Sukkur Institute of Business Administration (IBA)	Anonymized data for households' up to poverty score of 16.17 of Sukkur District.	To find impact of unconditional grant transfer upon well-being of beneficiaries

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85.	Lahore University of Management Sciences (LUMS)	1 million household NSER anonymized data	To study the effectiveness of BISP cash transfer in Pakistan
86.	Duke University and University of Warwick	Beneficiary's data with selected dimensions along with detail of payment transferred to each beneficiary.	To examine the impact of the adoption of the NSER on distribution of BISP
87.	Planning and Development Department Sustainable Development Unit (SDU)	Data of Nowshera and Lower Dir	To implement a Comprehensive Social Protection based monitoring and Evaluation being implemented at district and provincial levels
88.	Inbox Technologies	Entire surveyed data of district Bahawalpur	To develop a prototype on data management
89.	Government of Sindh	Data of five districts; Tharparkar, Mirpurkhas, Kamabar Shahdad Kot, Sanghar and Umer Kot	For wheat distribution
90.	Punjab Agricultural Department	Data of District Bahawalpur	For subsidy of Urea

For me the above sample (not all) customers of BISP NSER are important. But what is more important is the utility they have gained from the NSER. For this purpose, a one-day conference at BISP HQ was organized where we presented the new NSER improvements and invited some of the users of the old NSER for corrective action planning. I insisted on inviting also the youth from universities so that they could be trained on the wealth of data the country had and so that they could use their innovative skills on how this data needed to be utilized in the future. It was the first-time students were included in government decision making, though I think the scope of the activity was lost on many of them. However, I felt I had done my duty of giving them opportunities I would have enjoyed having access to had I been in their place.

Here is the agenda for you to understand the scope of the conference:

**International Conference on “National Socio Economic Registry
(NSER)”
Venue: BISP Auditorium
(February 1, 2017)**

<i>Time</i>	<i>Activity</i>	<i>Presenter</i>
08:00 – 08:45	Registration of the Participants	
09:00	Arrival of the Chief Guest	
09:00 – 09:05	National anthem and Recitation from the Holy Quran	
09:05 – 09:10	Welcome Note by Secretary BISP	Ms. Yasmeen Masood
09:10 – 09:15	Address by World Bank Representative on Importance of NSER	WB Representative
09:15 – 09:20	Address by DFID Representative on Importance of NSER	DFID Representative
09:20 – 09:30	Speech by the Chief Guest, Honorable Speaker of National Assembly	Hon. Sardar Ayaz Sadiq
	CHIEF GUEST DEPARTS	
09:35 – 09:40	Address by MNA/Chairperson BISP	MNA Ms. Marvi Memon
09:40 – 10:00	Presentation on	Dr. Muhammad Tahir

THOSE WHO MATTER THE MOST

	Importance of NSER for Pakistan's Development & it's Evolution	Noor, DG (NSER)
10:30 – 10:50	Learning of BISP from Phase Zero, Phase I, II & Finally Phase III	Mr. Mansoor Ali, D.D NSER
10:50 – 11:10	Presentation on "Evolution of BISP MIS Systems"	Mr. Ahmad Faruq, PTA BISP
11:10 – 11:30	Presentation on "International experience towards a Dynamic Socio Economic Registry for Pakistan"	Mr. Muhammad Farooq, CD Ayala Consulting
11:40 – 11:50	Evolution towards Dynamic Registry of Pakistan	Mr. Lucian Bucur Pop, Senior Economist, WB
11:50 – 12:10	Questions & Answers	
12:10 – 12:30	Key Note Address to conclude the session	Ms. Shahnaz Wazir Ali, President SZABIST
13:30 – 13:50	Presentation on "Current model of data sharing"	Dr. Shujaat Farooq, BISP
13:50 – 14:10	Presentation on Current Partnerships on Usages of current NSER	Ms. Humaira Zai Mufti, DG CT, BISP
14:10 – 14:20	Presentation on "Usage of BISP data by Prime Minister National Health Insurance Programme"	Dr. Hashim Popalzai, Additional Secretary PMNHIP
14:20 – 14:30	Presentation by Representative of Punjab Khidmat Card (Disability	Mr. Tahir Raza Hamdani, Chief Operating Officer, Punjab Social Protection

	Card)	authority
14:30 – 14:40	Presentation by Representative of KPK Insaf Card (Health Card)	Mr. Abid Majeed, Secretary Health KPK
14:40 – 14:50	Presentation by Representative of Green Star Social Marketing	Dr. S. A. Rab, Chief Executive Officer, Green Star Social Marketing
14:50 – 15:00	Presentation on Advantages of NSER for Education	Mr. Mosharraf Zaidi, Campaign Director, Alif Ailaan
15:00 – 15:10	Advantages of NSER for Education	HEC ED
15:10 – 15:20	Advantages of NSER for Education	MNA Baligh ur Rehman
15:20 – 15:30	Usages of NSER for Poverty Reduction for a Secure & Stable Pakistan	Lt. General Nasser Khan Janjua
16:00 – 16:10	Usages of NSER for Targeted Subsidies	World Bank Representative
16:10 – 16:20	Usages of NSER for Employment Generation	Mr. Qazi Azmat Isa, Chief Executive Officer, PPAF
16:20 – 16:30	Usages of NSER for Microfinance	Dr. Muhammad Amjad Saqib, Founding Chairman/Executive Director Akhuwat
16:30 – 16:40	Usages of NSER for Skill Development and dying arts	PNCA Cheif Jamal Shah
16:40 – 16:50	Usages of NSER for Disaster Management	Mr. Ahmed Kamal, Member DRR, NDMA

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16:50 – 17:00	Presentation on Advantages of NSER for Population Planning/Welfare	Dr. Zeba Sathar, BISP Board Member & Country Director Population Council
17:00 – 17:05	Ms Polly, Ms Sashka WB on International Experiences	WB officials
17:05 +	Key Note Address & Conclusion by Advisor to Prime Minister on Foreign Affairs	Honorable Mr. Sartaj Aziz

Furthermore in 2017, I asked BISP management to organize a workshop where a policy discussion for future data sharing would take place. That was a more restricted workshop where many public and private organizations were invited to share their thoughts on how BISP NSER could contribute to Pakistan's growth. I want to suggest a few thoughts on how I see BISP NSER taking a life of its own in the future for Pakistan's development.

My 8-point guideline for the BISP NSER is as follows:

1. It should be used by as many private and public organizations to target development and research in Pakistan and legislation making it binding on public sector organizations needs to be put into place for full savings of exchequer.
2. Since BISP NSER is the only database of its kind, it needs to charge all those organizations who wish to use its database and who are not working for BISP beneficiaries directly so that its earnings can create graduation options for BISP beneficiaries and be a source for the BISP endowment fund.
3. Subsidies on petroleum, gas and electricity need to be given using BISP NSER so that the poor benefit versus a wastage of across the board subsidies. This is already happening in many countries and Pakistan is late on it. A model was developed by World Bank but shelved by relevant leaders in government for incomprehensible reasons. Targeted equals progressive. When I saw the subsidies line on the budget strategy paper in the last few cabinet meetings I wanted to suggest the same but I did not because I felt there was little scope in the Finance Ministry for such innovations leading to savings in the current scrambled environment.

4. The health and education levels of the entire country are well analyzed by the BISP NSER. It is important to make investments where required urgently based on it. Another dataset of BISP called Waseele-e-Taleem supply capacity study of schools needs to be used for improvements in the education and health sectors. I had governments offered the same to all provincial governments but none of them took us up on our offer. I wonder why? Why would governments shy from improvements?
5. The poverty mapping of the country is done under BISP NSER. It is high time that the SDG plan of the government is not spent by giving political patronage to loyal and strong parliamentarians. Instead an objective way of identifying which areas need which infrastructure based on needs of poor is done. Any development done minus using BISP NSER is politically biased. It's a simple case of using poverty data for development of areas.
6. Similarly, each Ministry needs to use the data for its sectoral opportunities. As such an inter-ministerial council under the cabinet needs to be formed to be able to decide how the data can be mined for their own benefits. Of course, BISP will earn where non BISP beneficiary data is being mined.
7. Corporates should use BISP NSER to create employment opportunities for the BISP beneficiaries and poverty alleviation programs for all. They should target their CSR programs through BISP NSER. Special tax breaks for those who do so could be used as an incentive. This would definitely help the GDP in medium term.
8. Finally, a legislation to ensure that data is collected and re dropped back into the NSER database so that its enriched automatically and is more beneficial to all.

I believe that if the above guidelines are followed the amount of investment done on the poor yearly would be earned back in terms of increased growth indicators for Pakistan easily within a very short time. The above makes humanity and business sense both. It is simply a question of visionary leadership following its path and ensuring discipline on the above. BISP could be an earning member of the cabinet and not necessarily a spending member within a short time. It would also be able to boast more poverty alleviation and faster achievement of SDGs with the above strategy.

2. BISP Data Sharing Protocol

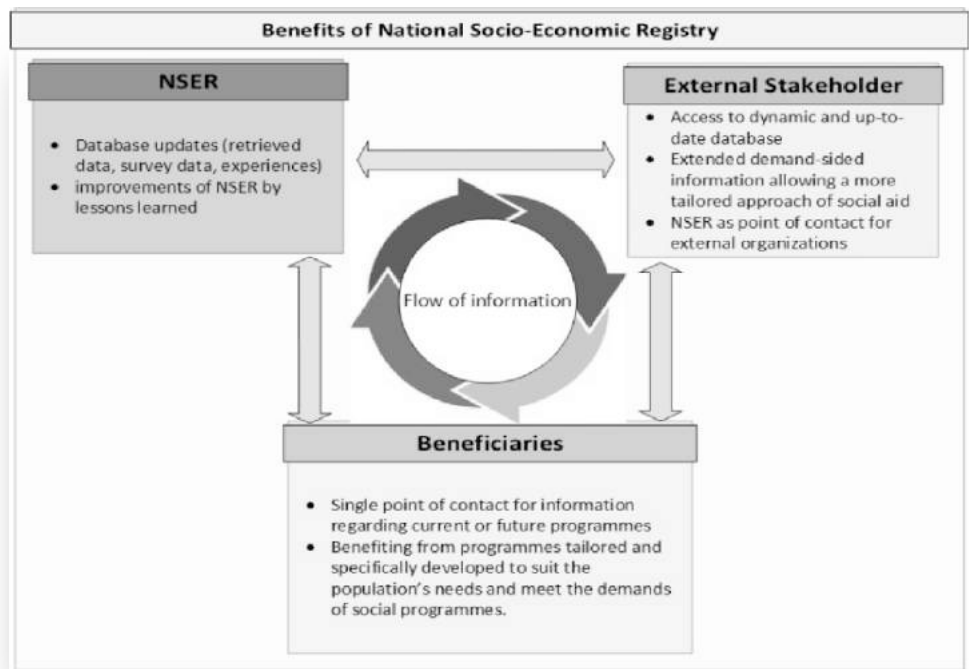
Through the socio-economic household survey conducted in 2010-11, the Government of Pakistan introduced an objective targeting process conforming to

BISP Board has also approved rates (part of Data Sharing Protocol) for data sharing with organizations not fulfilling the gratis criteria. Data Sharing Committee has the mandate to review and recommend the data sharing request for final decision by the competent authority. After approval data is extracted by MIS department and shared with requesting organization/individual after signing of the non-disclosure agreement. All the requesting organizations/individuals sign the contract to share outcome of their research and provide data back to NSER for registry updation.

The supply side (Government, Ministries, Programmes etc.) benefits from a centralized pool of accurate and overarching data. Further, the NSER provides the base for a single targeting mechanism which makes future implementations more time efficient and less cost intensive. The single targeting mechanism is based on a PMT which classifies households, families or individuals in accordance to their wealth status based on their consumption. Due to the availability of data and the current updates through the new NSER, future Programmes can be more tailored to the needs of the Pakistani population.

The demand side (beneficiaries) benefited from tailored Programmes and a better coverage of benefit distribution. This stems from the fact that the NSER can identify individuals that receive multiple benefits from different Programmes. In case other eligible individuals receive less or no benefits, re-distribution takes place leading to a higher level of equity amongst the population. In addition, the NSER detects supply sided restraints and shift resources to those Programmes that have a deficit of coverage. Invitations for the application for specific Programmes are sent out and the statistics of how many invitations are answered, how many applicants are chosen etc. are used for future reference and analysis. All of this empowers the communities.

The following figure summarizes the main potential benefits of the NSER:



Benefits of NSER by Involved Parties

Sharing data with other programs is crucial point of the NSER to create a dynamic, self-perpetuating and up-to-date database. To enhance the quality of the initial database, existing social Programmes would in turn for receiving the requested information, submit current household data that is subsequently entered, therewith adding to the completeness of the centralized NSER.

Retrieving institutions will have to abide by the rules as indicated in the agreement including data confidentiality and non-closure clauses. Whilst respecting the security criteria, the earlier provided information is shared with trustworthy partners, who use the NSER-information to complement the selection and monitoring of beneficiaries. As there might be other applicants than listed in the National Registry, such as first-time applicants or households that due to any shock now consider themselves to be in the position of receiving help, updates to the database are forwarded to BISP and stored in the NSER for future use.

As the use of the system for all participants increases with the improvement of the National Registry, the incentive of providing data as a participating Organization is high making the System as a whole self-sustainable.

Certain dimensions form the basis of BISP Poverty approximation calculation (PMT) for the household. These dimensions / variables collectively give BISP the ability to withstand its position as NSER. These dimensions are not shared as whole to any data requesting entity. Individual dimension or combination of only selected dimensions is shared where necessary after careful review. This enables BISP to rightfully maintain its own place as National Socio-Economic Registry across the country.

Since BISP has mandate to design, implement and improvise social safety net programs for the poorest segments of the society, data sharing allows in multiple facets including but not limited to designing new programs, research purposes, data updation, and program implementation on the basis of single registry to eliminate changes of receiving multiple benefits by a beneficiary. The external data user departments/organizations can use further advanced predictive techniques and technologies like business intelligence, artificial intelligence, and statistical analysis to innovate programs and graduation models as per their requirements.

The way forward is that those customers using BISP NSER report back the status of the beneficiaries once they have been given extra services so that the BISP NSER is a two-way system of information whose information sets are enhanced and data is live updated. That will add more value and ensure de-duplication of services to same beneficiaries. I hope going forward this system truly becomes a live database.

I cannot stress the importance of the two-way feed. It is the answer to saving development funds and ensuring the duplication of all social work being done in the country. If required a legislation should be enacted, otherwise with enough monitoring BISP can achieve a richer database by simply asking what has happened to the beneficiaries they handed over and rechecking their poverty scorecard. Purpose of this would be to throw the not so poor out of main lists after other poverty alleviation interventions have been done on them. This rechecking will have to be done through the dynamic database methodology which has been tried and tested. Thus, beneficiaries need to be pushed towards registration desks so they can recertify their poverty status.

3. BISP Demographic Directory

i. A Comparison between 2010 and 2017 in 10 Districts

The first BISP demographic directory was reproduced in 2015 as mentioned earlier for the purpose of future users of BISP NSER. I wanted them to understand the profile of BISP beneficiaries so that they could develop programs and products for them. When the NSER was redone and pilot districts surveyed in 2017, a fresh data set appeared. What follows is an analysis done by BISP Research teams on the comparison between the demographics shifted of the districts surveyed in 2010 and 2017. It is being shared for an understanding of how the shift in demographics has taken place in 7 years. For researchers and politicians this data should be invaluable.

The analysis which follows looks at the demographic characteristics of the beneficiary women and by extension their families, as the BISP benefit is meant for and therefore disbursed to ever-married eligible women only. Key characteristics such as age, sex, education, head of the household, employment status, prevalence of disability, housing structure, and assets possession are studied. The scope of this report is limited to studying the BISP beneficiaries only leaving out the other population (non-beneficiaries). The demographic characteristics of the individual beneficiary families aggregated into the district level profiles represent their collective statuses at the district level. These profiles provide concrete evidence that may be used by other government ministries and departments and private sector partners to complement BISP's existing targeted programs for the low-income beneficiary families. Currently the statistics in the report covers selected 10 districts where BISP has updated the National Socio Economic Registry (NSER) survey in 2017.

ii. Socio Economic and Demographic Profile in 10 Districts

This section presents the key socio-demographic and economic characteristics of the BISP beneficiaries. Keeping in view the data availability of 10 districts of both 2010 and 2017 NSER, a comparison is made on household's socio-demographic and economic characteristics of actual beneficiaries based on NSER 2010/11 and potential beneficiaries based on new NSER 2017/18. A comparison of data between NSER 2010 and new NSER 2017 data in 10 pilot districts based on the new BISP board approved PMT score of 27.8310 is shown below:

OLD NSER 2010/11		NEW NSER 2017		
Total HHs Surveyed	2,310,587	Total HHs Surveyed	3,069,061	
Eligible HHs	602,460	Eligible HHs (cut-off score 27.83098)	485,856	
BISP Beneficiaries HHs	487,238	Expected Eligible Families	Ever Married	Unmarried
			612,179	3,652
		Transgender	1,253	
		Total Eligible	617,083	
BISP Beneficiaries families	542,658	Continued cases	363,118	
		New Entrants	253,965	
		Cases to be exited	179,540 (33.1%)	

Let it be clear that to date, due to elections no exiting and entering between old and new NSER has been done which I think is highly unfair to the poor of Pakistan but to satisfy the egos of politicians who don't trust BISP impartiality it was a necessary pill I had to swallow at the pain caused to my poor.

The comparison is carried out at district level. Two points are worth mentioning here. First, BISP has revised the PMT formula and the data reported for 2017 NSER on potential BISP beneficiaries is calculated by using new PMT formula and new poverty score card survey. Second, the earlier Demographic Directory was prepared in 2015 based on actual beneficiaries in June 2015 in which previous eligibility criteria was used (up to PMT score 16.17). However, now the potential beneficiaries and their characteristics are estimated by using new BISP Board approved PMT cut-off (up to PMT score 27.831). The socio-demographic and economic profile is divided into following sections including:

1. Basic Profile of Beneficiaries
2. Educational Attainment
3. Health Situation
4. Housing Structure and Assets Availability

iii. Basic Profile of Beneficiaries

The basic profile of the beneficiaries covers sex dimension, age, household size, average beneficiary age, and gender dimension of the head of the household.

Using all these attributes, BISP Management has made a comparison of actual beneficiaries based on NSER 2010 and potential beneficiaries based on NSER 2017 survey. Figure below shows the gender dimension of the population in selected 10 districts which shows that sex ratio among the BISP's beneficiaries households almost remained the same, earlier in 2010/11, it was 50.7 percent among male while 49.1 percent among female population in Pakistan and now a slight improvement was observed among the male population.

Sex Ratio among BISP Beneficiaries in 2010 and 2017 in Selected 10 Districts

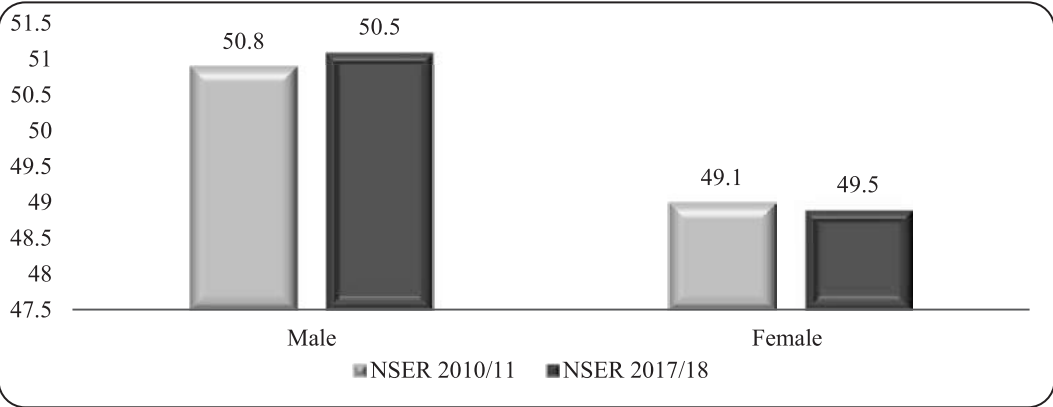
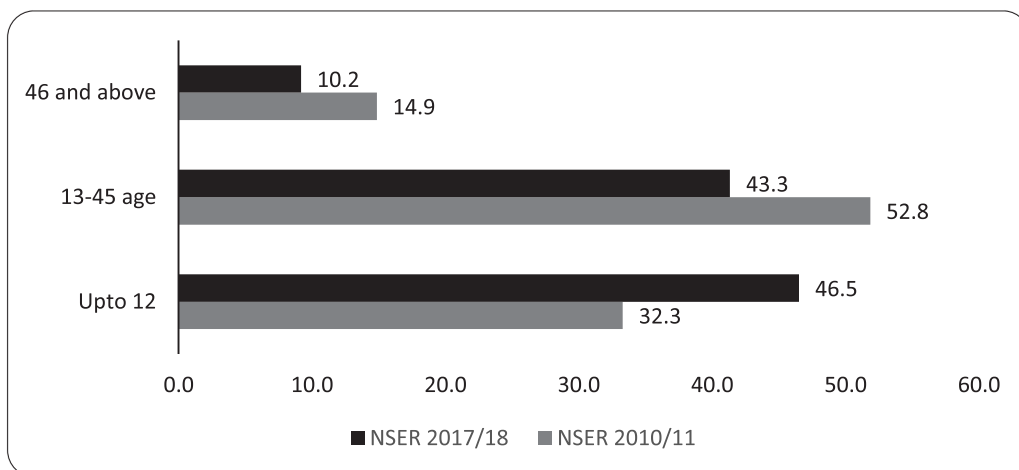


Figure below presents the age structure of the members of BISP beneficiary families. The figure depicts that in 2010/11, 33.3 percent population was of up to 12 years, 51.9 percent population fall between 13 to 45 years and only 14.9 percent were above the age of 45 years in selected 10 districts. During 2010 and 2017, age structure showed a shift and now 46.5 percent of the population is below 13 years age, 41.3 percent are between 13 & 45 years ages and 9.2 percent of the population is above 45 years age. This indicates the existence of demographic dividend – a bulk of youth population.

Age Structure of the BISP Families in Selected 10 Districts



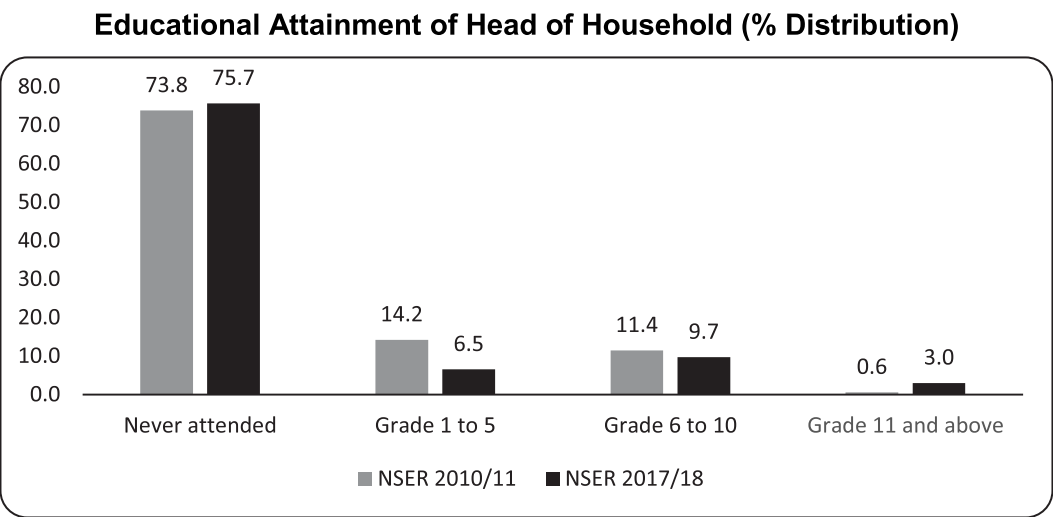
The average household size of the surveyed households was 7.6 members per household in 2010/11 and now it was found 8.2 in selected 10 districts. Table below shows that households size in selected 10 districts both in 2010/11 and in 2017/18 on the basis of old NSER and new NSER data.

Average Household Size in Selected Districts

District	NSER 2010/11	NSER 2017/18	Difference between 2010 & 2017
Chakwal	7.39	8.32	0.93
Charsadda	7.81	9.0	1.19
Faisalabad	7.35	7.89	0.54
Jacobabad	6.65	8.38	1.73
Kech	7.3	7.58	0.28
KillaSaifullah	8.39	8.24	-0.15
LakkiMarwat	8.17	8.08	-0.09
Layyah	7.23	7.56	0.33
Mohmand Agency	8.41	9.07	0.66
Sujawal	-	6.86	-
Thatta	6.56	7.37	0.81

iv. Educational Attainment

Overall the literacy rate is very low among the BISP families. Figure 3 shows the educational attainment by the head of the household among BISP beneficiaries. The head of the household that have never attended schools in selected 10 districts slightly increased during 2010 and 2017. In the same way, education level of head of households in lower classes (grade 1-5 and grade 6 to 10) is also decreased, whereas share of educated head of households, having education more than 10 grades is improved.



v. Health Situation

Households with disable person need more protection for a decent life. To measure the health situation among the BISP beneficiary families, presence of disability is used. The statistics from 2010 NSER shows that BISP’s beneficiaries’ households were facing 2 percent disability among their family members and the statistics from NSER 2017 shows that now 5.8 percent members of the BISP’s potential beneficiaries are facing the disability in selected districts. Table below shows the numbers across the selected districts population who reported disability among BISP beneficiary families.

Disability among Members of Beneficiaries by Districts

District	NSER 2010/11	NSER 2017/18	Difference between 2010 & 2017
Chakwal	3.8	4.8	1
Charsadda	1.9	6.6	4.7
Faisalabad	2.7	4.1	1.4
Jacobabad	1.3	4.0	2.7
Kech	0.0	12.7	12.7
KillaSaifullah	0.0	9.9	9.9
LakkiMarwat	2.4	6.4	4
Layyah	0.0	5.1	5.1
Mohmand Agency	3.4	7.6	4.2
Sujawal	1.4	3.4	2
Thatta	1.4	5.1	3.7

vi. Housing Structure and Assets Availability

Information on housing structure and availability of various assets related to BISP beneficiaries' households has been asked in both NSER 2010 and 2017. The data of both rounds of NSER shows that on average, the houses in which BISP beneficiaries were living in 2010, on average, comprises of 1.4 rooms and now it declined to 1.3 rooms in selected 11 districts.

Availability of toilet is another key indicator to measure the welfare and living condition of the household. Those households, who do not have toilet facility, are likely to face more health and hygienic issues. The analysis of 2010 and 2017 NSER data on selected districts shows that 41 percent of the BISP's beneficiaries held toilet facility in 2010 and now this facility among the potential BISP's beneficiaries in NSER 2017 is around 48 Percent.

Assets, both durable and productive, reflect the level of wellbeing of a household. Since BISP is dealing with poorest of the poor families, therefore, it is obvious that BISP beneficiaries and their families possess fewer assets. Figure below shows the analysis on selected districts on selected lists of assets that shows that a slight reduction of refrigerator availability was found overtime, however possession of both the washing machine and motorcycle increased among the

beneficiaries’ households. Though not mentioned in figure, ownership of TV increased from 8.2 percent in 2010 to 9.6 percent in 2017.

Availability of Assets (%) in Selected Districts

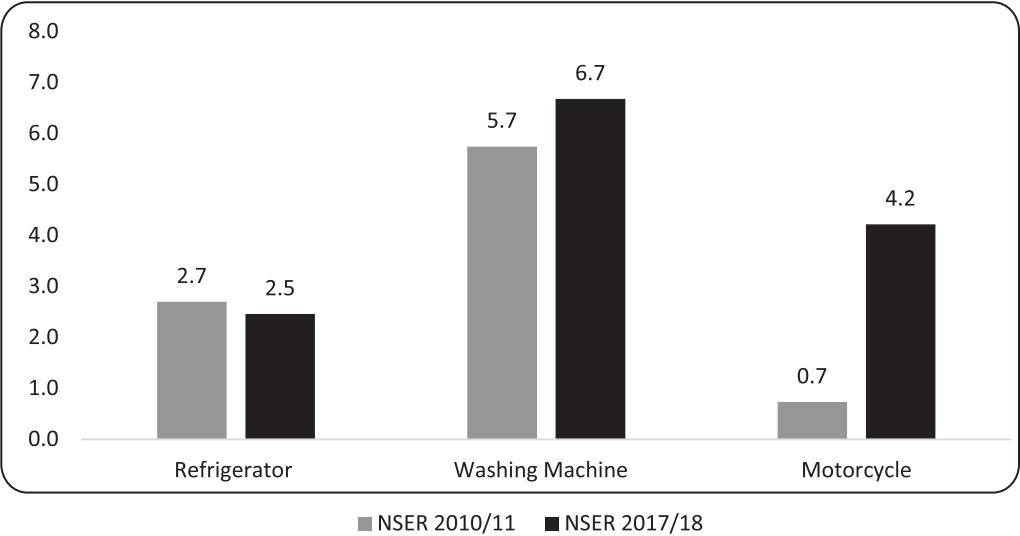


Table below displays the statistics of land and livestock ownership among the BISP’s beneficiaries and their households both in 2010 and 2017. The statistics reveals that ownership of both these assets significantly declined overtime as in 2010, 45 percent and 15 of the households owned livestock and land, respectively; however, this percentage now declined to 18 percent on livestock ownership and 6 percent on land ownership. Table below shows the district-wise statistics on land and livestock ownership.

Land and Livestock Ownership (in %) in Selected Districts

District	NSER 2010/11		NSER 2017/18	
	Livestock	Land	Livestock	Land
Chakwal	38.1	17.8	22.6	6.4
Charsadda	32.4	4.5	10.6	1.2
Faisalabad	12.1	3.7	8.5	3.2
Jacobabad	50.0	9.9	12.5	1.7
Kech	46.9	2.9	28.6	0.2

KillaSaifullah	77.2	46.1	21.5	6.1
LakkiMarwat	53.7	12.2	20.5	6.4
Layyah	60.8	30.2	32.0	16.6
Mohmand Agency	71.4	22.0	32.4	16.3
Sujawal	-	-	5.1	1.5
Thatta	27.3	7.2	10.5	2.3

In the final analysis, I have been disappointed with the lack of interest shown by parliament in the demographic directories and their comparisons. I did present the directories up for public scrutiny through the website and by mentioning the same on the floor of the house, but I was disappointed that there were no comments or feedback.

It is only common sense that the demographics of a constituency should drive the development agenda for the Member of Parliament. Going forward this is the level of interest BISP should get from parliamentarians instead of the denial that the lists did not target poverty adequately enough. The detailed targeting section of the book prove the state of the art world class technology being used so all doubts are unfounded. This transition to a discussion on real data is something we will transit to in the future, is a hope if members of parliament are data driven. Imagine how well the development requirements can be catered to for each constituency if they were based on real data versus political influence of each Member of Parliament.

What I expect in terms of legislation on NSER is the mandatory development spends based on the demographic directory of each constituency. Only then will the concept of social inclusion be egalitarian and only then will we see the depoliticization of development in Pakistan. Other countries who have progressed have managed this process well. A bit of political will and strong hand will achieve wonders. For now, Pakistani parliament drives development based on political influence and not on data and facts as per a poverty scorecard survey.

The Ministry of Planning needs to be mandated to carry out development based on the BISP NSER so that development is actually based on data versus political influence.

4. New Data Analytics

There are three main work areas BISP is looking forward to in-terms of technology use:

- Fraud detection - Predictive analysis
- Automated Data Sharing
- Audited accredited systems / controls

i. Fraud detection - Predictive analysis

BISP being the largest cash transfer program in the country for the poorest is using technology centric payment models for its core program beneficiaries (of over 5 million) as well as conditional cash transfer beneficiaries. BISP also has deployed case management systems in all its tehsil offices. Combining the two and data at backend BISP is planning to predictively identify the potential fraudulent cases related to payments at field level based on historic data it has accumulated.

Since BISP deals with huge number of transactions per quarter and even small improvements translates into a huge financial number. Predictive Analytics shall allow BISP to embed advanced fraud detection models directly into our transactional systems, by which, a higher percentage of fraudulent transactions can be detected at the time they are being processed and before payment. The result is a significant reduction in costs associated with fraud to the BISP beneficiaries. BISP can also supplement its case management system with these technologies to prevent/identify wrong updates in the system.

BISP has also received interest proposal by private sector firms, which are expert in data analytics to supplement the operations and overcome fraudulent activities if any. These are being evaluated based on security and innovation levels of these private level companies.

ii. Automated Data-Sharing

BISP being the host of key and most extensive socio economic data in the country up-to the household's level, is already the backbone of many social sector initiatives of federal and provincial governments within the country. It is futuristic and efficient that BISP share the data in an automated way with all stakeholders. This shall help keep the data live and more readily available across all programs be they federal or provincial governments. BISP has designed the

sharing model and is in planning stage to implement those starting with its complementary initiative engagements. Through this BISP will be able to complement its core program as well as National policy making by having a consolidated view of all the support being extended through different programs to the marginalized in the country.

iii. Audited accredited systems / controls

BISP being the host of population information is taking steps to have the implemented systems accredited for international standards by certifying them for software's deployed as well as for information access through different systems and related procedures.

This is the future for BISP as I see it. Future BISP management will need to use its predictive modeling for better planning because not doing so will be a waste for the development of Pakistan. I cannot stress this future directive enough. It's a game changer for development economics for any developing country.

Chapter 6

Payments

- 1. Evolution of Payment mechanisms**
- 2. Payment processing and timing**
- 3. New payment systems- the future of BISP**

1. Evolution of Payment mechanisms

In the life of a social safety net whilst the first steps are setting up of a good targeting system, the next logical step is definitely setting up of a good payment mechanism for giving the benefits to the beneficiaries. BISP's journey in the payment field is not just historic because it moved from basic to high tech in a short time, but also because it provides great learning for other social safety nets. From giving stipends to women in all parts of the country through the postman to delivering cash through a biometrically verified system (BVS) BISP tried to keep up with the needs of its beneficiaries.

I do wish to highlight at this point that one of the first few directives from the Finance Minister in the presence of the PS to PM at the time of my appointment as BISP CP was also the biometrically verified system of payments. I was told that the BISP ATM payment debit cards had created a mafia since women couldn't access the ATMs themselves and gave speed money creating an underground agent mafia system earning from our beneficiaries' voluntary. The only way to have cut this underground economy was a switch to the BVS which would ensure women were present themselves and got cash easily minus the hassles of punching codes into an ATM machine. I had promised to start work on this new system and I did deliver. But before we get to the end of the payment journey let us start with how the payment system started in 2008.

BISP in its initial phase started delivering quarterly cash transfers to its beneficiaries using Pakistan Post due to its outreach across Pakistan. Later, in order to improve the efficiency and transparency of payments to its beneficiaries, BISP started using technology based Alternate Payment Mechanisms (APM) in the form of Benazir Smart Card, Mobile Phone Banking, Benazir Debit Cards (BDC) and Biometric Verification System (BVS) through six Commercial Banks.

Summary of Year wise Payment to Beneficiaries

Mode of Payment	Beneficiaries Vs. Amount Disbursed	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	Total Amount
Payments through Pakistan Post (started in 2008)	No. of Beneficiaries	1,756,371	2,552,994	2,850,650	3,617,771	1,740,733	318,313	322,480	341,542	147,730	73,457	
	Amount Disbursed (PKR Million)	15,807.4	31,875.77	27,761.5	33,987.73	6,774.829	4,223.632	5,603.519	6,430.391	5,709	726	138,900
Smart Card Payment Dispersal System (started in 2009)	No. of Beneficiaries		23,025	174,936	166,715	173,630	172,239	171,823	95,706			
	Amount Disbursed (PKR Million)		69.1	1,456.9	1,777.9	2,258.0	2,305.2	2,900.2	2,129.1			12,886.46
Mobile Banking Payment (started in 2010)	No. of Beneficiaries			70,878	139,460	148,424	143,328	131,962	126,385			
	Amount Disbursed (PKR Million)			444.1	1,318.9	1,633.0	1,963.3	2,335.8	2,326.7			10,022
Debit Card Payment (started in 2010)	No. of Beneficiaries				1,305,507	3,308,491	4,011,676	4,445,716	4,648,754	3,054,299	2,742,260	
	Amount Disbursed (PKR Million)				3,916.5	32,637.2	56,623.9	77,746.9	85,767.7	75,738	27,954	360,384
Biometric verification system 2016-18	No. of Beneficiaries									1,868,059	2,197,569	
	Amount Disbursed (PKR Million)									20,997	19,758	40,755

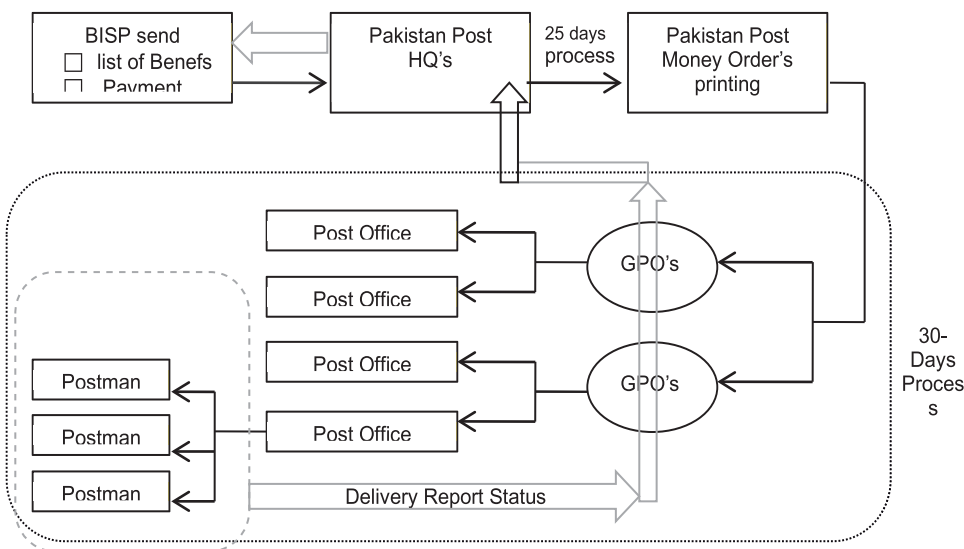
A. Pakistan Post Money Order system

The post system started as 100% of BISP payment portfolio and is now to single digits. It has been exited out from most of Pakistan. It still prevails to a very small degree in areas where banking modes have not reached.

Under this model, payments to the beneficiaries are disbursed using administrative structure and human resources of Pakistan Post (PP) at the primary unit i.e. the level of union councils. Through Postmen operating from the Post Offices (POs), payments are delivered to the beneficiaries at their door-steps.

BISP generates payments data and forwards it to Pakistan Post. Pakistan Post prints the money orders accordingly and delivers the payments at beneficiary's door step. This whole process takes at least 90 days to complete after which the status of delivery of money orders is shared by Pakistan Post. This mechanism was adopted since inception of BISP in 2008. Currently, only around 1% beneficiaries are being disbursed through this mechanism.

Disbursement Process:



To date we cannot deny the following Strengths of the MO system:

- Pakistan Post outreach across the Country (Up to villages, mountains & Tribal Areas)
- Doorstep delivery.
- No traveling cost to BISP beneficiaries.
- BISP Beneficiaries familiarity with Pakistan Post Money Order system.

At the same time the Weaknesses of the MO system are equally clear:

- Manual procedures involved.
- Time consuming delivery process.
- Slow reconciliation process.
- Complicated/slow complaint redressal system.
- No Payment Transactions visibility.
- Misappropriation of beneficiaries' payments.
- Little control of BISP over payments transactions (Money Order delivery process).
- Issues in integration of BISP Case Management with Pakistan Post.

There is no doubt in my mind based on my extensive travels that women and especially the men in their families preferred this system despite its inherent weaknesses. Women wanted doorstep delivery. I remember the many arguments with my traditional parliamentarian colleagues who insisted that the dignity of the women required them to receive payments inside their house versus queuing for the stipends in the middle of the market place. We never saw eye to eye with the fact that by getting them out of the house and standing in queues meant more empowerment for these women. My job was not to be popular but to do the right thing. And to me post which was the only viable option of 2008 was definitely the least favourable option for 2018. During my travels I had seen plenty of postmen mafias in distant lands and I had tried moving security forces to the postmen's doorsteps to penalize them for the theft they did in terms of commission from the women. This system had to go and thankfully the majority of it did go during my tenure.

Year Wise Cash Transfer to BISP Beneficiaries through Post Office

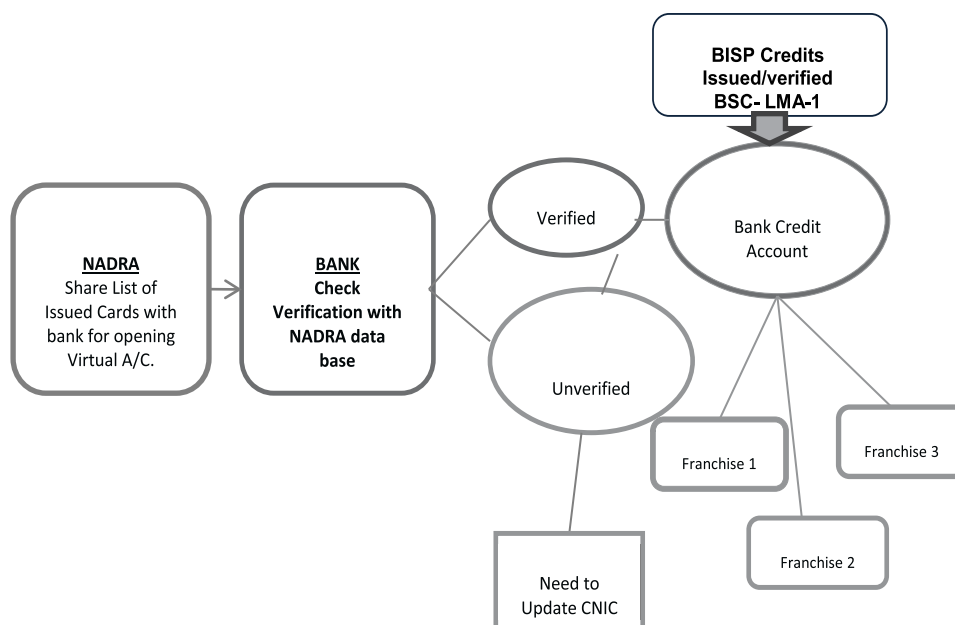
Financial Year	Phase-1		Phase-II	
	No of Beneficiaries	Amount Disbursed (PKR Million)	No of Beneficiaries	Amount Disbursed (PKR Million)
2008-09	1,756,371	15,807.4	-	-
2009-10	2,234,936	28,551.4	318,058	3,324.369

2010-11	1,954,998	19,117.0	895,652	8,644.497
2011-12	61,501	653.8	3,556,270	33,333.933
2012-13	16,020	162.4	1,724,713	6,612.429
2013-14	5,433	78.2	312,880	4,145.4322
2014-15	5,432	94.7	317,048	5,508.819
2015-16	5,212	98.0	336,330	6,332.391
2016-17	5,203	100	142,527	5,609
2017-18	-	-	73,457	726
Total		64,663		74,237

B. Benazir Smart Card

The second payment system BISP dabbled with in terms of technology was the Benazir Smart Card. In this process, NADRA was main player of the project with the responsibility of BISP beneficiary's biometric verification and issuance of Benazir Smart Card, whereas, Bank (UBL) was responsible to open the virtual Banks accounts and disbursements to the beneficiaries. This mode was initiated in 2010 in four Districts namely Multan, Mianwali, Mirpurkhas & Sanghar. All Smart Card Districts have been converted into BVS mode since July, 2016.

Disbursement Process



Strengths of Smart Card system:

- Payments delivery to real beneficiary.
- Effective payments transfer to beneficiaries' accounts (Input & Output time).
- Beneficiary can receive her payment anywhere in her district.
- Robust integration & reconciliation between BISP & Bank.
- Visible payments transactions up to delivery.

Weaknesses of Smart Card system:

- Traveling costs to beneficiaries.
- Limited disbursement points across the districts.
- Complex transaction process for BISP beneficiaries (Pin application, pin change etc.).
- Complex/difficult complaints redressal (Pin change, card security i.e. Lost/blockage etc.).
- Smart Card chip never used.
- Amputated beneficiaries to be processed manually (As per SOPs).

During my tenure at BISP I had to deal with fraudulent issues within the Smart Card districts and in retrospect it failed as a system. I was successful in phasing out this system completely.

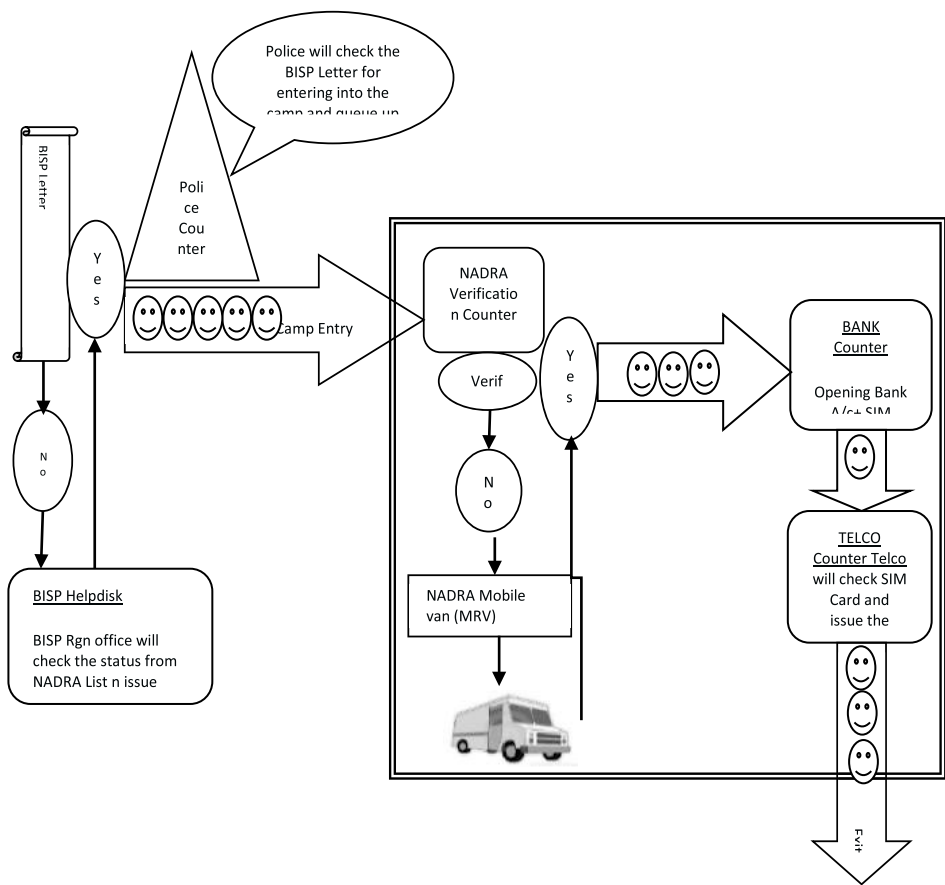
Year Wise Cash Transfer to BISP Beneficiaries through Benazir Smart Card

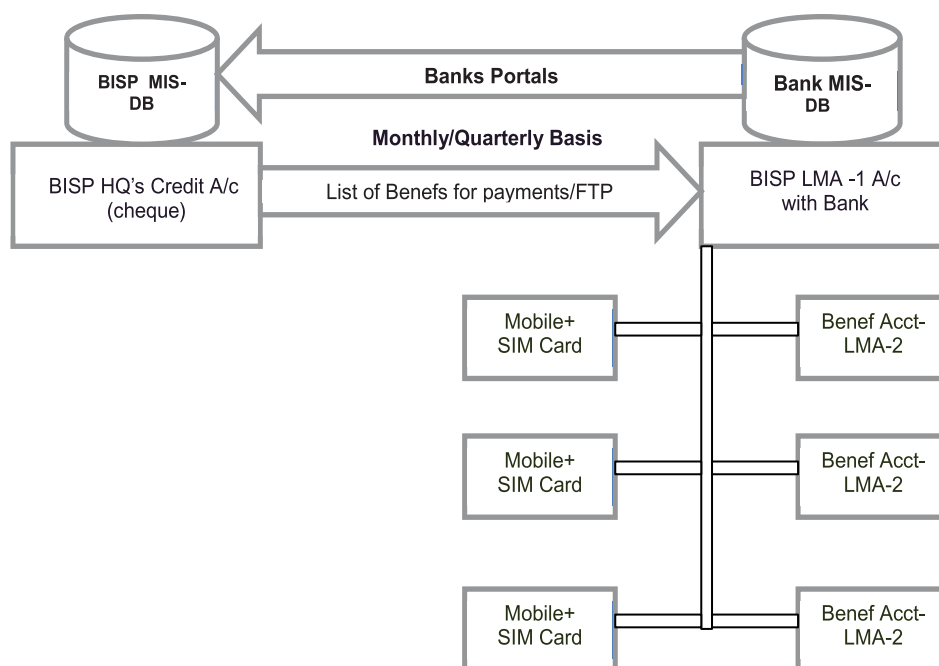
Year	No of Beneficiaries	Amount Disbursed (PKR Million)
2009-10	23,025	69.1
2010-11	174,936	1,456.9
2011-12	166,715	1,777.9
2012-13	173,630	2,258.0
2013-14	172,239	2,305.2
2014-15	171,823	2,900.2
2015-16	95,706	2,129.1
Total		12,896.46

C. Benazir Mobile Banking

BISP tested this mode in 5 districts across the country including Rawalpindi, Islamabad, Larkana, Layyah and Batagram. In this mode NADRA was responsible for verification services, whereas, banks were responsible for account opening and their partner Telcos were responsible for issuance of Mobile sets and SIM cards to the beneficiaries. This mode was initiated in 2011. All Mobile Phone Districts are now converted to either BDC or BVS modes.

Distribution Process



Disbursement Process:**Strengths of Mobile Banking system:**

- Payments Delivery to real Beneficiary.
- Effective payments transfer to beneficiaries' accounts.
- Beneficiary can receive her payment from anywhere within her District.
- Better integration & reconciliation between BISP & Bank.
- Easy to contact beneficiaries over voice.
- Visible & transparent payment transactions up to delivery.

Weaknesses of Mobile Banking system:

- Travelling costs to beneficiaries.
- Limited disbursement points across the districts.
- Complex transaction process for BISP beneficiaries (Pin application etc.).
- Complex/difficult complaints redressal (Mobile replacement/safety, Passcode regeneration, SIM activation, Lost/blockage etc.).
- Integration difficulties among BISP/NADRA/Bank & TELCO.
- Amputated beneficiaries to be processed manually (As per SOP).

My limited interaction with this technology showed me only one thing, that it didn't really work. Women sold their phones. They were not able to understand it. We phased it out during my tenure.

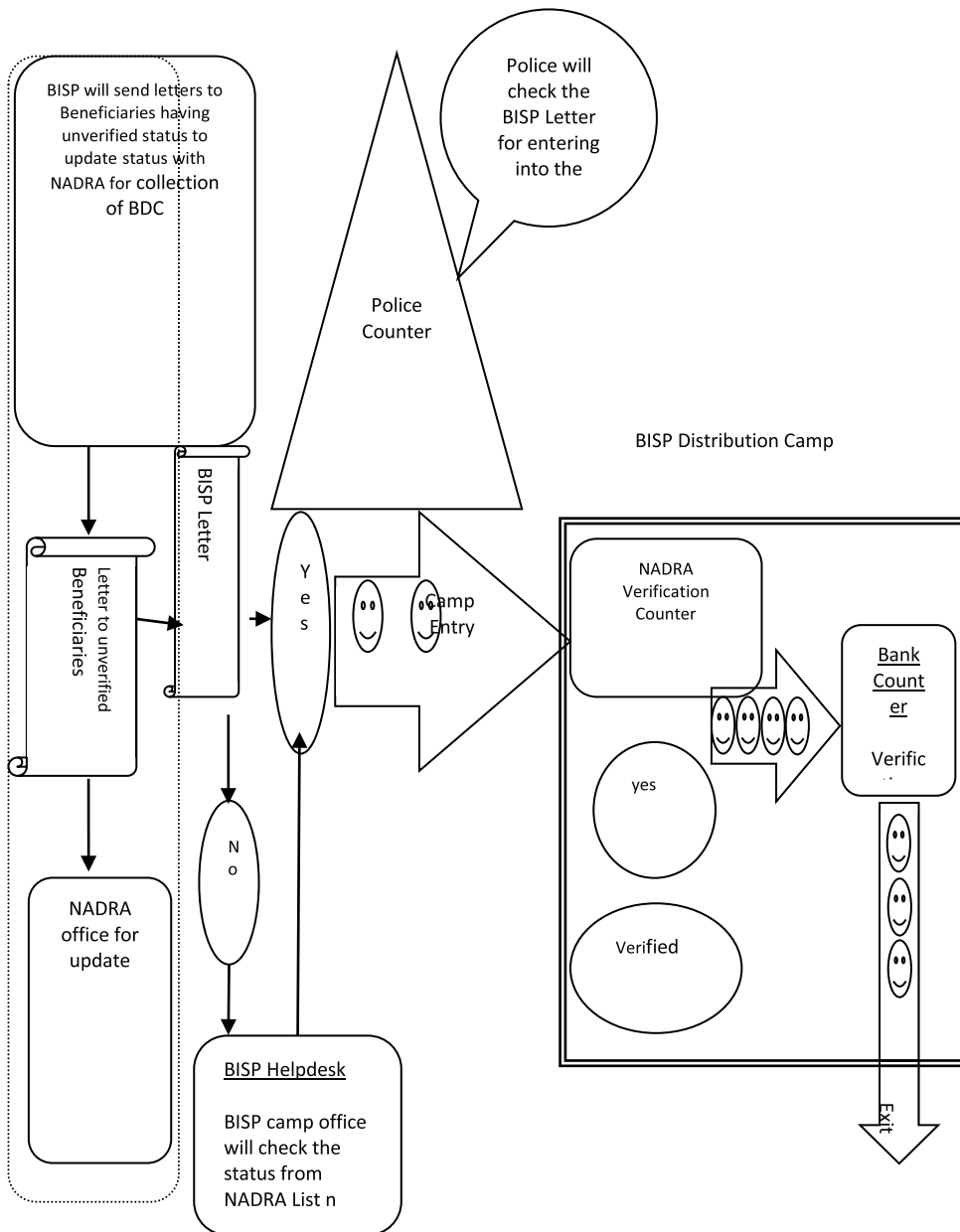
**Year Wise Cash Transfer to BISP Beneficiaries
through Benazir Mobile Phone**

Year	No of Beneficiaries	Amount Disbursed (PKR Million)
2010-11	70,878	444.1
2011-12	139,460	1,318.9
2012-13	148,424	1,633.0
2013-14	143,328	1,963.3
2014-15	131,962	2,335.8
2015-16	126,385	2,326.7
Total		10,021.8

D. Benazir Debit Card (BDC)

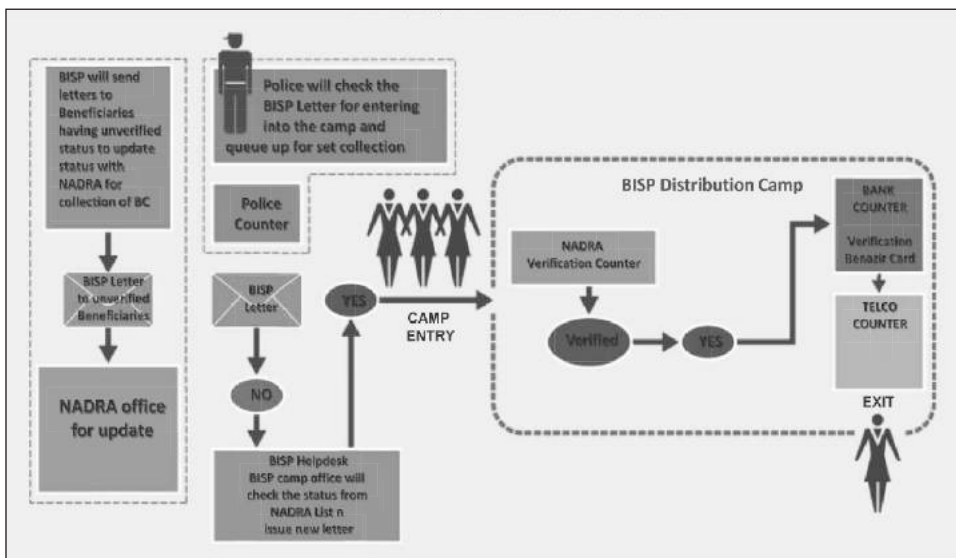
The BISP BDC was the largest product offering when I took charge of BISP. This mode was rolled out in more than 124 districts across the country. In this mode, NADRA was responsible for biometric thumb verification services, whereas, partner banks were responsible for account opening, issuance of debit cards and disbursement to the beneficiaries. BDC beneficiaries can withdraw their amounts through ATMs as well as through Point of Sale (POS) agents. This mode was initiated in 2012. Currently around 59% BISP beneficiaries are being disbursed through this mode.

BDC Distribution Process



Disbursement Process

Benazir Debit Card



Strengths of BDC system:

- Payments Delivery to real Beneficiary.
- Effective payments transfer to beneficiaries accounts.
- Beneficiary can receive her payment from anywhere across the country.
- Effective integration between BISP & Partner Bank (i.e. data exchange, real time reporting.)
- Efficient control of BISP over payments up to delivery.
- Visible & transparent payment transactions.
- Real time reconciliation between BISP & Bank.
- Effective Case Management integration between BISP & banks.

Weaknesses of BDC system:

- Travelling costs to beneficiaries.
- Complex transaction process for BISP beneficiaries (Pin application etc.).
- Complex/difficult complaints redressal (Card replacement/safety, Pin code regeneration, Lost/blockage etc.).
- Integration difficulties among BISP/NADRA/Bank
- Amputated beneficiaries to be processed manually (As per SOP).

The BDC had two issues. Firstly, the transparency issue that it had created an underlying mafia economy of agents who earned from beneficiaries a commission for making their ATM transactions since beneficiaries were illiterate and couldn't make the ATM function themselves. This proved to be a huge challenge during my years as CP. The bank guard, the bank officials, BISP staff and the underground agent community of village boys were all part of this scam to mint commission money from the beneficiaries. It was almost like a battle against this mafia from my first day of office. Finally, I gave up. I couldn't fix the system so I decided to change it to BVS.

The international community I remember insisted that we set up dummy ATMs to train the beneficiaries and I remember explaining the enormity of the task and how useless this investment would prove to be because the women would still send their agents to the market to collect the funds for ease and pay them a commission. In the end the only way out of this system was its phasing out.

The second issue was political. Because the card had Mohtarma's photo on it women beneficiaries when asked who was sending them this money, responded that it was Benazir sahiba from her grave. This political disaster for PMLN was a PPP genius which PMLN could only overturn fairly and squarely by getting rid of the instrument. Thus, the ATM card was politically as well as from a transparency point of view on the extinct list. For future governments the logo on any BISP card should not have a personality associated with it so the program remains apolitical.

Year Wise Cash Transfer to BISP Beneficiaries through Benazir Debit Card

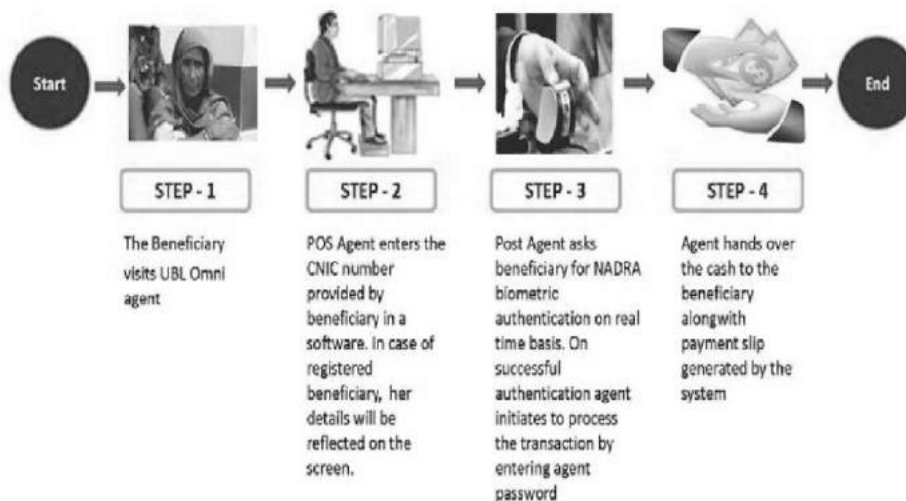
Year	No of Beneficiaries	Amount Disbursed (PKR Million)
2011-12	1,305,507	3,916.5
2012-13	3,308,491	32,637.2
2013-14	4,011,676	56,623.9
2014-15	4,445,716	77,746.9
2015-16	4,648,754	85,767.7
2016-17	3,054,289	75,860
2017-18	2,742,260	27,954
Total		360,506

E. Biometric Verification System (BVS)

The BVS is my payment mechanism legacy for which my 3 plus years will be remembered. BISP piloted BVS mechanism in District Larkana in March, 2015. I attended that pilot I remember distinctly amidst protests from the local mafia agents. I remember accepting the fact that my job was not to be popular but to be transparent for the beneficiaries and for the exchequer. Politically it was the beginning of many hits I would take in my own province of jeejal dharti Sindh for doing the right thing.

The BVS is a very convenient and easy to use system as it requires only CNIC and biometric verification of the beneficiary at Point of Sale (POS). Due to its enhanced transparency, proof of life of beneficiaries, real time authentication and omission of middleman culture, BVS was rolled out across country from July, 2016. As of today, total of 58 Districts have been converted to BVS mode and around 40% BISP beneficiaries are being served through this mode.

Disbursement Process



Strengths of BVS system:

- Payment can only be made to real beneficiary.
- Proof of life of beneficiaries.
- Very easy to understand process of withdrawal as only CNIC and bio-verification is required.
- Omission of middleman culture.

Weaknesses of BVS system:

- Travelling costs to beneficiaries.
- Limited disbursement points across the districts.
- Complex/difficult complaints redressal (biometric failure, non-payment, deductions etc.).
- Biometrics implementation difficulties at ATM levels.
- Integration difficulties among Banks & NADRA.
- Amputated beneficiaries to be processed manually.

I remember distinctly, the switch over to BVS. The amount of threats we received. The amount of protests we faced. When you cut on someone's corrupt incomes you are going to be blamed. We of course withstood the pressures. My immediate concern was the threat of the ATM mafia moving to the POS shops where BISP beneficiaries would be receiving their stipends. I had ensured through the BVS system that women would have to go themselves to the shops to collect their stipends. Now we had to train them to ensure getting their entire amount and not paying any commission to the POS agents. This is a work in progress. I believe we have cut the massive underground agent economy but not completely. Our vigilance teams are sent at time of payments to audit the process and apprehend the newly created POS agents. I make surprise checks during payments time across the country to ensure systems are in place. The only solution to this problem in the long run is better education of women in terms of financial literacy in terms of what is due to them, what is their right and what they need to get out of the payment system. We devised many innovative tools to educate them.

I remember recording radio messages in my own voice in eight national languages to ensure they understood their rights and amounts due to them. We did mosque announcements on the same. We did posters at the POS stations. We sent the police after the agents but many a times the police of the local area was mixed up with the agent mafia. All in all, I believe that for the moment BVS is the safest technology. I hope future BISP systems find better technologies to keep the agents out.

The best system which worked was peer pressure through BISP beneficiary committees. Women who protected each other's' rights. This was the financial empowerment revolution we at BISP created and in my crazy travels across the country this system is what gave me hope. That the women would police their stipends themselves the best.

Year Wise Cash transfer to BISP Beneficiaries through Biometric Verification System

Year	No of Beneficiaries	Amount Disbursed (PKR Million)
2016-17	1,858,059	20,876
2017-18	2,197,569	19,758
Total		40,634

2- Payment processing and timing

In my 3 plus years at BISP I remember that payment timelines were always a crunch time at BISP. Our efforts were to ensure timely 3 monthly payments to beneficiaries despite the delays caused by Finance, at times, in receiving the funds and despite the delays caused by our 6 partner banks at disbursement. For the sake of right to information here is the actual schedule followed during my 3 plus years. We clearly outperformed the previous years where the payments were not on time. This was an improvement in the service indicator from my perspective because the poor needed predictability of when they would receive their cash to manage their debt trap better. Like I said earlier I see the future of BISP in achieving monthly versus quarterly payments.

I must explain the comedy of errors that took place in the last year two years from Finance in terms of payments. When our BISP Finance department informed me that we would not be receiving the entire amount in few quarters, post August 2016, I could not understand the logic of BISP being given partial payment which to us was useless because we had to pay all our beneficiaries at the same time and not discriminate between them. Thus, whilst Finance could put a cut on most other Ministries on BISP it was not logical. Interestingly enough this argument was clarified with Finance every single time and better sense prevailed but the facts that these types of cost cutting attempts were made on BISP demonstrate a lack of understanding of BISP systems. Which were frequent post mid 2016 interestingly enough. And which cost us delays to the poor. Let them be answerable to the woes of the poor not us. Because I fought tooth and nail for these delays not to be caused at my own political damage. I believe in prayers of the most vulnerable. And people end up where they end up when they snatch someone's rights whether financial or religious.

The second delay was caused by the 6 partner banks we were constantly held hostage by due to poor service levels. And despite many efforts to open up the system and have open competitive bidding to include many more banks with better services for the beneficiaries and to reduce the bank mafia, BISP management was stalled by quarters close to the power circles of PM office. Finally, going forward we will have a system in place which will not be stalled by any higher offices.

DETAIL OF BISP UCT DISBURSEMENTS FOR THE LAST THREE YEARS 2015-2018

Sr.	Quarter	Disbursements		Comments
		Amount (PKR)	Date	
1	Jan - March 15	21.25 billion	26-03-2015	Normal quarterly generation
		0.95 billion	6/5/2015	Payment for increase in installment in mid-year
2	April - June 15	23.87 billion	2/6/2015	Normal quarterly generation
		0.51 billion	27-06-2015	Special generation
3	July - Sept 15	22.41 billion	31-08-2015	Normal quarterly generation
4	Oct - Dec 15	23.19 billion	30-11-2015	Normal quarterly generation
5	Jan - March 16	26.7 billion	17-03-2016	Normal quarterly generation
6	April - June 16	25.12 billion	16-06-2016	Normal quarterly generation
		0.104 billion	28-06-2016	Special generation
7	July - Sept 16	24.07 billion	23-09-2016	Normal quarterly generation
8	Oct - Dec 16	25.72 billion	21-12-2016	Normal quarterly generation
9	Jan - March 17	25.91 billion	19-04-2017	Normal quarterly generation
10	April - June 17	26.41 billion	13-06-2017	Normal quarterly generation
11	July - Sept 17	24.11 billion	23-08-2017	Normal quarterly generation
12	Oct - Dec 17	25.96 billion	21-12-2017	Normal quarterly generation
13	Jan - March 18	25.85 billion	16-04-2018	Normal quarterly generation
14	April - June 18	24.60 billion	29-06-2018	Normal quarterly generation

For the sake of understanding of what it took to deliver payments in terms of BISP processes here is one generation cycle schedule as sample:

Sr. No.	Generation Activities	Event Days (Working days)	Expected Execution dates	Responsibility
Financial Year 2016-17 Quarter 1 Schedule				
1	Preparation of Payment Parameters for generation the installment	1	15/08/2016	Payment Unit
2	Payment Department will prepare the payment parameters/vetting from Donor Coordination/Field Operation wing and approval from Secretary, BISP.	3	18/08/2016	Payment Unit
3	Reconciliation of De-crediting by banks and reporting to BISP through web services.	2	22/08/2016	Payment/MIS
4	MIS requires five (5) working days to generate the tranche and will send payment list to Payments wing.	5	29/08/2016	BISP-MIS
5	Payment wing will prepare the comprehensive note for financial proposal and seek approval from Secretary	1	30/08/2016	Payment Unit & Secretary BISP
6	F&A prepared the cheques and vetting from AGPR, accordingly	3	2/9/2016	F&A Wing
7	The F&A wing start sending the cheques and MIS upload data through FTP to the respective banks for data loading / verification/cheque clearing time.	2	6/9/2016	F&A Wing, Payment Unit and Partners Bank
8	Bank will start disbursements to beneficiaries' accounts and will complete within five (5) working days.	5	13/09/2016	Partners Banks
9	Payment wing and MIS will start monitoring, data sharing and reconciliation with banks accordingly as a routine activity		30 th Onward.	Payments & MIS wing
	Total Disbursement Cycle days	22		

3. New payment systems- the future of BISP

I remember pushing the process and winning in two ways for the exchequer. Firstly, during my tenure the bank charges were reduced from an average of 4%

to 2.5% bringing massive savings of course in billions of Rupees. And secondly the float time when the funds were parked uselessly with the banks was reduced. Apart from that, I remember having chased my internal processes when Eid holidays or other national holidays were closer to payment schedules. BISP did deliver and worked extra to ensure beneficiaries were paid in time for such events. It was not just a number for us, it was a family dependent on this amount.

However, to make improvements to the payment system even within biometric was an uphill task for me and my Secretary within PMO up to May 2018. I tried very hard for competitive bidding to start faster than later so that BISP could not be held hostage to 6 banks bad servicing agreements. It took some struggle. It is a work in progress due to some bureaucratic pressures in PMO till May 2018. Hope they are resolved soon so that payments are not held hostage to few bad servicing banks. Here are the final results which should serve the exchequer better. The salient features of the new refined payment solution are summarized as under and need to be put in place as per rules at priority by the new government:

Existing Payment Model	Gaps in the Existing Model	Proposed Payment Model THROUGH OPEN COMPETITIVE BIDDING
Existing Payment instruments. <ol style="list-style-type: none"> Benazir Debit card (BDC) in process to convert to BVS Biometric Verification System (BVS) 	<ul style="list-style-type: none"> • BDC Issues: Due to low financial literacy, BISP beneficiaries find it difficult to operate BDC. Mostly forget pin code and lose BDCs. They are exploited by agents and tout's mafia, to whom they hand over their BDCs. The BDC replacement process is cumbersome and has been source of fraud. • BVS based Enrolments & withdrawals entail two types of costs: <ol style="list-style-type: none"> i. Every participating financial institution has its own arrangements with NADRA for biometric 	<ul style="list-style-type: none"> • Data sharing between BISP MIS & Banks through integrated web services. • Separate agreement between BISP and NADRA for BV <ul style="list-style-type: none"> • BISP specific web service with extra checks • Cost reduction for biometric hits • Inter-operability at agent level • Sufficient margins for the agent • System generated printed receipts • Beneficiary awareness building • Personalized debit

Existing Payment Model	Gaps in the Existing Model	Proposed Payment Model THROUGH OPEN COMPETITIVE BIDDING
	<p>verification, borne by BISP through the service charges.</p> <p>ii. BVS methodology Cost (cost for every hit)</p> <ul style="list-style-type: none"> • BVS related Security issues: <p>Issues have been reported regarding misuse of BVS such as withdrawal from dead beneficiaries' accounts through abnormal biometric hits, auto withdrawals from accounts of beneficiaries etc.</p> <ul style="list-style-type: none"> • Data sharing between BISP and Banks not based on web service • Lack of alternative for beneficiaries with faded finger prints/above 60-65 years, upper limb and lower limb disabilities, in BVS • Lack of Necessary Agent Availability- Limiting choice for the beneficiaries • Inadequate Liquidity at Agent Locations • Overcharging/Deductions and embezzlements by Agents • Illegal sale of SIMs • Non-provision of receipts • Lack of Awareness and financial literacy of the beneficiaries 	<p>cards as an alternative withdrawal instrument for beneficiaries with faded finger prints/above 60-65 years, upper limb and lower limb disabilities, in BVS.</p>

Existing Payment Model	Gaps in the Existing Model	Proposed Payment Model THROUGH OPEN COMPETITIVE BIDDING
<ul style="list-style-type: none"> • Funds transfer: <ul style="list-style-type: none"> • UCT and CCT funds are transferred from BISP Account in NBP to Limited Mandate Account (LMA) 1. • Funds transferred from LMA 1 to LMA 2 account in 5 days • De-crediting after one year as per BISP policy 	<p>Funds transfer:</p> <ul style="list-style-type: none"> • Funds are transferred from LMA 1 to LMA 2 in 5 days which leads to earning of float by the banks • There is no separate LMA 1 account for operational funds, which are required for enrollment of new beneficiaries • There is no separate account for de-credited funds <p>De-crediting</p> <ul style="list-style-type: none"> • De-crediting period of one year or any other period has following issues: <ul style="list-style-type: none"> • De-credited funds are deposited in Government treasury without distinction between GOP or donor funds • Earning of float by the banks, as withdrawn funds keep lying in LMA 2 account for one year • In case of death of a beneficiary, cannot immediately de-credit the funds into government treasury 	<p>Funds flow for Operational funds for New Enrolments:</p> <ul style="list-style-type: none"> • Separate LMA-1 (Operational Funds) accounts with each payment partner. • Issuance of operation funds of 20% (one quarterly installment per beneficiary) of total case load (whose bank accounts are required to be opened) for withdrawal to partner Bank to start operations. • Opening of dedicated LMA-1 (De-credit) Accounts for de-credited funds management • De-crediting mechanism will be revised on basis of following criteria: <ul style="list-style-type: none"> • In special circumstances, BISP will intervene for “Forced De-crediting” at any point of time as per BISP policy in case of beneficiary deaths, sanity checks etc. • Donor and GOP funds de-crediting need separate accounting treatment • De-credited funds reversal to Govt.

Existing Payment Model	Gaps in the Existing Model	Proposed Payment Model THROUGH OPEN COMPETITIVE BIDDING
	<ul style="list-style-type: none"> • In case of recovery of embezzled amounts, no mechanism to transfer back the amount of beneficiary in LMA 2 account • No mechanism to distinguish between GOP or donor funded de-credited funds 	<p>treasury (or as per BISP guidelines from time to time) will be locked through TATs</p> <p>Options Penalty locked;</p> <ul style="list-style-type: none"> i. Daily. (within 24 hours & working days only) ii. On weekly basis (within 7 working days) iii. Fortnightly iv. Monthly <ul style="list-style-type: none"> • Recovery Options for all embezzled/ overcharged amounts: <ul style="list-style-type: none"> • All such funds can be Reversal to LMA-2 beneficiary through proper mechanism (preferred option)

Chapter 7

Servicing

- 1. BISP Call Center**
- 2. Model Tehsil Office**
- 3. Radio Calls**
- 4. Fraudulent SMS**
- 5. NADRA's Role in BISP**
- 6. Case Management System**
- 7. Sanity Exercise**
- 8. Replies to Letters Received Form High Profile Offices**
- 9. MIS Dashboards**

1. BISP Call Center

Benazir Income Support programme (BISP) Call Center was established in 2011 to facilitate its beneficiaries and non-beneficiaries in making access to BISP easier. It facilitated beneficiaries through a toll-free Call Centre (080026477/0519246330) by providing information related to BISP as well as redressing beneficiary grievances.

One of the first few departments I walked into at the BISP HQ after taking charge was its call center. We rebranded it and inaugurated it with the name Fori Raabta hotline. From my Citibank days, the idea of an efficient call center was not lost on me. CitiPhone had been the essence of what had made Citibank an efficient brand. As such when I imagined efficiency and seamless delivery I imagined an easy phone service where beneficiaries could talk and resolve their understanding issues. There were two front foot point stations of BISP which would deliver the level of servicing: the first the call center and the second the tehsil office. I was eager to deliver seamless service at both with concepts of uniformity adding to the branding of one BISP across the entire country.

Like I said the Call center was the face of BISP and when the beneficiary had questions or concerns, she was to reach out to the Helpline Assistant who served as a human extension of the programme. It remained during my tenure an in-bound call center, facilitating only incoming calls. This being its major disadvantage which despite many attempts at re-procurement of systems we could not fix.

BISP Call Center operates seven days a week from 08:00 a.m. to 05:00 p.m. where 16 call agents attend the calls. Calls from all over Pakistan are routed to it and on average, Call Centre receives 650-700 calls daily.

On receipt of call, the call agent asks the caller about the reason for calling or nature of grievance. Depending on the provided information, the agent then completes a brief Know Your Customer (KYC) exercise to ascertain either actual beneficiary or any other person from BISP roster is calling or any agent mafia is attempting to retrieve information. This is necessary to curb middleman/agent culture. Based on the CNIC or survey form number, the information is retrieved either from Case Management System (CMS) or Payment Complaint Management System (PCMS). Based on the retrieved information, the caller is informed of the status in the programme and the possible solution. Record of all the calls with types of grievances is maintained for follow up.

Since BISP operations are diversified in nature, the Fori Rabta Call Centre is trying to fulfill following objectives:

-
- i Provides general information to public and specific information to BISP beneficiaries on various BISP's initiatives/schemes;
 - ii Facilitates BISP beneficiaries by providing relevant information on payment arrival, tehsil offices location and grievance redressal mechanisms;
 - iii Register complaints pertaining to:
 - a. Case Management System on eligibility, CNIC and address updates, appeals, and CNIC duplication resolution
 - b. Payment related complaints/queries, De-credit and re-credit of accounts, payments of Waseela-e-Haq, Waseela-e-Taleem, Waseela-e-Sehat programs/ initiatives.
 - c. Benazir Debit Card (BDC) related complaints pertaining to card activation, tagging, non-issuance of card/ pin code, card exchanged, lost or captured etc.
 - d. Biometric Verification System (BVS) related complaints as non-verification of thumb print, amputated digits, senior citizens or disabled beneficiaries who cannot visit BVS point etc.
 - e. NSER related complaints/queries include information related to NSER up-date, left out from NSER survey and where to report for inclusion, dates of new survey etc.
 - f. Embezzlement/Misbehavior complaints including embezzlement or misbehavior by a BISP employee or a franchise, etc.
 - g. Complaint against BISP Tehsil office staff, provides a platform to resolve complaints;
 - h. General calls regarding fake SMS, guidance on BISP tehsil office etc.
 - iv In future it is planned that BISP Fori Rabta will serve as a platform to initiate various informational campaigns and to retrieve online feedback on various BISP's initiatives.

During my surprise checks on this hotline's MIS and its staff, I have found the hotline to have been used mostly by agents versus beneficiaries. This has been the complete downside of this service. The agent has all the information pertaining to the beneficiary and as such gets the information. The beneficiaries are not eager to talk on the phone because they are not confident and literate. They have balance issues from mobile phones. Going forward I hope the hotline will be revamped and made cheaper for the beneficiaries and easier for them to use directly.

2. Model Tehsil Office

The second and in fact the primary medium for complaint redressal is BISP tehsil office. BISP has its country wide existence through a network of tehsil and divisional offices which serve as the focal point for BISP beneficiaries. During my tenure at BISP one of my aims was to establish model tehsil offices for the benefit of beneficiaries. At present there are over 400 established tehsil and divisional offices across Pakistan.

As an attempt Divisional office, Rawalpindi was made as model divisional office, where beneficiary feedback system was installed in addition to internet enabled live camera coverage and recording of that office. Service delivery time was specified for each type of complaint/grievance redressal which was constantly monitored. In addition, punctuality of staff is monitored via biometric attendance. At BISP we are constantly trying to turn each tehsil office into model tehsil office for seamless service delivery. However, the process has been slow. Equality between provinces will only come when a beneficiary walking into a BISP tehsil office receives similar comfort levels. All tehsil offices need to look alike and give same level of service wherever they exist in the country. It's a work in progress.

Whilst the first prototype has been set up, this needs to be replicated in all offices. The overall branding of each tehsil office is yet to be made uniform. Each office even if different in quality and size still needs to have some basic signage and features which are standard. This is a work in progress. The level of services for BISP beneficiaries have varied across different tehsil offices as number of beneficiaries/non-beneficiaries visiting these offices and number of initiatives to be served in that area. Since I have travelled through the length and breadth of my offices I can vouch for the fact that this is a rather slow work in progress.

3. Radio Calls

Besides visiting BISP beneficiaries across Pakistan, to know the actual issues faced by them, I started another initiative in March 2015 to take one hour live calls on Radio Pakistan, on weekly basis, towards redressing public grievances pertaining to BISP. The programme aired live on every Friday from 3:00 to 4:00 PM. This programme is very popular among the masses and people from every area of Pakistan call for rederssal of their issues and complaints related to BISP.

Through CNICs of callers, their status is checked in BISP Case Management System and they are informed about their current status in the programme as eligible, ineligible, survey not conducted, payment related issues or any other issue, along with resolution mechanism if the issue pertains for resolution. Issues

which need resolution at the back end are noted and after resolution the complainant is informed by me personally via live call in the upcoming programme. So far 33 programmes from Radio Pakistan Islamabad, Chitral and Bahawalpur stations have been aired in which over 382 calls have been received and 90% of the issues had been resolved on spot.

The strength of this radio program which I have been conducting 'off and on' not completely consistently is that the callers have faith in the answers they get from me. Whatever the answer is they know that there is no over commitment in it. My best times have been when I have been on air live with them. Listening to the women, chatting with them and from all over the country has been a real joy and an hour well spent. As a peoples Chairperson this medium has been most powerful and I would encourage other Chairpersons to continue with this tradition. It's a quick whirlwind tour of the country without moving an inch from Islamabad.

4. Fraudulent SMS

The most popular of all the complaints against BISP is the fake messages, regarding BISP, received on mobile phones. As Chairperson, this remained a challenge for me, however certain measures were adopted for public awareness to minimize the circulation of fake messages.

- i. Bulk SMS public awareness campaign was executed from March-June 2015.
- ii. Awareness for general public created through BISP website & electronic media
- iii. Banners were placed in all BISP Tehsil offices for public awareness.
- iv. Announcement on FM Radio channels was also aired to create awareness
- v. PTA sent SMS to all active subscribers against fraudulent activities.

Additionally, detailed information on fake messages is gathered through a specifically developed online application through BISP regional offices. Further, BISP has introduced two mobile numbers 0335-1058050 and 0335-1058051 to receive fraudulent SMS complaints by the general public. These numbers are mentioned on banners and other public information modes.

BISP has taken firm action against the senders of fraudulent SMS by sending complaints received from BISP regions to Telecommunication Companies (TELCOs) on fortnightly basis, for blocking of reported SIMs. BISP management also hold regular meetings with Law Enforcing Agencies and Pakistan Telecom Authority (PTA) to curb the menace of fake SMS. Since December 2014 till

date 19,547 complaints have been registered against Fraudulent SMS and 59 cases have been forwarded by PTA to Federal Investigating Agency (FIA) for taking action against the involved.

However, despite all the above this irritant did not end and often I had colleagues forwarding me fake messages received on their phones about how they were to receive some amount from BISP.

5. NADRA's Role in BISP

National Database and Registration Authority (NADRA) is established as a distinct legal entity under a special law, namely, the National Database and Registration Authority Ordinance, 2000 (NADRA Ordinance). NADRA has its own independent legal/juridical personality, totally apart from the Government of Pakistan. NADRA is financially a self-sufficient and autonomous organization. It has its own independent fund called "NADRA Fund" created under NADRA Ordinance, to which moneys are credited from various sources including *inter alia* any sum received by it from commercial activities. Governmental grants/funds are only one of the many sources of NADRA Fund mentioned in NADRA Ordinance. However, NADRA is not receiving any government funds as it is entirely self-reliant in its financial resources. Regulations for maintenance and operation of the accounts of NADRA Fund are also made by NADRA itself. Must commend the roles of the two chairmen NADRA, I have known personally for all their efforts of making NADRA progress: Saleem Moin and Usman Mobeen.

Role of NADRA is pivotal in the success of BISP. NADRA has been associated with BISP from the very first day of BISP's establishment in 2008. NADRA was involved for selection of beneficiaries in the first phase based on prescribed indicators available in the Database with the help of Computerized National Identity Card (CNIC) number. Later on NADRA was entrusted the task of selection of beneficiaries in phase-I (Parliamentarian phase) by making data entry and verification of forms received from Parliamentarians with the help of CNIC of the women as per prescribed indicators with the help of NADRA database. NADRA had declared 2.2 million forms ineligible on the basis of set criteria with the help of CNIC which was not possible for BISP to identify through any other data source of the country as BISP tried Zakat and Pakistan Bait-ul-Mal options before engaging NADRA for identification of poorest beneficiaries. BISP without the help of NADRA would not have been able to launch the first phase of the programme as no other data source helped BISP at that time to quickly launch the programme.

NADRA was also involved in the second phase of the targeting i.e. Poverty Scorecard survey. NADRA was entrusted the task of data entry and verification of 27 million survey forms received from survey firms in 2010-11. NADRA's role remained professional in early completion of data entry and verification enabled BISP to quickly start disbursement to poorest of the poor segment of the society falling under the eligibility cut-off PMT 16.17. NADRA ensured quality results by adopting double data entry mechanisms in the data entry and verification of the forms.

Another important aspect that safeguarded the credibility of BISP was the identification of ever married women as beneficiary from the BISP survey form which was filled at Household level with the help of CNIC number. NADRA verified the marital status, age, gender with the help of CNIC and ensured transparency in a way that one benefit should go to one family and there should not be any duplication within the family in terms of disbursement of benefits. Keeping in mind the eligibility criteria being ever married women to receive BISP benefits, BISP was expecting false reporting from the field from the members of the family to report as ever married women to receive the benefits from the programme. NADRA helped BISP in scrutinizing the false reporting by fetching information of marital status and age to ensure that only ever married women above age of 18 years should be included in the programme. BISP in the result of survey exercise had identified around 7.7 million families as eligible under PMT 16.17 cutoff out of 27 million households of the country but only able to disburse the benefits amongst 5.7 million families. Remaining 2 million women remained pending due to false reporting of either being ever married women or age and here NADRA helped BISP to identify such cases with the help of NADRA database and ensure transparency in the programme. Otherwise without engagement of NADRA in the process, there is no other way to verify the age, gender and Marital status of women as survey was totally based on reporting and keeping in view that people were aware the criteria, such level of misreporting was always expected.

It is also pertinent to mention here that establishment of NADRA is helping other programs of the country with their established registry of all the population above 18 years. BISP by following the best practices of NADRA is also extending the benefits of National socio economic registry (NSER) to other programs to help them in launching their initiatives quickly as NSER is the only available database on socio economic indicators in the country. Both NADRA and BISP are complimenting each other's efforts to ensure the successful implementation of different programs and that is the lesson learnt for other organizations as well to implement the programme in partnership instead of reinventing the wheel.

NADRA has also helped BISP in making the payment system more transparent. BISP started its disbursements through Pakistan Post and soon realized that this Money order delivery mechanism is not so transparent after receiving so many complaints from the beneficiaries on payment of full benefit amount. BISP with the help of NADRA launched pilot of smart card and mobile phone banking in 8 districts of the country through which payment of beneficiaries were made after verification of CNIC from NADRA database to ensure that right person is receiving the benefits. BISP later on launched Benazir Debit Card through Banks and NADRA helped BISP in issuance of the card with the help of biometric to ensure that right person is receiving the card. NADRA was entrusted the task to identify the beneficiary with the help of biometric at the time of issuance the card.

BISP later on after receiving lot of complaints in disbursements introduced the biometric based payment mechanism. One step advance from the previous model as in the BDC mechanism, biometric was verified only at the time of receiving the Card and later on Card could be used by any other member of the family who had access to the Debit card pin code. Biometric based payment ensured that only eligible women can withdraw money herself to empower her more in controlling the usage of benefit amount. Without help of NADRA, launching of BVS mechanism would not have been possible as NADRA is the only agency with the thumb impression of all eligible population.

I personally visited many countries to observe social safety net programs and I saw that most of the countries are lacking in the verification part due to non-availability of a unique Database like NADRA. So, if I compare BISP with other successful social safety Nets of the World, I can confidently say that BISP has an edge because of its verification partnership with NADRA which ensures the transparency of the programme. This partnership has had testing times and going forward I expect a well-documented relationship between BISP and NADRA not an adhoc one.

6. Case Management System

As mentioned earlier, Benazir Income Support Programme (BISP) conducted nationwide Poverty Scorecard Survey, the first of its kind in South Asia, in 2010/11 that enabled BISP to identify eligible households through the application of a Proxy Means Test (PMT) that determines the welfare status of the household on a scale between 0-100. Over 27 million households were covered under Nationwide Poverty Scorecard Survey that constituted 150.5 million population across the country. About 48 percent of BISP beneficiaries belong to the poorest quintile – bottom 20 percent.

The task of data entry, digitization, CNIC validation, verification and PMT calculation was entrusted to NADRA. Based on the fiscal space at that time, a cut-off score of 16.17 was set as household eligibility criteria. The cash benefit is provided to an adult ever married woman possessing a valid CNIC within an "eligible" household. At the cut-off of 16.17, around 7.7 million females were identified as potential beneficiaries out of which 3.982 million married females with valid CNICs immediately became beneficiaries, whereas, remaining 3.768 million were marked as 'pending beneficiaries' in the system. It was expected that pending beneficiaries will bring their CNICs to become beneficiaries.

In order to redress CNIC updates and other targeting related issues Case Management System (CMS) was developed by NADRA for BISP in 2011. CMS operations started in all established BISP field offices in April 2012. CMS was developed to provide uniform solution to redress beneficiaries' various types of complaints related to targeting, information updates, payments and quality of service of existing and pending beneficiaries on real time basis.

Later on with the increase in budget an appeal system was introduced for households who were also poor but marginally above the general cut-off score of 16.17. The cut-off score for appeal was set up to 20.00 for households who fulfilled any of the following four parameters:

- i. Presence of senior citizen in household with age 65 years or above,
- ii. Presence of four or more children between ages 5 to 12 years,
- iii. Presence of one disabled/differently abled family member,
- iv. Household size 3 or less

It was a touching exercise. Ensuring approvals from the board to ensure we could spend the cash available and spread it to more deserving beneficiaries. Presence of any one or more above mentioned parameters, declares the household eligible and an ever married woman with a valid CNIC in that household becomes BISP beneficiary. Following are the cases of updates and appeals in CMS

Cases For Updates

- i CNIC update, Marital status, gender and age update, where marital status and date of birth are updated from NADRA's Verisys on real time basis
- ii Duplicate CNIC removal (one CNIC appearing in more than one form)
- iii Address and contact number updates
- iv Registration of Death/refusal to accept payment

Cases For Appeal

- i Appeal for eligibility (household whose score is above 16.17 and up to 20.00)
- ii Missed out household

Currently CNIC updates and eligibility appeals are most widely processed complaints/grievances in CMS. All cases in CMS including CNIC update, CNIC duplication resolution and appeals are processed at all established BISP tehsil and divisional offices on following three tiers:

- i Assistant Complaint in tehsil office check the documents and enters the data in CMS, verify it form NADRA Verisys on real time basis and sends it to Assistant Director for supervision
- ii Assistant Director in the same tehsil office verifies the contents from NADRA Verisys and forwards the case to Divisional Director for Approval
- iii Divisional Director verified the contents form NADRA Verisys and logically concludes the case by accepting or rejecting it.

Since the start of CMS in April 2012, around three million cases of various types, as mentioned above, have been processed through CMS. Slightly over 1.8 million pending females have been declared as beneficiaries through their CNIC update or acceptance of appeal in CMS whereas 2.080 million are still pending. At present 5.783 million females are active beneficiaries. Break up is as follows:

Break up of Beneficiaries		
1.	Beneficiaries declared after data entry by NADRA	3,982,793
2.	Beneficiaries through CMS	1,800,270
3.	Active beneficiaries (1 + 2)	5,783,063
4.	Pending beneficiaries	2,080,691
5.	Total identified beneficiaries (3 + 4)	7,863,754

7. Sanity Exercise

Since the inception of Case Management System (CMS) in 2012, CNICs of pending females were updated and appeals were lodged through this application. In later half of 2014, BISP field offices reported suspicious CNIC updates. The suspicious updates were manually checked and CMS operations were temporarily suspended. In 2015, a sanity exercise was conducted to verify the

genuineness of 1.583 million CNIC females who became beneficiaries through Case Management System since its start in April 2012 till its suspension in January 2015. NADRA was requested to validate the genuineness of 1.583 million women who became beneficiaries through CMS. NADRA informed that out of total 1.583 million cases, 1.020 million had been verified from their family tree data whereas 0.563 million records could not be verified automatically. As a precautionary measure, payment to unverified 0.563 million beneficiaries was blocked in February 2015.

It was mutually decided between BISP and NADRA to manually verify the data and for this purpose a special Sanity application was developed by NADRA for BISP. It took BISP three months to manually verify 0.563 million records and to complete sanity exercise which started on 28th February, 2015, just on my third day of joining BISP and concluded on 25th May, 2015. As a result, 125,714 beneficiaries were found as wrong updates and their payment and cards remained blocked whereas payment to cleared 0.437 million beneficiaries was restored in June 2015. Region wise break up 125,714 blocked beneficiaries is as follows:

Region Wise Statement of Wong Updates Identified in Data Sanity	
Region	No. of Cases
Sindh	55,773
Punjab	44,603
KPK	16,035
Baluchistan	6,373
AJK	1,880
GB	1,050
Total	125,714

Following remedial actions were taken after identification of doubtful beneficiaries:

- i Payment to 125,714 doubtful beneficiaries was immediately stopped in 2015
- ii Following the recommendations of fact finding committee and inquiry committee, show cause notices to 69 officials were issued under E&D rules.

- iii Recovery notices to wrong update beneficiaries were issued by regional offices
- iv Review committee was constituted to review the documents submitted by doubtful beneficiaries. So far, 174 sanity blocked cases have been reviewed at headquarter level and based on the submitted documents, payment to 67 cases as found genuine has been restored.

Unfortunately, in early 2018 the PPP leadership led a campaign against me personally for blocking Sindh based cards. This political maligning was below the belt considering whatever we did 3 years back was for whole country and was to stop fraud being committed in the lists created during PPP time. It was distasteful politics.

8. Replies To Letters Received Form High Profile Offices

BISP receives thousands of letters every year regarding complaints, issues and grievances of public, through high profile offices which includes President's Secretariat; Prime Minister's Public Affairs and Grievances Wing, Ministry of Parliamentary Affairs; Wafaqi Mohtasib (Ombudsman); Supreme Court of Pakistan; Federal and State Ministers; Provincial governments and other. Besides letters from high profile offices many individuals, institutions and organizations directly write to BISP seeking redressal of their grievances. BISP reply to all letters received at headquarters. Letters in English are responded in English whereas Urdu letters are responded in Urdu. Since my joining BISP in February, 2015, over 8,000 letters from above mentioned offices and individuals have been replied.

9. MIS- Dashboards and Monitoring

The MIS and monitoring unit of a social safety net is the key for management through which they can identify the hits and misses at a glance. The first one as described earlier was the 100-day plan.

Through the 100 day action plan a template was created on each desk which assigned work and comments to all line departments to respond to key tasks with pending alerts. It was an advanced form of an email, whatsapp, and document attachment software through which I could be sitting in the field and have access to file work in one go identifying who was holding which process back. It was magical whilst it lasted. Internet literate Secretaries made a success out of it.

Other than that, BISP has multiple core systems working in the field. BISP has developed an in-house system that enables it to review the progress and better

monitor the performance of the activities in the field. I am very proud of these automations at BISP during my tenure because they have put BISP ahead of many others. PITB is one organization which helped us and I would like to personally thank Umar Saif and his team.

These programs include:

- UCT payments
- NSER Door to Door collection
- Case Management System
- Waseela-E-Taleem

Each of these are detailed below.

A. UCT Payments

i. Payments Dashboard

Payments Dashboard contains reports regarding Payments Generation/Disbursements. It also includes some reports related to numbers/counts of beneficiaries (Province/District/Tehsil) wise.

BISP VS BANK PAYMENTS

Select Bank

Select Payment Mode

Select Year

Select Generation Date

Green - Fully Reconciled
Red - Over Paid By Bank
Yellow - Less Paid

Report Name: BISP_VS_BANK_PAYMENT

BANK

CARD_MODE

2013

GENERATION_DATE

BANK	CARD_MODE	YEAR	GENERATION_DATE	START_DATE	END_DATE	TIME_TAKEN	BISP BENEFICIARY	BISP PAYMENTS	BISP AMOUNT	BANK BENEFICIARY	BANK PAYMENTS	BANK AMOUNT	Difference
UBL	EDC	2013	2013-06-29	Jul 4, 2013 5:30:23 PM	Jun 30, 2015 3:54:10 PM	725 Days 22 Hours 18 Minutes 22 Seconds	904,273	904,273	2,712,819,000	904,273	904,273	2,712,819,000	
Alfaiah	EDC	2013	2013-03-29	Jun 17, 2013 2:52:00 PM	Jul 1, 2013 9:44:00 AM	15 Days 18 Hours 52 Minutes 0 Seconds	540,200	540,200	1,633,700,000	540,200	540,200	1,633,700,000	
UBL	EDC	2013	2013-12-29	Jan 3, 2014 5:07:43 PM	May 7, 2014 11:31:54 AM	123 Days 18 Hours 24 Minutes 6 Seconds	969,608	969,608	3,710,108,500	969,608	969,608	3,709,948,400	159,100
HBL	EDC	2013	2013-09-29	Nov 11, 2013 8:42:54 AM	May 29, 2015 7:09:51 PM	594 Days 10 Hours 26 Minutes 57 Seconds	747,794	747,795	2,617,202,500	747,794	747,794	2,617,279,000	3,500
Summit	EDC	2013	2013-12-29	Jan 7, 2014 3:29:50 PM	Feb 26, 2014 2:39:42 PM	49 Days 23 Hours 9 Minutes 52 Seconds	183,491	183,491	666,548,900	183,387	183,444	666,333,000	215,900
Alfaiah	EDC	2013	2013-06-29	Jul 3, 2013 3:15:00 PM	Apr 21, 2015 7:07:00 PM	697 Days 3 Hours 46 Minutes 0 Seconds	868,868	868,868	1,976,804,000	868,865	868,865	1,976,055,000	8,549,000
Summit	EDC	2013	2013-09-29	Nov 4, 2013 3:15:50 PM	Jan 2, 2014 6:52:38 PM	59 Days 3 Hours 36 Minutes 48 Seconds	144,580	144,580	505,960,000	144,580	144,580	505,960,000	
Tanweer	EDC	2013	2013-12-29	Jan 7, 2014 7:07:00 PM	Nov 3, 2015 6:11:34 PM	694 Days 23 Hours 10 Minutes 54 Seconds	892,771	892,771	3,533,448,100	892,771	892,771	3,533,448,100	
UBL	MOBILE	2013	2013-12-29	Mar 13, 2014 1:18:51 PM	May 14, 2014 3:28:19 PM	62 Days 2 Hours 9 Minutes 28 Seconds	44,448	44,448	164,440,200	44,448	44,448	164,298,300	141,900

B. NSER Survey

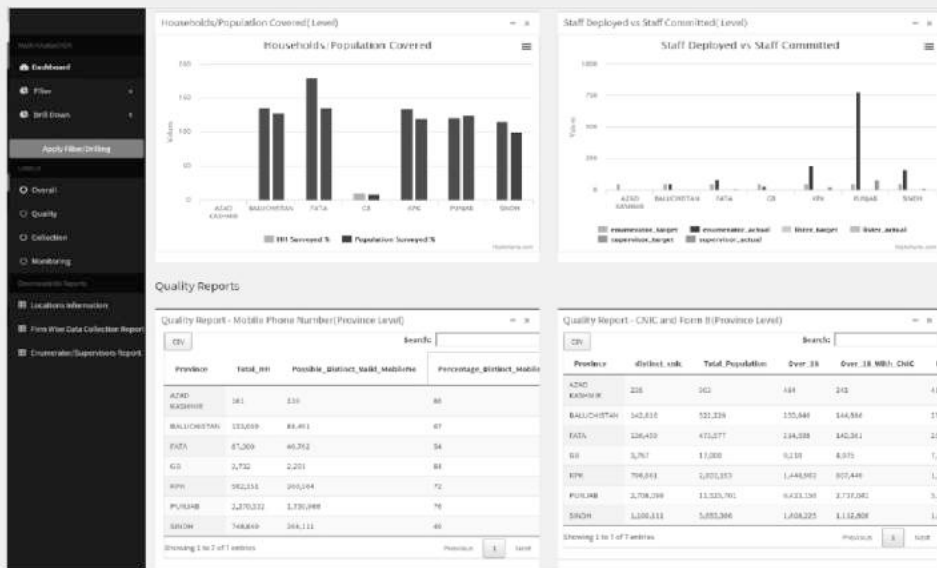
i. Door to Door Collection

The system has been updated to monitor field activity in each of the region by each survey firm. The system is extendable to field teams for their own monitoring of the staff and daily progress as well.



The system identified lag from the estimated progress to current progress, deployed staff lag. Also, it highlights the missing CNICs or Phone numbers collected from the field.

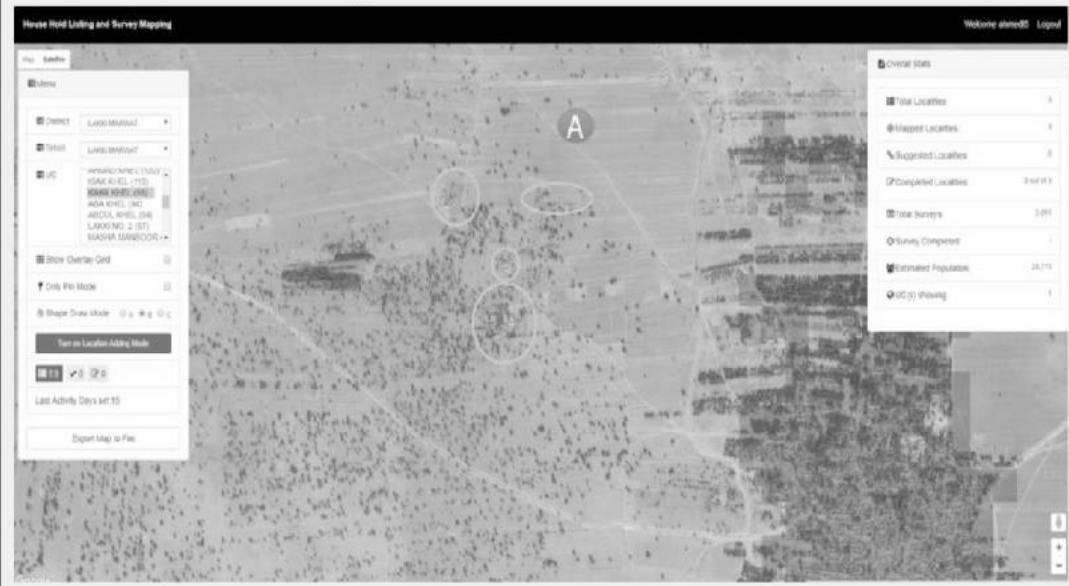
Data Quality Indicators



The system also uses the GIS technology to identify missing surveyed households as well as missed out complete localities. System also enables BISP to identify any cluttered data collection.



Missed out pockets



ii. Desk based survey

NSER Dashboard deployed for Desk based survey contained contains reports regarding daily field site wise activities, productivity rates. This dashboard also contains reports for each of the data collector and respective collections productivity for each site.



Daily Data Entry

Report Name: 2_1- Daily Data Entry

Select

any

Province

punjab

Select

Year

prm_year

Select

any

District

bahawalpur

Select

Month

prm_mnth

Select

any

Tehsil

bahawalpur

Select

Date

prm_day

Select

any UC

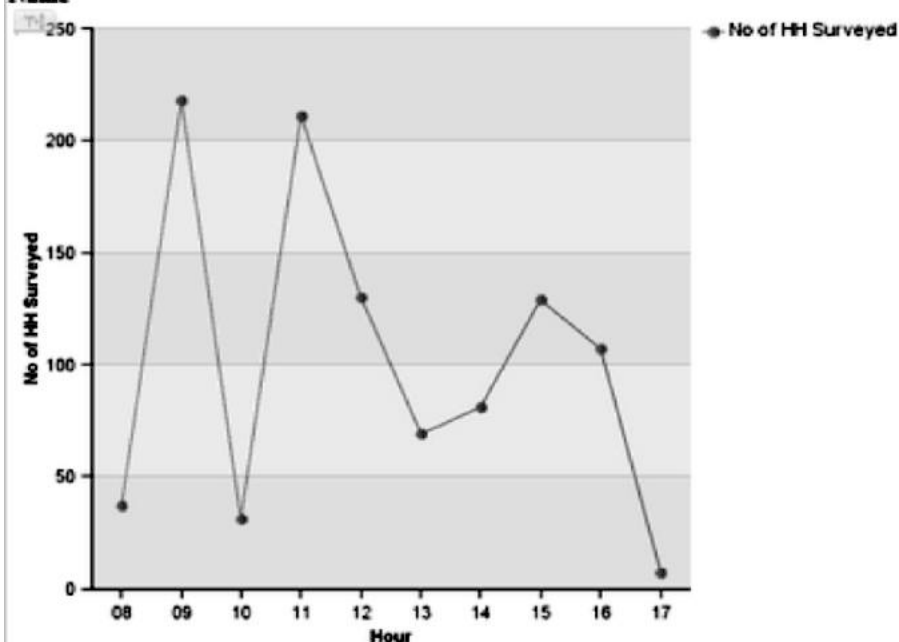
circle no 04

Select

any Site

Name

bahawalpur city 11



Desk Approach Daily Productivity Report for the DEOs

Report Name: Desk Approach Daily Productivity Report for the DEOs

Province Name: District Name:

Tehsil Name: Site Name:

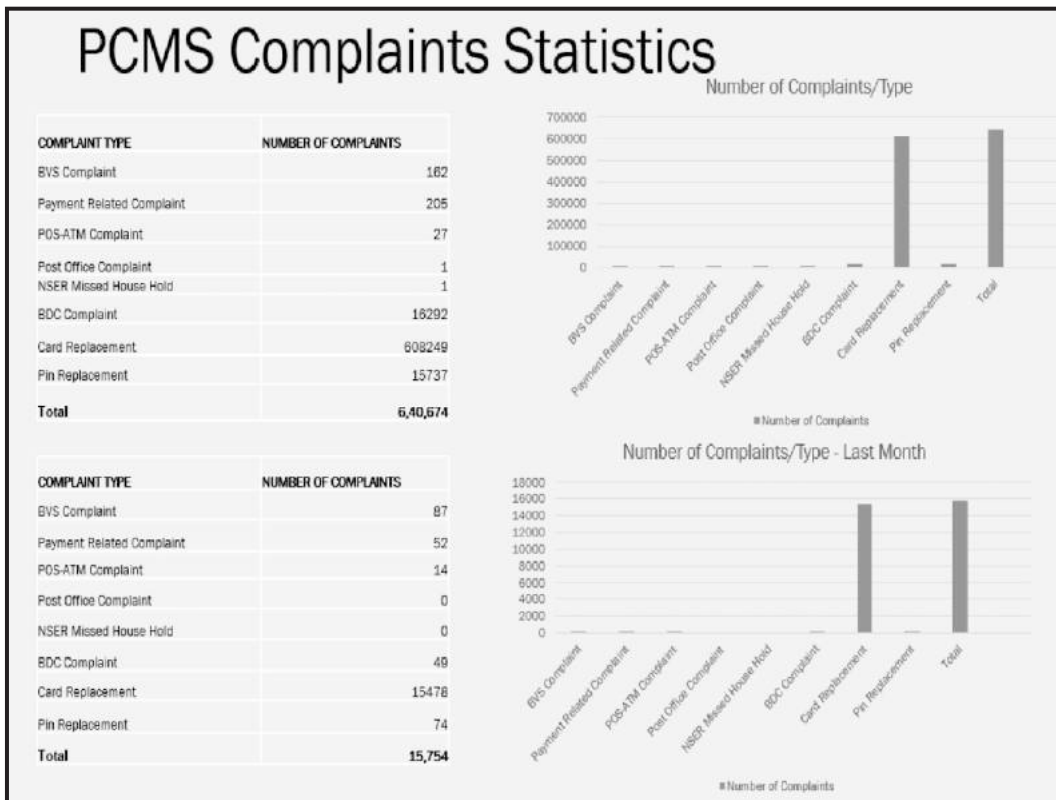
Start Date: End Date:

[Next >](#)

Province	District	Tehsil	Day	No of DEO	House Hold Surveyed	Average
punjab	bahawalpur	bahawalpur	01/09/2016	1	35	35
punjab	bahawalpur	bahawalpur	01/10/2016	2	97	48.5
punjab	bahawalpur	bahawalpur	01/11/2016	2	45	22.5
punjab	bahawalpur	bahawalpur	02/09/2016	1	21	21
punjab	bahawalpur	bahawalpur	02/11/2016	2	34	17
punjab	bahawalpur	bahawalpur	03/09/2016	1	56	56
punjab	bahawalpur	bahawalpur	03/10/2016	2	118	59
punjab	bahawalpur	bahawalpur	03/11/2016	2	47	23.5
punjab	bahawalpur	bahawalpur	04/10/2016	2	107	53.5
punjab	bahawalpur	bahawalpur	04/11/2016	2	10	5
punjab	bahawalpur	bahawalpur	05/09/2016	1	64	64
punjab	bahawalpur	bahawalpur	05/10/2016	2	85	42.5
punjab	bahawalpur	bahawalpur	05/11/2016	1	37	37
punjab	bahawalpur	bahawalpur	06/09/2016	2	193	96.5
punjab	bahawalpur	bahawalpur	06/10/2016	2	38	19
punjab	bahawalpur	bahawalpur	07/09/2016	2	105	52.5
punjab	bahawalpur	bahawalpur	07/10/2016	2	48	24
punjab	bahawalpur	bahawalpur	07/11/2016	2	28	14

C. Case Management System

BISP has Case Management for the Cash transfer, NSER and Waseela-e-Taleem all running in tehsil offices as applicable. BISP consolidates all the reports into the central system and has workflow of these complaints through the divisional and provincial offices. Following is the dashboard statistics of these reports.



PCMS Dashboard contains reports regarding PCMS Complaints. It includes reports specific to Complaint types, Users, Province/District/Tehsil and Bank wise.

PCMS COMPLAINTS using USER (Province, District)

Report Name: 1-PCMS_COMPLAINTS

Select Any User

USER_NAME

Start Date

prm_startdate

End Date

prm_enddate

PROVINCE	DISTRICT	TOTALCASES	COMPLAINTINITIATED	PROCESSCOMPLETED/PAID	CARDHANDEDTODIRECTORY	BLOCKEDORCARDNOT	CARDREPLACEMENT	PINREPLACEMENT	PAYMENTCOMPLAINT
AZAD JAMMU AND KASHMIR	BAGH	9	0	9	0	0	9	0	9
AZAD JAMMU AND KASHMIR	BAGH	5	0	4	3	0	7	0	7
AZAD JAMMU AND KASHMIR	BAGH	19	0	14	0	5	19	0	19
AZAD JAMMU AND KASHMIR	BAGH	2	0	0	6	0	6	0	6
AZAD JAMMU AND KASHMIR	BAGH	1	0	0	1	0	1	0	1
AZAD JAMMU AND KASHMIR	BAGH	9	0	8	3	0	11	0	11
AZAD JAMMU AND KASHMIR	BAGH	7	0	6	3	0	9	0	9
AZAD JAMMU AND KASHMIR	BAGH	11	0	11	0	0	11	0	11
AZAD JAMMU AND KASHMIR	BAGH	3	3	0	0	0	3	0	3
AZAD JAMMU AND KASHMIR	BAGH	5	0	2	5	0	7	0	7

PCIS COMPLAINTS using USER (Province, District) and Beneficiary District

ReportName: 1_b-PCIS_COMPLAINTS

Select Any User

PROVINCE A	DISTRICT A	BENEFICIARY DISTRICT	TOTALCASES	COMPLAINTINITIATED	PROCESSCOMPLETEDBYBANK	CARDHANDSTOBEINRECURRY	BLOCKEDCARD/SHOT	CARDREPLACEMENT	PINREPLACEMENT	P
AZAD JAMMU AND KASHMIR	BAGH	BAGH	10	0	10	0	0	10	0	
AZAD JAMMU AND KASHMIR	BAGH	BAGH	763	3	666	124	31	768	0	
AZAD JAMMU AND KASHMIR	BAGH	BAGH	554	26	420	224	16	681	1	
AZAD JAMMU AND KASHMIR	BAGH	TANDO MUHAMMAD KHAN	1	1	0	0	0	1	0	
AZAD JAMMU AND KASHMIR	BAGH	BADIN	2	0	0	4	0	4	0	
AZAD JAMMU AND KASHMIR	BHIMBER	BHIMBER	313	1	44	547	0	569	0	
AZAD JAMMU AND KASHMIR	BHIMBER	MUZAFFARABAD	1	0	1	0	0	1	0	
AZAD JAMMU AND KASHMIR	BHIMBER	BHIMBER	92	2	5	201	0	207	1	
AZAD JAMMU AND KASHMIR	BHIMBER	MIRPUR	1	0	0	2	0	2	0	
AZAD JAMMU AND KASHMIR	BHIMBER	BHIMBER	163	0	60	235	0	282	0	

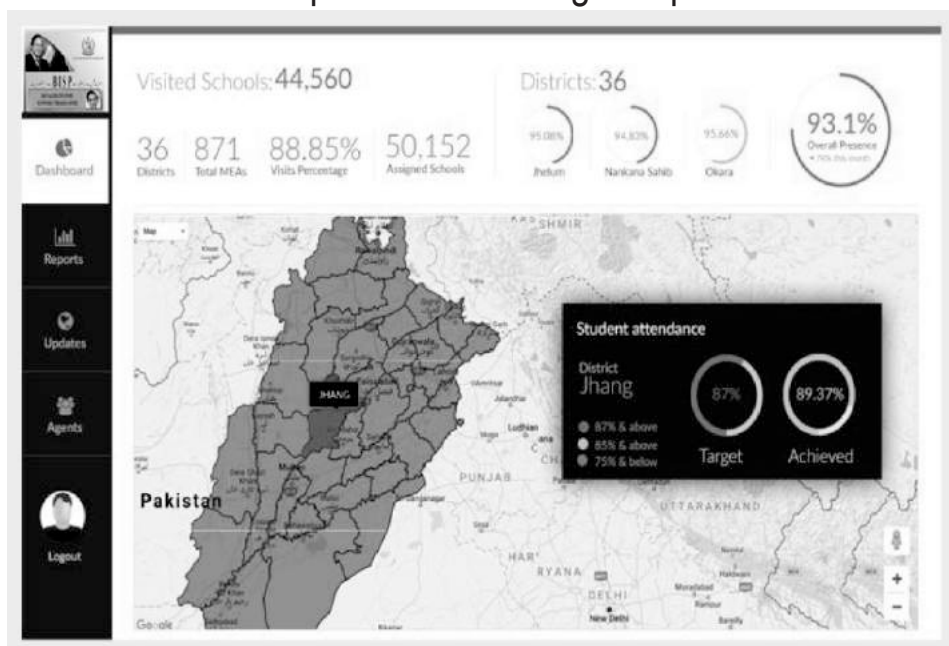
D. Waseela-E-Taleem – Dashboard

Conditional Cash Transfer Dashboard contains reports for CCT (Waseela-e-Taleem) each functional area. It includes reports covering all field activities:

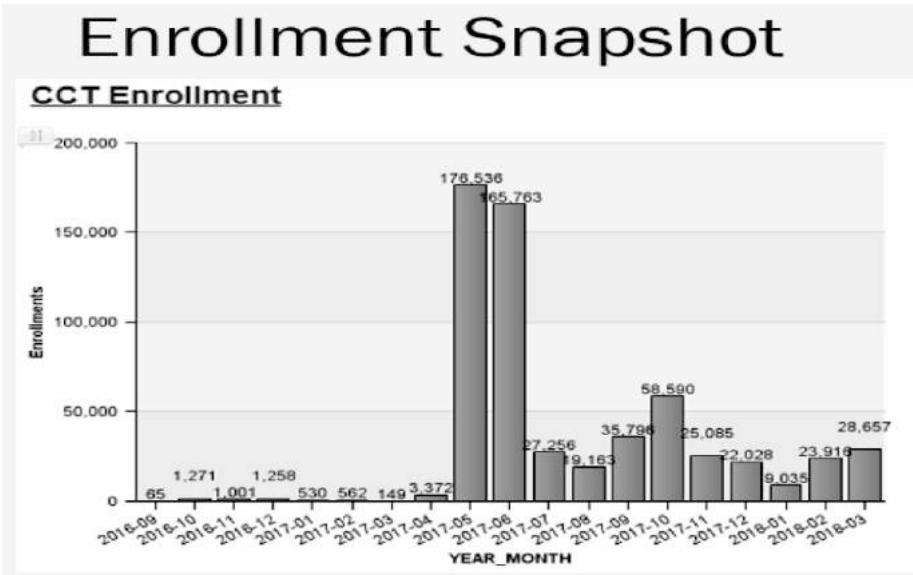
- Enrolment
- Attendance
- Payments
- Schools
- Case Management

The reports are available with required filters like Month/Quarter, Districts etc. for each stakeholder and facilitate monitoring of each aspect.

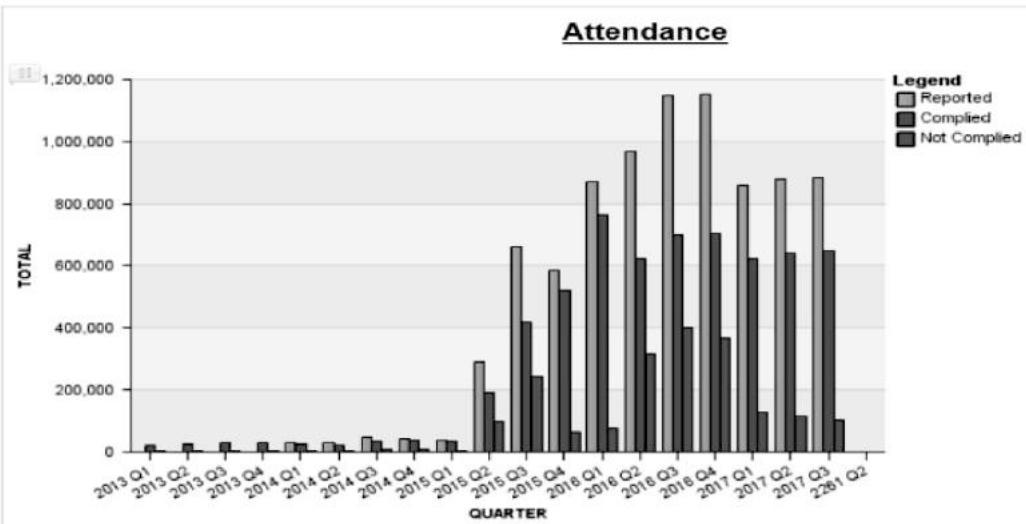
Attendance Compliance - Coverage Maps & Stats



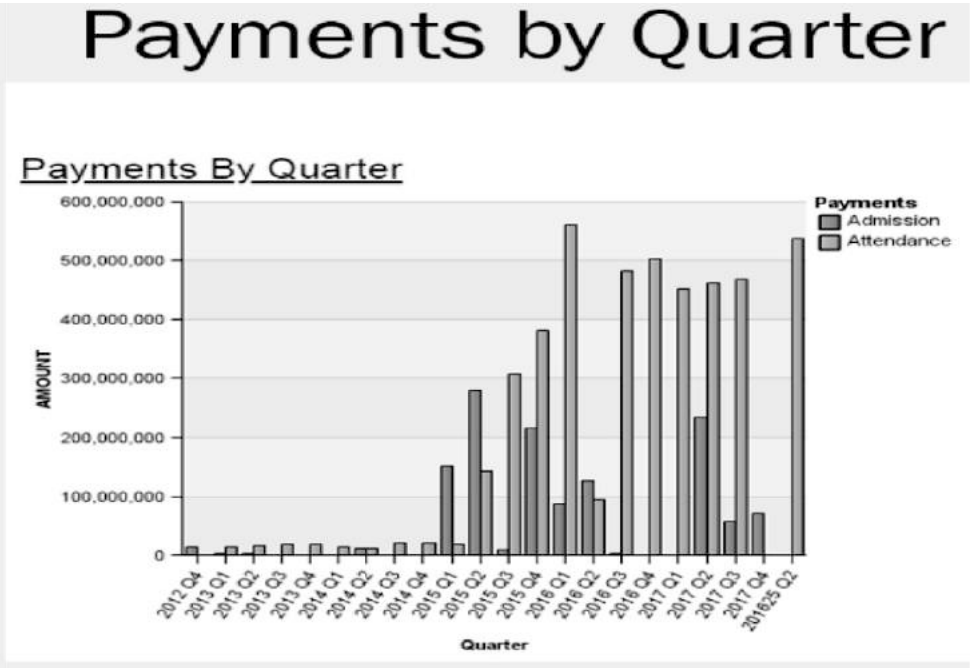
District wise broad statistics are available to management users with attendance percentage.



Complete enrolment details are available by each partner for each district.



Complete attendance details are also available. Against each student for each day in each class. The cumulative aggregates are visible on dashboard.



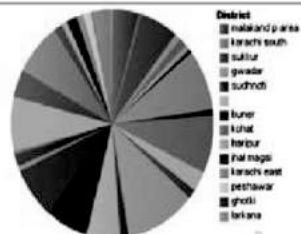
Report on amount of payment generated each quarter and other related are also available. Those are drillable to smallest land unit. Each Ever-married women of Cash transfer program that has children registered in the system is mapped for payments.

Payment details for each quarter against each head are available. Management can also review district wise distribution and progress.

CCT Payments

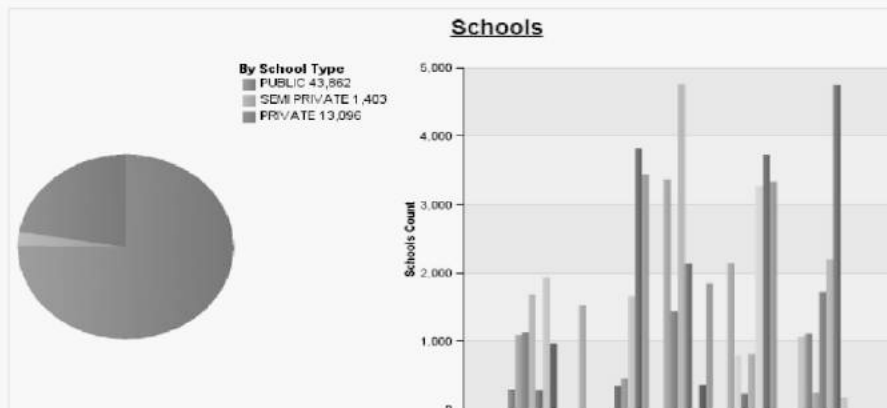
Payments By District

District	Beneficiaries Paid	Children Paid	Admission Payment	Attendance Payment	Total Payment
swatara	862	15,837	417,000	11,007,750	11,424,750
bagh	5,458	92,296	8,885,580	98,202,800	107,088,380
behawalnagar	27,579	436,946	56,701,950	255,775,500	312,477,450
banawalpur	59,591	610,744	106,798,600	340,014,000	446,812,600
ballistan	7,588	147,505	11,725,500	89,001,900	100,727,400
banna	20,656	234,960	45,882,000	129,441,000	175,323,000
belagram	2	18	3,750	6,000	9,750
buner	1	2	1,500	0	1,500
chamradia	42,839	623,640	78,603,450	362,231,250	440,834,700
chirah	2	41	3,750	25,900	29,650
dadu	6	44	18,750	14,250	33,000
diamir	5,152	58,218	8,650,200	30,400,500	39,050,700
dhakabadi	2	18	2,250	11,250	13,500
ghariche	1	17	1,500	11,250	12,750
ghokhi	1	12	2,100	5,600	7,700
gilgit	4,633	71,470	8,873,000	43,263,600	52,136,600
gajrat	1	18	2,250	10,600	12,850
gwasar	4,977	79,607	7,696,600	49,187,750	56,884,350
haripur	5,884	73,503	9,369,300	42,910,600	52,279,900
jaffarabad	3	27	6,750	13,600	20,350
jhal magai	2,680	39,727	5,504,200	22,123,500	27,627,700
kambar shahdad kot	45,429	636,071	80,176,400	298,426,750	378,603,150



Complete school supply capacity related reports are also available. That identifies public private bifurcation, teachers and classrooms quantity.

Schools Supply Capacity



Schools by Province Schools by District Supply Capacity Indicators Supply Capacity Listing
Duplicate EMIS Empty EMIS

Mar 19, 2018

1

4:48:18 PM

Chapter 8

Conditional Cash Transfers

- 1. Theory of Conditional Cash Transfers**
- 2. Conditional Cash Transfer on Education**
- 3. BBCs and Social Mobilization**
- 4. Immunization CCT**
- 5. Nutrition CCT**

1. Theory of Conditional Cash Transfers (CCT)

CCTs are cash transfers that are (1) targeted to the poor and (2) made conditional on certain behaviors of recipient households. More specifically, these cash transfers are conditioned on minimum levels of use of some services like health or education services, generally by or for the benefit of the mother and children in the household. Programs that have a health component also may require that children make regular visits to a health center and receive immunizations, and that pregnant women and lactating mothers keep a predetermined number of appointments at local clinics or attend informational sessions on hygiene and nutrition. The literature on CCTs is as follows:

In many developing countries, social safety net programs are a crucial part of a well-designed development strategy. They aim to manage social risk, increase equity, reduce poverty, and provide social protection. Because of the potential long-term benefits of positive behavior changes associated with conditionality, CCT programs are in fact a vital part of a country's development strategy. CCT programs seek to achieve the dual goals of accomplishing a minimum consumption level for poor households, while also aiming to encourage better behaviors and thus better investments for the future. By providing a minimum consumption floor, CCT programs are able to provide social protection for families, enabling households to better manage risk and debt traps. They can provide an important avenue for governments to foster more inclusive growth, particularly after adopting macro policy shifts which would have negative impacts on the underprivileged.

Even if there are good arguments for spending part of the government's budget on direct cash transfers to households, does it really make sense to attach conditions to the cash? A condition is a constraint on behavior. What good can come of adding a constraint to the household's optimization problem? Why not just make the transfer unconditionally?

Economists might think of at least two kinds of disadvantages associated with attaching conditions to cash transfers. First, some of the neediest households might find the conditions too costly to comply with and may thus be deterred from taking up the benefit. Conditions thereby might exclude some of the people the program aims to reach. Second, those households that do opt for the benefit may incur a costly distortion to their own behavior for the sake of a little extra cash in the short run. Perhaps they know how bad the local school (or clinic) is. Perhaps it is wasteful for the children to spend time there. By pushing poor

households to do something that they would otherwise not be doing, CCTs might be imposing costly distractions on people who are trying to do the best thing for their families under conditions of severe scarcity. So, goes the theory only.

Logically speaking, tying cash transfers to human capital investments in children is argued to help break intergenerational poverty transmission. Systematic reviews of evidence on the impacts of conditional cash transfer programmes indicate that they are effective in improving education attendance immunization coverage, health facility use, and child nutrition. Some reviews adopt a theory-based approach to analyse the mechanisms underlying these impacts. In addition, conditional cash transfers (CCTs) may have direct economic consequences which could be of substantive importance to the household economy and beneficiary communities. Evidence for such impacts may help offset costs of financing social protection, easing their fiscal burden and increasing their appeal to policy makers.

CCTs have substantially improved the livelihoods of millions of poor people worldwide. Countries with CCTs have lower poverty rates than what would have occurred in the absence of these programs. These programs have similarly succeeded, in bringing more children to school and keeping them in school for longer since there are conditionalities measuring exactly that kind of behavioral change. Despite demonstrable successes, most countries that have introduced large-scale CCT programs have not succeeded in making schooling universally accessible. In addition, subsequent growth in the scale of these programs has over-stretched thin educational resources in many settings and has magnified the leakage of transfers to non-intended beneficiaries, substantially increasing administrative program costs.

In the above literature of social safety nets, conditional cash transfers are considered to be more productive since they require the beneficiary to do something extra to deserve the cash stipend being given to them. In the history of conditional cash transfers at BISP, the first one BISP launched was the educational cash transfer in the form of Waseel-e-Taleem in 2012. It has since become a flagship product for BISP earning BISP national and international repute. It started small, it grew big, it encouraged other CCTs to follow its path. That is the model to follow. I am a great believer of the CCT theory which says make them go an extra mile for their benefits, make them change behaviors positively. I have seen great results on ground. We have been successful at the educational CCT and have dabbled with a few others. I will be sharing all of them with you.

2. The Conditional Cash Transfer On Education

Any social safety net cannot be complete unless a combination of unconditional and conditional cash transfers is extended to the beneficiaries. BISP started its first conditional cash transfer in 2012 with the Waseel-e-Taleem. Its evolution is an interesting case study of how a social safety net can be instrumental in contributing to education thereby truly making an impact in reducing poverty.

The government of Pakistan is committed to Universal Primary Education as part of its commitment to the Sustainable Development Goals (SDGs). Recognizing that many children in BISP beneficiary households and families were not attending school, BISP launched a Co-Responsibility Cash Transfer (CCT) known as the Waseela-e-Taleem (WeT) in 2012. The main reason for selecting education as condition of the top up cash transfer amount was the huge number out of school children ratio of BISP beneficiary families indicated by National Socio Economic Registry of 2010-11. Thus, as can be seen it is the NSER which is the leader in pointing out analysis or evidence required for any intervention. BISP followed its findings.

Data revealed that more than 70% children of BISP beneficiary family were out of school and had fewer resources to manage the education expenditure. BISP data also showed that around 10 million out of 25 million out of school children belonged to BISP beneficiary families nationwide. This was a phenomenal finding. And as such action required on war time footing. As such a conditional cash transfer for education was a natural first crisis CCT versus any other.

WeT was initiated with the aim to support primary level education through the provision of additional cash of PKR 200 now 250 per month per child to BISP beneficiary family. WeT involves a co-responsibility in that its delivery depends on parents ensuring that the targeted children actually attend school. Let it be clear that BISP cannot take responsibility for quality education. We through our CCT are only helping with attendance and keeping BISP children off the streets. The rest of the responsibility constitutionally belongs to the provinces.

The overall objective of WeT is to encourage primary education through regular cash transfers to invest in human capital development, while the secondary objectives include:

- Increase enrolment rate in primary education in line with the SDGs.
- Increase attendance to reduce the drop-out rate and ensure retention so that the most vulnerable and disadvantaged can successfully complete primary education.

- Create awareness among BISP beneficiary families regarding the importance of education, not only for their children, but also for the overall economic development of the country.

Although, the CCT is relatively more complex to design and implement, as it involves additional participatory requirements on the part of the beneficiary families and educational authorities, yet such investments have led to the improvement of educational access and attendance of children, as witnessed in many countries worldwide.

In the local context, the impact evaluation of the World Bank supported Child Support Program implemented by the Pakistan Bait ul Mal (PBM) in 12 districts of Pakistan, shows that a CCT pilot, with a significantly lower monthly stipend, led to 11.7 percent increase in the enrolment rates of children of PBM beneficiary families. Many countries i.e. Mexico, Brazil are successfully implementing the conditional cash transfer programme and derived positive results by increasing the enrolment rate through top up amount of cash transfer. In fact, many countries totally shifted from unconditional cash transfer to conditional cash transfers to improve the human capital with increase in consumption level.

i. WeT Design Parameters

WeT programme was properly designed before launching in 2012 and incorporated certain changes in the design on the basis of lesson learnt from the pilot phase before extending in 2014. Following is the current model of the programme from the manuals which will be useful for those trying to set up similar programs.

a. Eligibility criteria

- Eligible Families: Resides in one of the target districts; and part of the active BISP beneficiary group; and has at least a child (5-12 yrs) who has not completed primary education.
- Eligible Children (all children of an eligible family): Is between 5 and 12 years of age; and has not completed primary education; and s/he is/will be admitted in one of the target district schools. When program was piloted the edibility was restricted to 3 children.
- Transfer amount per beneficiary child is currently P K R 250/- as contribution from BISP.
- Admission in primary school – 1st compliance (1st quarter in Programme)

- 70% quarterly attendance – 2nd quarter onwards
- Non-compliance in a particular quarter means no transfers for that particular quarter
- Child exit policy: after a maximum of 6 years in the Programme, or 3 consecutive non-compliance
- Child graduation policy: completed primary education
- Family exit policy: when all children have exited/graduated.

ii. Programme Cycle

WeT Programme cycle comprises of the main processes: social mobilization and beneficiary communication, supply capacity, enrolment, compliance monitoring, transfers, case management; and the supporting activities, capacity building, public information campaign, monitoring and evaluation.

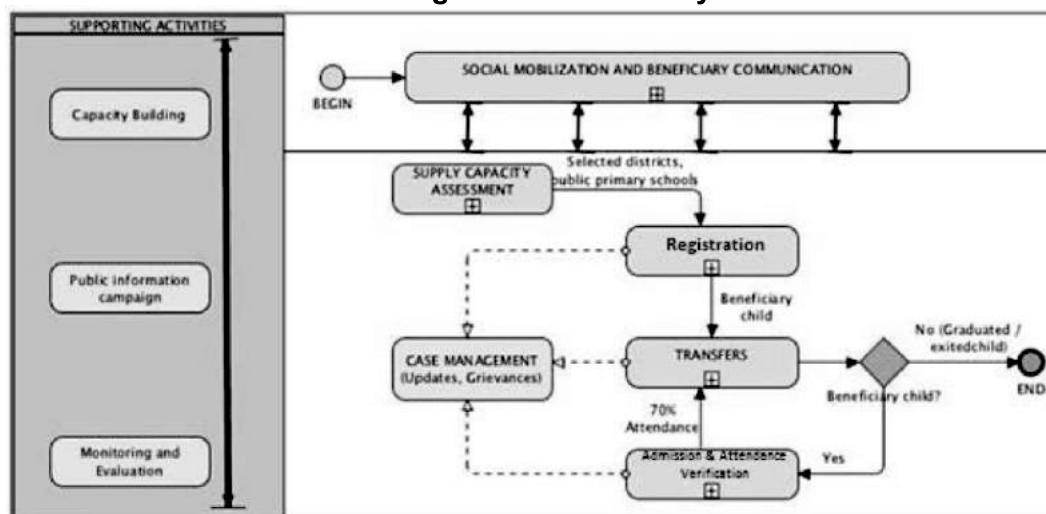
The Programme activities begin by mobilizing the communities through creating the beneficiary mother committees' structures at the local level by the SM. These committees will be engaged during the preparation and execution of the Programme through conducting periodic meetings for the awareness of their roles and involvement in the various processes. Furthermore, supply capacity assessment will be undertaken through which the public sector primary schools will be identified along with some of their basic characteristics (available enrolment capacity, infrastructural condition, accessibility, catchment area within a radius of 5 km). The supply capacity data will be used during the enrolment process for recommending schools to beneficiary mothers for their children's new admissions, and also during compliance monitoring for collecting the attendance data.

Eligible families are invited to the enrolment centers through the local-level communication undertaken by the Implementation Partner Firm. The massive enrolment is carried out by setting up enrolment centers nearby schools in order to facilitate the beneficiaries to reach these centers and have their children admitted in the schools without having to travel long distances. The number and nature of enrolment centers (fixed/mobile) depend on the potential beneficiary concentration and the geographical terrain. The beneficiaries are provided WeT admission forms prior to the enrolment process using various distribution channels (social mobilization, schools). The potential beneficiaries bring the completed pre-distributed admission form(s) of

their eligible children to the enrolment center to complete the enrolment process. They are only registered and given the WeT admission forms for their children to be brought back within a week to the centers. In addition, to recovering admission forms from the beneficiaries that have not been returned to the center, different collection channels will be used such as the social mobilization structures and schools. The massive enrolment will be followed by an ongoing enrolment process at the BISP tehsil office.

Once the child is enrolled in the Programme, s/he has met the first co-responsibility of admission and his/her mother is entitled to receive transfers (1st quarter). The consecutive compliance monitoring is based on 70% quarterly attendance that is collected by the IPF/SMF every three months from the respective schools using the attendance registers. The compliance data is processed to generate the quarterly transfer report. The transfers will be made using BISP's existing mechanism. The WeT beneficiaries can present updates and grievances using the existing case management modes (BISP tehsil office/helpline/post). The cases will be resolved through the WeT defined protocols and the beneficiary will be notified about the result accordingly. Additionally, the beneficiary committees may use the social mobilization structures to present cases, through which they will also be informed about the case management results.

WeT Programme General Cycle



The objectives of each of the main processes are outlined below:

- i. **Supply Capacity Assessment:** This process entails two components: (1) Macro- Supply Capacity Assessment- To identify a list of 'eligible districts' for WeT extended phase (2) Micro- Supply Capacity Assessment- (a) To identify public primary schools and their available enrolment capacity as well as the minimum infrastructure conditions; (b) standardize village names; and (c) determine the catchment areas of the primary schools within a radius of 5 km to help recommend schools for new admissions to beneficiary mothers during enrolment.
- ii. **Registration:** (a) Identify the WeT potential families among the BISP active beneficiary households, and register them into the Programme; (b) identify the family structure of WeT beneficiary families from their existing BISP HH information; (c) verify the age of children and identify those who will be beneficiaries of the Programme; (d) update beneficiary members' info, address, new members-husband/children; (e) recommend schools for new admissions to beneficiary mothers based on their catchment areas; and (f) inform the beneficiary mother about the WeT Programme, co-responsibilities, transfer amounts, penalties, and case management.
- iii. **Admission and attendance verification:** (a) Monitor the WeT

families with regards to the co-responsibilities for their respective beneficiary children, entitling them to receive transfers or being penalized; (b) identify the beneficiary children who have complied with the defined co-responsibilities (1st time admission, 70% attendance), and entitle them for transfers; (c) identify the beneficiary children who have not complied with the co-responsibilities, trigger alerts, and follow-up; and (d) identify the beneficiary children who have not complied for three consecutive compliance periods, and exit them.

- iv. Case Management: (a) Receive and process updates of beneficiary information and grievances in order to improve service provision; (b) Detect potential flaws in enrolment, compliance and transfer processes; and (c) Resolve transfer claims.
- v. Social Mobilization: (a) Create beneficiary mother committees at the local level; (b) Conduct the beneficiary communication; (c) Mobilize the communities for WeT registration and school enrolments (for obtaining the birth certificates, reaching the registration center, getting the children admitted in schools); (d) Distribute the relevant material to the beneficiaries provided by BISP for various processes (admission forms/case management forms/communication); (d) Follow-up with the missing/pending families to be registered; (e) Support the admission and attendance verification data collection; (f) Follow-up with the non-complying beneficiary families; (g) Receive updates/grievances from WeT beneficiaries to be submitted to BISP; and (h) Communicate the case results to the beneficiaries.
- vi. Transfers: (a) Calculate the transfer amount per beneficiary child; (b) Calculate the transfer amount per beneficiary family; (c) Produce the quarterly transfer report; (d) Share the final transfer list with BISP payment wing.

I have personally witnessed this entire process in all provinces and have been encouraged by the commitment of BISP Staff, implementing firms and partners the reason this process has worked well is because of this tripartite partnership.

iii. WeT Pilot operations-History

WET Programme was launched in five pilot districts in Phase-1 (Skardu, Mirpur, Malakand protected area, Nushki and Karachi South) as part of initial test phase, in collaboration with education departments of provinces/regions in November

2012. In two years' time Waseela-e-Taleem had enrolled around 52,000 children out of potential 75,000 children from amongst the BISP Beneficiary families in the target areas. It took some time to kick off activities and enrolments in Waseela-e-Taleem Pilot Phase Districts. However, keeping in view the demographic and socio-political conditions of the districts selected as well as the technicalities involved in introduction of conditional cash operations at a time when even unconditional cash transfers had not been streamlined; the delays were bound to happen.

I am sharing issues of the pilot so it is clear what we avoided whilst expanding from 5 to 32 districts. Some of the reasons responsible for delays and low enrolments in the Pilot Phase Districts were as under:

- i. Issues in Design of WeT
- ii. Enrolment preceded Social Mobilization
- iii. Security situation in Karachi South
- iv. Political discontent in Naushki
- v. Protests and Weather Conditions in Skardu
- vi. Non-Payment of WT amounts
- vii. No Media Campaign supporting WT
- viii. Consistent Demographic Changes
- ix. Technological Issues

Experience in the Pilot Phase gave the project insights that BISP has tried to incorporate in its extended phase. Pilot Phase Districts selected the most difficult districts; some in view of law and order and some in terms of weather conditions. These were the districts where school supply capacity was poor. In the extended phase therefore, all new districts were selected in consultation with the provincial education departments on the basis of supply capacity data. In the pilot phase provincial education departments did not know much about the communication and social mobilization approach adopted by the program. However, in the extended phase, it was decided that provincial government would be on board and they would guide and lead in the process. That led to massive improvements. This taught BISP never to function as federal government mines provincial government Guinness and inputs where each province had its own peculiarities.

In the Pilot phase, BISP hired separate consulting firms for carrying out above activities. The lessons learnt indicated communication gaps and disconnect between the implementation partners as well as BISP offices. In order to bridge the gap and streamline the processes, design was revised and it was decided by the management that one firm would be hired for carrying out all above activities

in 27 additional districts. M/s Aurat Foundation (AF) was hired by DFID to carry out all above mentioned WET activities. An agreement was signed by DFID with MS AF to carry out all the activities till June, 2016. BISP later on hired the services of M/s Aurat Foundation and Mott Macdonald through open tender competition for carrying out all WeT activities in 32 districts till March, 2018.

iv. Programme Achievements

BISP WeT has made substantial progress in achieving the targets since its inception. Following are the major achievements made by BISP in Waseela-e-Taleem programme:

- Primary school enrollment of 2 million Children in 32 districts.
- Supply capacity assessment of 55,000 public and private schools in 32 districts.
- Constitution of 64,000 beneficiaries' committees for the purpose of social mobilization.
- Attendance compliance of around 1.6 million children after every quarter.
- Disbursement of PKR 5.69 billion @ PKR 250/- per child per month.
- Received grant of \$50 million from DFID on achieving the targets of enrollment and attendance.
- Received \$ 70 million from World Bank on achieving the targets of enrollment and attendance.
-

Province-wise List of Districts of WeT Programme Phase 2

Province/ Region	Districts for Extended Phase	No. of Districts
Punjab	Rahim Yar khan, Khushab, Sialkot, Rawalpindi, Narowal, Bahawalpur, Bahawalnagar	7
Sindh	Shaheed Benazirabad, Qambar Shahdadkot, Thatta, Larkana, Sukkur, Karachi South	6
KP	Mansehra, Bannu, Nowshera, Charsadda, Kohat, Haripur, Malakand	7
Balochistan	Nushki, Gwadar, JhalMagsi, Loralai, Musakhel, Awaran	6
AJK	Bagh, Kotli, Mirpur	3
GB	Gilgit, Diamir, Skardu	3
Total		32

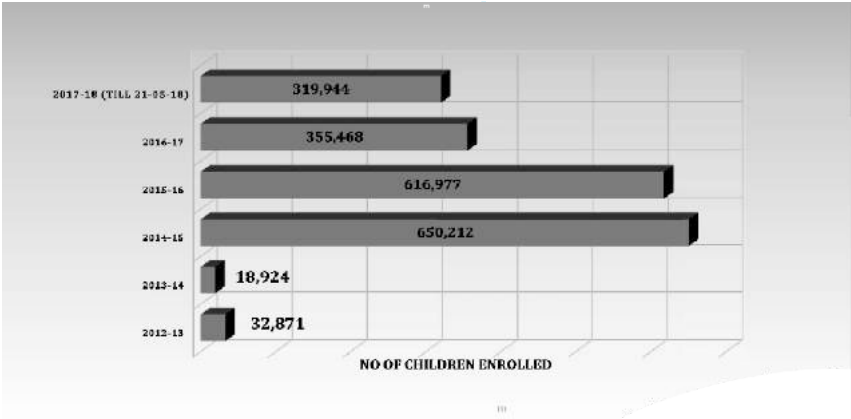
v. Impact Evaluation of Waseela-e-Taleem Programme

Impact evaluation of the programme has been carried out of BISP through Oxford Policy Management. Impact evaluation results suggest that CCT school enrolment has increased by 10% in families that benefit from the education CCT. These results hold, with similar magnitudes, for both boys and girls and compare well to the impact of other CCTs for education globally. A situation analysis of beneficiary households suggests that only 69% of primary aged (5-12 years) boys and just 59% of primary aged girls were currently attending school. While qualitative results report many beneficiaries placing value on education of both boys and girls, UCT on its own has consistently been found to have no significant impact in increasing the proportion of girls and boys enrolled in school. Following were the key findings of the impact evaluation report:

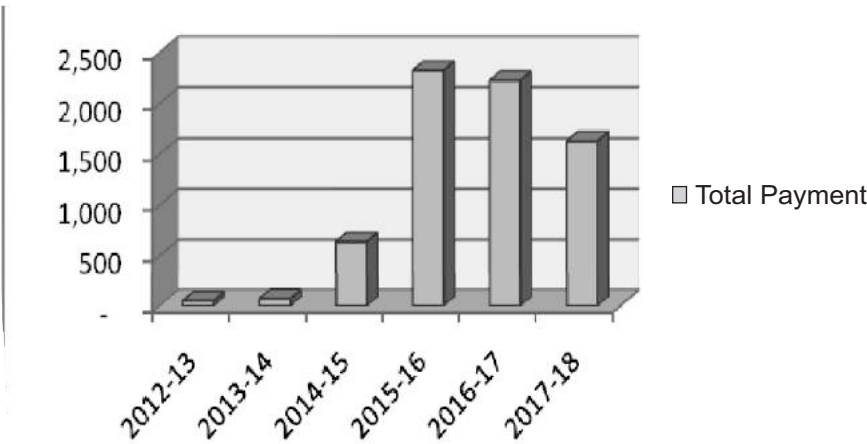
- WET programme has a positive and significant impact on increasing the proportion of children aged 5 to 12 years currently enrolled in school.
- The magnitude of the total impact compares well to the impact on primary enrollment observed in other CCTs globally.
- BISP beneficiaries in WET districts place a high value on the education, including both boys and girls.
- The majority of respondents reported that they wanted their children to receive an education.
- School enrolment rates of primary aged children in BISP households are significantly higher for those supported by the WET programme (81%) as compared to those who are not (60%). Gender differences in enrolment, with enrolment rates for girls in households supported by the WET programme at 76% compared to 86% for boys.
- Attendance rates are relatively high, with WET supported children reporting being in school for 87% of time in the last two weeks. 10% of children supported by the WET programme attended school for less than 70% of the days that the school was in session.
- On average, households spend PKR 487 on a child's education per quarter, compared to the value of the WET top-up of PKR 750 per quarter.

- The impact on school enrolment derives mostly from the package of interventions offered by the WET programme, rather than the base BISP UCT.
- The positive impact on enrolment holds for both girls as well as boys and is of similar magnitude across genders.
- The impact on enrolment can derive from a number of channels: increasing incomes, reduced opportunity cost of schooling and behavioural change communication.
- There is no impact, positive or negative, on the proportion of children engaged in child labour.
- The additional cash delivered through the WET programme increases per adult equivalent monthly value received by a beneficiary household by about 15%. This will support the observed impact on education enrolment through an income effect. And can offset any child labour possibilities.
- Given that the cash is conditional on school attendance (70% attendance) this will reduce the opportunity cost of schooling and thus support the observed impact on enrolment through a substitution effect.
- Behavioral change communication which is delivered through the BISP Beneficiary Committees, who provide information on the importance of schooling and how this is linked to long term outcomes.
- Despite the majority of respondents in the qualitative research reporting a high value placed on education, parental disapproval was still a common reason for non-enrolment of girls, highlighting the importance of the behavioral change component of the WET package to induce some parents to enroll their children.

WeT Children Enrolment-Year Wise



WeT Disbursement-Year Wise (PKR in Million)



vi. Waseel-e-Taleem Phase 3

BISP has now further expanded the programme in 18 districts with the aim to enroll more than 1 million children in the programme to reach out to 3 million children by end of June 2019. BISP is also in discussion with Development Partners for roll out of Waseela-e-Taleem programme in all districts of the country by 2020 and set a target of 10 million children enrolment in the programme. This will be significant contribution to SDGs.

New Districts for Waseela-e-Taleem Programme- Phase 3	
Province	District
AJK	Neelum, Haveli,
Balochistan	Kohlu, Naseerabad, Naseerabad, Killa Abdullah, Sherani
FATA	Mohmand Agency
Gilgit Baltistan	Astore
KPK	Dera Ismail Khan, Mardan, Dir Upper
Punjab	Rajanpur, Jhang, Muzzafargarh
Sindh	Kashmore, Tharparkar, Jacobabad, Umerkot

The WeT has been my biggest joy as a product which has worked and delivered. Watching mothers sending their children to school in distant places like Nushki and Gawadar has meant the world to me. Watching the benefits of the conditionality reaching those who matter the most has been very rewarding. Its future expansion will handle our responsibility exceptionally well. It's a model that has worked; it has encouraged others to fall in line. It's a true success story. It would not have been possible without the key ingredient of BISP beneficiary committees. Here is their story.

3. BISP Beneficiary Committees (BBCs) and Social Mobilization (SM)

I am sharing the details of the why, how of the BBCs and SMs so that others can replicate and improve on the BISP Model.

i. Background of Social Mobilization

The Waseela-e-Taleem's launch and success depended on social mobilization and BISP Beneficiary Committees. Social Mobilization (SM) is an interactive process that informs and engages a wide range of stakeholders at national and local levels to raise awareness on different issues and organize for collective action towards a common purpose. Within the context of the WeT, the SM process will empower BISP beneficiaries by enhancing their voice and agency. The SM process will raise awareness among the BISP Beneficiaries about BISP's programmes and processes with focus on WeT. This is done through regular face-to-face communication, using local SM structures and coordinated efforts of different stakeholders within and outside of BISP to reach out to and work with the BISP Beneficiaries.

Scenario	Size of Committee/ group	Geographical spread in (KM)	Density/ spread of BISP beneficiaries	Cultural/ religious context
S-1	20- 25 BISP beneficiaries (BBC)	Within 2 KM proximity	Available	Homogenous group and acceptable to locals
S-2	10 – 19 BISP beneficiaries (BBC)	Within 2 KM proximity	Not Available	Heterogeneous group and not acceptable to locals due to tribe or other differences
S-3	05 -09 BISP beneficiaries group (BBG)	Within 2 KM proximity	Not Available	Heterogeneous group and not acceptable to locals due to tribe or other differences
S-4	01 - 04 BISP beneficiaries group (BBG)	Out of 2KM proximity	Not available	Not applicable

ii. Objectives of BBCs

The primary objective of a BBC is to increase enrollment of primary school aged children in BISP beneficiary households through regular follow up with beneficiaries and by raising awareness among BISP beneficiary families regarding the importance of education. The secondary objectives include:

- To raise awareness among poor women about BISP and its processes with focus on WeT, including but not limited to eligibility criteria, enrollment, attendance compliance, amount of transfers, timelines of payments, grievance redress mechanisms, exit strategy and, complementary services.
- To increase the enrollment of primary school aged children in BISP beneficiary households by increasing new enrollment, ensuring retention of already enrolled children and, reducing the drop rate through behavior change campaigns and regular follow up with the mothers of children enrolled in WeT.
- To educate our women on women empowerment issues of our choice to create the silent woman revolution needed. An open-ended objective that has worked wonders. This has been my absolute joy. It will best be explained in the Complementary initiative Chapter.

iii. Composition of BBCs

All active BISP beneficiaries receiving unconditional cash grant from BISP and resident of any WeT districts are eligible to be member of the formed BBCs. Composition of BBCs is made keeping in view the number of beneficiaries in the locality/village level, geographical spread, density spread and cultural/religious context of beneficiaries. Following are the different scenarios of composition of BBCs:

iv. Functions and Responsibilities of BBCs

Specific functions and responsibilities of BBCs are as under:

- 1) Promote awareness within their community and share information about BISP objectives, eligibility criteria, payment process and complaint redress systems;
- 2) Enhance understanding of members on Waseela-e-Taleem e.g. conditions of school admission and attendance, enrolment process, continuation of grant, and registration of grievance process in particular among the beneficiary families;
- 3) Mobilise parents and community members to increase school enrolment and reduce absenteeism from schools, especially in BISP beneficiary families.
- 4) Assist BISP beneficiaries in getting information and services from BISP offices.
- 5) Interact with BISP field offices for resolution of complaints or issues faced by BISP beneficiaries.
- 6) Encourage compliance of children from families of BBC members for receiving regular cash grant.
- 7) Engage in behavior change campaigns with the support of IPFs or BISP to raise awareness on different issues such as social rights, state citizen relationship.
- 8) Take steps for general well-being of BBC members by encouraging improvements in and the use of education, health, nutrition, and other essential services in the community.
- 9) Represent interests and concerns of BBC members with tehsil offices and other platforms available for social and economic empowerment of women, children and community.
- 10) Hold monthly meetings to discuss issues related to the above functions and agree next steps.

THOSE WHO MATTER THE MOST

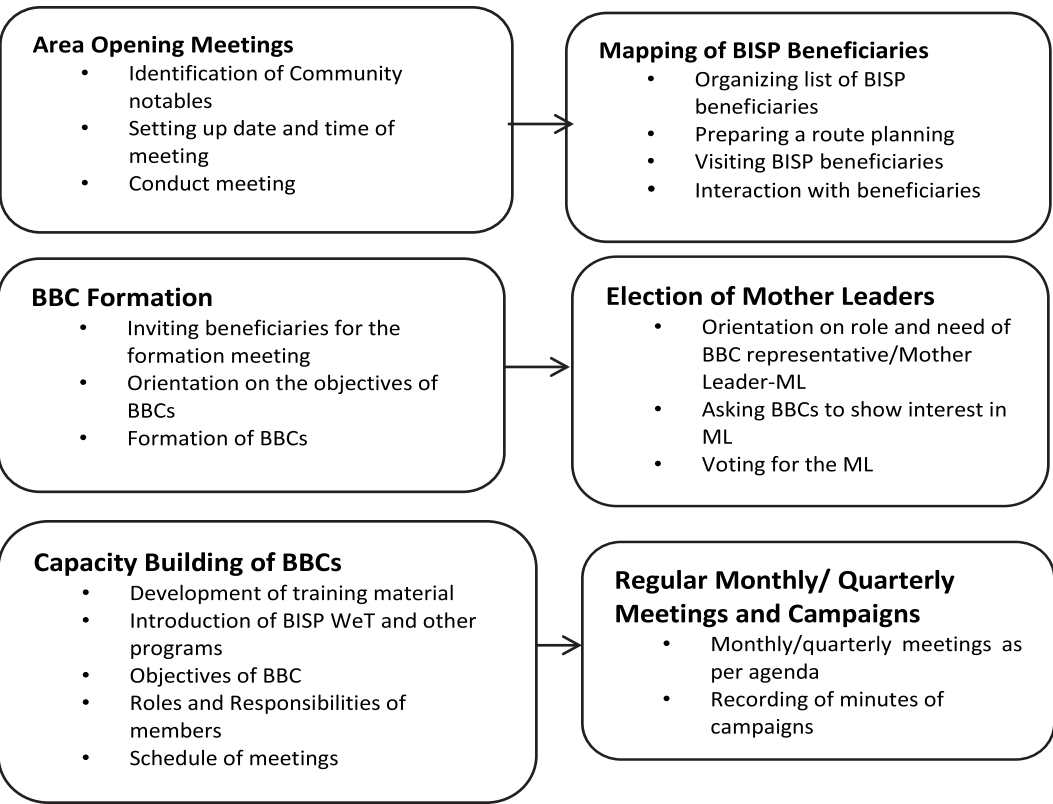
The most important objective of the BBCs is to spread in one go easily across the country any women empowerment campaign designed. This has been the silent women empowerment revolution I speak of so frequently. I have seen it in action and I have been motivated by the power of these women. These women in distant so called un-empowered Pakistan are far more empowered than us in many ways.

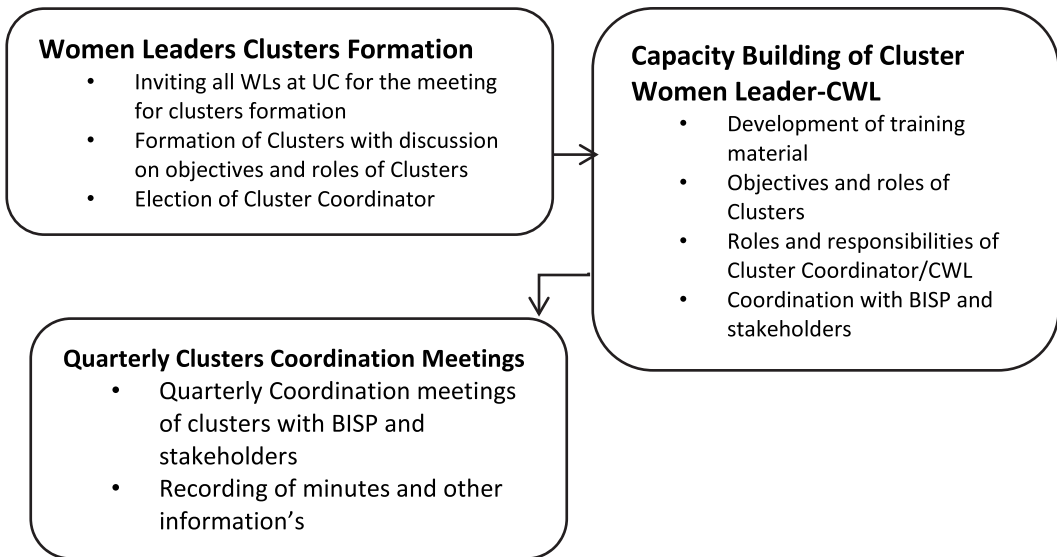
I have often felt that empowerment is not education related as most people believe. It is guts and courage related. The more you have to lose the more timid you are. The bold win. And my women are bold. In tough times they have been my motivating agents. Hopefully I was the same for them too. BBCs and I had a very fulfilling two-way relationship. We shared, we laughed, we cried together. We were each other's strength.

I am sharing the actual mechanics in a lot of detail of setting them up since what we learnt from other social safety nets we have a responsibility to pass that on with our additions.

v. Formation of BBCs and Social Mobilization Process

After obtaining the list of all active BISP beneficiaries, Formation of BBCs are made through Implementing Partner Firm by adopting the following process:





Step:1 Area Opening Meeting

The primary objective of the area opening meeting is to orient the community and BISP beneficiaries about the BISP social mobilization initiative and build rapport between social mobilization team and community including BISP beneficiaries of that particular group. Also get buy in of local village elders, notables on the program to avoid any future bottleneck to work with mother beneficiaries in their geographical proximity. The area opening meeting is planned by identifying the notables, social activists and local government elected representatives from the community. The identified notables are invited for the meeting at convenient venue such as primary school, basic health centre or any govt./community building in a village/locality with objective to discuss the purpose of the BISP's social mobilization activity, the expected roles and support required from the community and timelines for the upcoming activities.

Step 2: Mapping of beneficiaries

The objective of the mapping exercise is to trace, verify and update the contact details of all the BISP beneficiaries at the village/ hamlet/ mohallah/ street level. The exercise is conducted with the receipt of BISP data by the IPF and arranging it as per geographic locations. The data will be further shared with the district and tehsil teams of IPF for planning of mapping exercise.

Step 3: BBC Formation

BISP beneficiaries are invited for BBC formation meeting at locality/village level. Further verification of beneficiaries will be carried out by the representative of an IPF and once it is confirmed that beneficiaries are the active members of BISP UCT programme and get common understanding about the social mobilization process and its structure and functions, they will convene a meeting for the formal formation of BISP beneficiary committee of their village/locality. The key activities at the time of formation of BISP beneficiary committee will include the following:

- IPF will ensure that all the members of BBCs are meeting the BBC membership criteria as approved by BISP
- IPF will share the functions and structure of BISP beneficiary committee amongst the BISP beneficiary of that specific village/locality;
- Discuss the role and responsibilities of members of the committee and its office bearers which includes Women Leader and record keeper;
- Share the election process for the Women Leader and record keeper with BISP beneficiary of that particular village/locality;
- Set the meeting date, time and venue for future monthly meetings (organized by BBC itself) in consultation with the members of the committee; and
- Explain the proceeding register and extend support services by IPF at the initial stage to guide the record keeper.

Step 4: Election of BBC Mother Leaders

The Mother Leader will be elected by the members of BISP Beneficiary Committee by simple majority for a period of one year through show of hand. The tenure will, however, be extendable by another year if demanded by 2/3rd majority of the total membership. The criteria for a candidate for Women Leader will be as follows:

The eligibility criteria to become a BBC representative (Women Leader) are as under;

- Be a active beneficiary of BISP UCT programme
- She has her own contact number (cell phone)

- Can read or write or have family member to record the BBC's meetings proceedings
- Be willing to undertake the responsibilities of Women Leader for one year
- Does not have criminal record
- Does not have any office in a political/religious party/group.

Women Leader, once elected, will be disqualified on following grounds:

- Losing confidence of majority of the members. However, such a no-confidence resolution will not be moved more than once in a six months period.
- Having used deception, or any false information for becoming the Women Leader or BISP beneficiary.
- Using her position for profit or any political or other gain.
- Found unsuitable for the position by BISP or the service providers. However, such a decision will be taken at the level of Divisional Director and only after issuing a notice, and providing an opportunity of hearing to, the Women Leader first.

These mother leaders I found to be the real strength. In my language they were “daadhee”. Full of the courage it took to stand up for real issues affecting their families.

Step: 5 Regular Monthly Meetings of BISP Beneficiary Committees (BBCs)

Regular monthly meetings will be organized by the committee. In the first regular meeting all members will participate in problem analysis and prioritization exercise facilitated by social mobilization team. This primary analysis will move around the overall BISP and Waseela-e-Taleem program by using a PRA tool, the pie diagram. The inference drawn from this exercise will be shared in BISP Cluster committees for developing a cluster-based advocacy action plan and also help BISP in delivering and targeting its program more effectively and efficiently. The agenda of monthly meetings will also include the following:

- Overview of BISP program and specifically the Waseela-e-Taleem program, and how these programs will contribute in efforts of alleviating poverty.

- Committee will review the progress of decisions made by themselves on different issues and also plan how to address the issues in consultation with BISP and other stakeholders.
- Compilation of minutes of each meeting which will subsequently be shared with Cluster Coordinator.

Step 6: Formation of Women Leaders Clusters (WL Cluster)

The primary objective of the Women Leader cluster formation initiative is to strengthen the linkage between BBC s/MLs and AD of concerned tehsil of BISP along with it will provide opportunity to monitor and evaluate the status of BBCs and ADs in terms of responding the issues pertaining to BISP service delivery especially WeT program. In addition, it will also create an incremental space for formal phasing out of IPF and handing over the SM business to BISP at tehsil level. These clusters will be formed by defining clusters of BBCs keeping in view the concentration of BBCs and topography of that particular area. An ideal ML cluster will have membership from 18 to 20 BBCs. The cluster will be formed on the following parameters:

- i. Geographically and culturally viable
- ii. Share common interest
- iii. Having no conflict i.e. religious, political and ethnic
- iv. Willing to federate in cluster
- v. Ground realities of socio economic condition
- vi. work jointly to represent their members at all forums

Based on the above parameters the clusters can be fostered in the following scenarios:

Step 7: Election of Cluster Women Leader (CWL)

The cluster women leader will be elected by the members of Women Leaders by simple majority for a period of one year through show of hand. The tenure will, however, be extendable by another year if demanded by 2/3rd majority of the total membership. The criteria for a candidate for cluster will be as follows:

- Must be a beneficiary Women Leader.
- Residing in the same village/locality.
- Willing to assume the role of leader.
- Do not have a criminal record.
- Must not be office bearer of any political or religious party/group.

Step 8: Quarterly meeting of BISP Cluster Women Leader (CWL)

After the formation of Women Leaders clusters, quarterly meetings will be organized by the IPF, and the relevant BISP Tehsil coordinator/representative along with Tehsil/District Coordinator of IPF will attend those meetings. The SOP for cluster coordination meetings is as under:

- Tehsil/Districts Coordinators of IPF will be responsible to prepare the schedule of quarterly cluster meetings, propose venue and appropriate time in consultation with the Women Leaders. Any change/update in schedule of the meetings will be communicated to BISP tehsil offices on immediate basis.
- All meetings will be chaired by the relevant BISP Tehsil Coordinator.
- Tehsil/District Coordinators of IPF will compile minutes of each meeting which will subsequently be endorsed and circulated by BISP Tehsil offices to all concerned including BISP HQ
- Issues/constraints with particular reference to BISP initiatives highlighted through these meetings will be documented and addressed by relevant BISP tehsil offices.

Step 9: Capacity Building of BBCs

The training of BISP beneficiaries, women leaders and Cluster women leaders is one of the major activities of the social mobilization cycle. The primary objective of capacity building is to strengthen capacity and capabilities of BISP beneficiaries, Women Leaders and cluster Coordinator in basic life skills, leadership, conflict management and coordination and linkages amongst BISP beneficiary committee, Women Leader clusters including all stakeholders such as the Education Department and BISP divisional/tehsil offices with the support of local administration, for mobilization and advocacy. Training material (training plan, session, power point slides/flip charts, timelines) will be prepared by the respective IPF and will be shared with BISP HQ for approval. A one day trainings/orientation sessions are expected to be conducted for the BBCs and Clusters bi-annually. Detailed training manuals for BBCs Women Leaders and Clusters Women Leaders will be prepared.

Capacity building of BISP beneficiaries through Women Leader, IPF and other stakeholders is accomplished by using various techniques of community education, life skills and awareness sessions. Training workshops will enhance

the leadership and life skills of women leaders at village level and the coordination, conflict management and networking skills of Women Leaders of clusters. In addition, these skills will enable them to run the committee and disseminate information and knowledge, and build understanding of the BISP graduation programs, especially the Waseela-e-Taleem program, at grassroots level. At a later stage linkages will also be developed between Women Leaders, Cluster Women Leaders and other stakeholders such as the Education Department and Tehsil offices of BISP. These will be further strengthened through interactive dialogues and discussion forums.

The reasons I have shared the nuts and bolts of the manuals of training of mother leaders and social mobilization is because of the following:

- i. We learnt it from Latin America. We wish to thank them.
- ii. We tried to localize them. We hope others reading it will do it bigger and better than us and share it back with us through the knowledge portal we wish to build.
- iii. I feel that the building blocks of any social inclusion system is the mother leader network which if built well will ensure that we can have a voluntary system of self-learning, group support, local pressure group for good governance, democracy and thus sustainable poverty management.
- iv. Poverty exiting is a self-help process. In my three years I have seen the power of women congregating and demanding rights. This is the only process or system we can bank on which cannot be overpowered.
- v. Where communities have blocked BBCs I have personally stepped in spoken to the conservative elders and succeeded.
- vi. I consider the BBCs the lifeline of BISP and nothing less than that.

4. Immunization conditional cash transfer

Simply because of my passion for the immunization, throughout my time at BISP, I as well as Zeba Sattar and current Secretary BISP struggled for this CCT. We finally succeeded. I share with you how this miracle happened.

Extracts of a concept paper for why an immunization CCT was urgently needed at BISP are as follows:

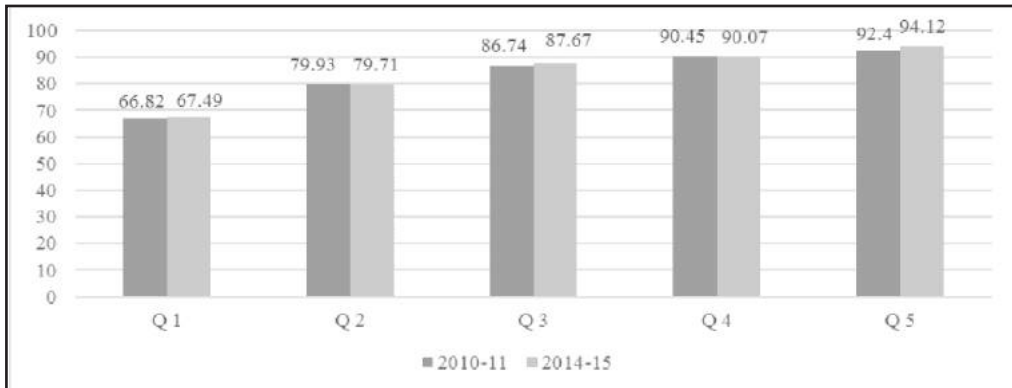
Immunization coverage remains one of the major health sector challenges. Significant inequity exists in health service access and utilization. Immunization coverage in Pakistan has stagnated - the proportion of children who are fully immunized has been variously

estimated between 43 to 62 percent - and this figure varies considerably across geographic, social and political boundaries.

Inequality in immunization coverage is strikingly sharp when comparing across wealth quintiles. On average 94 percent of children from the richest quintile are fully immunized compared with 64 percent in the lowest quintile. In this case, even though supply faces numerous obstacles to provide adequate immunization services, demand-side barriers also constitute a major impediment to achieving universal immunization coverage. Addressing this situation requires a comprehensive cross-sector intervention which combines improvement in the supply (coverage and quality) of immunization services and demand-side interventions to raise the effectiveness of these services by facilitating access of poor people. Specifically,

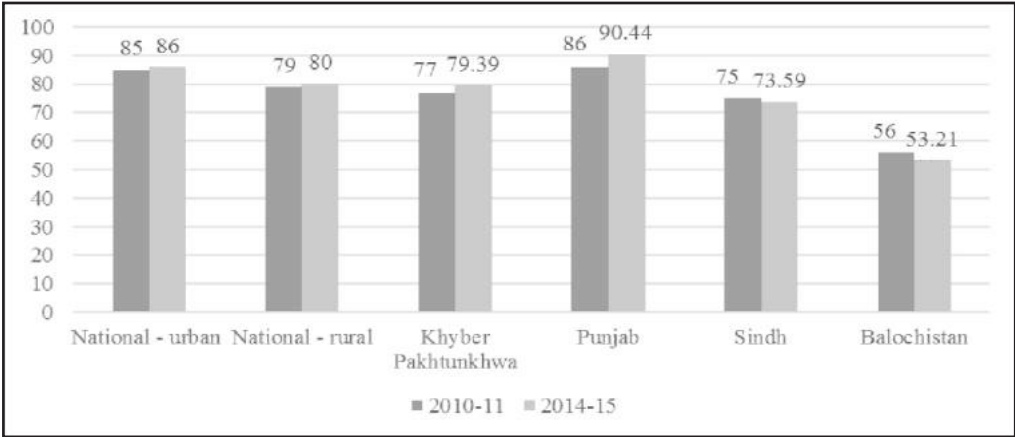
Pakistan needs integral interventions to address not only gaps and fragmentation in the supply of immunization services, but also demand-side barriers that limit access of the most vulnerable groups, including social, religious, income and poverty related restrictions and inadequate information.

Full immunization rates (for children ages 12-24 months) by wealth quintiles



Source: PSLM 2010-11 and PSLM 2014-15

Full immunization rates (for children ages 12-24 months)



Source: PSLM 2010-11 and PSLM 2014-15

Childhood immunization against vaccine preventable diseases (VPD) presents a highly cost-effective intervention by delivering significant reductions in morbidity and mortality from inexpensive and standardized interventions. It remains one of the most fundamental competencies of public health programs. In line with international standards, EPI in Pakistan aims to immunize all children against ten vaccine preventable diseases that include tuberculosis, poliomyelitis, diphtheria, pertussis, tetanus, hepatitis B, pneumonia, meningitis, measles and diarrhea. Newer vaccines which will expand EPI are either in the process of roll out (rotavirus vaccine) or under planning (Rubella Containing Vaccine). Immunization is an urgent priority for the government of Pakistan.

There is convincing evidence suggesting that the first 1,000 days between pregnancy and a child’s 2nd birthday sets the life-long foundation for human capital. Evidence from numerous evaluations both domestic and international show positive results, in certain cases as much as a 10% increase in uptake rates for immunization services. In addition, there is an established body of evidence from other countries on the positive impact of conditional cash transfers on the immunization rates among children. Further, the international evidence suggests that when linking demand side interventions such as Conditional Cash Transfers (CCTs) to the utilization of specific services by pregnant women and mothers, through effective implementation of social safety

nets allows for significant positive impact on both poverty and human development outcomes. CCTs have resulted in sizeable reductions in poverty among recipients, especially when the transfers have been adequate, well targeted, and structured in a way that they do not offer disincentives towards productive employment. Because CCTs provide a steady income, they have helped protect poor households from the effects of unemployment, catastrophic illness, and other sudden income shocks. When transfers have been made to women, their bargaining power within the household increased.

The project seeks to support and incentivize the implementation of the government EPI program as articulated in the Comprehensive Multi Year Plan (CMYP). To support the government's efforts to improve effectiveness of the immunization program, the intervention shall complement existing investments to improve supply of services with support to improve demand for the same services.

The main objective of the Project is to increase the uptake of immunization services among pregnant mothers and children between 0-23 months in the selected districts, by providing regular and predictable cash transfers to targeted poor and vulnerable households.

The complementary objectives of the ICCT are:

- 1) To promote maternal education and immunization related awareness;
- 2) To promote birth registration;
- 3) To encourage mothers to ensure timely and complete immunization of children under two years of age;
- 4) To generate an evidence base for the Government of Pakistan to make an informed decision on scaling up of ICCT across Pakistan.

Sr. #	District	Potential Beneficiaries (Pregnant Mothers)	Potential Beneficiaries (Children under 23 months of age)	Total EPI Fixed Centers in District
1	Astore	598	1,133	Phase-II
2	Baltistan	3,083	5,843	Phase-II
3	Diamir	2,711	5,138	Phase-I
4	Ghanche	856	1,623	Phase-II

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5	Ghizer	1,161	2,201	Phase-I
6	Gilgit	1,819	3,448	Phase-II
7	Hunza Nagar	890	1,688	Phase-I
Total		11,117	21,073	

Quarter	Conditions	Timeline
Pregnant Women		
2	ANC (TT1)	2nd Trimester (4 to 6 month of Pregnancy)
3	ANC (TT2)	3rd Trimester (7 to 9 month of Pregnancy)
4	Birth Registration/Certification	9 th month of Pregnancy
Children (under 23 months)		
Quarter	Conditions	Frequency
1	BCG, OPV-0 (after birth in case not done earlier), Penta-I, Pneumo-I & OPV-I (After 6 Weeks)	During first 3 months
2	Penta-II, (After 10 Weeks) Pneumo-II (After 10 Weeks) OPV-II (After 10 Weeks) Penta-III, (After 14 Weeks) Pneumo-III, (After 14 Weeks) IPV, (After 14 Weeks) OPV-III (After 14 Weeks)	After 3 months
4	Measles-I	After 9 months
6	Measles-II	After 15 months

Stakeholders: BISP, Federal EPI, Regional EPI GB

Project Duration: 3 years

- Payment Disbursements: PKR 15,000
- Total Children in pilot phase: PKR 9,000
- Total Mothers: 5,000

i. BISP's role

Implementation of EPI programme is the responsibility of BISP. Social Mobilization, Enrolment and Attendance compliance and payment through partner banks is the prime responsibility of BISP.

This conditional cash transfer is starting as a pilot like the WeT did. I see great hopes in its expansion. Its launch in March 2018 with the Health Ministry was like a dream come true for me. The power of helping fix the immunization problem of Pakistan is very satisfying indeed. I have absolutely no doubts that by giving women cash incentives Pakistan's immunization rates will improve and our SDGs will also improve on the health side thus cutting costs on the GDP. Just like Education CCT started slow so is this one as a pilot. But look at how we grew the education CCT so fast so soon. In 10 years we put 2 million children in school. Similarly, I want the same for the Immunization CCT. Slow and steady to start with and then a major expansion. BISP is truly the only targeted way to manage SDGs on immunization. I have no doubt that this is the fastest, speediest win win development strategy.

5. Nutrition CCT

Other than immunization the BISP team's next and in fact most immediate passion was reducing stunting and thus a nutrition CCT was key.

I am sharing with you the detailed concept note on the new CCT for nutrition prepared by BISP and WFP:

Pakistan's high rates of malnutrition (43.7% stunting, 31.5% underweight and 15.1% wasting) are indicative of an on-going child nutrition crisis. Such levels of malnutrition rank Pakistan the second-highest burden country in the region after India. The World Health Organization (WHO) singles out poor nutrition as the most important threat to the world's health. The nutritional situation in Pakistan as described comprehensively by the MQSUN report of July 2015 which is quoted fully below, is a cause for much concern. "Although progress has taken place and the proportion of underweight children under 5 years has declined from 38% to 32% between 2001 and 2011, during the same period stunting has increased from 37% to around 44% and so has wasting, from 13% to 15%. Furthermore, a quarter of all newborn infants are born with low birth weight, which is unsurprising considering that 18% of women were found underweight (BMI < 18.5 kg/ml). In some districts the proportion of underweight women exceeds a third.

The worst damages of malnutrition happen during pregnancy and early childhood – from conception to two years, i.e. the first 1000 days. Undernourished children have weaker immune systems and are thus more susceptible to infections and illnesses. Long-term insufficient nutrient intake and frequent infections can cause stunting, whose effects in terms of delayed motor and cognitive development are largely irreversible. Extreme food shortages, common childhood diseases such as diarrhea and pneumonia, or both can lead to acute malnutrition or wasting, which can quickly lead to death if left untreated. Pakistan's 52.1 deaths / 1000 live births, the second highest in the region after Afghanistan, only endorse these arguments.

The nutritional status of newborns and infants is directly linked with the health and nutritional status of the mother before, during and after pregnancy. It is estimated, for example, that half of all child stunting occurs in utero. In general, malnourished women and girls of reproductive age have higher chances of giving birth to smaller babies (weight and height), continuing the cycle of malnutrition into future generations. The consequences of stunting on education are also dramatic. Various studies show that child stunting is likely to impact brain development and impair motor skills. According to UNICEF, stunting in early life is linked to 0.7 grade loss in schooling, a 7-month delay in starting school and between 22 and 45 percent reduction in lifetime earnings. Stunted children become less educated adults, thus making malnutrition a long-term and intergenerational problem. Evidently, every year, Pakistan loses 3% of its GDP (USD 7.6 million) due to malnutrition-induced reduction in labor productivity.

Failure to address malnutrition will continue to undermine Pakistan's human and economic growth – albeit now with greater intensity due to its demographic makeup characterized by an emerging youth bulge. Since the causes and consequences are multi-sectoral, combating malnutrition would entail integrated responses to scale up both nutrition specific and nutrition sensitive interventions by leveraging GoP's social and public investments. For example, due to its direct interaction with the poor, food insecure and nutritionally challenged households, the emerging social protection sector can play a pivotal role for the delivery of nutritional services to the most deserving segment of the population.

According to the United States Department of Agriculture (USDA), an average Pakistani household spends almost 48% of its income on food. In India this figure is 25.2 percent and in the USA it is just 6.6 percent.

The poorest quintile spends as much as 70% of its income on food. Low per capita income, and increasing household expenditure on food has rendered more than half of the country's population food insecure. Studies have shown that poor countries who have to spend a much larger share of their budgets on food also end up with much higher rates of malnutrition. With a 44 percent stunting rate, one of the highest in the world, Pakistan's statistics only endorse these findings.

According to the Economic Survey of Pakistan (2015), the per capita availability of calories and commodities is insufficient with limited availability of vegetables and fruits to the poor. Furthermore, the Cost of Diet study, 2016 conclude that 67 % of Pakistan households are unable to meet their minimum nutrition requirements with their income and the Filling the Nutrient Gap assessment 2017 (FNG) identify rightly so unaffordability as one of the main barriers to malnutrition in the country.

Pakistan's sluggish progress in tackling malnutrition is also (adversely) affecting the attainment of other SDGs. As cited in Pakistan's Common Country Analysis (CCA) 2016, failure to address the issue of malnutrition has direct and adverse effects on Pakistan's human capital accumulation. Even where the effects of chronic malnutrition are not easily observable, they can negatively affect brain development in young children thereby effecting, for example health and wellbeing (SDG 3), learning achievement (SDG 4), productivity (SDG 8), and inequalities (SDG 10). This combination of factors, in turn, makes it even more difficult to address SDG 1 aimed at eradicating poverty.

Prevention of stunting covering the period of the 1000 days is clearly a major area for expansion to sustainably tackle the economic and social impact of malnutrition faced by Pakistan. Identified by the FNG assessment as one of the most cost-effective entry points to access the most vulnerable groups the national social protection programmes in country present a clear opportunity to ensure nutrition results in the short term changing indicators and preventing another stunted generation. Specifically, the Benazir Income Support Programme (BISP), open the door for a nutrition sensitive support model to the most nutrition needed groups among the poorest. The programme currently provides unconditional cash transfers (UCT) of a monthly value of PKR 1,650 to 5.6 million registered households. Adding to this cash support a specialized nutritious food (SNF) that covers the nutrition requirements of these groups will change the story of malnutrition in the country

especially when the cash being provided is conditional to the optimal utilization of the SNF.

Given the above background, the planned intervention intends to have cash transfers of BISP made conditional to the utilization of the specialized nutritious products. This will provide a solid contextual driven scalable model for integrating nutrition-sensitive approaches by partnership between the government and UN. The action is anchored upon the need to address high rates of malnutrition in Pakistan where the highest burden is within the poorest sectors of the country.

BISP is endeavoring to have nutrition impact on the population so that they can be facilitated more in breaking the intergenerational cycle of poverty and malnutrition. For this there is need to have the cash transfers associated with the nutrition conditionality. The conditionality planned in this intervention will be to utilize the SNF provided to the pregnant and lactating mother and children 6 – 23 months. This would allow the target population to have the essential nutrients required for their growth and development and thus have an impact in the 1000 days window of opportunity.

i. GOAL

To improve the nutrition status of the BISP Beneficiaries (especially pregnant and lactating women and children 6 – 23 months of age) in the target districts.

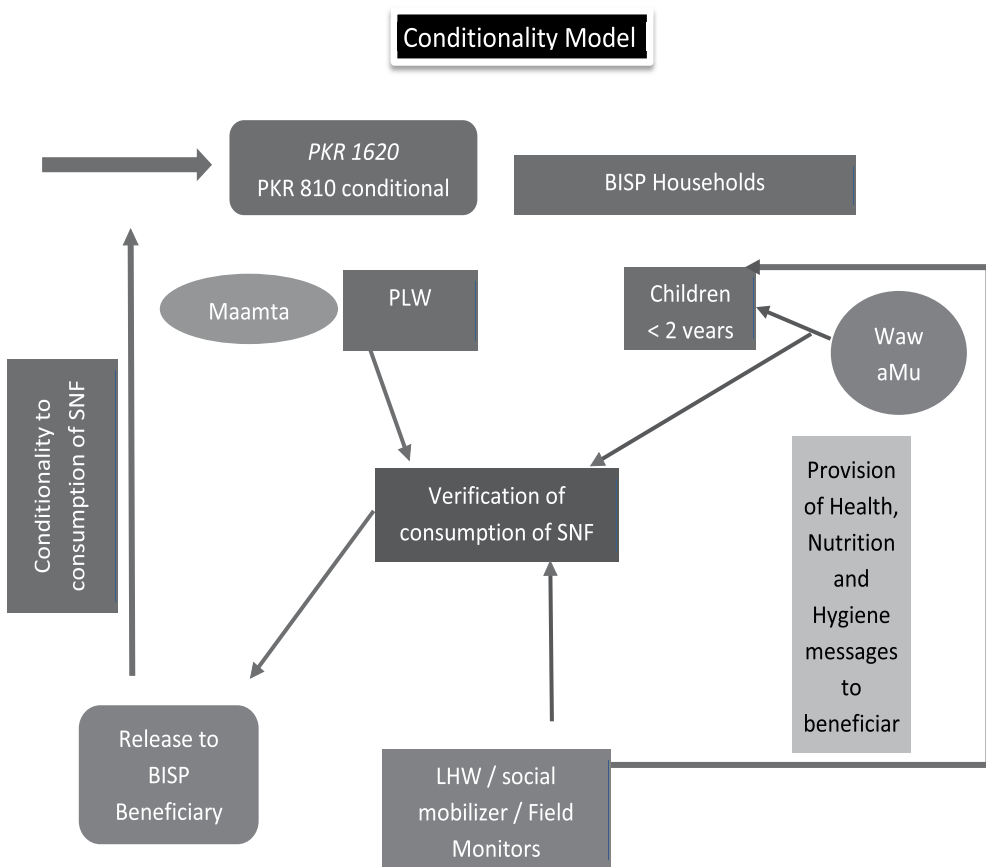
ii. PRIMARY OBJECTIVES

- Have a model of cash distribution conditional to nutrition with in the BISP programme
- Prevent stunting prevention in children less than two years
- Improved weight gain of Pregnant women during pregnancy
- Prevent low birth weight

iii. MODEL OF PROJECT

The proposed model will be centered on the BISP basic approach. Out of the current cash transfer of 1620 rupees per month to the beneficiaries 810 rupees will be made conditional to the effective utilization of the specialized nutritious foods (SNF) provided to the pregnant and lactating women and children under 2 years of the BISP

beneficiary households. BISP beneficiaries would be required to show at least 80% consumed packets of the SNF to LHW or BISP social mobilizers in their routine monthly visits. LHW or social mobilizers would verify in the system that the beneficiary has consumed the SNF and then in the next trench of money will be released. For operational purposes, the first month beneficiaries shall receive both cash and SNF simultaneously while the conditionality will be implemented from the next trench of fund transfers of BISP.



iv. OPERATIONAL MODALITIES

A. DISTRIBUTION CHANNEL

There are two proposed options for distribution of the commodities to the BISP beneficiaries in the

1. Utility Stores Corporation
2. Lady Health Workers

1. Utility Stores Corporation (USC): Utility Stores Corporation is a semi-autonomous Corporation governed by Board of Directors and headed by a Managing Director. USC has stores across Pakistan and are accessed by lower income quintile of the society due to the fact that it provides products at lower price than the market.

An agreement with USC would be made to have the stocks of SNF in their retail stores in the target districts. USC generally asks for a percentage of the cost of SNF to cover their needs for maintaining the supply chain and retailing in the stores.

A list of the BISP beneficiaries would be provided to the USC to enable them to verify the BISP beneficiaries that would be coming to acquire the SNF. A software would be jointly established to enable the proper tracking of the beneficiaries. This mechanism would also enable to have a mechanism developed for future commercialization of the product and as such benefit the larger population as well.

2. Lady Health Workers (LHWs): Lady Health Workers are the basic work force of the primary health care system of the country. These are community based workers that are from the community and serve the community.

After an agreement with respective department of health in the provinces and federal levels would enable the LHWs to deliver the SNF to the BISP beneficiaries (Pregnant and Lactating Women (PLW) and children less than 2 years of age).

LHWs already are aware of the BISP beneficiaries list and are in a perfect position to identify and deliver the products to them. This mechanism will ensure the contact of BISP beneficiaries with the LHWs, making it easy for the beneficiaries to absorb, comprehend and utilize the nutrition messages being delivered to them in addition to the SNF.

B. COMPLIANCE CHANNEL

There can be three mechanisms for compliance of utilization of the SNF by the beneficiaries:

- LHWs
 - Social Mobilizers
 - WFP Field Monitors
- a) **LHWs:** LHWs would have a tablet / hand held device which would have a software linked with BISP servers. LHWs would be visiting every household and for BISP beneficiaries would physically see the empty sachets of SNF and then would mark that household as consumed or not. Based on the report of LHW, BISP would release the conditional amount to the beneficiaries.
 - b) **Social Mobilizers:** A community based organization with social mobilizers would be brought on board and similar to LHW mechanism; social mobilizers would have tablets with software linked to BISP servers. Social mobilizers would visit each household and verify the presence of consumed packets and in turn BISP would release the funds that is conditional to consumption of SNF.
 - c) **WFP Field Monitors:** WFP being the implementing partner for BISP for the nutrition conditionality would hire field monitors that have experience working in nutrition and would visit each household once during one calendar month and would verify the consumption of SNF and in turn BISP would release the funds that is conditional to consumption of SNF.

v. NUTRITION AWARENESS

Nutrition is a complex issue that involves all the aspects of the life of an individual. Knowledge, attitude and practices are very much linked with the awareness that the individual has of nutrition. As part of the programme, BISP beneficiaries will be provided with nutrition awareness messages so that they can better utilize the cash grant that is provided to them by BISP.

WFP would create master trainers at provincial and then district levels on the nutrition key messages. These master trainers would include people from health department and BISP. These would in turn provide trainings to the Lady Health Workers, social mobilizers and field monitors of the district so that the key messages are delivered to the beneficiaries at their door step.

Different mechanisms will be utilized to deliver the key messages that include but are not limited to the following:

- Interpersonal messages by LHWs, social mobilizers and field monitors
- Mobile based messages
- Group messages
- Street plays and advertisements
- IEC material distribution to the beneficiaries
- Mass media utilization

vi. MONITORING

Monitoring of the entire programme would be an all-inclusive process. WFP will have its own internal monitoring mechanisms through its M&E specialists. There will be process indicators of nutrition messages and supply chain. There would also be joint monitoring mechanisms of BISP and WFP. Monitoring would be conducted around the following thematic areas:

- Health status
- Nutrition status of the beneficiaries
- Compliance of the utilization of the commodities
- Timely implementation of all components of the programme during the time course

vii. IMPACT ASSESSMENT

An independent reputed academic institute will be brought on-board to measure the impact of nutrition interventions on the health and nutrition indicators. Protocol will be developed in agreement with BISP and all stakeholders. There would be baseline that would be gathered during the enrollment of beneficiaries in the conditionality and then the impact would be assessed at the end line. Process evaluation will be continued quarterly during the time the programme is being implemented. Impact would be evaluated around the following paradigms:

- Nutrition status of the beneficiaries
- Improvement in knowledge, attitude and practices of the beneficiaries
- Illness status of the beneficiaries before and after the programme implementation

viii. LOCATION

BISP Beneficiaries of the target districts.

ix. BENEFICIARIES

Blanket distribution to all selected PLW and Children less than 2 years with in the BISP beneficiary households.

x. BUDGETARY REQUIREMENT

	No. of People	USD/month	USD/year 1	USD/year 2	USD/year 3
Total BISP Beneficiaries	5,400,000				
Population from BISP Beneficiaries	37,800,000				
20% BISP Beneficiaries	7,560,000				
8% PLW of 20%	604,800	5,540,270	66,483,245	69,807,407	73,297,777
4% Children under 2 of 20%	302,400	1,893,629	22,723,546	23,859,723	25,052,709
		6,433,899	89,206,790	93,667,130	98,350,486

xi. ADDED VALUE

- Ensure that cash transfers through social protection programme contribute to nutrition outcomes while having nutrition conditionality associated with the cash transfer
- Foster a clear partnership between Government and UN
- Ensure that nutrition outcomes in short term are possible
- Capacity building to provinces to scale up social protection programmes that ensures outcome in the short term
- The benefit of utilization of primary health care system for making the BISP programme more nutrition sensitive.

xii. VALUE FOR MONEY / RETURN OF INVESTMENT

As discussed above, improving nutrition is essential to eradicate poverty and accelerate economic growth. There is much evidence that improved nutrition not only drives stronger economic growth, but also offer tremendous value for money. Studies have shown that each dollar spent on nutrition delivers between USD 8 and USD 138 of benefits (approximately EUR 6 for EUR 100 of benefits). Another recent study showed that preventing one child from being born with a low birth weight is worth USD 580.23 (about EUR 426). According to the Copenhagen Consensus, ensuring good nutrition is the single most important, cost-effective means of advancing human well-being and advancing on the Millennium Development Goals now the sustainable development goals (SDGs). The Economic Consequences of under nutrition in Pakistan attributes 7.6 billion USD of annual loss to the economy due to under nutrition. Hence improving nutrition is one of the best investments and will contribute to improving the development of Pakistan.

Based on the above concept note shared with you in full I am convinced that BISP is the only route through which Pakistan will resolve its malnutrition issue. As such an investment albeit small to start with on this new CCT launched by Executive Director Governor Beasley, funded by BISP to start with is a welcome step in overcoming a bigger issue. An issue of stunted growth of malnutrition which when resolved could fix Pakistan GDP not otherwise. I don't see a bigger accomplishment than this for any country. I would like to personally thank Secretary BISP for his contribution and WFP for technical expertise. Launched by the PM Shahid Khaqan Abbasi on April 3rd 2018, as a small CCT will thus grow over the years and will be the real engine of growth for Pakistan.

Chapter 9

Graduation

- 1. Evolution of BISP graduation programs**
- 2. Incubation and asset transfer for Self Employment (BISE Model)**
- 3. The Direct Cash for Start-Ups (DC-SU Model)**
- 4. Implementing Partners: NRSP, RSPN, PPAF**
- 5. DfID Seminar**

1. Evolution of BISP Graduation Programs

As we all know ending poverty in all forms and dimensions by 2030 is the first Sustainable Development Goal (SDG) that involves targeting the most vulnerable, increasing access to basic resources and services, and supporting communities affected by conflicts and climate-related disasters. This can only materialize, with the implementation of adequate social protection systems and sound policy frameworks, based on pro-poor and gender-sensitive development strategies. Cash transfers (CT) programmes are the main instruments of social protection that not only contribute to poverty reduction but also promote inclusive economic growth. This is the reason that almost 130 low and middle-income countries implement at least one Unconditional Cash Transfer (UCT) programme.

The impact evaluation report of 2017 on BISP reveals that this programme has contributed significantly to the reduction of poverty and the accumulation of human capital. It has reduced the poverty rate by 7% points and the poverty gap by 3%. Likewise, it has a significant impact on poorer households' nutrition and health. In addition, the UCT is complemented with a Conditional Cash Transfer (CCT) scheme for sending children to schools, Waseela-e-Taleem (WeT), now in 50 districts across Pakistan.

Despite significant contributions of UCT and CCT, well designed graduation programmes are needed to pull people out of poverty line in a sustainable manner and to break the cycle of poverty. CT programs do not generate livelihoods to sustain improved conditions beyond the duration of the program. Global experience suggests that CT programs have been more successful and sustainable, when they are combined with complementary, well-sequenced interventions on the uptake of education, health and nutrition services, and when there is additional livelihood support for the poor. There are four basic components of graduation strategy which includes incentive structure, labor activation, linkages to other social programmes and financial inclusion.

Politicians and development practitioners are now more and more convinced that there needs to be more conditionalities with cash transfers and more than that the poor should be encouraged to learn how to fish versus being fed the fish. Easier said than, done. Ask me this question where women have no access to markets even if they have access to skills. Nonetheless graduation is a part of the responsibility of an integrated social inclusion system. Most social protection programs in the globe started their graduation programs after spending ample time on designing to ensure success as failure of any graduation programme usually costs the country a great deal considering the fact that graduation programs are costly and time taking. Secondly, most programs started in haste

usually focused on graduation from the programme instead of graduation from poverty. This is an important distinction that many take for granted and do not think about. The entire problem of poverty alleviation solutions in Pakistan revolves around and the lack of understanding of the following.

BISP has had two phases of graduation. First, in the PPP government days and second, in the PMLN government days. Both will be explained in this section.

Graduation models are adopted in almost all developing and developed worlds with country specific interventions. Ethiopia has launched graduation through linking the beneficiaries to intermediate services. The Chile Solidario Programme reaches households in extreme poverty and provides them with a two-year period of psycho-social support through a local social worker. The Income Generation for Vulnerable Groups Development (IGVGD) programmes links food distribution to destitute women with a series of activities, including training in income-generating activities in Bangladesh. The Pakistan Poverty Alleviation Fund (PPAF) has launched Livelihood, Employability and Enterprise Development (LEED) programme to develop the capacities, opportunities, assets and productivity of community members to reduce their vulnerability to shocks, improve their livelihood initiatives and strengthen their business operations.

Waseela-e-Sehet Initiative was launched in 2010 in Faisalabad district on Pilot basis. The core objective of Waseela-e-Sehet Pilot Project was to protect the underprivileged and vulnerable population from economic consequences of potential health shocks and steer out of the catastrophic illnesses by providing social assistance through a health insurance.

In past, BISP has taken various initiatives to improve the income earnings capacity of the beneficiary households. BISP launched Waseela-e-Haq (WeH) scheme in September 2009 to provide and enhance small business and entrepreneurship among poorest of the poor to come out of poverty trap. It was meant to promote self-employment among women beneficiaries or their nominated able bodied members of their families as a mean to improve their livelihood. WeH was a targeted scheme of providing interest free loan amounting up to PKR 300,000 in two or more installments to the randomly selected beneficiary families already receiving the cash transfers under BISP. The interest free loan for WeH was meant for establishing businesses. An amount of PKR 2,205 Million has been disbursed among 13,455 beneficiaries. Most loans were spent on non-sustainable livelihood options. Second installments were stalled. The program failed badly in its objectives of graduation. It did win in terms of political patronage for PPP.

In pursuance of the decision taken in the 20th Board Meeting of BISP before my arrival at BISP, Waseela-e Haq initiative was abandoned. It was decided that Waseela-e-Haq will be merged with Waseela-e-Rozgar and a new project would be designed. However, presently activities pertaining to clearance of liabilities and court cases are being carried out.

BISP's other graduation program in PPP days was the Waseela-e-Rozgar (WeR), a package of free training and stipend offered to one individual (trainee) from each eligible household for BISP support. The WeR programme was launched in 2012 with an aim to provide work opportunities to select marginalized BISP beneficiaries by providing them vocational training as well as necessary knowledge and skills for enabling them to earn a livelihood and a subsequent integration in the labor market. Through this programme, more than 58,000 young, between the ages of 18 and 45, male and female members of beneficiary families completed their trainings. Transparency issues developed on ghost training centers and the scheme was shut down bringing a bad name to BISP. Since there is no formal impact evaluation study was carried out to judge the success rate of the programme, but non availability of jobs for trained members from WeR was considered one of the main reasons of the failure of the programme. Programme was started in haste without proper survey and linkages of trades with the market.

Based on international best practices and learning from WeR and WeH limitations, BISP initiated the consultation process with its development partners and the provincial departments/ agencies to develop a graduation model for BISP beneficiaries. BISP has also engaged poverty experts from internationally renowned universities to share their insights and provide expertise on the graduation. The purpose of this consultation process was to design an appropriate graduation strategy for its beneficiaries by exploring global best practices and graduation models that offer a low-cost, high impact and sustainable solutions for their possible exit from the poverty trap. The aim of model is to create a model that is sensitive to the local context and specific to characteristics of the BISP beneficiaries.

To graduate poor, BISP has designed graduation model, namely BISP Graduation Model (BGM). BGM is based on the premise that it would enable the cash grants recipients to eventually transform into income earning individuals, either through (a) self-employment, or (b) wage employment and stable supply chains, or (c) demand for work through public programs. In doing so it might mainly focus on people around the poverty line who have the economic potential to graduate out of poverty in a short time frame. It is based on the premise that (a) it would enable the cash grants recipients to eventually transform into income earning individuals through self-employment and/or wage employment, and (b)

protect the large numbers of vulnerable poor to fall again below BISP cash transfer threshold (currently PMT score of 16.17) and avoid becoming BISP beneficiaries again.

The BGM will help to reduce income poverty among BISP beneficiaries and will help ultimately weaning off graduated households from the BISP unconditional cash grant program. Improving or creating income opportunities by developing self-employment and supply chains to the private sector through (a) comprehensive coaching, and (b) inclusive business approaches. This will include developing the productive asset base through provision of income generating grants and loans, creating employment opportunities through developing their managerial, technical and vocational skills, and creating supply chain and market linkages to companies and other consumers that would buy the products of the poor.

The BGM is a model which combines elements of three distinct approaches, social protection, livelihoods development, and financial inclusion. BGM draws on the most relevant aspects of these to deliver results by combining support for immediate needs with longer-term human capital and asset investments to move households out of extreme poverty and into sustainable livelihoods. BGM is structured around the sequencing of the core building blocks of targeting, consumption support, skills enhancement, asset transfer, saving and microfinance, with the objective to graduate out of extreme poverty and into sustainable livelihoods.

BGM is based on five core elements including i) Area Specific; to harvest local potential and reap the benefits of local market; ii) Beneficiary Specific; to accommodate poor and uneducated BISP beneficiaries; iii) Simple in Implementation, to ensure that BISP can implement it using its internal resources; iv) builds on BISP's core competencies; that is, takes advantage of its cash payments mechanisms in place; and v) Scalable; to ensure that the largest number of beneficiaries, who have the potential to graduate, are given the opportunity to do so. In order to design BGM, various graduation models are under discussion. The BGM is also contributing to SDG Goal 8 of Decent Work and Economic Growth which promotes sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

When I took charge at BISP in 2015, the BISP board had already stalled the previous government's graduation programs namely Wasseel-e-Haq (WeH), Waseela-e-Rozgar (WeR) and Waseela-e-Sehat (WeS). I was briefed that this had been done since there were transparency issues. Secondly the utility of giving such large loans, without a properly designed business study for each loan, had resulted in the poor utilizing the loan, mostly on assets which didn't make them exit poverty; and that this had been a political handout to gain

political advantage. With three poorly designed graduation programs which had not shown any positive impact assessments, any reduction in poverty, I was determined to fix the problem and do it better.

It took me four change of Secretaries, two Finance Ministers, and 2 PMs and three years to manage. The ADB loan which was to be utilized for this purpose waited so long and time was lost. The bureaucratic delays, the government leadership's lack of time and interest for approvals all cost us. Finally with a new PM in place Mr. Shahid Khaqan Abbassi, a new Secretary Omar Hameed, and a new board, the BGM became a reality in 2018.

The first step was a briefing to PM Abbassi. He from his Petroleum ministry days when he was first invited to a BISP event as Chief Guest, on impact assessment launch, had made his views on social safety nets clear. The same perception that all politicians had that these dole outs were nonproductive and that income generation schemes would be a better idea. Other than that the previous PM Mohammad Nawaz Sharif had used the same words for BISP in a cabinet meeting. That BISP was a dole out which needed to be changed into something productive. At the time I remember having felt strongly that I had failed to explain to the previous PM, the concept of social safety nets which were income smoothening not income generating tools needed for a developing economy. I couldn't technically blame myself for this perception issue with PM Nawaz Sharif because he had given zero time to BISP in terms of meetings ever since I had taken charge. As such I had never had a chance to explain the difference or the work we were doing.

I was determined to change that perception problem with the new PM. The new MS to PM Brig Waseem was key in all this. His setting up meetings despite the not so favourable domestic environment on BISP prevalent at Finance and PMO, he managed to get us a chance to explain why spending the most was the most useful for Pakistan's poor and Pakistan's GDP. PM Abbassi used to always introduce me to dignitaries like His Highness Prince Aga Khan or HRH King Abdullah and others as the richest lady in his cabinet but I knew deep down he wanted more graduation and phasing out of UCT. When we had access to him we were able to explain the when and how of such a proposition.

The first two administrative meetings with PM Abbassi were about BISP's regular UCT. The third one was about the graduation model which clearly interested him more. Here he saw value in BISP. I remember in my many informal meetings with him on BISP hearing the same. He kept insisting on graduating them all. I was clear that BISP's mandate was not that but we could start the process. Thus when the BGM was shown to the PM he was pleased to select the models which had a more direct cash transfer element. We explained we needed all elements not just cash, but skills also. He was insistent that from his ground experience

only cash handshake would work. However, he allowed us to try all elements in pilot form.

We then approached the BISP Board for formal approvals. The BISP graduation model (BGM) was approved in 29th board meeting held on January 29th, 2018. To graduate BISP beneficiaries, BISP designed two interventions which will be piloted in first phase and scaled up subsequently. The proposed BGM interventions are:

- a. Business Incubation and asset transfer for Self Employment among the poor (the BISE model).
- b. Direct Cash for startup business with some business coaching (DC model).

Since the world though social safety nets and research universities are all watching these pilots, it is imperative BISP win firstly for its poor and secondly as beacon for the world poor due to its scalability prospects.

2. Business Incubation and asset transfer for Self Employment among the poor (the BISE Model)

This component aims at making poor people ready for taking up viable self-employment. A total of 100,000 households will be targeted. The beneficiary must be competent to do self-employment and show her/his willingness to be part of the graduation program. A Micro Investment Plan (MIP) for each selected household will be prepared to determine which type of investment is most appropriate for graduation. Investment may be in the form of one or multiple interventions as identified in the MIP. The program will be implemented for BISP by National Rural Support Programme (NRSP) and the expertise of the development guru Shoaib Sultan will finally be used. The key features of this component comprises of

- Profiling targeted households on their potential for self-employment.
- Agreeing with the BISP beneficiary that UCT will continue for only 1-2 years to provide protection against risks.
- Giving specific technical skill trainings and business development support to selected programme beneficiaries.
- Transfer of assets to start economic activities;
- Providing income generating grants (working capital) to help the poor set up their business.
- The working capital grants are endorsed with a mandatory 2 year saving scheme and with enrolling for 2 years in health insurance (or other

- relevant scheme insuring the business against risk such as fire, stealing, etc) insurance
- Support services through linkages to existing microfinance programs (for inputs), and markets and value chains (for sales).
- It is expected that at least 60% of the BISE beneficiaries will also graduate out of the UCT payment, To this end, assessments will be done by BISP (tehsil offices) on a yearly basis and adjustments in the UCT status will be done accordingly.

Introduce the Inclusive Business (IB) development component for income generation through linking up the poor to the value chains of at least three larger companies (such as Engro, Nestle, Metro, and others). To escape poverty, the poor involved in Inclusive Business investments of such companies would get income higher than the market rate from those companies, along with other support services from these companies i.e. training, inputs and secure markets. The special IB agreements with the companies will determine whether the companies (preferred) or the poor directly will receive funding for the development of the value chains.

3. The Direct Cash with business coaching for Start-Ups (the DC-SU)

This model is based on the premise that poor people can make economically rational investment decisions if they are provided some small and initial help with business development. Beneficiaries interested in this program will be asked to trade the monthly UCT payments they are entitled to, in exchange for receiving a one-time lump-sum payment. The activities for implementing this program are as following:

BISP will pilot this approach by visiting 60,000 beneficiaries and informing them of the new lump-sum graduation program. It is expected that approximately 15,000 beneficiaries will apply and be suitable to take up the DC-SU graduation program. The beneficiary selection will be done by BISP Tehsil offices. From amongst the participating beneficiaries, approximately half will receive a graduation offer from BISP stipend; this will mainly depend on the readiness of the business. The selection is based on the readiness of the small business to achieve sufficient income to graduate out of poverty. Detailed selection criteria have been prepared. This system also allows having control groups to measure the impact of the program.

The amounts of cash grants received will differ depending on the option the BISP beneficiary will chose to graduate out of poverty. She/he will receive either (a)

PKR 70,000 for voluntarily agreeing to give up UCT for 4 years; or (b) receive PKR 54,000 for voluntarily agreeing to give up UCT for 3 or 4 years, and signing the agreement. As such forms of self-employment are more viable in urban areas, the DC-SU implementation is targeted to urban and semi-urban areas. Plus the amounts are smaller and thus more meaningful than the earlier PPP options which failed.

Participants will be asked to provide business plans which will be the basis for determining the readiness of the investment. To help with the proper business plan, BISP Tehsil office through business experts will provide business coaching. Beneficiaries will receive, if needed, selected, targeted and on the spot (in the field) business development coaching from experts.

The implementation progress will be assessed through monitoring visits by BISP's tehsil officials, and in selected cases also by the business school. The implementation of this program will be closely monitored by the MIT/Harvard/LSE team, and the research and evaluation and implementation costs will be funded by the Gates Foundation and BISP will only pay UCT in advance. A win-win for all involved.

After the completion of the designated suspension time (3-4 years), and in case the business is not successful due to external risks (e.g. natural disasters or major unforeseen urgent family expenses for health), or other relevant changing conditions outside of the business, the beneficiaries will be eligible to re-apply into BISP by undergoing a new survey similar to the NSER that can be completed at the tehsil office. If they are found to be under the PMT cut-off as assessed by the survey, which may be subjected to an independent check to be determined later, they will be eligible to re-enrol into BISP.

i. District Selection

The 2 pilot programs will be tested in districts where new NSER is completed (14 districts across the Pakistan), and only the continuing beneficiaries will be targeted. 5 districts are selected for the BISE and 3 for DC-SU component. Further, the choice of districts from these 14 piloted districts is based on 4 major criteria including (a) poverty, (b) presence and capacity of NRSP as implementing agency, (c) socio-economic readiness of the proposed district to adopt the business incubation approach and start successful businesses; and (d) security/mobility situation of the district, and other factors. The district selection was done based on a transparent composite rating tool. One district per province was selected. To avoid duplication, districts targeted by PPAF/IFAD, which is implementing a similar BISE approach. For implementing the BI-SE component,

THOSE WHO MATTER THE MOST

the following districts were selected: Bahawalpur (Punjab), Charsadda (KPK), Jacobabad (Sindh), and Nasirabad and Ketch (Balochistan). For implementing the DC-SU component, Faisalabad and Chakwal (Punjab) and Laki Marwat (KPK) were selected. The district and intervention wise beneficiaries shall be as under:

Districts	Total poor and vulnerable with poverty score below 25	Targeted beneficiaries	Estimated # of IGG grant investments	Estimated # of CIF grant investments	Estimated number of business coaching	Estimated number of skills training	Estimated number of compulsory savings established	Compulsory Estimated number of risk and health insurance packages	Estimated number of poor and vulnerable people involved in IB investments
Bahawalpur	105,018	37,420	26,255	14,703	14,703	6,301	14,703	37,420	2,625
Charsadda	71,713	25,553	17,928	10,040	10,040	4,303	10,040	25,553	1,792
Jacobabad	74,096	26,402	18,524	10,373	10,373	4,446	10,373	26,402	1,852
Kech	16,151	5,755	4,038	2,261	2,261	969	2,261	5,755	403
Nasirabad	13,668	4,870	3,417	1,914	1,914	820	1,914	4,870	341
Total	280,646	100,000	70,162	39,291	39,291	16,839	39,291	100,000	7,016

ii. Summary of costs

The costs for the two programs will be financed from the remaining funds of the ADB project in support of BISP, which are about US \$40 million (US \$35 million for BISE & US\$05 million for DC).

- a. BISE casting details: These are initial estimates and will be further negotiated with the NRSP in a view to bring them down. As per loan agreement, the proposed estimates and activities are subject to the approval of ADB. Any such changes will change the casting given above.

S. No.	Activities	Revised Estimates of 5 Districts As required by Board	%share
1	Interchangeable Support for Income Generating activities		
1.1	Income Generating Grants (IGG)	2,455,670,000	64.44%
1.2	Technical and Vocational Skills Training (TVT)	252,585,000	6.63%
1.3	Community Investment Fund (CIF)	392,900,000	10.31%
1.4	Accidental death/Hospitalization/Disability Insurance	205,435,425	5.39%
1.5	Capacity Building of households and Community Institutions (100,000)	205,187,401	5.38%
	Subtotal Interchangeable Support for Income Generating activities	3,511,777,826	92.15%
2	Field Operations and HR activities		
2.1	Field Operations	83,703,850	2.20%
2.2	Human Resources	200,224,300	5.25%
2.3	NRSP Indirect Overheads @7 of Social mobilization	15,063,118	0.40%
	Subtotal Field Operations and HR activities	298,991,268	7.85%
3	Total Project Budget	3,810,769,094	100 %
	USD	34,961,184	

Tentative Investment/Interventions Budget

Investment/Intervention	Quantity	Estimated Average Unit cost PKR
Income Generating Grants	70162	35,000
Technical and Vocational Skills Training	16839	15,000
Community Investment Fund	39290	10,000

Note: The unit cost of each quantity is average while the actual investment amount will be determined based on household's appraisal, market and various economic conditions e.g. for an IGG for a

Rehri/Hand Cart, the beneficiary may require only 15,000 for fruit selling business while to set up a mobile repair shop, the beneficiary may require PKR 40,000. For a CIF loan for a street vendor a loan of PKR 5,000 will suffice while for a grocery shop it may go up to PKR 20,000. The TVT cost will also vary in case of locally managed trade (apprentice) such as Baking can be PKR 8,000 while for heavy machinery training the cost can go to PKR 30,000.

DC casting details: Average offer rate is 60,000 including implementation cost. The total cost for targeting 9000 beneficiaries in US\$5 million.

iii. Impact monitoring

Given the need to maintain third party transparency and low current capacity of BISP in monitoring and evaluation, additional resources are needed to build capacity in BISP and to do third party impact assessment and validation. BISP management and Board agreed that the overall impact assessment work for the graduation program will be done by Public Private Investment Funds (PPIF). The terms of reference for the impact assessment through PPIF have been developed, which need to be adjusted to the reduced implementation framework, and a service contract with PPIF can be signed quickly. For the DC model, a team from Harvard, LSE and MIT agreed to do impact assessment on a separately financed basis (not paid by BISP).

iv. Scaling up

The evaluations results of the pilots will be used to scale up the programs gradually and implement additional graduation programs as proposed under the BGM. Scaling up and broadening will however depend on possible funding options. As BISP intends to develop into a comprehensive federal agency for livelihood promotion and social protection for the poor; the preparation for scaling-up can start immediately and implementation could begin post October and go through 2030.

The implementing partners with whom the above BGM will be executed are NRSP and RSPN. The ADB contracted them after many months of evaluation. I remember having been lectured by the guru of development Mr. Shoaib Sultan from 2015 onwards that BISP needed to go into graduation with its funds. I was clear to him for 3 years that my mandate as BISP Chairperson was primarily social safety net with UCT and that when we would finally enter the world of graduation we would reach out to him through our donors. That finally became a reality.

BISP has signed MOUs with RSPN, PPAF and NRSP. Whilst the first two are graduation models not connected to ADB funding the latter is directly an ADB implementing partner.

5. Implementing Partners

A. NRSP

BISP and National Rural Support Programme (NRSP) signed a Memorandum of Understanding (MoU) on 19th March, 2018 to lay out and agree on the broad framework of 'Business Incubation for Self-Employment' (BISE) Programme for graduation of BISP beneficiaries across Pakistan. The programme is financed by (Asian Development Bank) ADB under Social Protection Development Project, which is to be followed by signing of Service Level Agreement (SLA) for the BISE Programme.

The first phase of the US\$35 Million BISE Programme shall be implemented over two years from April 2018 as further specified in the SLA by NRSP as implementing agency. The ADB and the Government of Pakistan mutually agreed to include NRSP as an "implementing agency" responsible for carrying out the "Business Incubation and Inclusive Business Components" of the BISP Graduation Program (BGP) on the terms and conditions to be agreed between BISP and NRSP and duly endorsed by ADB.

BISE aims at making poor people ready for taking up viable self-employment. The program will target a total of 100,000 households in total 5 districts including Bahawalpur, Charsadda, Jacobabad, Kech and Nasirabad. The selected beneficiaries shall be competent to be self-employed and show their willingness to be part of the graduation program.

I have personally seen this model of NRSP function from very close up. Once on a road trip from Sukkur Sindh province to DG Khan Punjab to Dera Bugti Balochistan to Islamabad, meeting BISP beneficiaries I had the good fortune of meeting some of these NRSP beneficiaries. I need to share with all of you what I saw. I saw women who had access to small loans given for community infrastructure. But it didn't just end there. It started there. They chose projects which were important for the community and they paid back their loans as a community. In the process they became so empowered that the experience was eye opening. Women who could not just improve their own economic livelihoods but their social fabric. Women who became brave enough to sort local Jirga issues. Women who started having dignity in their communities

because of the economic power they commanded. Women who learnt basic literacy and numeracy to keep a tab on their loans. It took me 3 years to work the system to ensure a transparent way of utilizing the ADB loan in a productive way and we won in the end.

My next encounter with these beneficiaries was in Nosheroferoze. I invited BISP beneficiaries for a bonfire 'mach katcheri' in Dec 2017. A traditional discussion around the fire, except a first for women in the area. Instead of the usual poems against the government of the day, the rules of the bonfire was a discussion about how if they were cut off from the BISP UCT they would utilize a onetime cash golden handshake to start small businesses. This proved to be a fruitful discussion. As predicted and in line with PM Khaqan's experience they preferred a cash option which was a onetime slightly bigger sum so they could set up something on their own.

It was on ground experiences like this, combined with full research from our teams reporting into Design committee of BISP board and then finally the board that led us to our BGM.

B. RSPN

Another graduation initiative was BISP and Rural Support Programme Network (RSPN) signing a Memorandum of Understanding (MoU) on 12th March, 2018 to lay out the broad framework for Mutual Cooperation, Collaboration, Data Sharing, Learning and Research under the broader Poverty Graduation Strategy of BISP and, to set a framework for the development of synergies between the parties to benefit the beneficiaries of BISP across the country.

BISP will engage with RSPN to explore opportunities for development of synergies for benefit of the poor households/families of Pakistan. Moreover, BISP will share the data of BISP beneficiaries enabling RSPN/RSPs to make efforts to reach and include these beneficiaries in their programmes and projects, for graduation purposes.

It was agreed that BISP will explore possibility to sign separate agreements for each program with RSPN/RSPs for any upcoming BISP programme that require community outreach. Another feature of the MoU includes provision of any other relevant information and assistance under law needed by RSPN as well as data processing services to RSPN to ensure the success of the projects.

C. PPAF

The Finance Minister in May 2017 had announced Poverty Graduation Program in his last Budget Speech on the floor of Parliament, according to which BISP Beneficiaries will be selected for transfer of assets which will allow them to graduate from the recipients of BISP grants to self-sustaining individuals. BISP data will be used to identify the beneficiaries for National Poverty Graduation Program (NPGP). In collaboration with IFAD and Government of Pakistan, PPAF is launching NPGP in 17 districts across the country. The programme aims to assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis while simultaneously improving their overall food security, nutritional status and resilience to climate change.

The development objective of the project is to enable the rural poor and especially women and youth to realize their development potential and attain a higher level of social and economic wellbeing through a proven, flexible and responsive menu of assistance. The main interventions will be Social Mobilization, Asset Transfers, Skill Trainings and Interest Free Loans. The beneficiaries will be identified by using the tool of Poverty Score Card. Thus, BISP beneficiaries will be selected in these districts who are receiving the quarterly consumption allowance to graduate them from dependency. PPAF and BISP will collaborate, indifferent graduation programs for BISP beneficiaries, seeking to enhance their potential and realizing their empowerment. The overarching scope refers to poverty graduation as part of the BISP/GoP poverty graduation strategy. BISP and PPAF will collaborate and cooperate in areas of mutual interest by sharing information and learning. PPAF will provide BISP with current programmes updates regularly, including beneficiary tracking data (for BISP households that are included in PPAF programmes). BISP will provide old (2010) and where applicable new NSER survey data for districts in which PPAF is taking forward poverty graduation Program.

List of Proposed 18 Districts for National Poverty Graduation Program (NPGP) by PPAF

Name of Province/Region	Name of districts
AJK	Haveli, Hattian
Balochistan	Jal Maghsi, Zhob
FATA	South Waziristan
Gilgit Baltistan	Ghanche, Skardu
Khyber Pakhtunkhwa	Torghar, Kohistan
Punjab	DG Khan, Jhang, Multan, Layyah
Sindh	Shikarpur, Kashmore, Badin, Thatta

5. DfID Seminar

In order to arrive at the above BGM, BISP held many consultations. I am sharing only one of them which I found particularly useful.

Poverty Graduation of BISP Beneficiaries: Talk by Mr. Stefan Dercon, Chief Economist DfID on 13th July, 2017 at BISP HQ

The Islamabad Office of Department of International Development (DfID), of the UK, invited their Chief Economist to deliver a talk on the theme 'International Perspective on Graduation: What works for moving poor people out of Poverty?' The DfID side was led by Ms. Joanna Reid, Group Head, DfID, Pakistan. Who in her opening remarks underlined the significance of adopting cost effective graduation strategies in a country where more than 40% of the population lives below poverty line. She lauded the initiative of BISP to have candid discussions with its development partners including DfID to tailor a graduation model which could optimally serve its clientele. Mr. Stefan Dercon, Chief Economist of DfID delivered a talk on poverty graduation. The gist of his discourse is as follows:

- The poor have set of skills while they have limited opportunities.
- The poor can be good portfolio managers but their options are inhibited due largely to multi-faceted poverty.
- The poor can be good entrepreneurs; however the downside is that they are entrenched in spiral of poverty.
- The poor need hand holding for finding sustainable route leading out of poverty.

- The bottom line of graduation package is that the least poor amongst the poor should be targeted to escape poverty.
- Doing a pilot of a few thousand beneficiaries is different from an intervention on a scale.
- Local engines of growth have to be there to enable the poor to take off
- The target group may be the one which is close to move to the next stage of poverty.
- DfID interventions in Kenya and Ethiopia have been cost effective. There was counseling to the ultra-poor through video link messages aimed to spread financial literacy.
- BISP should not look for the best package – rather search for what is practical and sustainable.
- The BRAC model of Bangladesh was successful due to the sustained 7% growth of the Bangladesh economy.
- Multi-dimensional indicators of poverty do not move fast – these are not sensitive to short term interventions.
- There should be a shock responsive mechanism in the graduation model / approach.
- Poverty cannot be eradicated with a few strokes of pen – it affects people's ability to take rational decisions.

At the seminar, I underlined the following important elements for any graduation program:

- BISP has been striving to tailor a model for poverty exit of its beneficiaries – we know that there is no a 'fit for all solution' and we have to pick good points from different global success stories.
- BISP will be combining the good points from such models tested globally with evidence of success – we believe a standalone model might not work in entirety to serve our clientele.
- BISP will tweak the models to the best possible advantage of its clientele.
- BISP Beneficiary Committees (BBCs) can play an important role for social mobilization of the graduation model BISP opts to pilot.
- Given the heterogeneity of socio-economic landscape of Pakistan, it is important to have a mixture of interventions through hand holding, asset transfer and vocational training etc.
- Heterogeneous nature of poverty does not allow a single solution for beneficiaries across the country.

- BISP is consulting experts to get rid of the bottlenecks it has been facing to come up with a holistic graduation strategy.
- We wish to create access of ultra-poor to formal markets, to capital and develop skills so that poor have better options for an improve livelihood.
- We are looking for interventions with small amounts and not extravagant funds for a poverty exits strategy for our clientele.
- Monitoring and Evaluation forms and integral part of our approach – while at the same time avoiding high administrative / operational costs.
- The leadership of the country has taken a keen interest in graduating the ultra-poor through hand holding, vocational training and providing better livelihood opportunities etc.
- High consultancy services are not attractive for BISP – we expect from the experts to guide us on sequencing various interventions for poverty exit of our beneficiaries.
- BISP is already creating livelihood opportunities for its women beneficiaries through the E-Commerce initiatives.

In the final analysis BISP is now well on its way to implementing a well thought out graduation strategy having spent adequate time planning it, adequate time going through transparent procurement process and adequate time avoiding the loopholes of the previous faulty graduation study. I certainly am hopeful that if well executed due to the institutionalization it will prove to serve beneficial to other social safety nets as a successful case study. Also if the results are as hopeful as the empirical evidence suggest, Pakistan government can move from pilot to full scale thereby spending more of its budget in graduation than UCT, which would be a dream come true for some of our politicians.

Chapter 10

Complementary Initiatives

- 1. Women Empowerment**
- 2. Interaction with Women Journalists**
- 3. BISP Women Pledge**
- 4. Women Rights in Islam**
- 5. E-Commerce**
- 6. University Poverty Graduation Buddy Programme**
- 7. Hepatitis C BISP Beneficiary Drive**
- 8. BISP Child protection Campaign**
- 9. BISP Women Empowerment Advisory Forum**
- 10. Sisters in Success**
- 11. Khidamt Card**
- 12. PM Health Insurance**
- 13. PM Interest Free Loan**
- 14. Art Movement to Fight Against Vulnerability**
- 15. Motorway Police**
- 16. E-Schools/E-Clinics**
- 17. Adult Literacy**
- 18. Civics Training**
- 19. Visit to Line of Control**
- 20. Complementary Initiatives**
 - a. Akhuwat**
 - b. DoctHers**
 - c. Nestle**
 - d. Harvard/MIT**
 - e. FINCA**
 - f. Acid Survivors Foundation**
 - g. Inbox Business Technologies**
 - h. Indus Heritage Trust**
 - i. World Food Program**
 - j. Chal Foundation**
- 21. BISP's Role in Promotion of Financial Inclusion in Pakistan**
- 22. She Decides-BISP**

1. Women Empowerment

From day one at BISP, I was fully aware of the potential of the social safety net in terms of delivering more than just poverty management to the poorest households of Pakistan. It was clear from the selection and targeting methodology that women would be the ultimate beneficiary from the cash stipends since the power to receive cash and thus to choose what to buy from that cash would fall in their hands. So, from early on in the program I started events around the theme of women empowerment to impress upon the rest of government and Pakistani society that a tailor made woman revolution was in the making in a government organization.

I wanted to share the network of BISP beneficiaries so that any reasonable program aimed at women empowerment could be launched through BISP for the betterment of women. Here is an assortment of some of our initiatives which I believe can be replicated in other social safety nets and expanded at BISP to truly give a tail wind to the cause of women empowerment where it matters most, the poorest women of Pakistan.

2. Interaction with Women Journalists

We invited women journalists to BISP right at the outset of my tenure, in March 2015 to brief them on the program and to make a charter for how they would support our efforts. I was conscious of the role of media and what better way than to make women media take ownership for women beneficiaries of BISP. I share with you the Charter we drew and I thank those women journalists who were with us that day. A follow up on the same would have done more good to the beneficiaries than Millions of Rupees of advertising can do.

Charter for Women of Pakistan, Media & BISP

We the Women Media Community and BISP pledge the following for 'Women Empowerment'

- We will support BISP efforts for improving dignity, meaning to life and empowerment of the most vulnerable women of Pakistan.

- We will raise their issues on all platforms and keep raising them till resolution.
- We will project role model woman for each area of Pakistan to encourage and motivate the vulnerable.
- We will be the voice and strength of those women who are subjected to violence, torture and injustice.
- We will raise the issue of equal pay and gender parity on merit in Agriculture, Sciences and Industrial sectors of society.
- We will ensure that Women have the information on Family Planning in the light of the teachings of Islam so that the demographic dividend vs disasters take place.
- We will ensure that information on the importance of nutrition stunting and immunization reaches the vulnerable segment of women and they know when to access these services.
- We will ensure that information on BISP E-commerce reaches the vulnerable so that they can make products from their homes and increase their income and exit poverty.
- We will ensure information on PM Interest free loans for women.
- We will connect the vulnerable women with the successful entrepreneurs on roundtable so that they can together generate income as partners.
- We will bond the women of different areas of Pakistan through their pride and wealth in diversity which creates inter-provincial harmony.
- We will connect corporate sector social responsibility programs to the vulnerable from the help of the educated women.
- We will connect vulnerable women with the organizations interested in Adult literacy.
- We will ensure safety and security and dignity at home and at workplace through the power of collective women voices.
- We will connect all the parliamentarians with vulnerable women of Pakistan so that they can connect with those who elect them.

I still have hope that those women or men journalists reading the above will help BISP through their work and that channels will live up to their constitutional requirements of public service messages versus to those who give them the most advertising dollars which BISP during my tenure was strictly refrained from doing.

3. BISP Women Pledge

The other pledge I made BISP beneficiaries take in my presence in their mother tongues whenever I would visit them in the entire country during my tenure was the following:

We as woman leaders pledge:

- to protect each other's honour
- stand up for the superior rights given to us in Islam as women
- ensure that stipend given to us by BISP is spent on well-being of family
- educate our children
- make ourselves useful members of our community by economically contributing
- so that our families, community and Allah is proud of us as humans.

I figured at the time that this oath or pledge was a motivator for the vulnerabilities that surrounded them and with this pledge the beneficiaries felt part of a community versus feeling alone.

4. Rights of Women in Islam

The training of the rights of women in Islam started post August 2016 when I felt that empowered women such as myself were far behind on this key indicator. That despite having a voice we were unable to use it to protect our own selves when our honour or rights had been trampled. When we could not stand up for the rights given to us as women in Islam, I figured how hard it would be for the poor the vulnerable to stand up for themselves. Women have the highest status in Islam as compared to other religions. This point though clear in religion is not clear in the minds of some of the men in our patriarchal society. Surprisingly, especially some of those who optically look as if they are very close to Islam. As such this training was imparted in BBCs. I hope that what empowered woman suffer in terms of trampling of our rights in Islam as women, the vulnerable don't have to. It's a struggle which is ongoing and a work in progress.

The less said on this subject for the moment the better it is for those who disobeyed commitments made to Allah Saeen and as a result fell in this very world.

5. **E- Commerce**

I had always believed in the power of the online revolution, having been a fan of Alibaba and other E-commerce giants. I decided to try some of the concepts out at BISP. I still believe that in my 3 plus years we only scratched the surface and set up only a model. When this model is fully implemented it will produce results which will be the game changer required to do poverty alleviation. BISP is a social safety net that not only lends a hand in poverty management but also endeavors to harness entrepreneurial potential of its beneficiaries by marketing their products so that they may graduate out of poverty. BISP E-commerce is working to help the Beneficiaries improve their economic condition by promoting their handicraft skills and creating a softer image of the Country. The products prepared by BISP beneficiaries include regional textile, ceramics, wood, leather, marble and mosaic products.

E-Commerce is digital way to success as it generates livelihood, promotes entrepreneurship and develops human resource. That's why BISP has linked its beneficiaries with various online selling platforms like TCS Yayvo, AHAN and Cheezmall that are providing them tremendous opportunities to earn for themselves while staying at home.

BISP also held an exhibition of beneficiary hand embroidered shawls at Lok Virsa, Islamabad, in collaboration with AHAN and TCS. 120 traditional shawls made by beneficiaries from Haripur, Kohat, Swabi, Nowshera, Swat, D.I khan (KPK), Thatta, Sujawal, Karachi, (Sindh), Renala Khurd, Mianwali, Gujrat, Bahawalpur (Punjab), Skardu, Astore, Nagar (Gilgit Baltistan), Bhimber, Muzafarabad, Poonch, Neelum (AJK), Qilla Abdullah, Quetta, Sibbi and Loralai (Balochistan) were displayed at the exhibition. Later these were bought as CSR by Engro. More Corporates need to support such efforts of BISP beneficiaries so that they can exit poverty. Corporates ordering gifts from BISP would help the cause tremendously.

I believe in one product line well designed and with strong branding. To me the idea of shawls, chadars, and scarfs made logical sense in terms of lowest design costs. I still have a vision of an online store with stores at airports and key outlets internationally selling locally hand embroidered scarves made by BISP beneficiaries. It is a skill all the women have mostly learnt at home and it just needs a bit of design element, a bit of coordination and a bit of online marketing.

BISP is trying to come up with graduation strategies that are most relevant, economical and productive. Through the provision of E-Commerce platform, BISP aims at harnessing entrepreneurial potential of its beneficiaries. These exhibitions under BISP E-Commerce not only help to generate income for poor women but are branding Pakistan as well.

The model is simple:

- i Beneficiary is pre-qualified based on her skills which she has learnt on her own from her community.
- ii She is asked to reproduce a design.
- iii An intermediary like AHAN, Indus Heritage Trust (IHT) adds value and modernizes the design element.
- iv The same or design entrepreneur students help market the product in a modern way on a BISP designed website.
- v The BISP official of the local area takes a photo of the product, trains and guides the beneficiary as to its reasonable pricing and uploads the product on the website.
- vi The order received are picked up from beneficiary and delivered to customers nationwide and worldwide using a courier company.
- vii Thereby cutting on middleman.

Proceeds from this book which I am personally funding will go to six BISP beneficiaries from 6 different provinces and territories supported by one top Pakistani designer and one brand ambassador, so that together we can start this game changer.

6. University Poverty Graduation Buddy Programme

During my tours of beneficiary homes I would often visit universities in the area to meet with young people. In the process I used to preach for the need of these students to help the communities that lived around them. The idea of a “University Poverty Graduation Buddy Programme” took birth in a conversation with my son and his cousins in a restaurant of Karachi. Its intention was to link youth with the poorest vulnerable women of Pakistan with the aim to help them graduate, out of poverty. Under this partnership, university students would help BISP beneficiaries in identifying their potential, fine tune their abilities and guide them on sustainable solutions to the challenges faced by them.

Under this initiative, Higher Education Commission (HEC) enlisted universities across Pakistan have been asked to nominate 20 students each to participate in the competition in which students will be linked with BISP beneficiaries in the areas near to the participating universities. One student will pair up with one beneficiary. The student will evaluate the potential of BISP beneficiary and help her in overcoming challenges and constraints faced by her by suggesting viable solutions. The student will guide the beneficiary in product development and marketing skills. The student will also render help in marketing of product made by beneficiary through E-commerce, thus helping her graduate out of poverty. The student will then showcase the success in a case study to a panel of judges who will choose the best graduation model.

The talented BISP beneficiaries face several challenges like lack of information, access to opportunities, less understanding of market and exclusion. So, BISP plans to engage youth for the guidance of the beneficiaries. The idea of “University Poverty Graduation Buddy Programme” is similar to “Empower her”, a Maghreb Women Economic Empowerment Initiative by World Bank that is based on Hackathon model. The model seeks to identify creative ways to address constraints preventing women participation in labor force by bringing together young developers and women associations that come up with creative solutions for the under privileged women. When the Endowment Fund for BISP is in place I believe this initiative could work like a game changer.

7. Hepatitis C BISP Beneficiary Drive

There can be no women empowerment if the chronic diseases being faced by BISP beneficiaries are not tackled. Whilst it is not a social safety nets direct mandate to give health services, BISP did experiment with a voluntary drive in order to make a model for the future. Putting wind in the air of an idea of a colleague who suffered from the same we were able to start a onetime drive on Hepatitis C. Here is the concept for other safety nets to follow:

Volunteer Drive for Hepatitis C Screening amongst High Risk Rural Women Group - BISP Beneficiaries, Gujranwala Chapter

Hepatitis C is one of the most prevalent diseases in the modern world, vaccine of which has still not been discovered. Hepatitis C is a contagious liver disease, which results from infection with the Hepatitis C virus (HCV). Acute Hepatitis C virus infection occurs within the first 6 months after someone is exposed to the Hepatitis C virus whereas Chronic Hepatitis C virus infection is a long-term illness, which can last

a lifetime and lead to serious liver problems, including cirrhosis (scarring of the liver) or liver cancer.

The global prevalence rate of Hepatitis C or HCV is estimated at 2.5%. However, Pakistan has second highest prevalence rate in the world ranging from 4.5% to 8%. Studies published between 2010 and 2015 have shown that its prevalence in Pakistani adults is 6.8% with alarming prevalence is Punjab, estimated at 14.63%. It is also pertinent to point out here that although there is limited data available on HCV prevalence in Punjab, no data whatsoever exists for GB, FATA and certain areas of KPK and Baluchistan. There are huge gaps in the available literature for Pakistan since screening, awareness campaigning and research culture regarding this disease are still in infancy stage.

Proposed Action Plan: Heedful of the ill-awareness regarding the causes, prevalence and consequences of this disease, a group of young doctors and volunteers from Universities have come together to initiate a screening drive amongst the poorest of the poor of our society, who don't have access to or cannot afford health facilities. This screening drive has been carefully planned in the light of international best practices available in this regard. It is a voluntary initiative which will be financed by students' own pockets and by collecting charitable funds.

The objectives of the drive are to:

- Screen Hepatitis C virus amongst poor rural women
- Create awareness regarding the disease
- Provide guidelines for authentic treatment

The activity aims to encompass the following steps:

- Identify the High Risk Group amongst the poorest women from Rural population through a Pre-Screening Form
- Explaining the causes, preventions, myths and treatment to the identified group
- Disseminating awareness literature amongst the identified group
- Taking consent from the identified group for their willingness to be tested
- Screening the identified persons through immuno-chromatographic test (ICT)

- Ascertaining important qualitative and quantitative data for future perusal Volunteer Screening Drive and the Benazir Income Support Programme.

Being the largest social safety network of Pakistan catering to more than 5 million poorest families, BISP is the custodian of the national asset - the National Socio-Economic Registry (NSER). Therefore, collaboration with BISP shall result in identifying the most deserving marginalized community of our society. In this regard, all screening finances, human resource, medical equipment and awareness material for the drive shall be provided and prepared by university students and volunteers who will be responsible for conducting the said activity. Therefore, this screening activity shall have no major incidence of cost directly on BISP; however, printing cost of awareness material for BISP beneficiaries would be borne by BISP. However, BISP beneficiaries shall be greatly benefitted out of this activity as they will not only be tested for the Hepatitis C virus for free but also be provided with awareness regarding the disease with professional guidance for treatment. This is also important as the existing patients are not well aware about the correct treatment methods and resort to consulting quacks and hakeems. At a preliminary stage, to start with, the screening activity has been planned in one district (Gujranwala) in Punjab. However, on successful execution this may be extended to other parts of the country to benefit the BISP beneficiary women regarding a serious health risk, which most of them are unaware of.

Results: The volunteer drive was carried out by a group of young doctors headed by Dr. Mahum Shahid and students from University of Gujrat led by Taha Asif, keeping in view the lack of awareness regarding the causes, prevalence and consequences of Hepatitis among poor women. The purpose was to initiate a screening drive amongst the poorest of the poor through immuno-chromatographic test (ICT), create awareness about Hepatitis C, provide guidelines for authentic treatment and ascertain important qualitative and quantitative data for future perusal. The initiative was brilliantly conceptualized, coordinated and implemented by Ms. Mahira Rafique.

The data of BISP beneficiaries categorized as 'High Risk Group' was obtained through pre-screening survey at BISP Tehsil offices: Saddar, Kamoke and Noshehra-Virkana of Gujranwala division. At a preliminary stage, the screening activity had been carried out in one district (Gujranwala) in Punjab. However, with future support, this may be extended to other parts of the country to benefit the

BISP beneficiary women regarding a serious health risk, which most of them are unaware of.

The screening drive in the BISP women group at 'high risk' of Hepatitis-C showed a 12.5 percent prevalence rate, which is much higher than the national average. On spot counseling services were extended to the women who were identified as positive cases. The beneficiaries that were tested positive in the screening drive shall be linked with government facilities for treatment and follow up. The model consisted of a successful partnership between respective local parliamentarians, volunteers, district provincial health facilities and BISP that came together to render valuable service for the country by screening vulnerable women and their families for Hepatitis C, thus helping government in treating this disease.

Together these stakeholders make a winning combination for Pakistan and can help make Pakistan free of Hepatitis by eventually linking to government hospitals and where available, the Prime Minister National Health Insurance Program. Such partnerships and model projects are urgently required in the entire country, in each constituency to save as many lives of BISP beneficiaries as possible.

8. BISP Child Protection Campaign

When the Zainab rape case was highlighted in Jan 2018 in media I decided it was high time to use BISP BBCs to launch a child protection campaign. After all, only BISP which was the custodian of 5.7 million families across the country and having a countrywide outreach through 450 offices and a vast network of 64,000 Beneficiary Committees could offer its platform to all the celebrities, organizations and institutions to work for the cause of child protection. BISP launched countrywide 'BISP Child Protection Campaign' on January 27th, 2018 at BISP headquarters.

The campaign was simultaneously launched in 40 districts across the country by BISP officials and parliamentarians who would advance the campaign in their constituencies. Interior Minister, Mr. Ahsan Iqbal in Narowal, Ch. Muhammad Ashraf in Sahiwal, Ms. Tahira Aurangzeb in Rawalpindi, Ms. Nighat Parveen in Jhelum, Ms. Asyia Naz Tanoli in Wah Cantt., Ms. Farhana Qamar and Ms. Zahra Wadood Fatemi in Islamabad, Dr. Shezra Mansib Ali Khan in Nankana Sahib, Rana Muhammad Qasim Noon in Multan, Ch. Mahmood Bashir Virk in Gujranwala, Mr. Rasheed Ahmed Khan in Kasur, Ms. Naeema Kishwar Khan in Mardan, Begum Tahira Bukhari in Peshawar, Mr.

Babar Nawaz in Haripur and Ms. Sorath Thebo in Dadu launched BISP Child Protection Campaign.

Secretary BISP Mr. Omar Hamid Khan, Mr. Faisal Qureshi, Mr. Hassan Soomro and Ms. Sabahat Riaz also spoke on the event in Islamabad. Video messages of Ms. Nadia Jamil and Ms. Dahim Din were also run. BISP beneficiary mothers, children, Members of Parliament, Academia, Civil Society, Media, various INGOs and NGOs working on child protection like Sahil, UNICEF, UN Women, Oxfam International and others participated in the campaign.

During the event, BISP beneficiary women and children were sensitized through training on issues of child protection, children's rights and ways to ensure security of children through video documentaries, Information, Education & Communication (IEC) material and through animated and illustrative messaging. Different aspects of child protection, role of parents, teachers, leaders, government, responsible members of society, legal procedures regarding child protection were discussed. The campaign also highlighted different methods to inform children on the issue. Children were also trained to undertake the strategy of "shout, run and inform the parents" in the situation of any kind of abuse.

BISP on behalf of Federal Government has initiated this campaign for the safety of our children and as a next step these trainings would be imparted to 64,000 BISP Beneficiary Committees across the country which would create mass level awareness on the subject. BISP would provide legal assistance to its beneficiaries in case of any child abuse incident. As part of this campaign the complaints on child abuse may be directed to BISP hotline: 0800-26477 for onward submission to the relevant agencies for actions.

The campaign proved that when the country needed to act on a social issue fast and in unison, BISP women empowerment platform was most equipped to reach out to those who mattered, the most.

9. BISP Women Empowerment Advisory Forum

On my return from Washington in April 2017, having been nominated for the World Bank Gender Advisory Council I was eager to replicate the same at Pakistan level to give it the momentum. Therefore BISP constituted a Women Empowerment Advisory Forum in order to formulate a strategy and advisory framework for women empowerment policy formulation for BISP Beneficiary Committees (BBCs). The advisory forum comprising of national and international experts such as Ms.

Angela Kearney, Country Head, UNICEF Islamabad, Mr. Ignacio Artaza, Country Head, UNDP Islamabad, Mr. Neil Buhne, UN Resident Coordinator, Islamabad, Mr. Waqar Ahmed, Corporate Head, Nestle, Mr. Stephon Broni, Country Head, WFP, Mr. Mosharaf Zaidi, Team Leader, Alif Alaan, Mr. Abbas Rashid, Executive Director, SAHI, Ms. Ingrid Christiance, Country Director, ILO, Ms. Ruskhsana Asghar, CEO, Fulcrum Pvt. Ltd, Ms. Muneeza Hashmi, President, Public Media Alliance, Ms. Khawar Mumtaz, Chairperson, National Commission on the Status of Women, Ms. Valerie Khan, President, Acid Survivors Foundation Pakistan, Ms. Jahan Ara, President, Software House Association Pakistan, Ms. Sadaf Abid, Co-Founder, CIRCLE; Mr. Shoaib Sultan, Chairman, Rural Support Programmes Network (RSPN), Mr. Jamshed Qazi, Country Representative, UN Women in Pakistan, Ms. Vibeke Jensen, Director /Representative, UNESCO, Mr. M. A Mannan, CEO, TCS, Ms. Zeba A Sathar, BISP Board Member, to meet on regular basis to discuss policy guidelines for the social, economic and political empowerment of BISP beneficiaries. Whilst all the above members did not attend the first meeting in person, a large number did making the meeting most productive.

The overall mandate of this forum is to provide policy guidelines to BISP Management to empower BISP women socially, economically, politically in order to contribute to Sustainable Development Goals (SDGs). The main areas are gender policy, malnutrition, stunting, reproductive health, girl school enrollment, gender responsive curriculum, E-commerce, financial inclusion of women, workplace gender diversity and violence against women and suggested policy guidelines for these areas will form basis of the social mobilization campaign of BISP on women empowerment. Different working groups were formed to design targeted curriculum on the stated thematic areas in order to educate BBCs and empower them for positive change.

Meeting of the BISP Women Empowerment Advisory Forum held on 25th May, 2017.

The meeting was chaired by me at BISP in order to formulate a strategy and advisory framework for women empowerment policy formulation for BISP Beneficiary Committees (BBCs). In this meeting, five thematic areas were unanimously selected.

Overall Mandate	
Provide policy guidelines to BISP Management to empower BISP women socially, economically, politically in order to contribute to Sustainable Development Goals	
Thematic Areas	Mandate
Reproductive Health and Malnutrition	Leverage BISP achievements in malnutrition, stunting, and reproductive health to accelerate progress on the same

Education	Contribute to enrolment in schools, increase girl child participation, advocate on improving quality education and encourage gender curriculum
Financial Inclusion	Foster institutions of women livelihood programs at grassroots, encourage e-commerce, use of technology for skill enhancement, and ensuring financial inclusion
Elimination of Violence against Women	Advocating and preparing women to stand against violence
Workplace Gender Diversity	Providing policy guidelines for Workplace Gender Diversity, to ensure better policies for maternity leave, paternity leave, child care, day care, equal pay

Each member of the Forum presented their part. A brief overview of BISP Impact Assessment was shared through a presentation by Director, WeT, BISP, in order to provide information to the participants about the positive impact BISP has achieved through years. The overview consisted of following key features:

- Research conducted for the evaluation
- Experience of beneficiaries with BISP
- Impact of BISP

I emphasized that this forum would be designing targeted curriculum on the stated thematic areas in order to educate BBCs and empower them for positive change. To achieve this target, the Forum was requested to set some indicators and through baseline surveys gauge the impact for change. This would result in a revolution which would empower 5.4 million women beneficiaries of BISP.

Mr. Stephen Gluning provided overview of WFP operations in Pakistan, UN's commitment towards Gender Equality and Women Empowerment (GEWE) and WFP's institutional role towards GEWE. He mentioned that WFP in partnership with BISP is currently conducting an operational assessment in the province of Punjab for malnutrition assessment. The opportunities could be expanded through BISP partnership and nutrition issues should be based in the type of target population. Ms. Khawar mentioned that awareness about the benefits of breastfeeding should be made part of the curriculum in order to eliminate stunting. Ms. Moneeza emphasized the importance of a strong media strategy and aggressive use of media for elimination of malnutrition. Ms. Ingrid added that access and opportunities with regards to food employment, nutritional livelihoods should be explored. Ms. Uzma said that there should be a coordination mechanism between BISP beneficiaries and Lady Health Workers in this regard. Ms. Rabia said that TEVTAs could be engaged to provide targeted trainings pertaining to livelihoods for elimination of malnutrition. Ms. Fatima mentioned that Nestl 's partnership with BISP is providing livelihood

opportunities to BISP beneficiaries through which they will sell products in their localities. Ms. Zeba Sathar gave a presentation on how to reach BISP beneficiaries for reproductive health needs. She provided an overview on how poverty is directly linked to poor reproductive health among the population and importance of family planning for improving reproductive health among the poor. She proposed that there is a requirement of building capacity of BISP women staff in this regard who could become master trainers and train BBC for improvement of their reproductive health. The training would inculcate practices on community mobilization and use of IEC material. Usage of mobile phones to send messages (text and voice) on birth spacing and its benefits through support of telecom sector CSR.

Ms. Mahira gave a presentation on a Hepatitis C screening model developed for BISP beneficiaries through which 200 beneficiaries were screened. This was a volunteer drive and beneficiaries were educated on how to detect the disease early and made aware that if someone is Hepatitis C positive, he/she will remain positive for life. She also presented a community working model used in this regard. Through this drive 26 women were saved from death and were referred to local hospitals for further diagnosis and treatment. I suggested that this model could be replicated in other districts as well for which there will be a cost associated to it. There is a requirement to minimizing cost in this regard.

I further suggested and all members agreed that this Forum should conduct a meeting periodically to share progress and set future course. Mr. Stephen summed it up by saying that this Forum provides an opportunity to share best practices and combine data sets available with each organization for exploring future prospects.

10. Sisters in Success

Putting women role models in front of BISP beneficiaries is what sisters in success is in a nutshell to motivate them. Breaking stereotypes and driving through gender-based obstacles are critical to social and financial empowerment of women. BISP is committed to cultivate an environment in which role of women grows in the betterment of their families, society and country. "Sister in Success" is a BISP initiative to encourage idea generation, success transfer, motivation and inspiration for BISP beneficiaries in order to increase empowerment, dignity and meaning to life. Idea is to project successful women as role models in front of BISP beneficiaries to encourage them to think and achieve big.

Under this initiative, BISP had invited Maria Toor, national squash champion, Haleema Bhutto from district Ghotki whose land was grabbed by her husband illegally by leveling a false allegation of adultery on her. BISP had also invited Shamim Akhtar, a 53-year-old single mother from Rawalpindi, who is Pakistan's

first female truck driver Zahida Kazmi a widow, is the first Pakistani female taxi driver who has been earning livelihood as taxi driver for the past two decades for a talk with BISP beneficiaries. BISP had also invited Nobel Peace Laureate, Ms. Tawakkol Karman to provide an opportunity to poor woman beneficiaries for interaction with the international woman leaders, which would encourage them to stand on their feet.

The objective of 'Sisters in Success' is to put women role models in front of most vulnerable women of Pakistan to encourage them to get out of misery created by poverty and other discriminations. These events were attended by members of Parliament, diplomats, representatives of government organizations, national and international organizations, media, civil society, BISP officials and a large number of BISP beneficiaries.

11. Khidmat Card

Established with PKR 2 billion for the Financial Year 2015-2016, the programme not only aims to address income and capacity gaps of various vulnerable groups, starting with the disabled people in Punjab, but also aims to equip them with different technical trainings and interest-free loans to make them active members of the society. In its first phase, the programme started to support the lowest-income disabled people in Punjab through a monthly cash assistance of PKR 1,200/- per month to be paid quarterly (PKR 3,600 every three months). The amount of the monthly allowance has been revised at PKR 1,500/- (PKR 4,500 quarterly). The Programme covers almost all kinds of disabilities i.e. lower/upper limb, mentally-challenged, visually-impaired, speech and hearing disabilities with all age brackets and demographic variations. Categories of disabilities with percentage share are as under:

Lower limb disability	40.5%	Mental disability	17.4%
Visual disability	15.7%	Upper limb disability	11.5%
Speech disability	09.9%	Hearing disability	05.0%

For identification and targeting, initially the disabled people belonging to the poorest households of Punjab (whose poverty score is under Benazir Income Support Program (BISP) cut-off score of PMT 16.17) were selected from BISP NSER. Later on, Punjab Social Protection Authority (PSPA) with the approval of the Chief Minister and its Board enhanced PMT cut-off score to 20 thereby bringing more people under its umbrella. So far, more than 160,000 people have

been assessed by medical boards and over 85,000 certified and registered disabled have become beneficiaries.

12. Prime Minister National Health Insurance Program (PMNHIP)

BISP believes in development through partnerships and adopts an open policy regarding data sharing. BISP has been sharing data with government, autonomous, private and international organizations and this has increased manifold during the last three years of incumbent government.

The PMNHIP, launched on December 31st, 2015, was first approved in June 2014 and will be aimed at families living below the poverty line. Through this scheme, individuals and families surveyed by BISP in 2010, are being given health cards covering them for up to PKR 50,000 (US\$ 477) of treatment in public or private hospitals, including emergencies, maternity care, post-hospital treatment and even transportation costs. In addition, they will be covered for up to PKR 300,000 to cover treatment for seven particularly expensive diseases: diabetes, cardiovascular diseases, cancer, kidney and liver diseases, HIV and Hepatitis complications, burns and road accidents.

The main objective of the PMNHIP program is to improve access of the poor population to good quality medical services, through a micro health insurance scheme. The Programme operates on the data of PMT 32.5 and below, provided by BISP.

13. Prime Minister Interest Free Loan (PMIFL)

Micro finance schemes are the catalysts for political and economic development while micro credit is an instrument of change for the poorest segment of the society. Such schemes further boost the productive economic activities in the country. All Governments are committed to bringing productive micro-loans to the doorsteps of the poor so that those who are unbanked and/or are lacking access to financial services may have resources to micro-enterprises, enhance their incomes, and improve the quality of their lives. In response, the Government of Pakistan committed PKR 3.5 billion to the Prime Minister's Interest Free Loan (PMIFL) Scheme, through which productive micro-enterprise activities will be supported through a maximum loan of PKR 50,000 for those up to 40 on the Poverty Score Card (PSC). It is mandated that 50% of the loans will be disbursed to women. The Scheme aims to reach out and embrace the resourcefulness and integrity of local community institutions in rural areas and the urban periphery, so that these can work closely with the Government to address and overcome poverty in their own areas.

Some specific objectives of the PMIFL Scheme are as follows:

1. Make Interest Free Loans (IFL) available to men, women and youth from poor, vulnerable and marginalized households, not yet tapped by the microfinance sector, so that they may engage in productive economic activities that will improve their lives and allow them to positively contribute to the economy.
2. Establish and/or strengthen Urban and Rural Branches, and/ or Union Council based Community Loan Centers, capable of assessing, distributing and recovering Interest Free Loans to those households on a BISP Poverty Scorecard of 0-40.
3. Support female participation and inclusion in economic activities, by disbursing at least 50% of the loans to women and persons with different abilities.
4. Encourage behavioral change by demanding loan beneficiaries to ensure specific health and education practices.
5. Enhance the entrepreneurial competencies amongst loan beneficiaries by extending services as a PLUS dimension of the Scheme, e.g. enterprise training and counseling, market linkages, financial literacy and numeracy training.

General criteria for the PMIFL loans:

- Registered under BISP program
- Fall under the range of 0 to 40 score as per BISP data
- Permanent resident of Rural Community Development Program (RCDP) program area;
- A holder of valid CNIC;
- Of age between 18 to 55 years;
- All the members of the group will take responsibility of one another (Social Collateral);
- Only one person can apply from one household;
- The business shall be legal, acceptable within religious and social norms, and does not impart negative impact on the environment;
- Applicants shall have satisfactory repayment capacity;
- There shall be no default history in RCDP or any other organization of the client;
- Applicant shall have good physical health, sound mind and good character;

BISP and PMIFL are working in tandem together to execute a well-considered poverty exit strategy. PMIFL extends interest free loans to selected, ultra-poor BISP beneficiaries to set up small business ventures. While these grass root startups are still in their nascent stages, the cash grant by BISP makes loan repayment easier and less burdensome. A number of BISP beneficiaries are en-route to graduate out of poverty benefiting from Prime Ministers Interest Free Loan (PMIFL) Scheme. Under PMIFL Scheme loans have been granted to more than 250,000 BISP beneficiaries. I visited Nankana Sahib to meet the BISP beneficiaries that have benefited from PMIFL scheme. I also visited beneficiaries in Shahkot and Sangla Hill.

I appreciated the success of BISP beneficiaries Yasmeen, Parveen, Muneera, Farrukh, Sakina, Mumtaz, Nazia, Zainab and others for their fortitude and entrepreneurial skills despite being illiterate. I also gave them advice regarding scaling up of their startups, encouraged them to save and motivated others to break the shackles of poverty benefiting from PMIFL. These beneficiaries took loan under PMIFL Scheme for starting their small businesses of tailoring, embroidery, toy making, livestock and dairy farming and are now supplementing their household income. The loan statistics reveal that 47% of beneficiaries used their loan to open new enterprises in the cottage or services sectors whereas 34% of the beneficiaries invested their loan in livestock and 8.9% in agriculture.

14. Art Movement to Fight Against Vulnerability

The campaign 'Dreams are for Real' was launched at BISP Headquarters for beneficiary families to nurture their dreaming skills and inculcate thinking process for expressing their thoughts on canvas with colors. Dreaming is the first step towards a better and contented life, and the campaign was initiated for the children of BISP beneficiary families in line with the larger BISP campaign of the fight against vulnerability.

The children of BISP beneficiaries who were especially invited for the moot, painted their dreams on canvass which were later displayed in the National Exhibition of Visual Arts organized at National Art Gallery commenced in connection with the International Women's Day. The exhibition displayed more than 200 master pieces of over 100 women artist of the country who expressed their grievances and challenges while performing their professional and domestic responsibilities in the society.

I wanted the same to be translated into street art. One day I hope this is carried out also. The combination of working with children from BISP families, as well as

children from more privileged backgrounds is a way to bridge gaps in society which I hope will be taken forward. Art, paint, color and imagination are incredibly important tools in any journey of self-improvement that any community or society undertakes. It is not possible for children to imagine a better future if they are not provided the space and the opportunity to draw it, map it, and articulate it.

15. Motorway Police

BISP is committed to providing complete rehabilitation of a beneficiary through vocational training including guidance and counseling, vocational training facilities and vocational and professional training. The trainings have been given through National Vocational Training and Technical Education Commission (NAVTEC), National Center for Rural Development (NCRD), Islamabad, TEVTA Punjab, Motorway Police, Aik Hunar Aik Nagar (AHAN), Trust for History, Art and Architecture Pakistan (THAP) and other similar provincial organisations. Data of 400,000 BISP beneficiaries is being provided to these organisations so that their vocational training will be completed by 2020.

16. E- Schools/E- Clinics

‘Consultative Conference on IT based Innovative Solutions’

BISP, being an equalizer, a sign of national integration and custodian of Pakistan’s vulnerable strata of population, aims to provide facilities to its beneficiaries throughout the country on equal footings. Keeping in view this context, BISP needs to collaborate with ongoing development and social sector partners’ initiatives for establishing e-solution centers in all the regions of the country. A “Consultative Conference on IT based Innovative Solutions” was held at BISP headquarter. Through these centers, BISP will be able to arrange provision of facilities of education, health and employment to its beneficiaries even in the remote areas. here at BISP Secretariat. The conference was attended by the representatives of Ministry of IT, NAVTTC, FBR, World Bank, DFID, USAID, JICA, Aurat Foundation, NRSP, RSPN, PIDE, Telenor, Taaleem Foundation, ILM Trust Pakistan, PRP, Muslim Hands, ECHO, HAP-Pak, HHRD, ARC, HRDN, ITA, Pak-Turk Schools, Bilytica Pvt. Ltd and e-Health NexSource. The purpose of this conference was to interact with the experts and organizations that have been successful in deploying innovative Information and Communication Technologies (ICTs) for providing swift solutions to social issues, posing challenges to social protection. BISP aimed at learning the innovative solutions to education, training, skills and primary health to design graduation strategies for BISP beneficiaries

The initiative of e-schooling focused on innovative solutions for improving access and quality in mainstream schooling. E-schooling provides education facilities and e-skills to the students of remote areas through IT solutions as these areas are deprived of quality education and vocational trainings. Telemedicine centers provide patients of far-flung areas, access to quality doctors and medical facilities through video sessions. Thus, the use of technology helps in overcoming the issue of access to quality education and healthcare in the country. It was deliberated that all the organizations were working in different areas and directions and there was a need to pool their efforts for welfare of downtrodden segments of the society. One day I hope BISP is able to connect these to its beneficiaries and benefit from this technology.

17. Adult Literacy (Mera Chand Model School and BISP)

A 2 year learning program which will take BISP beneficiaries from zero education to matriculation. This program was to be targeted for those BISP beneficiaries who had missed the school cycle and wished to become literate. Mera Chand Model High School focuses on adult literacy by providing free education to deprived men and women who failed to get formal education in their early years of age. The illiterate and unproductive segments of the society are brought into the mainstream by equipping them with higher secondary education within a short span of two years thus providing them a launching pad for further education and income generation. BISP urged the provincial governments to work on promoting the adult literacy. The experience of Mera Chand Model High School might be helpful to the provinces in implementing the projects of adult literacy. BISP also appealed to the business community to direct their corporate social responsibility activities towards spreading adult literacy. Besides free education to children, this institution provides dresses, books, registration fees of the Board and a monthly stipend of PKR 500 to them. It is such projects if encouraged by CSR directed at BISP beneficiaries that can improve their literacy levels.

18. Civics Training

BISP carried out civics training through a life size board game which children of BISP beneficiaries played with their mothers in the audience. Questions asked were on the pattern of snakes and ladders and contributed to a better vision of a healthy society. This activity is designed to have different levels starting from surface to deep level. We can say that at surface level it is into a game to entertain children; at deep level it contains a serious message to abolish certain prevailing evils from our society.

The activity promotes awareness not only among young generation but also it is equally effective for adults. It teaches the most sensitive rather burning or hot issue of our society such as child abuse domestic violence, corporal punishment by the teachers and lost but not the least waywardness among our youth. For instance domestic violence not giving respect to women which they deserve not giving them just and equal status to them as compared to dominated males in our society are focused and highlighted not only in an interesting but also in a very serious and sober manner.

For the above mentioned the civics training a real life board game was conceived and designed by Pakistan's renowned cartoonist Ms. Nigar Nazar (Gogi).

19. Visit to Line of Control (LoC)

I visited Line of Control (LoC) many a times during my 3 plus years as chairperson, met affected BISP beneficiaries and condoled with the families of Shuhada as a result of LoC violations by Indian Army. BISP is committed to provide dignity, empowerment and meaning to lives of its beneficiaries. It is a prime women empowerment programme in the country that is making under privileged women financially and socially inclusive. I heard the problems of beneficiaries and instructed BISP staff to resolve the issues at the earliest. I visited Line of Control (LoC) to enquire after BISP beneficiaries. The new survey for NSER update would ensure 100% coverage of the population living near LoC. As these people are terror struck and poverty indicators are high so BISP would make extra efforts for their coverage and ensure that no deserving is left out. I also visited home of a martyred girl in village Chahi tehsil Samhaini as a result of firing across the LoC to offer fateha. While condoling on the martyrdom of his daughter, I condemned the LoC violations by Indian Army and expressed grief over the loss of precious lives. I appreciated Government of Pakistan's support for the innocent Kashmiris against Indian atrocities and assured that Pakistan would continue to extend political, diplomatic and moral support to the Kashmiris' struggle for freedom from Indian occupation and their right of self-determination. I also requested international peace agencies to take notice of these violations by Indian Army so that human lives could be safeguarded.

20. Insaf Card

In 2016, the Government of KP started Sehat Sahulat Program (SSP) with the aim to improve the health status of targeted population of KP through increasing

their access to quality health services and to reduce poverty by reducing their out of pocket payments for health related expenditures. Through this scheme, the government plans to provide health cards for hospitalization coverage to 51% of the 1.8 million households through a Public Private Partnership between the governments, insurance company and private sector hospitals of KP. In cooperation with KfW, after careful study of health care delivery systems across the world, the Department of Health has designed and developed the Sehat Sahulat program for the citizens of KP.

Initially, the programme was launched in four districts, including Kohat, Mardan, Malakand and Chitral, with the financial assistance of German bank, KfW. For identification and targeting of beneficiaries, BISP data with PMT ranges from 0 to 16.17 was obtained. Later on, Social Health Department of KP obtained BISP data on PMT cut-off score upto 32.5 thereby bringing more people under its umbrella.

The two years programme had a budget of PKR 5362.2 million and would be run as regular scheme through proper legislation. Under this programme, health insurance cards will be issued to 1.8 million households. Free medical treatment facilities can be availed from designated private and public sector hospitals. The programme, besides ensuring free medical treatment to the deserving population will also help reduce poverty rate in the province. Premium for health insurance card is around PKR 1,700 for household, which will be paid by the provincial government.

The insurance provider provides reports for each district giving the coverage of patients by gender type, age group, admissions by treatment and facility type (Government Vs. Private) and finally the treatment costs claimed by public facilities and private facilities.

21. Complementary Initiative

Complementary Initiative Wing is responsible for designing graduation BISP's own programmes and searching out partnerships with other organisations for graduation and sustainability of BISP beneficiaries. CI Wing has arranged partnerships with various organizations in the form of Memorandum of Understandings (MoUs). Snapshot of each MoU is furnished here:

a. Akhuwat

BISP and Akhuwat, inked a Memorandum of Understanding at Lahore on 29th Aug, 2015 laying the basis for working together for poverty eradication through micro-finance. The understanding was held in a dignified yet simple event at the historical Mian Mir Mosque in the presence of more than 500 men and women. Microloans extended by specialist organisations such as Akhuwat are a preferred mode for poor women to graduate out of poverty. Cheques were also distributed for microloans under the Chief Minister's Scheme for Self Employment.

b. DoctHers

BISP and DoctHers have reached an agreement for providing healthcare to the BISP beneficiaries at concessional rates. A Memorandum of Understanding (MoU) was signed between both the organizations on December 8th, 2016. The purpose of MoU is to provide BISP beneficiaries with quality healthcare with minimum expense. DoctHers is an organisation which connects home based qualified female physicians to underprivileged populations via nurse-assisted video consultations in 9 Tele-Medicine Centers across the country. Five Tele-Medicine Centers are located in Karachi, while three are in Hafizabad, Mansehra and Dhadhar respectively. Under this MoU, DoctHers will provide healthcare to BISP beneficiaries at concessional rates in all of its centers.

According to Pakistan Medical and Dental Council (PMDC) Statistics-2015, every year approximately 14,000 women graduate from medical schools but only 50 percent are doing practice. Out of the 70,000 licensed female physicians, barely 9,000 are practicing doctors. As per Pakistan Health & Demographic Survey 2012-13, 120 million Pakistanis fall below poverty line out of which 90 percent have little or no access to quality healthcare. The services of DoctHers include online consultations with general physicians, lab collection, free basic dispensary items, mini dispensary on discounted rates, medical camps and other value added services. Diseases dealt by DoctHers include hypertension, diabetes, dermatology, mental health, anemia, gastro intestinal diseases, ENT infections, OBS/ gynecology, malnutrition in children and pediatric services.

c. Nestle

BISP entered into a partnership with Nestl  Pakistan on 2nd May, 2017 to provide livelihood opportunities for BISP beneficiaries and reduction in malnutrition by signing a Memorandum of Understanding (MoU). The MoU was signed under BISP poverty graduation strategy that links BISP

beneficiaries with welfare initiatives enabling them to become self-reliant and under Nestl  Pakistan’s Rural Deep Reach Project, which focuses on needs of low-income population by offering them Popularly Positioned Products (PPPs).

In the pilot phase of this partnership, Nestl  Pakistan will provide livelihood opportunities to BISP beneficiaries in Renala, Sahiwal, Okara and Pindi Bhattian. The beneficiaries will act as Sales Agents on behalf of Nestl  Pakistan and will be responsible for door-to-door sales of PPPs within the community as a large portion of Pakistan’s population suffers from deficiencies in key micronutrients of Iron, zinc, vitamin A and D. PPPs are affordable, nutritious and high quality products. Nestl  Pakistan will also build the nutrition knowledge of BISP beneficiaries by conducting nutrition awareness seminars.

To-date approx. 200 beneficiaries have become Nestl  Pakistan Sales Agents from across Pakistan, mainly Punjab and Sindh. These beneficiaries have undergone a rigorous sales training, and are involved in selling Nestl  Pakistan fortified products to Bottom of the Pyramid populations at a low cost. Nestl  Pakistan has also launched the Healthy Women Program, which focuses on imparting relevant nutrition knowledge amongst BISP beneficiaries. Through the use of visual aids and easy-to-understand handbooks, the Nutrition experts inform women on the importance of good nutrition, ideas on how to cook healthy nutritious meals within a budget, and disseminate key nutrition and hygiene messages to the beneficiaries. This comprehensive program addresses the key issues faced by these women, including health, hygiene and food safety, etc. On average each sales agent of BISP is taking home PKR 10,000 per month extra as a result of this employment.

Nestl  Pakistan completed its first nutrition workshop in Renala with over 60 beneficiaries in its first cohort. They plan on conducting at least 15 nutrition workshops in the districts of both Punjab and Sindh in 2018.

Punjab: 185 Sales Agents (Till March 2018)		Sindh: 8 Sales Agents (Till March 2018)	
Renala:	51 Sales Agents	Rohri (Sukkur):	4 Sales Agents
Pindi Bhattian :	39 Sales Agents		
Ludden:	20 Sales Agents	Panoakil (Sukkur):	4 Sales Agents
Kabirwala:	15 Sales Agents		

initiative is a great step towards harnessing their skills, making them independent and securing their future for a prosperous Pakistan.

f. Acid Survivors Foundation (ASF)

A MoU was signed between BISP and Acid Survivors Foundation on March 29th, 2018. The purpose of this MoU is to set a framework for the development of synergies between BISP and ASF's to benefit the BISP beneficiaries across the country. This cooperation would establish the objectives and guidelines regarding collaboration between the two entities, BISP and ASF, in reducing acid and burn crimes and GBV in Pakistan through:

- i Knowledge Attitude Practice (KAP) Research
- ii Monitoring of impact of acid and burn crime law as well as other women, girls' rights related laws and policies
- iii Contributing to the enactment of Comprehensive Acid and Burn Crime Bill and other pro-women and girls' laws via evidence generation and social mobilisation
- iv Contributing to the notification of pro-women and girls' policies via generating evidence and through social mobilisation
- v ASF in collaboration with BISP and other relevant state authorities will design a strategy that will aim to counter VAWG (violence against women and girls) including acid/burn violence and generate a reinforced support for gender equality and women rights in Pakistan.
- vi ASF will provide Training of trainers (ToT) on gender equality and women's rights to 210 BISP community committee leaders
- vii BISP social mobilisers will be trained on community mobilisation, psycho-social support and child friendly communication. They will help in sensitising against VAWG and in promoting gender equality within BISP beneficiary communities and in areas where acid violence and VAWG is highly prevalent.
- viii Establish effective mechanisms for data collection and analysis and monitoring purposes.
- ix Contribute to establishing a Knowledge Management Unit (KMU) to document and share good practices relating to preventing and responding to acid violence and GBV, for capitalisation purposes.
- x Actively work on evidence based advocacy and lobbying for further legislation related to acid and burn violence, and policies relating to VAWG in order to provide better comprehensive protection at national and provincial level

- xi Organize awareness, training/networking workshops for knowledge transfer and mobilisation of elected representatives and policy makers, capacity building and sensitisation of parliamentarians, especially women parliamentarians, in relation with acid and burn violence

g. Inbox Business Technologies

A MoU between BISP and Inbox Business Technologies was signed on April 2nd, 2018. Both the organisations agreed on the following:

- Inbox Business Technologies offers a complete range of technology services, such as business applications, IT infrastructure enablement and managed services.
- Inbox now an end-to-end IT solutions provider, with a focus on giving clients unparalleled operational efficiency, giving them the competitive edge required in the progressive market.
- Inbox started as an entrepreneurial venture in 2001 and set out to redefine Pakistan's computing industry with the first local computer brand the Inbox PC.
- Inbox in the recent years had incredible success and now has moved one step ahead by globally expanding services like IT Infrastructure Enablement & Business Applications.
- Inbox aim to provide organizations with complete automated and integrated systems and platforms for them to improve their operations and become more efficient.
- Inbox will create a prototype of a system through which BISP can digitally and securely share the data with different entities while keeping the data ownership and enabling advanced algorithms of Data Sciences & Syndication to make the data more valuable and relevant.
- BISP will provide the anonymous data and actual in few cases as per BISP data sharing protocols/policy to Inbox for the prototyping purpose only.
- Inbox, having its own IP on the IT platform, Mediation engine, algorithms related to Data Mining, Machine Learning, Secure API framework and Software code shall use the provided data to showcase a Web based system Prototype for only the use of BISP with following high level features.
 - New data Dimensions can be created with better Dashboards.
 - Secure API framework to Share the Data Sets.

- Syndication Techniques between different data marts.
- Optimized Reporting Engine with Query Builder.
- Roles Based access for Data Monetization.

h. Indus Heritage Trust

The purpose of the MoU is to ensure mutual cooperation, Collaboration to support and advice on skill development, training and various poverty alleviation interventions and broader poverty gradation strategy implementation for artisans among the BISP Beneficiaries in the selected Districts.

- Design and organizing special training programs on Indus Heritage Trust (IHT)'s value chain model with BISP beneficiaries
- IHT will introduce new marketable designs to BISP artisans/beneficiaries which create more market for products. This will be achieved through adaptation, training and guidance of the artisans.
- IHT is opening Community Facilitation Centers (CFCs) in Punjab and Sindh which will facilitate artisans & Community
- IHT will help artisans to establish their independent own enterprises, to provide access to credits and it the marketing of their products to reduce exploitation of middlemen.
- IHT will advocate for the artisan's skills and national heritage of Pakistan to develop public awareness of the value and importance of hand made products by poor workers, Promote BISP activities in selective events and may utilize ART and Craft Village Islamabad as Venue.
- BISP and IHT will collaborate and cooperate in skill development and training of BISP beneficiaries in selected Districts of Punjab and Sindh
- BISP will provide data for BISP Beneficiary Committee's (BBC's) to IHT for maximizing their outreach to artisans/beneficiaries.
- IHT will design and organize special training programmes on IHT's value chain model with selected BISP beneficiaries.
- IHT will impart e-commerce training to BISP beneficiaries to increase market access.
- IHT will open Common Facility Centre (CFCs) in Punjab and Sindh to facilitate BISP artisans/beneficiaries & the community at large.
- IHT will run a pilot project of training around 50 BISP beneficiaries in a selected district by BISP as a proof of concept for this project.

i. World Food Program

WFP has signed Letter of Understanding (LoU) with BISP for carrying out Operational Research for building the evidence base for prevention of under nutrition as part of cash assistance programs through comparison of nutrition sensitive approaches with cash based transfer through in the BISP received from World Food Programme (WFP).

WFP is conducting Operational Research to get a solid contextual driven scalable model for integrating nutrition specific and sensitive approaches to a national social protection programme. The action is anchored upon the need to address high rates of malnutrition in Pakistan where the highest burden is within the poorest sectors of the country. The pathways include Cash transfer within a national social protection programme, women empowerment, design and implementation of well-structured behavior changes communication interventions etc. giving an innovative model to prevent malnutrition.

With over 1 million mothers organized across 64,000 BBCs in 32 districts and 64% women beneficiaries exercising control over the use of cash transfer, WFP is planning to use WET programme for piloting the integration of nutrition sensitive approaches in the existing social protection programme. WFP will carry out operational research to build evidence of different nutrition sensitive mechanisms that contribute to the reduction of chronic malnutrition amongst under 2 children from the poorest households in Pakistan with an aim to provide a contextual replicable sustainable model. During the research, collaborating partners including BISP will work with an internationally recognized research institution to design and implement Operational Research (OR) within an existing cash based social transfer programme. The OR is being carried out in Rahim Yar Khan, selected in consultation with relevant stakeholders.

The proposed study will be conducted within the BISP beneficiaries having Pregnant and Lactating Women (PLW) and 6-23 months old children in households. These selected households and that will be assigned, by cluster, to one of three groups:

- Cash with Behavior Change Communication (BCC)
- Cash with enhanced BCC
- Cash with BCC and provision of Specialized Nutrition Foods (SNF) to PLWs and children 6-23 months.

The proposed research would entail:

- Formation of a Technical Advisory Group (TAG) composed of all relevant stakeholders (both national and international)
- Commissioning of an operation research protocol by an internationally recognized academic/research institute
- Designing of a work plan for implementation including key milestones, deliverables, budget etc.
- Commissioning of a BCC Formative research for the strengthening BCC programmes along the operational research
- Implementation of operational research through social protection programme i.e. BISP along with other partners. This will include baseline, midline, process evaluations, coordination, end-line/terminal etc.

j. Chal Foundation

A MoU between BISP and Chal Foundation was signed on April 4th, 2018. Chal Foundation is engaged in provision of assistive devices [Prostheses, (artificial limbs), Orthosis (assistive devices) and Wheelchairs] and related physical therapy with possibility of regular review, repair and replacement for the differently abled individual of the society.

The purpose of the MoU is to ensure mutual cooperation, collaboration and support in provision of assistive devices to the differently abled individuals among BISP beneficiaries in selected districts in order to equip them with the means of becoming contributing citizens of the society an enabling them to better utilize the cash transfer by BISP to its maximum utility. BISP is under its complimentary initiatives program would facilitate Chal Foundation to mutually contribute in achieving 2030 Agenda for Sustainable Development 'Leaving no one behind'. Chal Foundation would therefore rehabilitate the Persons and Disabilities (PWDs) physically so that they would better utilize BISP financial assistance in terms of cash transfers. Under the MoU, BISP would provide data of differently abled BISP beneficiaries in the selected districts to Chal Foundation as per Data Sharing Protocol of BISP. Chal Foundation will provide assistive devices (prosthetic and orthotic) by following the procedural steps such as prescribing, fabricating, fitting, gait, and usage training of devices and post device follow ups, free of costs, to the differently abled BISP beneficiaries in the targeted districts. For this purpose, Chal Foundation will run a pilot for BISP beneficiaries in district Charsadda without any financial liability on part of BISP.

I hope joint venture with Chal Foundation; will provide confidence and motivation for disabled BISP beneficiaries to be productive part of the society.

22. BISP's Role in Promotion of Financial Inclusion in Pakistan

Financial inclusion is considered a stepping stone for inclusive growth. The Government is cognizant of importance of financial inclusion in poverty reduction, inequality and stimulation of job creation. In Pakistan, various efforts are underway to include the un-banked into country's financial system enabling them to use the financial services associated with the overall fiscal system. One of the major steps in this direction is the financial assistance delivery system of Benazir Income Support Programme, country's largest social safety net from conventional money order based delivery mechanism to e-payment system (branchless banking). Having transferred cash to the poor households for last 10 years, BISP has become natural source for the financial literacy and inclusion of the down trodden in the country.

A major catalyst of financial inclusion in Pakistan is the payment to 'poorest of the poor' through Benazir Income Support Programme (BISP) which is the largest and most systematic social protection initiative in the history of Pakistan. BISP helps the poor by providing a minimum income support of PKR 4,834 per quarter to cushion the adverse impact of food, fuel and financial crises on the poor. BISP has achieved target of 5.4 million beneficiaries under unconditional cash transfer (UCT) by end December, 2017. BISP is making payments to more than 96% of its beneficiaries through technology based payment mechanisms like Smart/Debit cards, mobile phone banking and now through Biometric Verification System thereby catalyzing the learning and inclusion of these individuals in use of various financial and banking instruments. BISP's technology based payment mechanisms (banks and other formal financial service providers like mobile banking etc.) have resulted in financial inclusion of millions of ultra-poor across Pakistan. Following are some of the initiatives undertaken by BISP for financial inclusion of the vulnerable and marginalized segments of the society.

- BISP has introduced Limited Mandate Accounts (LMA) for the un-banked population which hails from the ultra-poor segments of the society. The usage of these accounts has exposed beneficiaries to formal financial system, and concept and use of bank accounts.
- More than 5.4 million eligible women have opened Limited Mandate bank accounts.
- Every beneficiary has been provided with a debit card for accessing her bank account through ATMs (9,000) and retail cash-out outlets (1300) across the country.

- As of December, 2017 more than PKR 556 billion has been disbursed to beneficiaries out of which PKR 302 billion have been paid through branchless banking channel.
- Beneficiaries at the time of receipt of card are given a brochure which gives pictorial representation of the procedure vis-a-vis withdrawal through ATM and POS machine. This is an effort to impart preliminary financial literacy to beneficiaries who are mostly illiterate.
- Based on the findings of the pilot, it is envisioned that the exposure to beneficiaries would be trained in financial decision making including budgeting, saving, investing and financing.
- Prime Minister launched an interest free loan scheme, PMIFL and so far approximately 30,000 BISP beneficiary families have benefited from the scheme as of 30-10-2016.
- Punjab Chief Minister's Self Employment Scheme has disbursed interest free microfinance to more than 80,159 beneficiaries of BISP as of 2010 through Akhuwat, a micro finance organization. Availing of microfinance loans by BISP beneficiaries, 30,000 from PMIFL and 80,159 from Akhuwat has been a major leap in the financial inclusion of these individuals.
- Being aware of the importance of financial inclusion in poverty alleviation, BISP in coordination with State Bank of Pakistan and other stake holders developed a "New Payment Model", which intends inclusion of a proper banking account which will offer other financial services to the beneficiaries. Once implemented, more than 5 million unbanked and poor women will be included in the financial system and they would avail full-fledged financial services.
- A pilot of biometric verification based payments is being implemented in 8 selected districts across the country which ensures presence of beneficiary at the time of payment and removes complex verification procedures.
- Through partnership with FINCA bank and development of specialized saving products for BISP beneficiaries through CDNS, BISP has become the main catalyst for financial inclusion of poor in the country. This is being further strengthened by launch of two graduation programmes which will expose individual to a wide range of financial products like cash grants, asset transfer, insurance etc. During her visit to Pakistan, Dutch Queen Maxima of Netherlands gave a special visit to BISP as recognition for the contributions made by BISP to the financial inclusion of the poor in Pakistan.

23. BISP launches #SheDecides

Benazir Income Support Programme launched the global She Decides campaign in Pakistan on May 31, 2018. A ceremony was held in this regard at BISP headquarters which was attended by former Speaker of the National Assembly, Dr. Fehmida Mirza, EU Ambassador to Pakistan Jean Francois Cautain, Country Director, World Food Programme, Mr. Finbarr Curran and Ms. Meesha Shafi, a celebrity, singer and champion of women's right.

BISP allows its beneficiaries to decide various aspects of life by themselves and empowers the women at household level. However, the following aspects of She Decides will be utilized to empower BISP beneficiaries which include:

- How to spend her BISP stipend on the family,
- How to protect herself from harassment and violence as highlighted in Islam,
- How to take care of her body, mind and soul as per her right out in Islam,
- How to raise and Protect her children as per the teaching of Islam and
- How to contribute through economic participation for her family's wellbeing?

However, BISP has launched this drive of women empowerment under the umbrella of Islam. Former Speaker of the National Assembly, Dr. Fehmeeda Mirza said that under SheDecides BISP reflects the central theme of global development agenda. She appreciated the efforts of BISP towards women empowerment of most marginalized segment of society.

EU Ambassador to Pakistan Jean Francois Cautain appreciated the idea of launching SheDecides in Pakistan and hoped that the initiative will gain acceptance in the society which will lead to equal rights for women and let them choose how they want to lead their lives. Country Director, World Food Programme, and Acting UN Representative Mr. Finbarr Curran also appreciated the idea and hoped that the initiative will lead to more voice to women in Pakistan.

Ms. Meesha Shafi said that speaking the truth should be comfortable for everyone. She added that we have to take away the perception of shame in speaking up against harassment and rid the society of impunity that has gone on for too long.

Secretary BISP Mr. Omar Hamid Khan said that 'BISP is fully cognizant of the fact that the reproductive health status of population in Pakistan remains much below the desired level.'

BISP is focusing on maternal health and child nutrition for bringing about holistic wellbeing of the Beneficiary Households.

Chapter 11

The BISP Team

- 1. BISP HR structure**
- 2. BISP Council and Board**
- 3. Training at BISP**
- 4. HR Organogram/ structure**
- 5. HR Improvements**
- 6. High level visits to BISP**
- 7. Women at BISP**

1. BISP HR Structure

BISP as an organization has a nationwide presence with headquarters in Federal Capital, Islamabad, and six regional offices, four at provincial capitals, one at AJK and one at GB. There are 34 divisional offices and 385 Tehsil offices all across the country. This structure aims at facilitating programme implementation at national, provincial, divisional, and local level. The regional offices in the provinces are headed by Directors General while AJK and Gilgit-Baltistan are headed by Regional Directors. All Director Generals and Regional Directors administratively report to the Secretary BISP, being head of the Management.

There are five implementation levels: 1) Policy Level: Represented by BISP Council and BISP Board; 2) National Level: BISP Headquarters, specifically the Operations Wing, executes operations at the national level; 3) Provincial Level: 6 Provincial/Regional Offices ensure the implementation of the Programme in all provinces and regions; 4) Divisional Level: Over 34 Divisional Offices; and 5) Tehsil Level: More than 385 Tehsil Offices are incharge of the field work and maintain direct contacts with beneficiaries.

The Human resource of any organization is a make or break for its chief executive and when I took charge of BISP, I was very conscious of the Government of Pakistan usual hiring process and BISP staff. This was a staff Farzana Raja, the first Chairperson, had put up fast forward under special circumstances and with great political backing. She was one of the most empowered political CPs BISP ever saw because of the backing of a strong President Zardari. I lacked that political support so I had to work extra hard managing internal bureaucratic issues. The staff was hired on rules and regulations which were different to the rest of civil bureaucracy, and clearly there were many good and many not so good reasons for wanting to be a part of BISP versus any other ministry.

There were three types of BISP staff: the BISP staff hired for BISP operations, the deputationists from other ministers and the consultants. They were all better off than the usual civil service in terms of emoluments and thus the rest of the ministries, ministers, and civil servants had an issue with BISP staff – professional emoluments grudge if you like. For three plus years I defended my teams, despite all. I fought tooth and nail for their regularization, their pay raises, their bonuses and more importantly I tried to solve their teamwork issues. Not always winning but fighting sincerely for them.

My Citibank training taught me that if your team didn't gel as one you couldn't deliver for the customer, so early on we had the off sites to make them all gel. The differences were at many levels. Firstly the one described above which caused massive complexes because of the cascading salary structures and secondly the difference in terms of how head office and field staff functioned. I needed them all equalized. Whether I managed or not during my three years I don't know, I certainly tried hard.

However, above the staff gelling was the structure of the board and the non-existent Council as well as non-relations with Cabinet. Luckily for BISP's independence during PMLN days nobody was really interested in interfering too much in it at Cabinet level. So BISP either dealt with the Finance Minister in the first half, or the PM in the second half. In the first half the top finance advisors to the Finance Minister made mischief and hindered smooth BISP work. And in the latter half whilst the interaction was smoother when PM Abbassi took charge, there were the unnecessary hindrances from Finance on account of professional jealousies. All of the above were counter-productive to the workings of BISP.

2. BISP Council and Board

i. BISP Council

The Government of Pakistan is represented through BISP Council. It is the highest authority of BISP. The President of Pakistan is its Chief Patron and the Prime Minister is the Executive Patron of BISP council. Its members will be comprised of highly reputable, distinguished and well accomplished national and especially international individuals, appointed by the Chief Patron on the advice of the Executive Patron. Chairperson BISP is an Ex Officio member of the Council. The Council will meet at least once in a year. It has the following powers and functions:

- I. To mobilize financial resources for the Programme, specifically for the Safety Net Programme;
- II. To advise BISP Board on the following matters:
 - Policies on poverty management;
 - Enhancement of the Programme;
 - Reaching out to the donors through the Chairperson of the Programme; and
- III. Affairs of the Board and performance of its functions. BISP is in the process of forming the BISP Council.

Throughout my 3 plus years and throughout BISP's 10 years the Council could not be formed. I was hell bent on having international names in the Council to give BISP that international recognition it deserved and so I blocked tooth and nail any efforts at dilution of that mandate. I felt a second BISP board look alike like the first board would have taken away from BISP management its already affected speed. So I insisted on revisiting the names for the Council. I hope BISP finds an international Council and that political leadership in the future encourages versus discourages the same. My reasons were twofold: exposure for BISP and funding for BISP internationally, both of which BISP deserved. Something it didn't get through the non-existent Council in its first 10 years.

ii. Patron in Chief

It is not a national secret that BISP at the time of PPP was politically very strongly owned by the Federal and the Sindh governments. Apart from the obvious comparisons of MNA Farzana Raja having a Federal Minister status versus me having a Minister of State status for most of my time at BISP (elevated to a simple Federal STATUS versus oath in the last month of the PMLN government), the Board's decisions were also more centered around a strong Presidency dynamics.

The patron in chief of BISP Council has been the President since the inception of BISP. In the days of the PPP BISP, the Patron in-chief was President Zardari who was not just a figure head President like the current President Mamnoon Hussain. As such every time the President was involved in any BISP activity in the days of PPP it had a far heavier political ownership. In the PMLN days one could argue that the President, who is as per Constitution, supposed to be the figure head has played his constitutional role and has always been more than forthcoming in his support for BISP. But for BISP to flourish in the future as a strong arm of the Executive it needs to be more strongly politically owned than it has been in the last 5 years of PMLN. For that I would suggest that the Executive Patron of the Council and thus of BISP who is the PM of Pakistan needs to play a more active role. To be fair this balance has been achieved in the days of PMLN PM Shahid Khaqan Abbassi to a certain extent. He had far more involvement with BISP than PM Sharif.

iii. BISP Board

The BISP board has had 29 meetings to date in its 10 years of BISP existence. The last 8 have been in my tenure. For the sake of historic propriety it is

important to analyze and share some of the important decisions made by the various boards because the history of the development of BISP as an organization can best be gauged through some of these decisions.

iv. Composition

The BISP Board's first meeting was held on October 20th, 2008 in the committee room of the BISP Secretariat, 15th Floor, Shaheed-e-Millat Secretariat under the chairpersonship of BISP's first Chairperson namely MNA Farzana Raja. Those who attended the meeting were the Chairperson, Ms. Shahnaz Wazir Ali (MNA, Special Assistant to PM), Mr Naveed Qamar (MNA, Minister for Privatization & Investment), Mr. Salman Faruqi, (Deputy Chairman, Planning Commission), Dr. Kaiser Bengali (National Programme Coordinator), and Mr. Muhammad Sher Khan (Managing Director BISP).

Eventually the board of the PPP was to include private members like: Mr. Shams Lakha, Mr. Ijaz Nabi, Mr. Arif Nizami, Dr. Ishrat Hussain, and Mr. Shaukat Tareen.

What strikes me as important in the composition of the first board is the number of parliamentarians and Ministers. Initially the Minister for Information, Foreign Affairs, Water and Power, Economic Affairs Division, and Finance were all members of the board. As the years progressed the Government Members moved from Ministers to Secretaries and now in their place their Additional secretaries attend. I believe this is a reflection of the political importance of BISP. Secretaries in the current PMLN set up have been delegating their juniors to attend board meetings. This dilutes the working of an organization like BISP. Something I would like reversing back to Ministers if not full federal secretaries in the future.

The other main difference from the time of inception is the role of the National coordinator which of course finished soon after BISP took off and the role of Managing Director which has also finished. It is now just the Secretary BISP.

My first board was attended by the following members: myself in Chair, Secretary BISP, Zeba Sathar, Omar Hameed (Additional Secretary Economic Affairs Division), Mr Khusro Pervaiz (Additional Secretary Cabinet Division), Mr. Haque Nawaz (Additional Secretary Finance Division), Mr. Afraisiab (Additional Secretary Foreign Affairs). Private members Dr. Sania Nishter, Dr. Ali Cheema, Mr. Yawar Irfan Khan, and Mr. Amjad Rasheed were allowed leave for that

meeting. Interestingly Omar Hameed joined BISP as my fourth Secretary in October of 2017. Who would have known at the time.

Also I would like to pay tribute to my first set of Private Members. Dr Zeba Sattar and I shared a passion for the subject of malnutrition family planning and vaccination. Our dream of a conditional cash transfer on the same is soon becoming a reality. Mr. Amjad Rasheed and I shared a passion for fixing the disparities of the people of Balochistan. We travelled to Pishin in Balochistan on a mission of spot checking. A policeman was made Shaheed that same time in a nearby village, and I remember driving back with him in police bullet proof jeeps. Mr. Yawar Khan was the rock solid pillar holding together firm on party vision and mission. Whilst Dr. Ali Cheema was and continues to be the economic research expert we all rely on tremendously. Dr. Sania Nishtar, we were happy to support in her drive for WHO DG for which she and the government of Pakistan campaigned hard.

The current BISP board has the following private members: Dr. Ishrat Hussain, Dr. Ali Cheema, Prof. Dr. Abdul Bari, Dr Sania Nishtar, and Mr. Qazi Azmat Isa. BISP has the benefit of having Dr. Ishrat return back to the board. Prof. Dr. Bari brings his incredible health expertise whilst Mr. Qazi brings his graduation of poverty expertise to the current board.

v. Powers

The Powers of the BISP board have been defined in the Act:

1. Powers and functions of the board – the Boards powers and functions shall be
 - a. To approve budget of the Programme prepared by the Management;
 - b. To take decisions on the financial aspects of the Programme submitted by the Management for Board's consideration;
 - c. To monitor the Programme in a transparent manner;
 - d. To make regulations and approve policies and manuals in order to carry out the purposes of this Act;
 - e. To approve criteria of eligible families for financial assistance under the Programme; and
 - f. To present annual progress report to the Council and consider its recommendations.

The powers of the board depend on how effective the committees of the board are. I hope that in the future the board committees develop to be truly what they were envisioned to be in the Act.

vi. Decisions and discussion of the board

In my 3 years as BISP Chairperson the Board took decisions and were apprised on the following important issues:

1. The 100 days Action plan:
I remember this to be my first document through which I created a matrix of issues which were long overdue and which needed to be tackled so as to show some immediate positive results. I placed this in front of the 22nd Board Meeting of the BISP board, my first. This document was and always will be a reference point historically of how the management style of BISP changed in my tenure. A product of the corporate culture I was eager to show progress against targets.
2. The following committees were formed:
 - i Governance and Integrity committee,
 - ii Obligation and Liabilities Committee,
 - iii Audit Committee,
 - iv Programme Design Committee,
 - v Finance and Accounts committee.
3. Board of BISP Conduct of Proceedings Regulations 2015, were finalized.
4. Yearly budgets of BISP were discussed and passed.
5. Updation of the NSER. This proved to be the most important initiative of my tenure, with tremendous feedback from the design committee of the board. I maintained from the beginning in the board meetings that we would carry out the NSER updation in a cost effective, systematic and scientific manner. It was due to the Board's efforts that the NSER had a strong backbone of a technical committee of experts keeping its deliberations most apolitical. It was the board who gave the NSER's initial approval. It was also the board who insisted on exploring best value for money options in the methodology of the survey by utilizing best technical options from development partners. And finally, it was the board who raised the bar on ensuring data integrity for the NSER.

6. Board from time to time took decisions on de-credit policies which decided how and when to let BISP beneficiaries access the funds they had not withdrawn for long periods of times. It goes to the board's credit that it took decisions based on a good balance between ensuring least financial hit on exchequer in terms of floats being earned by banks on such accounts as well as ensuring that issue of non-withdrawing beneficiaries was handled with a human angle and the women being affected were assisted to the maximum. Non-withdrawing beneficiaries were minimized with active efforts of BISP management during my tenure.
7. BDC centers and BDC issuance was increased initially to meet the demand of new beneficiaries entering the programme. This remained a challenge in places like Balochistan. I remember how BDC centers with less load were adjusted and rationalization was done with areas which had more demand.
8. Board was informed of the issue of data sanity. Those cards which had been identified as wrong updates and not in the eligible criteria listing were blocked to meet audit requirement.
9. Stringent audit procedures in form of new DG, internal audit charter, new audit procedures and manuals were presented to the board.
10. New banking procedures with new payment model options were presented to the board and the introduction of the biometric option was approved and later expanded. The advantages of the biometric option were ease and transparency and cutting of the ATM middle man mafia. What the board approved as guiding principles for the new banking model is important to underline here so that in the future as well the same parameters are followed:
"New banking model
 - a. It should be CNIC + Biometric based instead of a special card of a bank. Its withdrawal mechanism/ tool should be simple and verifiable.
 - b. The banking model should be transparent and easy to procure in a non-controversial and transparent manner.
 - c. It should be based on latest technologies requiring changes at the back end level only without migration of beneficiaries to a new card etc.

- d. It should have fool proof reconciliation built into its main operations.
 - e. It should not lead to complete dependency on a single entity.
 - f. It should be quickly implementable.”
11. The issue of BISP Pay packages was discussed and the ball between board jurisdiction or Finance Ministry GoP jurisdiction kept oscillating during the course of my tenure. The resolution of this complex issue is best explained in the HR section. Though not handled at the speed that I /my BISP employees would have liked due to Finance delays.
12. Data sharing protocols updation to make data sharing for the development of BISP beneficiaries more open to public was approved by the board. Following international trends of open data, BISP was allowed to share its non-propriety data with general public. Research data was encouraged in the new policy which made BISP’s case studies in foreign universities and national universities possible.
13. Board formally closed Waseele-e-Sehat and Haq programs.
14. The last board meeting before publishing of this book, was perhaps the most historic as apart from having new board members from relevant skill sets the board gave the approval for the national roll out of NSER and the New PMT formula as designed over the last 3 years. The board also approved the policy for the cut off of the PMT in the new NSER and the new eligibility criteria. It also gave approval of an exit strategy for outgoing beneficiaries. As well as the payment to those who had been signed up in pilot districts. It was the culmination of 3 years of technical work which I felt the board gave.
15. The new graduation model with business incubation, direct cash transfer models based on the recommendations of the design committee were also approved by the 29th BISP board.
16. An endowment fund policy which would add to the sustainability of the BISP fiscal space was also approved by the board.

3. Training

Any HR department has to have a robust training program for it to deliver for its customers. I share sample training programs for all stakeholders to understand

how BISP was different to other Ministerial trainings. I believe BISP had more international exposure thanks to its development partners. The following SAMPLE table of foreign trainings is a testament to that.

Jan-2016 to Dec- 2017 Foreign Training Availed by BISP Officers (Processed through Training Section)			
Jan 2016 to Dec 2016			
Training Subject	Dates	Designation	Country
J-PAL Conference on Social Protection: Evidence for informed Policy	12 to 13 Jan 16	Director General (CT/NSER)	Rawanda
Delivering a Lecture on invitation of First Microfinance Bank Afghanistan (FMFB-A)	12 to 13 Jan 16	Director (M&E)	Afghanistan
Building Capacity to Use Research Evidence	08 to 10 Feb 16	Director General (Punjab)	USA
Conference on "India-Pakistan Regional Economic Strategies"	19 to 20 Feb 16	Director (Research)	Australia
"Third High Level Meeting on the Country-Lead Knowledge Sharing"	25 to 31 March 16	Director General (F&A)	USA
Seminar on "Regional Financial Cooperation for Eurasian Countries	29-Mar-2016 to 12-April-2016	Director General (CI)	USA
World Bank Protection and Labor Social Safety Nets Core Course, 2016	25-04-2016 to 06-05-2016	Director General (F&A)	USA
Inclusive Growth and Sustainable Poverty Reduction for developing Countries	08 to 28 April 2016	Dy. Director (Payment/WeH)	China
The Government Forum on Electronic Identity	24 to 26 May 16	Director General (CT/NSER)	Indonesia
The Bilateral Seminar on Public Administration for Civil Servants of Pakistan	05 to 25 May 16	Director General (Admin)	China
J-PAL Conference on Social Protection: Evidence for informed Policy	28-07-16 to 10-08-2016	Director (Research)	Indonesia
Training Course on Digital TV Broadcasting Techniques for Developing	18-08-16 to 07-09-16	Dy. Director (Media)	China
Global Learning Forum on Shock Responsive Social Protection Systems in an Uncertain World	28 to 30 Sep 16	Director (CT/NSER)	Germany
High Level Meeting on South South	07 to 08	Director (Admin)	Malaysia

Cooperation for Child Rights in Asia and Pacific	Nov 16		
Training on National Payment Infrastructure	07 to 08 Nov 16	Director (Payment/Procurement)	Manila Dubai, UAE
Administration for Occupational Skills development at Japan	07 to 08 Nov 16	Dy. Director (WeR)	Japan
Program for Result for Sustainable Development Result	12 to 14 Dec 16	Project Manager (PMU - WB)	Thailand
ADB and ADB-I Learning Program on Financing Social Protection for Sustainable Development Goals	15 to 16 Feb 17	Director (Donor Coord.)	Korea
Seminar on Public Policy Management for Pakistan	14-04-17 to 04-05-17	Director (HRM)	China
Training course on "Integration of sufficiency economy for empowerment on mobilizing sustainable development	05 to 25 June 17	Dy. Director (E-Commerce)	Thailand
Women Economic Empowerment Forum	23 to 25 May 2017	Dy. Director (FO)	Thailand
Strengthening Community Based Sustainable Livelihood for Activating Poor by Opening Marketing Channel through E-commerce	25-26 Sep 17	Dy. Director (FO)	Indonesia
Seminar on Social Information System	3-4 Oct 17	Dy. Director (NSER)	Mexico City
Second Technical Working Programme	5-6 Oct 17	Director (WeT)	Rome, Italy

The next level of trainings, were internal on how well our implementation partners who were not BISP staff were trained. A sample for one year follows:

Waseela-e-Taleem Trainings & Workshops in Year 2017				
Subject Course	Duration	Participant	No. of Participants	Venue
Training Workshop for Master Trainers of Partner Firms on Waseela-e-Taleem	23 rd Jan to 24 th Jan 17 and 27 th Jan to 28 th Jan 17	39 Participants of Partner Firms Aurat Foundation & Mot and McDonald Pakistan (MMP)	39	BISP HQ
Waseela-e-Taleem Training/Capacity Building of WeT Staff	10-11th July, 2017	HQ Staff, concerned Regional Coordinator (WeT), Divisional Directors, Assistant Directors and Tehsil Coordinators (WeT)	40	Islamabad
	13-14th July, 2017		35	Bahawalpur
	17-18th July 2017		50	Sukkur
	20-21st July 2017		30	Abbottabad
	24-25th		35	Peshawar

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	July 2017			
	23-24th Oct 2017		30	Quetta
	1 to 2nd Aug 2017		35	Gilgit
Total Participants			255	
Grand Total			294	

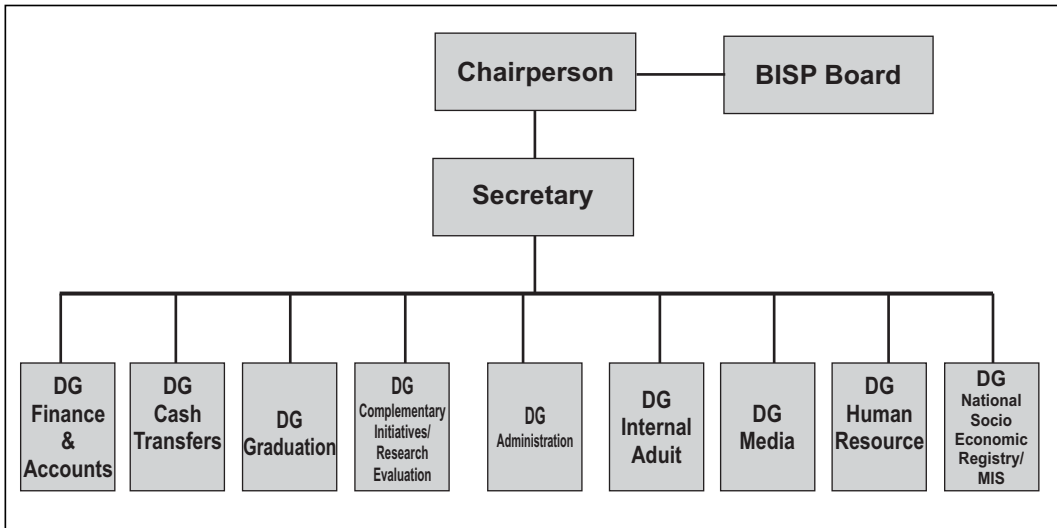
Waseela-e-Taleem Trainings & Workshops in Year 2017

Subject Course	Duration	Participant	No. of Participants	Venue
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	27 th Jan to 28 th Jan 17			
Waseela-e-Taleem Training/Capacity Building of WeT Staff	10-11th July, 2017	HQ Staff, concerned Regional Coordinator (WeT0, Divisional Directors, Assistant Directors and Tehsil Coordinators (WeT)	40	Islamabad
	13-14th July, 2017		35	Bahawalpur
	17-18th July 2017		50	Sukkur
	20-21st July 2017		30	Abbottabad
	24-25th July 2017		35	Peshawar
	23-24th Oct 2017		30	Quetta
	1 to 2nd Aug 2017		35	Gilgit
	Total Participants			255
Grand Total			294	

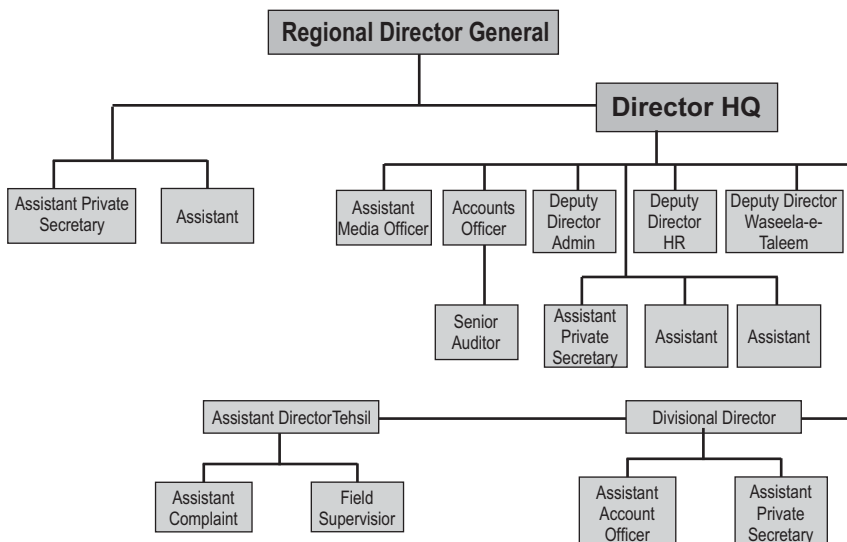
The shortcomings here were on regular trainings for rest of staff which going forward needs to be fixed by future BISP management.

4. HR Wing Organogram and Structure

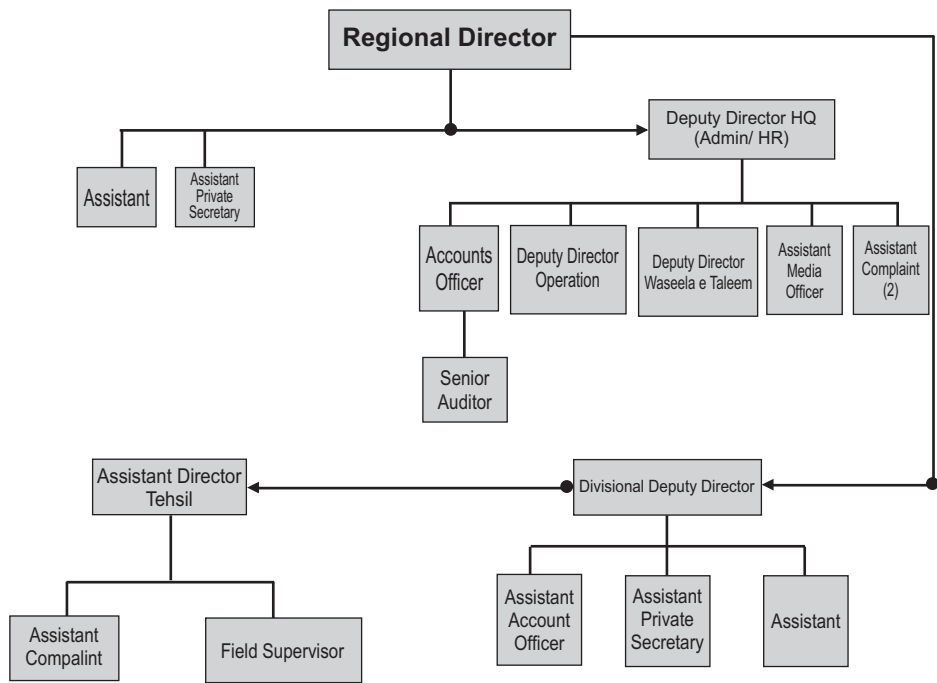
HR Organogram/Structure of BISP Head Office



HR Organogram/Structure of BISP Regional Offices (Punjab, Sindh, Khyber Pukhtunkhwa and Balochistan)



(Azad Jammu & Kashmir and Gilgit Baltistan)



i. Service Regulations issues at BISP

In order to fulfill the legal exigencies for regulating the employees of the organization, BISP Employees Service Regulations (BESR), 2012 were framed and made effective with the approval of BISP Board on 28.6.2012. BESR, 2012 provided basis for recruitment, training and discipline of BISP employees. During the initial days the foremost priority of the management was to ensure that all vacant positions were filled in a fair and transparent manner. Further, since BISP was the first nationwide social safety net of the country, therefore, it needed a human resource with special skill sets, which was rare in the country. In order to address this deficiency, the management felt the need to subject all the new employees to a comprehensive training programme. BESR-2012 provided to fill vacant positions through initial, promotion, transfer, contract and deputation basis. However, major chunk of recruitment for the field offices was done on contract basis, despite the fact that BESR-2012 provided for filling up only temporary post on contract basis, whereas contract appointment were made

against permanent or designed to be permanent posts, such as Assistant Director, Assistant Complaint and Field Supervisor.

BESR-2012 in fact provided a policy guideline for framing a comprehensive Service Regulation; they were not a proper set of regulations in the true sense. It appeared, that BISP Board had hastily adopted the regulation without due consideration to the welfare aspect of the employees. The foremost flaw in the Regulations was that the employees were not categorized in cadres based on their job descriptions and assigned responsibilities, rather general categorization was made. BESR-2012 provided for internal hiring against various vacant posts, which was in violation of clear direction of the government.

The Regulation did not provide clear eligibility criteria for hiring against various vacant positions, furthermore, in addition to written the Regulations provided for hiring process based on group discussions and other selection tools.

Likewise, the Regulation, lacked proper promotion criteria for career development of various employees. It had not taken into account the norms and pre-requisites such as performance evaluation and training need assessment for career progression of BISP employees.

The Regulation had not taken into account the welfare aspect of the employees, as it did not address important issues like benefits for retired employees, salary/compensation package for employees etc. The conduct and discipline rules framed under the Regulations were at variance to the prevalent conduct and disciplines rules of the federal government. Therefore there was an urgent need to regularize the service regulations which during my tenure was my main responsibility. It is a work in progress still due to delays at Finance.

In order to meet the HR requirement of this enormous organizational structure, BISP Board had sanctioned 4133 posts of all cadres for HQs and Regional/Divisional teshil offices. However, presently slightly above 50 percent of the sanctioned posts are filled; it is primarily due to the fact actual required HR strength in Balochistan and to some extent in Sindh is far less than the sanctioned strength. The higher sanctioned strength was fixed by the BISP Board with the view to meet future expansion plan of the organization through the length and breadth of the country.

The present management of BISP has given a comprehensive deputation policy to fill critical vacant positions by deputation from other government organization. All the perspective deputationists are interviewed by deputation committees,

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headed by Secretary in order to hire the best available resources for the organization.

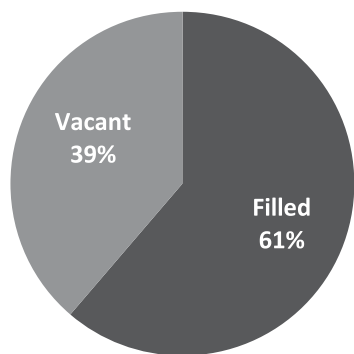
BISP is faced with various challenges with respect to provision of skilled and experienced human resources. Since, the prevailing service regulations does not provide the required framework for hiring of human resources on permanent basis, therefore, over the last many years hiring on permanent basis could not be done, resultantly there is large scale vacancies, particularly in Sindh and Balochistan.

Although, BISP is endeavoring to fill critical vacant positions on deputation basis, however, poor response against requisitions for vacancies in various cadres is hampering efforts to fill all critical positions

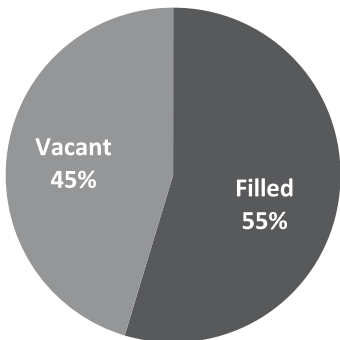
Total HR Strength of BISP

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	687	421	355	66	266
Staff	3446	1884	1791	93	1562
TOTAL	4133	2305	2146	159	1828

Officers



Staff





HR Strength of BISP Head Office

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	107	65	56	9	42
Staff	351	300	272	28	51
TOTAL	458	365	328	37	93

HR Strength of BISP Punjab Region

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	156	141	100	41	15
Staff	897	550	508	42	347
TOTAL	1053	691	608	83	362

HR Strength of BISP Sindh Region

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	143	31	25	6	112
Staff	821	264	256	8	557
TOTAL	964	295	281	14	669

HR Strength of BISP Khyber Pukhtunkhwa Region

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	111	91	87	4	20
Staff	595	409	402	7	186
TOTAL	706	500	489	11	206

HR Strength of BISP Balochistan Region

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	99	31	30	1	68
Staff	473	125	123	2	348
TOTAL	572	156	153	3	416

HR Strength of BISP Azad Jammu & Kashmir Region

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	39	33	29	4	6
Staff	171	138	134	4	33
TOTAL	210	171	163	8	39

HR Strength of BISP Gilgit Baltistan Region

Description	Sanctioned	Filled			Vacant
		Total	Male	Female	
Officers	32	29	28	1	3
Staff	138	98	96	2	40
TOTAL	170	127	124	3	43

Despite ten (10) years of its existence, BISP lacked clear operational guidelines for its field offices, thus there is lack of clear job descriptions for the staff of field offices and guidelines to conduct official business related to various responsibilities of field offices. This is a shortcoming which the service regulations will fill. Like I said this is a Work in progress.

5. Improvements at HR Wing

- a. The biggest achievement of the present BISP management is the development (though not approval yet) of rational and Comprehensive Service Regulations. BESR-2017 can be termed rational due to the fact that instead of re-inventing the wheel by framing entirely new set of rules for each aspect of human resource management, BESR-2017 adopt various Rules, currently prevalent in the Federal Government, thus avoiding any controversies and disapprovals from the stakeholders. This

can be explained from the fact that instead of drafting new set of rules for the conduct and discipline of employees, BESR-2017 simply adopts the Federal Government's Government Servants Efficiency and Discipline Rules, 1973.

BESR are a Comprehensive set of regulations as they address bigger issues, which have direct bearing on the welfare and wellbeing of BISP Employees. The latest draft sent to Finance Division for their concurrence not only addresses the questions of appointment, promotion and retirement, but also addresses the questions of pay and allowances, Gratuity, Benevolent Fund and Medical Attendance of BISP Employees.

- b. Another milestone achieved by the present management is the development of operational guidelines for all field offices, ranging from Regional office to tehsil offices. In addition to the aforementioned, detailed job descriptions for each official in field offices has been developed. The job descriptions and operational guidelines had also been shared with the donors like World Bank and DFID, who have greatly appreciated the effort and termed it a milestone in the development of BISP.
- c. Over the life of the organization since the years 2008, no management considered promotion of employees. In order to chalk out a career path for BISP employees, seniority lists for cadres are being developed to launch round of promotions, immediately after approval of Service Regulations by BISP Board. In addition to this, elaborate system of performance evaluation of BISP employees has been implemented. The Performance Evaluation Report of BISP employees, received from the field offices and HQs will provide basis for further promotion of employees.
- d. The present management is keen to provide all the financial and employment related benefits to its employees at par with the other federal government employees. In this regard, a proposal, for premature increment for employees in BS-1 to BS-4 have been approved from the Board to provide financial benefit to low scale BISP employees.
- e. On the analogy of the Federal Government, an assistance package for the families of employees, who die in service, has been approved by the Board to provide social safety to the families of the employees.

- f. The current management is keen to promote transparency and rid the organization of all kind of corruption. In this regard, policy of zero tolerance to corruption has been adopted and a Special Investigation Unit (SIU) has been established to conduct enquiries on short notices and prepare reports for the higher management. This system ensure quick disposal of enquiries related to embezzlement and corruption for taking the culprits to the task in the shortest possible time.

i. Award System/Employee of The Month

a. Purpose

BISP is the flagship social protection program in Pakistan which provides financial assistance to the ultra-deprived section of the society. Since its very inception, BISP is in constant state of evolving. Employees of BISP have made tremendous efforts in terms of meeting targets. The program has produced dynamic results over the years which have been recognized world over. The number of beneficiaries has crossed the budgeted figure of 5 million which is a big achievement keeping in view the various financial, technical and administrative limitations. In order to recognize and encourage the hard work put in by efficient employees of BISP (01 to 16) "Award System" is being introduced at Headquarter level at the instant, which will be extended to Regional level as well.

b. Criteria for selection

Director General of each wing will evaluate performance of their staff members (BS-01 to 16) and rate them from 01 (poor) to 05 (outstanding) on attached Performa. The main performance indicators are Integrity, Discipline, Conduct/Behavior, Regularity/Punctuality, Communication Skills, Team Work, Intelligence, Personality/Grooming, Trustworthiness, Perseverance and Devotion to Duty.

c. Procedure for nomination

Director General of each Wing of BISP will forward two nominations from his wing, one from BS-01 to 05 and one from BS-06 to 16 as per performance score. Nominations will be collected from each wing of BISP Headquarter to choose "Employee of the Month" for both categories.

d. Evaluation committee

Following Evaluation Committee will evaluate/gauge the performance of nominated employees from each wing, keeping in view the scores/evaluation:

Director General (F&A)	Chairman
Director General (Admn)	Member
Director General (HR)	Member

e. Mandate of the committee

The committee will select one employee from BS-01 to 05 & one from BS-06 to 16, as “Employee of the Month” for each category.

f. Award

The selected, “Employees of the Month” will be awarded with a shield and cash prize of PKR 5,000/-. Their photographs will also be displayed on the notice board and BISP website for a month.

NOTE:

i. It is to be noted that on the recommendations of the Evaluation Committee, the decision of the “Employees of the Month”, took place through “Open Balloting” from amongst the nominees from various wings of BISP Head Office.

ii. It is further highlighted that this award policy is being extended to the employees of the BISP Regional Offices.

I appreciate Secretary BISP’s efforts in favor of all BISP Employees including recognition, motivation and financial benefits.

- a. Employee of the month initiative (for 1-16 scale)
- b. Hajj Package for BISP officials (for 1-16 scale)
- c. Provision of ad-hoc relief allowance of 2017
- d. Release of bonus and gross salary

6. List of Some of the High Level Visits For The Period 2015-2018

Date	Subject
15-April-2015	Visit of Foreign Diplomats of 23 rd Junior Diplomatic course to BISP HQs
25-28 August, 2015	Financial Management Training to Implementing Agencies Bhurban, Murree
28 th September-2 nd October, 2015	Energy Subsidy Mission from the World Bank HQs, Washington DC
11-17, October, 2015	World Bank sponsored Study Visit by Nigerian Delegation to BISP HQs
26 December, 2015	Visit of Junior Foreign Diplomats from Foreign Service Academy to BISP HQs
12 January, 2016	Visit of Civil Service Academy Lahore
8-11 February, 2016	Visit of Queen Maxima of Netherlands to BISP HQs
6 th April, 2016	Visit of 19 th Senior Management Course officers to BISP HQs
4 th October 2016	Visit of Mesbahuddin Hashemi Graduation Consultant of ADB to BISP HQs
30 th October 2016	Visit of Mr. Stefano Paternostro, Practice Manager South Asia Region- World Bank Group to BISP HQs
7 th June 2017	Ms. Xiaohong Yang, Country Director ADB visit to BISP
12 th July, 2017	Mr. Stefen Dercon, DFID's Chief Economist visit to BISP HQs
20 th July, 2017	Visit of OMG Probationers from Secretariat Training Institute (STI) to BISP HQs
11 th April, 2017	Visit of Ms. Gerda Verburg Global Sun Coordinator / UN Assistant Secretary General
2 nd December 2017	Visit of Mr. Omar Bougara Executive Director World Bank Group
14 th February 2018	Visit of World Bank Project Directors Academy delegates to BISP HQs
19 th February, 2018	Mr. Werner E. Liepach, Director General Central and West Asia Department of Asian Development Bank
20 th March, 2018	23 rd SMC participants from National Institute of Management (NIM) to BISP HQs
April 4 th 2018	Visit of David Beasley WFP ED
April 16-17 2018	Visit of Senagalese delegation
May 7-11 2018	Visit of Indonesian delegation

7. Women at BISP

BISP besides giving empowerment to the vulnerable women BISP also encourages women to work for BISP in management positions as well as at every tier of the organization. First of all, I am the second female chairperson after Farzana Raja. At one point the post of Secretary BISP was also held by a female Ms. Yasmeen Masood. Many other females also served in grade BS 17 above, as Director General, Regional Director General, besides directors, deputy directors and assistant directors at BISP HQ and field offices. There are many others in below BS 17 at BISP HQ and field offices. Female staff at BISP field offices creates a comfort zone for the females (beneficiaries and non-beneficiaries) visiting BISP tehsil and divisional offices for resolution of their issues. Following is the female strength at BISP HQ and 6 regions:

BISP HQ & REGIONS	BS 16 & BELOW	BS 17 & ABOVE	Grand Total
BISP HQ	29	12	41
AJK	4	4	8
Baluchistan	2	1	3
Gilt Baltistan	2	1	3
KP	7	4	11
Punjab	41	41	82
Sindh	8	6	14
Grand Total	93	69	162

Chapter 12

International Engagement

- 1. Development Partners and BISP**
 - a. The World Bank (WB)**
 - b. Department for International Development (DFID)**
 - c. Asian Development Bank (ADB)**
 - d. USAID**
- 2. Foreign Exchange earned**
- 3. International visits**
- 4. League of social safety nets**
- 5. International Awards**

Ms. Hillary Clinton (Ex Secretary of State USA)

"The world community recognizes and appreciates the usefulness of BISP and the way it is being managed. The US wanted to help Pakistan grow as an economically and socially strong nation for which it will do all that is needed. Special attention would be given to women empowerment in the Pakistani society for the welfare of Pakistani women"

Mr. Ban Ki-Moon (Secretary General – UN)

"BISP is a model for other countries. It has been oriented along the lines of my vision of helping the world's most vulnerable people. BISP is based on Millennium Development Goals (MDGs), the globally agreed set of social and economic targets that are supposed to be realized by 2015."

Mr. Gordon Brown (Ex-Prime Minister, UK)

"Every child is precious, every young boy and girl is special, and every young person is unique and has a unique talent to offer to their community and to their country. And, therefore, BISP's education initiative is a great ambition that in a short period of time every young child will have the chance of primary education and that Pakistan meets the Millennium Development Goal (MDG) that every child is in school by the end of 2015."

Sri MulyaniIndrawati (Managing Director, International aid agency World Bank)

"BISP has been recognized and become the identity of Pakistan by the international community."

1. Development partners and BISP

Right at the outset in 2015, I was informed by the Finance Minister that BISP was the flagship program of the government of Pakistan which was closely in the eye of the international community and that as such I would have to manage these relationships at priority for the sake of Pakistan's international image. I was told that development partners gave grants and loans, but what I realized later on was that they did more than just that. It was that extra that they gave that drove the tone of BISP's relationship with them.

Whilst development partners were only 10-14% of BISP's annual budget, they gave technical expertise and international projection which was worth more than just the dollar value. That to me was the intrinsic value of these relationships. Other than that I as Chairperson was clear that the donor Disbursement Linked Indicators (DLIs) were the checks and balance on performance as a system of monitoring. Moreover, success in them was also key to Pakistan getting foreign exchange.

There were two approaches to dealing with the development partners: external and internal to the organization. I noticed that BISP Management chose the former. I decided to choose the latter. I always took them as part of my Advisory team so that their guidance would help us outperform our joint targets. And I believe it was this attitude which helped BISP in the last three years perform better for its own beneficiaries and external stakeholders like these development partners.

It is important to note that BISP has achieved international recognition due to its stringent targeting mechanism, innovative design and transparent systems. The UN Secretary General, The World Bank, US government, UK government through DFID and Asian Development Bank have all appreciated BISP's performance and have provided financial support. The World Bank's role in BISP extends substantially beyond development finance. Since its inception the World Bank generously provided technical advice and financial support on different aspects of the programme. Later on DfID also contributed its financial and technical resources for expansion of BISP, in particular supporting the funding of payments for the Conditional Cash Transfers (CCT).

Each development partner's relationship is as follows:

A. The World Bank

The World Bank Country Directors during my 3 plus years at BISP:

- i. Rashid Bin Masood
- ii. Illango Patchamuthu

The International Development Association (IDA) provided a credit of \$ 60 million to BISP for “**Pakistan Social Safety Net TA Project** ” which was successfully concluded on 30th June, 2017. The Technical Assistance (TA) project supported design of poverty scorecard and first ever comprehensive survey of the poor households. The project aimed at strengthening administration and performance of country's flagship social safety net.

Social Safety Net Technical Assistance (SSNTA)

Credit amount	US\$ 60 million (SDR)
Effective date	July 2009
Closing date	31 st December, 2016 (Extended upto 30 th June 2017). Loan closed
Disbursement (30 th June, 2017)	USD 59.5 million

BISP received additional financing of US\$ 150 million for **Pakistan Social Safety Net Project** to launch a Co responsibility Cash Transfer (CCT) programme for primary education of children of BISP beneficiaries. The project was aimed to increase coverage of beneficiary families through delivery of cash grants and also initiated co-responsibility Cash Transfers (CCT) attached with Disbursement Linked Indicators (DLIs) for primary education.

BISP successfully achieved all 19 Disbursement Linked Indicators (DLIs) under World Bank PSSN project. 2016-17 has been a period of continuous excellent upward ratings by donors on BISP performance including meeting of all targets prior to deadlines. The detail of the performance benchmarks / DLIs is as under:

Results Area	DLI Target Indicator	Amount (million US\$)	Status
DLI A: Increased coverage of national safety net (Component 1)	A.1. At any point in FY 2011/12, BISP has enrolled and paid the Basic Cash Transfer to at least 3.5 million beneficiaries eligible under the Poverty Scorecard	20	Completed
	A.2. At any point in FY 2012/13, BISP has		

Objective: Ensure national coverage of Basic Cash Transfer for all eligible beneficiaries	enrolled and paid the Basic Cash Transfer to at least 4.3 million beneficiaries eligible under the Poverty Scorecard	5	Completed
	A.3. At any point in FY 2014/15, BISP has enrolled and paid the Basic Cash Transfer to at least 4.8 million beneficiaries eligible under the Poverty Scorecard.	15	Completed
	A.4. At any point in FY 2015/16, BISP has enrolled and paid the Basic Cash Transfer to at least 5.2 million beneficiaries eligible under the Poverty Scorecard.	12	Completed
DLI B: Introduction of Co-responsibilities for families with primary school aged children, benefiting from the BISP Basic Cash Transfer (Component 2) Objective: Test and expand a co-responsibility cash transfer program (Waseela-e-Taleem) to promote primary education in eligible families	B.1. BISP has enrolled in the Waseela-e-Taleem program at least fifty percent (50%) of the Basic Cash Transfer beneficiaries with primary-school-aged children, of at least four (4) Districts of the Recipient	10	Completed
	B.2. BISP has made payments for four consecutive quarters to all beneficiary children enrolled in the Waseela-e-Taleem program that have complied with their co-responsibilities in the first five (5) participating Districts of the Recipient.	10	Completed
	B.3. BISP has enrolled in the Waseela-e-Taleem program at least 0.35 million eligible beneficiary children in at least fifteen (15) participating Districts of the Recipient	10	Completed
	B.4. BISP has enrolled in the Waseela-e-Taleem program and made payments there under to at least 0.2 million beneficiary children that have complied with their co-responsibilities.	10	Completed
	B.5. BISP has enrolled in the Waseela-e-Taleem program, and made payments thereunder to at least 0.35 million beneficiary children that have complied with their co-responsibilities.	15	Completed
	B.6. BISP has enrolled in the Waseela-e-Taleem program and made payments thereunder to at least 0.5 million beneficiary children that have complied with their co-responsibilities.	15	Completed

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DLI C: Effective Targeting, communications and Outreach (Component 2) Objective: Strengthen quality of social service delivery	C.1. BISP has established and applied, in at least four (4) participating Districts of the Recipient, a technology-based update and grievance system to address complaints, updates and appeals related to the Waseela-e-Taleem program	5	Completed
	C.2. BISP has: (i) designed a pilot Social Mobilization Plan for potential beneficiaries of the Waseela-e-Taleem program in a form and substance satisfactory to the Association; and (ii) has initiated the piloting of such Social Mobilization Plan in a manner and substance satisfactory to the Association	5	Completed
	C.3. At least fifty percent (50%) of a sample of Co-responsibility Cash Transfer (CCT) beneficiaries of the Waseela-e-Taleem program from at least ten (10) participating Districts of the Recipient, acceptable to the Association, shows a basic understanding of the attendance co-responsibility condition of the benefits they are entitled to under the program.	5	Completed
	C.4. BISP has attended and resolved in accordance with the WeT Operations Manual, through a technology-based update and grievance mechanism, at least an average of seventy percent (70%) of the grievance complaints related to the Waseela e Taleem program, in participating Districts, filed up and until the verification date in FY2013/14	1	Completed
	C.5. BISP has developed a Cash Transfers beneficiary outreach strategy, in form and substance acceptable to the Association, and tested such strategy in at least five (5) participating Districts of the Recipient, in a manner acceptable to the Association	1	Completed
DLI D:	D.1. BISP has (i) publicized in its website		

Enhanced Governance and Management (Component 3) Objective: Strengthen transparency and accountability	the Poverty Scorecard data sharing protocols for public and private entities; and (ii) entered into a data sharing agreement with at least two (2) of any such public or private entities.	5	Completed
	D.2. BISP has paid, through technology based mechanisms, including smart card, debit card, or phone based payment instruments, the Basic Cash Transfers to at least forty percent of their enrolled beneficiaries.	7	Completed
	D.3. 70% of payments to BISP beneficiaries (basic cash transfers) are made through technology based mechanisms.	4	Completed
	D.4. BISP has paid through technology based mechanisms, including smart card, debit card, or phone based payment instruments, the Basic Cash Transfers to at least ninety percent (90%) of their enrolled beneficiaries.	10	Completed
Total		US\$ 165 Million	

World Bank appreciated Benazir Income Support Program's progress towards achievement of its goals. The Bank highlighted that all targets meted out to BISP were achieved rather some being overachieved. World Bank graded BISP progress towards achieving Development Objective as 'Highly Satisfactory' while rating of the project management was upgraded as Satisfactory.

Pakistan's Social Safety Net Project (PSSNP)

Credit Amount	US\$ 150 million (SDR)
Effective Date	May 2012
Closing Date	31 st Dec, 2016 (Extended upto 30 th June 2017). Loan closed
Disbursement (30 th June-2017)	USD 139.940 million (Fluctuation recorded in the loan amount due to SDR conversion rate, the loan amount decreased to around US \$ 141 million)

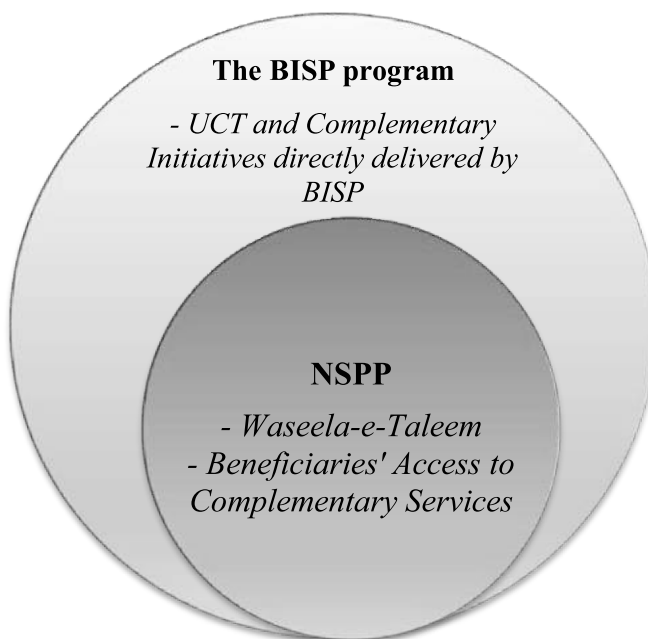
PforR Vs. Conventional Bank Lending

The National Social Protection Program (NSPP) is a US\$100 million credit from IDA Scale-Up Facility (SUF) to support the Government of Pakistan through:

- a) A Program for Results (PforR) component in an amount of US\$90 million to support the Government's program; and
- b) An Investment Project Financing (IPF) TA component in an amount of US\$10 million to finance those areas critical to achieve quality results.

The World Bank's PforR instrument offers several advantages, compared with conventional lending instruments, to support BISP in serving as the platform for targeted service delivery to the poor as elaborated below:

- a) Rather than designing a stand alone project, the PforR lending supports an existing program of the BISP;
- b) This support is for select components of the existing program of BISP rather than focusing on the entire program, as shown in the diagram below:



- c) Existing systems of the BISP are used to implement the program instead of asking it to develop new systems from scratch;
- d) DLIs are used as in conventional lending with the facility to seek partial funds for partial results rather than waiting for a DLI to be achieved fully;
- e) The use of a common programmatic framework can leverage additional development partners' support to the Government led Program and harmonize funding from different sources;
- f) The PforR instrument also promotes in-depth sectoral dialogue necessary to take the Program forward, and allows BISP to focus on specific results necessary to maintain BISP's positive momentum.

The TA component (US\$ 10 million) supports strategic investments in technical, fiduciary, and M&E capacity of BISP since it requires access to international expertise in several areas, which are not available in the country but critical to achieve the Program's DLIs and the key actions provided in the Program Action Plan. This relates to, among others, the design, piloting, and evaluation of models to support dynamic update of the NSER. In addition, the Fiduciary Assessment indicates that there are certain aspects of due diligence that could be strengthened through periodic fiduciary performance reviews supported by the TA. The TA will be used to support the design and evaluation of various activities such as complementary services to BISP beneficiaries to be provided through linkages and partnerships with other programs.

The World Bank is supporting BISP through NSPP - a Program-for-Results (PforR) operation. This includes support for the development of an Error, Fraud and Corruption (EFC) framework by June 30th, 2018. Mr. David Barr, an international expert with experience of developing similar frameworks for several countries is leading this activity which includes the following sub-tasks:

- a) Researching and assessing existing controls in the BISP cash transfer programs to prevent, detect and deter EFC;
- b) Comparing BISP's existing controls against international best practices;
- c) Developing an Action Plan, based on the assessment, which includes recommendations on how systems to prevent EFC can be further developed and strengthened and brought under a comprehensive EFC framework.

The consultant will also define minimum standards that BISP should aim to achieve, and any investments (human resources, ICT, etc.) required for effective implementation of the proposed recommendations. Bank will then work with the BISP to implement the Action Plan.

B. Department for International Development (DfID)

DfID Head of Mission during my 3 plus years at BISP:

- i. Richard Montgomery
- ii. Joanna Reid

Year	2012-13	2013-14	2014-15	2015-16	2016-17
Programme Score	A	A	A+	A	A

Under Pakistan National Cash Transfer Programme (PNCTP), DFID is providing up to GBP 300.3 million over a period of eight years from 2012 to 2020. Up to J279 million was results-based “non budget support financial aid” to support expansion and systems strengthening of UCT and CCT programs. The first set of DLIs which covered period until 2016/17 incentivized BISP to expand coverage so that more poor families receive basic cash transfer and have support to educate their children. DLIs were linked to strengthening operational performance in areas such as targeting of the poor and payment systems. Overall performance rating of programme was marked as “A”. Most of the milestones have either met or exceeded expectations.

Up to J21.3 million comprised of Technical Assistance (TA) intended to strengthen BISP systems and support dialogue on poverty reduction and policy reforms to enhance social protection for poor and vulnerable. This included providing J9 million to WB managed trust fund (TF) which delivered high quality technical support and promoted a national policy framework for social protection of poorest in the country.

DFID extended support to BISP through a grant allocation of US\$229 million in first tranche which was completed in June, 2017. DFID grant was made through a total of 18 DLIs all of which were achieved meeting all the timelines agreed with the donor. The timely achievement of DLIs reflects the synergy between BISP and its development partners. The details of the performance benchmarks / DLIs are as under:

<i>Disbursement Linked Indicator (DLI)</i>	<i>DFID Amount (million US\$)</i>	<i>Status/Verification Protocol</i>
Component A: Unconditional Cash Transfers (UCT)		
A.1. By September 2012 in FY2012/13, BISP has enrolled and paid the Basic Cash Transfer to at least 4.1 million beneficiaries eligible under the Poverty Scorecard.	30	Completed
A.2. At any point in FY2012/13, BISP has enrolled and paid the Basic Cash Transfer to at least 4.3 million beneficiaries eligible under the Poverty Scorecard.	20	Completed
A.3. By June 2013 in FY2012/13, BISP has enrolled and paid the Basic Cash Transfer to at least 4.7 million beneficiaries eligible under the Poverty Scorecard.	20	Completed
A.4. At any point in FY2014/15, BISP has enrolled and paid the Basic Cash Transfer to at least 5 million beneficiaries eligible under the Poverty Scorecard.	20	Completed
A.5. At any point in FY2015/16, BISP has enrolled and paid the Basic Cash Transfer to at least 5.2 million beneficiaries eligible under the Poverty Scorecard.	20	Completed
A.6. At any point in FY 2015/16, BISP has enrolled and paid the Basic Cash Transfer to at least 5.4 million beneficiaries eligible under the Poverty Scorecard.	20	Completed
Total Budget Component A	\$ 130	
Component B: Education Conditional Cash Transfers (CCT)		
B.1. At least 50% of CCT eligible beneficiaries in 4 districts are enrolled in Waseela-e-Taleem	10	Completed
B.2. By FY 14/15, BISP completes payments for four quarters, to all beneficiary children enrolled and having achieved attendance compliance in 5 districts	10	Completed

THOSE WHO MATTER THE MOST

B.3. By FY 14/15, at least 200,000 of existing BISP beneficiaries (children) are enrolled and paid in accordance with their co-responsibility.	15	Completed
B.4. By FY 15/16, at least 350,000 of existing BISP beneficiaries (children) are enrolled and paid in accordance with their co-responsibility.	15	Completed
B.5. By end FY 15/16, At least 500,000 of existing BISP beneficiaries (children) are enrolled and paid in accordance with their co-responsibility.	15	Completed
Total Budget Component B	\$65	
Component C: Targeting, Communications and Outreach		
C.1. BISP has designed a pilot Social Mobilization Plan for potential beneficiaries of the Waseela e Taleem program and initiated the piloting of such Social Mobilization Plan.	5	Completed
C.2. At least 50% of CCT beneficiaries in at least 10 districts know the attendance condition.	3	Completed
C.3. At any point FY2013/14, 70% of the grievances and appeals attended and resolved through technology based systems	4	Completed
C.4. Beneficiary outreach strategy formulated and tested in at least 5 districts.	3	Completed
C.5 Pilot phase for updating NSER approved by the Board and operationalized in pilot districts by June 30, 2016.	10	Completed
Total Budget Component C	\$25	
Component D: Governance and Management		
D.1. 40% of payments to BISP beneficiaries (basic cash transfers) are made through technology based mechanisms	3	Completed
D.2. 70% of payments to BISP beneficiaries (basic cash transfers) are made through technology based mechanisms	6	Completed
Total Budget Component D	\$9	
Grand Total (A+B+C+D)	\$229	

Details of DFID's support

Grant Amount	GBP J300 million (Including TA of J21 Million)
Effective Date	November 2012
Closing Date	March 2020
Funds available for second phase (2017-2020)	GBP 98.4

DFID's 2nd Tranche for Pakistan National Cash Transfers Programme (PNCTP) 2017-2020

For the implementation of 2nd tranche of PNCTP, DFID conducted a Joint Implementation Support Mission with World Bank representatives from 9th – 13th October, 2017 for reviewing BISP operations and for seeking update on status of agreed actions. The mission held detailed discussions with BISP Management on progress upon Disbursement-Linked Indicators (DLIs) framework for 2017-2020.

In 2nd Tranche DFID has targeted following core areas;

- Institutional capacity and core systems for building a sustainable, government-financed social safety net
- Supporting the Conditional Cash Transfer (CCT) to expand education opportunities for children from BISP beneficiary families. The CCT is now being expanded to 50 districts.

Disbursement Linked Indicators (DLIs)

DFID agreed with BISP on a new framework of 11 DLIs amounting to GBP J 98.4 million to be achieved by March 2021. These DLIs pertain to usage of new NSER data for UCT disbursements, building and availability of dashboard for stakeholders to access NSER data, implementation of Biometric Verification System (BVS), capacity building of Tehsil offices, expansion of Conditional Cash Transfer for primary education and increasing the number of BISP Beneficiary Committees (BBCs) in Union Councils. Out of these 11 DLIs, 08 have been achieved (DLI.1, 2, 4, 6, 7, 8, 10 & 11). Documentary Evidences have been shared with DFID. It is important to highlight here that these Disbursement Linked Indicators (DLI's) are consistently bringing qualitative improvement in various operations.

C. Asian Development Bank – Social Protection Development Project (SPDP)

The ADB Country Heads during my 3 plus years at BISP:

- i. Werner Liepach
- ii. Xiaohong yang

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

BISP and ADB signed a new soft loan project for \$ 430 million titled ‘**Social Protection Development Project**’ in November 2013. The project aimed to finance un-conditional cash transfer payments to newly enrolled beneficiaries for 10 quarters.

Key Project deliverables include following;

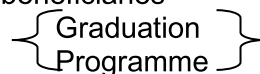
i. Major Components

Output 1: Cash transfer program coverage expanded for new beneficiaries

Output 2: Health insurance program refined and rolled out

Output 3: Skills development program strengthened

Output 4: Financial management and control systems and policy research supported



ii. BISP Graduation Programme

- Graduation of BISP beneficiaries is a key component of SPDP. Accordingly, an amount of \$ 35-40 million (approximate) has been allocated.
- BISP taking benefit from the global best practices has designed an exit strategy for its poorest of the poor. Two graduation approaches/models namely the Business Incubation for Self Employment (BISE) and the

Direct Cash model have been approved by the BISP Board in its 29th meeting held on 29th January 2018. These two graduation models have finally been approved after due diligence with reputed international institutions including inter-alia MIT and Harvard. These two models will be blended with the Inclusive Business approach while harnessing the potential and collaboration of the corporate sector of the country. The pilots of these graduation approaches will be carried out in the selected districts with the funds being provided by the ADB. The BISE model aims at making poor people self-employed. BISP intends to pilot this component in first phase (2018 2019) in 5 districts and then scale it up across the country.

- Direct Cash for start up business with business coaching will also be piloted. BISP will initially implement this approach only as a small pilot in 03 districts with the potential to scale this up in phases 2 and 3.
- These graduation models have been developed in consultation with reputed international institutions including inter-alia, MIT, Harvard and LSE and aim at making poor people self-employed.
- Implementation of the two models will be initiated in 8 districts with NRSP and CERP at a total cost of approximately US\$ 40 million provided by Asian Development Bank. In the next phase, they will be implemented across the country.

iii. Detail of cooperation with ADB

Amount of Loan	US\$ 430 million ((Fluctuation recorded in the loan amount due SDR conversion rate, currently the loan amount stood at US\$ 395 million)
Singing date	25 th November, 2013
Closing date	30 th June, 2020
Disbursement (19 th March, 2018)	US\$ 358.97 million
Balance (19 th March, 2018)	US\$ 37 million approximately

D. USAID

BISP was provided a grant of US\$ 160 million by USAID as budgetary support for payment of cash benefits to the beneficiaries identified under the new poverty

scorecard system. 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% beneficiaries of BISP received their monthly cash transfers.

2. Foreign Exchange Earned

I have always been conscious of BISP's key role as far as contributing to easing pressure on foreign exchange reserves is concerned. BISP doesn't just spend, it also earns for Pakistan. It earns when it meets targets and we surely did during my tenure.

Statement of Foreign Exchange Received Including Achievement of DLIs from 2013-2018		
Donors	No. of DLIs	Foreign Exchange
World Bank		
Loan No. 1 Social Safety Net Project Cr. # 5042	16	US\$ 139.94 Million
Loan No. 2 Social Safety Net Technical Assistance Cr. # 4589	N/A	US\$ 10.263 Million
Loan No.3 National Social Protection Programme Cr.# 5973	N/A	US\$ 25.35 Million
DFID		
Grant: Pakistan National Cash Transfer Project	24	GBP 196.13 Million (US\$ 313.8 Million)
ADB		
Social Protection Development Project	N/A	US\$ 358.97 Million
Total Foreign Exchange Received		US\$ 848.323 Million (PKR 89 Billion Approx.)

3. International Visits

During the course of my tenure at BISP as Chairperson, I represented BISP and Pakistan on many international platforms. Here is a sample for you to see the kind of events and discussion areas. What is interesting in this entire assortment is that none of them were sponsored by Government of Pakistan. They were all

development partner funded and part of their efforts to project BISP. None were paid for by GoP tax payers money unlike other ministries.

Going forward I expect the Pakistani government to appreciate and encourage a government entity and promote it itself at forums like UN, World Economic Forum etc as part of government delegation. Governments which see value in women empowerment and poverty alleviation programs should do so, otherwise they should stop pretending to care.

It was disappointing that not once in PMLN 5 year tenure did the government invite BISP to be represented alongside head of government or state to project government efforts for poverty alleviation and women empowerment. Maybe this had something to do with the name “Benazir” Income Support Programme or maybe there were other political considerations. Whatever the case, professionalism demanded a projection of the organization which government spent largest budgets on, which had made Pakistan win awards internationally, and which had contributed to the wellbeing of the poorest voters of the country. This mistake I hope is not repeated by future governments. Government organizations need to be owned by government first.

Here are the international visit assortments:

A. 6th Meet of World Bank’s Social Protection and Labor Global Practice : South-South Learning Forum (SSLF), Beijing China

09-11-2015 to 13-11-2015

The South-South Learning Forum (SSLF) is the flagship event of the World Bank’s Social Protection and Labor Global Practice. It provides a platform for client, policymakers and practitioners to exchange experiences, share innovations, and advance practices in social protection.

On November 9th, 2015, around 250 policymakers from 75 countries gathered in Beijing for the “Emerging Social Protection Systems in an Urbanizing World” Forum. The week-long event, which was officially opened by Chinese State Counselor Wang Yong and World Bank Group Vice President Keith Hansen, was a landmark, pioneering event to discuss, share and learn from emerging knowledge and practical innovations on social protection in urban areas.

The current massive urbanization process comes with both opportunities and challenges for the poor: On one hand, cities are engines of economic growth and magnets of opportunity. On the other hand, when demand for housing, jobs, and services outstrips the capacity of city governments to provide them, then urban

areas can amplify the risks of disease, violence, exclusion and disasters. Around 32.7% of the urban population in developing countries lives in precarious "slums." Therefore, while the world is rapidly urbanizing and global poverty is declining, the remaining poverty challenge may be increasing in urban areas.

Safety nets will play a key role in identifying and supporting the urban poor, including providing a platform to reach them and connect them to jobs, social services, and urban development agendas. Urban areas are largely pristine to safety net programs. There are various factors explaining the relatively low coverage of the urban poor, which includes technical bottlenecks in design and implementation. They also entail different institutional and financing arrangements, as well as better integration with other human and urban development services compelling to cities. The urban social protection agenda is also an important pillar in the work around fragility (e.g., most of the current refugees operations are in urban areas) and disaster risk management (i.e. natural disasters will soon affect up to 870 million urban dwellers). The Forum will examine and discuss all those interconnected aspects.

Understanding the emerging practices and learning the needs of equitable and inclusive development in urban areas is very important from the perspective of any social safety net. Social Protection systems are as important for urban populations as for the rural. I represented Pakistan in Ministerial session at 2015 South-South Learning Forum on "Emerging Social Protection Systems in an Urbanizing World" in Beijing, China. The session was also attended by the ministers from Egypt, Ukraine and Ethiopia. Around 250 policymakers from 75 countries had gathered in Beijing for the conference. The conference was a landmark, pioneering event to discuss, share and learn from emerging knowledge and practical innovations on social protection in urban areas. I also shared many economic milestones achieved by the present government, putting country on the path of progress and prosperity. While describing the growth and achievements of BISP as an organization, I emphasized that within a short span of seven years, BISP has achieved what many organizations and programs have not achieved in decades. Today BISP is rated among the best social safety net (SSN) programs of the world. BISP is diligently working for the welfare of the poor beneficiaries. In order to strengthen the cooperation between Social Safety Net programs around the world, I made several proposals. I proposed that a league of Social Safety Nets may be established which will provide a forum to all the stakeholders for sharing knowledge and practical innovations. This forum will help in exchanging ideas and best practices which can be beneficial for the welfare of the marginalized segments of the global society. Another proposal floated by myself was related to launching of "Sisters in Success" initiative in all the countries having social safety net programs. "Sisters in Success" initiative

has already been launched by BISP, under which, three women committees are being constituted. First committee will comprise of international women leaders; second committee will consist of Pakistani successful women and; the third one will have BISP beneficiaries. The chain of these committees will be used for the awareness, empowerment and projection of the poor beneficiaries of the BISP. In the end I proposed to hold the next South South Learning Forum in Pakistan as Pakistan seeks to strengthen the cooperation between different countries and social safety net programs.

B. Conference on Tackling Extreme Poverty, scheduled at London

09-12-2015

December 9th, 2015 in London School of Economics (LSE), London, I participated in a conference on “Tackling Extreme Poverty: Evidence from the Field” hosted by International Growth Center (IGC) and BRAC. This conference served to discuss and evaluate graduation approaches, looking at both short and long term effects of this type of policy intervention. I chaired a session titled “The Effect of Cash versus Assets”. While speaking on the event, I gave a comparison of assets versus cash transfers in social protection schemes. I informed participants that BISP is working for the welfare of its beneficiaries through cash transfer programme and other initiatives. Besides providing financial assistance, BISP is developing graduation strategies and adopting innovative technological solutions in collaboration with other organizations. These initiatives focus on assisting beneficiaries in education, health and other fields of life so that ultimately they may come out the vicious circle of poverty.

C. Summit on “Twin Goals : Eradicating Poverty and growing Prosperity at Grassroots level” at Istanbul, Turkey

9-12-2015 to 14-12-2015

The summit was hosted by International Cooperation Platform (ICP) on the theme of “Twin Goals: Eradicating Poverty and Growing Prosperity”. I on the occasion, said that the comprehensive conceptual framework of BISP, supported by the state of the art technology and international best practices makes it the most transparent and credible social safety system not only in the country but in the world as well. Considering the transparency and efficacy of the Programme, multilateral financial institutions and international donors like World Bank, Asian Development Bank, USAID and DFID are providing both technical and financial support to BISP. In Istanbul, I also participated in a meeting on “Ending Violence against Woman” organized by UN Women, Turkish Ministry of Family and Social Policies and UNFPA.

The objectives of the meeting were to review the progress made since Beijing Declaration and Platform for Action (1995), sharing knowledge and practices in preventing violence against women and generating political commitment from governments towards ending violence against women in the light of SDGs. While speaking on the event, I said that violence against women is an obstacle to the achievement of the objectives of equality, development and peace and it denies basic human rights and freedoms to women. Government of Pakistan is committed to this cause and BISP is the manifestation of this commitment. BISP aims to give social and financial empowerment to its beneficiaries. Since BISP Beneficiary is a woman, she gains financial authority through cash transfer and improved decision making power in the family. This also results in increased financial literacy. As national identity card is -a pre requisite to become a beneficiary, BISP has given recognition to women and has provided opportunity to be part of the political process of the country. All of these initiatives are very instrumental in preventing violence against women.

D. Internal Women's day celebration Kathmandu, Nepal

07-03-2016 to 10-03-2016)

I was chief guest at ICIMOD HQ Kathmandu Nepal (International Centre for Integrated Mountain Development) for International Women's Day event 2016. My message to the participants was that the populations of the mountain area including lower riparian were responsible for 4 billion of the world's food security and had thus immense responsibility for humanity. I was pleased to spend women day with ICIMOD which represented mountain populations of the Hindukush Himalaya regions of Pakistan, India, China, Nepal, Bhuttan, Myanmar and Bangladesh. I said it was a perfect day to plan projects for the poorest populations of these regions specially BISP beneficiaries on income generating projects which would increase incomes, improve livelihoods, manage climate change adaptations for BISP women. I said on the occasion that the destiny of the region was shared and so was the political vision for the poorest populations. I shared BISP achievements with the participants and thanked PMLN Government for having given me this responsibility of giving dignity empowerment and meaning to the poorest Pakistani women.

E. Peace Fest 16 Event, Noor Jehan Arts, London

11-03-2016 to 16-03-2016

As Chief Guest I attended the Peace Festival 2016, at the City Hall in London. I was invited as the Chief Guest together with Member of the British Parliament, Rt. Hon. Stephen Timms. The event celebrated the poetry and sufi teachings of

the famous Sindhi poet and saint, Shah Abdul Latif Bhittai. Speaking at the event, I reiterated Latif Sarkar's message of peace, tolerance and women empowerment was universal in its reach. This message was more relevant in this day and age, when terrorism and intolerance have polluted the quest for prosperity. I emphasized on spreading his message across geographical, cultural, religious and political divides to truly achieve a progressive society. I also highlighted the importance of connecting Sufi silsilas of Pakistan with those abroad as well as more inter provincial exchanges on same. It was informed that the sufi poet explained his philosophy in Shah jo Risalo through the courageous lives of women such as Marvi, Moomal, Sorath, Sassui, Noori, Sohni and Leila. My work as the Chairperson of BISP follows the philosophy of Bhittai, by providing women financial assistance, inclusion, empowerment and dignity.

F. Global Women's Leadership Program (GWLP) Surabaya, Indonesia

23-07-2016 to 28-07-2016

It was an honor for me to represent Pakistan on Global Women's Leadership Program at the third session of the Preparatory Committee for UN Habitat 3 at Surabaya Indonesia. "Habitat 3" is the third United Nations Conference on Housing and sustainable Urban Development that will take place in October 2016. While making statement on behalf of Pakistan in the opening plenary session, I informed the participants that Pakistan has made commendable efforts towards implementation of Habitat - II Agenda, since the second United Nations Conference on Human settlements (Habitat - II) held in Istanbul in 1996. It was highlighted that Pakistan was one of the most urbanized nations in South Asia. The urban population has increased tremendously from 43.0 million in 1998 and is expected to become pre-dominantly urbanized by the year 2025. It was further added that Pakistani Government had launched Vision 2025, a perspective plan, which has implications for managing urbanization as well as changing urban demography in line with UN Habitat New Urban agenda. And that Pakistan is committed towards making Pakistan's growing cities safer, sustainable, economically productive and equitable for the rural and urban vulnerable. In this regard, I mentioned government initiatives of construction of low cost housing schemes under Prime Minister's Program, Apna Ghar Scheme in Punjab and fast development of Integrated Mass transit System, Metro Bus and Metro-rail in major cities. Benazir Income Support Program (BISP) Pakistan's largest social safety net and other safety net programs for the poorest women living in rural and urban Pakistan are critical for this New Urban Agenda. Being the only custodian of the gender issues and women empowerment, BISP will be key to ensure gender equity whilst cities develop in Pakistan. Initiatives like microcredit

interest free loans and BISP Ecommerce are empowering women in the rural and urban spaces. Creating safer and violence free urbanization especially for the vulnerable women is a key challenge for Pakistan which BISP through its advocacy will manage well in coordination with the provinces and federal ministries like Finance, Planning & Development, Foreign Affairs, Climate Change, Housing and Works and PM Youth Program.

G. Asia-Pacific Social Protection Week, Manilla, Philippines

01-8-2016 to 05-08-2016

On behalf of Pakistan, a representation was made in the-Asia Pacific Social Protection (APSP) Week held at Asian Development Bank (ADB) headquarters, Manila in August 2016. The event was aimed to evolve a program designed to share expertise from within and outside the Asia and Pacific region, as well as to discuss development experiences and best practices in establishing comprehensive and sustainable social protection systems. While speaking in a session on 'Excellence in governance for social protection' the participants were apprised of evolution of Benazir Income Support Program (BISP) as a flagship social safety net system in the country. BISP as 'pride of Pakistan' committed to give dignity, empowerment and meaning of life to its 5.4 million beneficiaries. BISP over a very short span of 8 years, BISP has emerged as a leading social safety net (SSN) program. BISP has adopted the best international practices, innovative procedures and advanced delivery and governance mechanisms for targeting of real poor. BISP has developed a biometric payment mechanism with more than 250,000 touch points across the country that utilizes both banks and branchless banking networks. Highlighting the strong resolve of the government to reform the social protection mechanism, I stated that the government places special emphasis on the expansion of BISP and improvement of its delivery mechanism as BISP budgetary allocations has been increased to Rs 115 billion from Rs 40 billion. BISP has developed exportable experience and many countries have sought its assistance in establishing SSN programs and acknowledged the cooperation and technical assistance of ADB and other partner organizations that have been instrumental in making BISP a success story. The other participants in the week-long program included social protection experts and practitioners from developing Asian and Pacific countries, representatives of the private sector, development agencies and civil society organizations.

H. Cross-Country Learning on Integrated Approaches for Developing Social Protection Information Systems through unique identity, Korea

19-09-2016 to 21-09-2016

I along with ADB delegation from 10 countries visited National Health Insurance Service (NHIS) in Gangwondo province of South Korea. NHIS is the leading social protection agency of South Korea. During the visit, the possibility of MoU between BISP, Health Ministry of Pakistan and NHIS of Korea for developing big data was discussed for future growth of PM National Health Insurance Scheme (PMNHIS) with Head of Research at NHIS Mr. Hongkyub Lee and Director International Relations Mr. Park Choon Sik. Korea has developed world's best health Information Communications Technology (ICT) systems. Through the concepts of health banks, infectious diseases alarm service and regional customized health service, Korea has helped to improve the health of its population in every corner of the country. In Korea, NHIS has ID number for each citizen and NHIS contributes to their premium from beginning of life cycle. Out of this data, samples are collected and research is carried out periodically for better health policies.

Speaking on the occasion, I informed that data management is key to managing prosperous healthy society. Pakistan may learn from the Korean experience from 1963 to 2016 and improve the health of its population through successful transfer of technology and experience within a year. BISP data having the variables of health, education, gender, location, urban-rural divide and other variables can also be utilized for research purposes and devising appropriate health policies for every region of the country. As BISP has a loan component with ADB to utilize funds for PM Health Insurance Scheme and ADB has option of technical grant to allow Korean NHIS to assist countries like Pakistan, the collaboration between BISP, NHIS and PMNHIS under the umbrella of ADB may help to achieve this goal.

I. The contribution of the Conditional Cash transfer programs to the creation of a Social Protection system with rights based approach, Mexico city

28-09-2016 to 30-09-2016

BISP being the flagship national social safety net of Pakistan not only lends a hand in poverty management through unconditional cash transfer but believes in graduating its beneficiaries out of poverty by investing in human capital

development through education. “International Symposium: the contribution of conditional cash transfer programs to the creation of Social Protection System with rights-based approach” on September 29, 2016 was attended by me which was arranged by Ministry of Social Development and National Coordination of PROSPERA Programa de Inclusion Social with the support of World Bank at Mexico City, Mexico. The conference had representations from Mexico, Brazil, Paraguay, Chile, Columbia, Ecuador, Dominican Republic, Guatemala, Uruguay, Egypt and Tanzania.

Pakistan was the only South Asian country invited in recognition for its success in conditional cash transfer (CCT). Having learnt the CCT process from Latin American countries, Pakistan is now a CCT role model after massive school enrollment. Whilst in discussion with the World Bank Vice President Mr. Keith Hansen, I reiterated the need for a League of social safety nets and discussed World Bank as a coordinating agency for the league especially in Africa, Asia and Latin America. Mr. Hansen appreciated BISP for its CCT, National Socio Economic Registry (NSER) and its role in reducing malnutrition rates through its stipend. The fact was highlighted that through Waseela-e-Taleem (WeT), the CCT program of BISP, children from the age of 5 to 12 years receive PKR 750 per quarter per child for primary education with the condition of 70% attendance compliance. WeT is a major initiative towards attainment of Sustainable Development Goal of universal primary education. Under WeT, 1.3 million children have already been enrolled till June 2016. 50,000 BISP Beneficiary Committees (BBCs) have been established under WeT initiative that engages beneficiaries in interactive sessions resulting in social mobilization. WeT has been initially launched in 32 districts and would be further extended to other districts through strengthening of federal-provincial partnerships.

Waseela–e-Taleem initiative has registered a positive impact on human development. As per impact evaluation reports, school enrollment rates of primary aged children in BISP households supported by WeT program is 81% compared to 60% in households not supported by WeT. WeT supported districts have shown gender balance and better school attendance rates. WeT supported children have shown 87% attendance with only 10% children showing less than 70% attendance. Enrollment rate was recorded as 76% for girls and 86% for boys in WeT supported households. These figures clearly supplement the fact that Waseela-e-Taleem initiative of BISP is contributing a lot towards human capital development and bringing a positive social change.

J. World Bank Group's Advisory Council Meeting on Gender and Development, Washington DC

21-04-2017 to 24-04-2017

I as Minister of State and Chairperson BISP was honored to secure a seat on World Bank Group (WBG)'s Advisory Council on Gender and Development. I visited Washington to attend Spring Meetings of World Bank Group (WBG) and the IMF. The WBG's Advisory Council, established in 2011, is the main external consultative body helping the WBG promotes gender equality. The Council meets twice a year to review progress and advise WBG on the 2015 'gender strategy' as a roadmap to closing generation gaps in education and health, and enhancing women's voice and agency, especially by preventing and responding to gender-based violence. The Council members inter alia include finance and planning ministers from Canada, Netherland, Paraguay; Governors of Central Banks; CEOs of UN Women, Oxfam International, Global Fund for Women and global women ambassadors. I also participated in a Conference on Tackling Employer-Supported Child Care at the Bank.

The steps taken by the government for women empowerment through active legislation and use of BISP Beneficiary Committee (BBC) network to mobilize and educate women were highlighted besides presenting an overview of number of BISP initiatives including E-Commerce for economic empowerment.

Ms. Dixon, highly appreciated BISP work, emphasized on coordination with and among provinces to get optimum dividends on investment in human development services. Mr. Rutkowski welcomed my suggestion on establishment of a virtual network for knowledge sharing and putting collective expertise in the social safety domain at one place, for the benefit of governments and development partners.

K. Austrian Leadership Programs

27-08-2017 to 28-08-2017

CEO, M/s Careem Pakistan, Junaid Iqbal, and I were chosen to represent Pakistan in the 7th edition of Austrian Leadership Program (ALPs) 2017 in Vienna, organized by the Austrian government for the potential leaders of the world. Representative from Pakistan, India, USA, Argentina, Albania, Bosnia & Herzegovina, Colombia, Ecuador, Georgia, Iran, Macedonia, Mozambique, South Africa, Serbia, Nigeria and Uzbekistan attended the conference.

ALPS – Austrian Leadership Programs– bring together leaders from around the globe to establish a strong long-term network while spending a unique week in Austria. Austria is home to flagship industries and world -leading enterprises in many sectors. Some of the innovative Austrian brands have already become global names, including IT sector to semiconductor manufacturing and automotive industries. Under the Austrian Leadership Programs (ALPS), decision -makers from around the globe have shared their experiences of leadership in their respective areas of intervention. The young and dynamic leaders interacted and connected with top leaders from business and public life in Austria. The participants also called on high level representatives from Austrian business, industry, politics and public life. The young leadership from various countries visited Vienna-based headquarters of international organizations; corporate groups and production sites. Conversated with Austria's leading representatives in the fields of technology/innovation/research and Austria's vibrant start-up community and benefited from Austria's networks and links to Central and Eastern Europe. The major companies and organizations visited by the ALP participants include business leaders like Red Bull, Stanglwirt Hotel, GE Jenbacher, EGGER, Tyrolit, Swarovski, and Reidel which showcased the performance of their organizations during interactive sessions with participants, provided the opportunity to create bridges for cooperation and transfer of ideas among the countries through the participants. The participants were also briefed by the Secretary General of the Austrian Ski Federation on Austria's know how and excellence in the winter sports industry.

L. Seminar on Social Information System – Mexico city

03-10-2017 to 04-10-2017

Another conference I represented Pakistan was at the International Seminar on Social Information System on October 6th, 2017 in Mexico. The three day seminar was jointly organized by the Mexico's Ministry of Social Development, Social Development Committee of the Senate, Social Development Committee of the House of Representatives and the World Bank. The purpose of the seminar was to assist the Mexico's Ministry of Social Development in developing the regulatory mechanisms as well as institutionalize its strategic planning and targeting instrument for social development policy at the national level. Lawmakers and international experts from Brazil, Colombia, Guatemala, Chile, Mexico, the World Bank and Pakistan were invited to attend the seminar.

Best practices from Pakistan were shared with the participants and they were informed that BISP's National Socio Economic Registry (NSER) has led to the development of an integrated social information system which replaced all other fragmented targeting mechanisms across the country. BISP's transparent means of selection, use of innovative technology, a comprehensive package of services, and effective design and implementation has made BISP one of the pioneers of integrated social information systems in the world. I further added that being the only country from Asia to have been invited to this elite group of Latin American countries, who have been implementing social protection schemes for almost two decades, demonstrates the recognition of BISP as an international best practice. I Shared Pakistan's experience on the regulatory frameworks in a later session. They were further informed that the development of NSER is the fulfillment of a constitutional obligation under Article 38 (d) and (e) to provide social security to all citizens. The issues of institutional fragmentation and multiple legal instruments currently faced by the countries participating in this seminar should be dealt at different levels. I presented a road map for the implementation of social protection framework at policy, program and administrative levels.

M. WFP Seminar on Shock Responsive Social Protection, Peru

31-10-2017

Pakistan was represented in the Regional Seminar on Shock Responsive Social Protection on October 31st, 2017 organized by the Ministry of Foreign Affairs, the Ministry of Development and Social Inclusion (MIDIS) of the Republic of Peru and the Regional Bureau for Latin America and the Caribbean of the World Food Programme in Peru. The purpose of the seminar was to share experiences, practices and vision on shock-responsive social protection from different parts of the world and different contexts, reflect on commonalities, opportunities and challenges faced in middle income countries and to contribute to the global commitments and the humanitarian development continuum. Pakistan was the only country invited from Asia to present its social safety programme for experience sharing with other countries. Other participant countries included Peru, Ecuador, Haiti, Colombia, Guatemala, Chile, Dominican Republic, Cuba, Mexico, Costa Rica, Nigeria, Namibia and West Africa.

The achievements of BISP and efforts made for supporting 5.4 million families across Pakistan were highlighted. I said that the national policy framework for social protection pays significant attention to shock responsiveness. The countrywide presence of BISP makes it a leader in shock responsiveness in

Pakistan as it has the potential to coordinate at central and provincial levels. While highlighting the opportunities, capacity and resources for the development of a successful shock-responsive social protection in Pakistan, I said that BISP operational capacity has improved significantly over the years as it has developed National Socioeconomic registry (NSER) that has information of more than 80% of the population and location by GPS. BISP is in the process of updating its NSER through resurvey. An updated NSER could be utilized for rapid identification of caseload, through inclusion of household GPS coordinates and indicators of climatic and livelihood vulnerability.

While discussing international experiences in preparing and using national social protection system for emergency response, the pivotal role of BISP in collaboration with NADRA as a key implementing partner was emphasized. Further, I briefed how BISP linkages with other organizations could be leveraged to support a shock response and a well-established BISP payment system could be utilized in a disaster to swiftly reach disaster affected population.

BISP's full support in carrying out the study on Cost and gap of fixing malnutrition for Pakistan was assured in another meeting with Mr. Rodrigo Martinez, Senior Social Affairs Officer, ECLAC, held in Ministry of Foreign Affairs. BISP agreed to take lead in carrying out the study which determines the future option for launching of most cost effective design for preventing the malnutrition and stunting in coordination with relevant stakeholders in Pakistan.

N. World Bank Social Protection & Jobs South South Learning Forum, Frankfurt, Germany

19-02-2018 to 22-02-2018

Conference on Social Protection and Emergency Safety Net Response was arranged by World Bank at Frankfurt (Germany) from 19th to 22nd February 2018. I had the honour to represent Pakistan once again. Delegates from 70 countries attended the workshop and shared their experiences on social protection. I highlighted the efforts of Government of Pakistan in social safety net programs. Pakistan is among the top 10 adversely impacted countries of the climate change as evidenced by several earthquakes, floods and droughts. Moreover, due to militancy crises in FATA, Pakistan also has a large number of Temporarily Displaced Persons who are being supported by the Government. In case of disasters, BISP is already managing a social protection program for 5.4 Million families living below the poverty line expands vertically and provides extended support to existing beneficiaries, being poorest of the poor. As BISP is well equipped with required

infrastructure, have complete beneficiary database the Socio Economic Registry which includes beneficiary biometrics, a veteran financial instrument used in BISP cash transfers and more than 450 functional offices in the country with 2500 experienced staff members, it has the capacity to respond to beneficiary needs more efficiently and swiftly. Having updated Socio Economic Registry of the citizens of Pakistan, BISP has the capacity of advanced targeting. It has the aptitude to exclude well-off and embrace vulnerable families including poor, female headed households and families with disable members. I informed that through BISP, Government has empowered female in the country by providing direct support to the female head of families. I further informed, the participants that in order to address the catastrophic events, a National Disaster Response Action Plan (NDRAP) was developed by Government of Pakistan which guides country's adaptive safety net model on natural and man-made disastrous. This helps the Government to respond quickly to any disaster and address the needs of the affected population. Pakistan has been appreciated in handling refugees. In future both BISP and NADRA enter into partnership for effective shock responsiveness. I also highlighted the efforts of Government of Pakistan in addressing the emergency needs of Temporarily Displaced Persons (TDPs) of FATA with the help of World Bank through a transparent mechanism. I also highlighted the steps taken by the Government for the rehabilitation of TDPs by providing housing damage compensation to affected families.

O. Dominican Republic

I visited Dominican Republic at the invite of Vice President of Dominican Republic, to get the understanding of Nutrition Programme going on there with the help of World Food Programme. DR linked all their incentives with the food and that is the major reason of reduction in malnutrition in their countries. I was given briefings on following programs being implemented in DR:-

- i. SIBUEN- National Registry for identification of Poor
- ii. ADEES- Comprehensive Subsidy programme
- iii. Community Technology Center

I also visited many sites in DR to observe the performance of above mentioned programs. I have seen poor people buying nutrition food from the shops with the help of cards issued under ADEES programme. I also visited Community Technology Center where I have seen one stop technology center for poorest of the poor and lower middle class community. I also visited community school there where early age children were provided technology based education

learning with the help of tablets. I had very detailed meeting with Dr. Margarita Cedeno de Fernandez Vice President Dominican republican, incharge of all social protection programs of DR. We discussed that all social safety nets of the World should work in a well-coordinated manner to achieve the common objectives of eradicating poverty. I appreciated the work doing by the Dominican Republic government for serving the poorest of the poor segment of the society and also appreciated the Vice President's personal efforts to make the programme a success by introducing targeted subsidies. We during the discussion agreed on helping each other in improving the system to achieve better results in an efficient manner. Vice President showed her key interest in biometric based payment mechanism being implemented in Pakistan to replicate in their country to make the payment system more transparent.

I also attended conference on social innovation and inclusion held on 11th April, 2018 in Punta Cana, Dominican Republic attended by Vice Presidents of Panama, Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nica Ragva and Dominican Republic all countries from Central America and Caribbean. I represented Pakistan which was the only country from South Asia on special invite of Vice President Dominican Republic.

I highlighted the key achievements of BISP and emphasized on the need for establishment of International Secretariat on intersectoral approach to social inclusion to serve the people who matter most. I also highlighted that all linked sector should be involved in policy making and designing for successful implementation of social inclusion through the concept of intersectoral approach. I further suggested that poverty has no boundary, no border no limitation and all countries should come up with the plan to complement each other's effort to serve the people in a better way. All countries whether south- south forum, South Asia, Latin America, Central America and Carrabin should adopt the inter-sectoral approach from humanitarian assistance to sustainable development by institutionalization. She also highlighted the need of technology based payment mechanism in cash transfer programs especially in disasters for rapid and transparent delivery to affected people. I at the end offered the services of BISP for helping other countries in establishing better payment systems based on lesson learnt in context of Pakistan.

All participated countries acknowledged the efforts made by BISP and its current leadership to serve the poorest of the poor with dignity, meaning to life and empowerment. All Countries agreed to work together to handle the common issues through inter-sectoral approach within the countries.

P. World Bank Advisory Council on Gender and Development

22nd April 2018

At the invitation of the World Bank, I participated in the World Bank Advisory Council on Gender and Development in Washington DC. I am the first and the only Pakistani to serve on the Council since its establishment in 2011. The Advisory Council is the main consultative body composed of leaders from client and donor countries, private sector and civil societies, helping the World Bank Group promote gender equality. The theme of discussion for this year was sexual harassment.

The Conference was inaugurated by Kristalina Georgieva, Chief Executive Officer of the Bank followed by Ms. Caren Grown, Senior Director Women at the Bank. Ms. Georgieva thanked the participants for joining the global effort for women empowerment. Ms. Grown in her remarks warmly commended our work for women empowerment and poverty alleviation in Pakistan through the BISP platform. Ms. Grown further informed that the Bank is working on mapping/preparing a database on women entrepreneurship in Pakistan. Cabinet Ministers of Canada, Denmark, and Paraguay and CEOs of Oxfam, Global Fund for Women, and UN Women, *inter alia*, attended the event. Mr. David Miliband, President of International Rescue Committee and Former Foreign Secretary of UK also participated in the event through video conference. DFID Minister, Penny Mordaunt, Secretary of State for International Development participated in the event as a special guest.

In my presentation, I highlighted the progress made by Pakistan in its stride for women empowerment while acknowledging the daunting challenges and shortcomings in fully achieving gender equality. The laws against sexual harassment and the role of Federal Ombudsman for Protection of Women against harassment in work places, is helpful in promoting women protection and empowerment. In this regard, I underscored salient areas of BISP's interventions at national level made more effective and fruitful with the help of media and others. To contextualize the increasing awareness in Pakistan about women issues, I read out a tweet by a young Pakistani man who exhorted other men to join the #MeToo campaign to support not only women but also encourage and empower them to speak up. I underscored that the debate surrounding women empowerment is dominating the cyber space in Pakistan in the wake of #MeToo campaign and also suggested that in view of the importance of the gender issue, the Council should interact more frequently than once in a year. The Council welcomed and appreciated my suggestion for pooling of resources in the field of Social Safety Nets and connects virtually more frequently than once a year. In

the wrap session, the CEO of World Bank appreciated and extended full support to my suggestion that the Council should continue to engage more frequently.

Q. Meeting with Ms. Amina J. Mohammed, United Nations Deputy Secretary General on Proposal to Link Social Safety Nets (SSN) to Sustainable Development Goals (SDGs)

April 23, 2018

A meeting was arranged with Ms. Amina J. Mohammed, UN Deputy Secretary General at the UN Office in Washington DC, on April 23rd, 2018, while I was in the US to participate in World Bank Spring meetings.

Ms. Amina Mohammed is the second highest ranking official in the UN system after the Secretary General, with - 35 years of experience in human development. Prior to her career in UN, Ms. Mohammed led her country Nigeria's social safety programs.

In the meeting, I proposed a concept aimed at Institutionalization of the Social Safety Nets within UN system for social inclusion of vulnerable families in midst of environmental, food and security crisis. In this manner, the work of different countries in Social Safety Nets can be dovetailed with that of the UN for knowledge sharing to achieve the Sustainable Development Goals (SDGs) in a more efficient and effective manner. In this regard, BISP with its internationally acclaimed accomplishments in the field would be willing to offer its expertise and services. It was suggested to create a knowledge portal for the UN based on BISP experience.

I explained that many countries are spending a significant percentage of the GDP besides help from international organizations to run their Social Safety program but this is done without central coordinating mechanism to pool the wealth of information and knowledge around the globe. The UN could fill this gap and provide leadership to the world in these fields to create a win win situation for all by linking Social Safety Nets to SDGs and thus avoiding wastage of human capital and resource.

The UN Deputy Secretary General appreciated my visionary suggestions and welcomed the proposal to create a forum or collaboration mechanism in the UN like Economic and Social Commission for Asia Pacific (ESCAP) to

synergize the work and effort of different nations under one umbrella for achievement of SDGs through Social Safety Nets.

Ms. Amina J. Mohammed commended the massive contribution, as Chairperson BISP, on poverty reduction and women empowerment beyond the traditional concept of empowerment such as empowering them to vote through National ID cards, work for reduction in violence against women and disaster relief.

I thanked Ms. Amina, for her interest and willingness to work on my proposal.

4. League of Social Safety Nets

Concepts of Institutionalization of coordination for Social Safety Nets

A- Institutionalization of Social Safety Nets within UN for social inclusion of vulnerable families in midst of environmental, food and security crisis.

This is the thought legacy I would like to be remembered for.

Most member countries have their own forms of social welfare programs. International organizations like the World Bank, World Food Program, DFID, ADB, IMF, UNDP, and others do coordinate with their member countries on knowledge sharing from time to time on the productive functioning of Social Safety Nets.

However, considering it is in fact the UN SDGs which are directly linked to successful implementation of social safety net outputs, it is high time that the UN should develop an arm dedicated to the monitoring of the base indicators of Social Safety Nets in relation to how they perform on all SDGs in midst of the environmental, food and security crisis. The member countries spend significant budgets and percentages of their GDPs on their social safety nets and yet there is no direct link or obligation on how they affect SDG outputs. This link needs to be established at priority.

UN has many agencies who manage humanitarian work but with little coordination with the SNNs of the country or even a coordination reducing the silos within UN agencies themselves leading to massive duplication of resources. Member countries react negatively perhaps to such lack of duplication which slows down the actual work of agencies, which is in fact common - Sustainable development. Coordination with them would ensure the resolution of this core

issue resulting in massive savings. The key is coordination and keeping at centre the SSNs of all member countries. There is no other simpler saner route.

As such I would like to propose on behalf of the experience of the Benazir Income Support Programme (BISP) of Pakistan, one of the largest social safety nets of the world a mechanism:

i. Implementation

UN to set up under its relevant department a wing which monitors the following indicators of social safety nets called “Link of Social safety nets (SSNs) to SDGs”: (SSN-SDG 1 to 7)

1. Targeted subsidies through the poverty database of SSNs.
2. Poverty reduction indicators through Unconditional Cash Transfers (UCT).
3. Poverty reduction indicators through Conditional Cash Transfers (CCT) on Immunization, family planning, nutrition, malnutrition, stunting, and education.
4. Decision making power of women on financial and political choices due to direct voice in spending of stipends within their households.
5. Reduction of violence and sexual harassment of women due to increased financial empowerment as a result of stipends.
6. Poverty reduction through credit and financial inclusion facilities as a result of microcredit.
7. Access to payments in face of climate change and security disasters.

To start with the above indicators are enough for creating a network of baseline indicators similar to the journey of MDGs and SDGs and now to SSN-SDGs.

ii. Why BISP to lead

1. As a social safety net catering to vulnerable women, BISP has created a National Socio Economic registry of all households in Pakistan of over 185 million people serving 5.7 million of the vulnerable women of Pakistan with yearly budgets of \$1.25 billion. Targeted subsidies will ensure massive development dollar savings for all member countries.
2. Pakistan for the moment has a UCT whose impact assessments have shown decreased poverty levels within its beneficiary base in last 10 years of its existence.

3. BISP has enrolled 2 million children into schools through its education conditional cash transfer and has recently launched immunization and nutrition CCTs.
4. BISP has ensured 76% of its beneficiaries have the power to decide where their stipends are spent increasing women empowerment and right to vote.
5. BISP has a network of 64,000 beneficiary committees to ensure training and empowerment on key issues like violence and harassment.
6. BISP has introduced e-commerce, Interest Free loans, skill development, and other graduation strategies to exit its vulnerable to ensure financial empowerment.
7. BISP has advanced payment systems using biometric payment system to ensure that transparent payments in the face of climate change, natural and security disasters can be swiftly made along with the regular UCTs and CCTs.

B. Diversification of SSN units within Development partners across sectorial units

1. Most development partners have the Social protection and Jobs sector dedicated to social safety nets and they remain engaged with member countries through that particular unit only.
2. My various interactions on climate change, ICT, Gender of the same development multilateral organization have proved that we need an inter sectoral approach if we are to resolve the root causes of poverty alleviation and give 'SSN plus' to our beneficiaries.
3. There is tremendous work happening in all sectors. However as is the case of any multilateral organization it works in silos.
4. For the sake of member country benefits. the silos needs to break and a coordination arm needs to be organized, whose main job would be as follows:
 - a. Offer the services of how ICT, Health, Gender are contributing to SSN beneficiaries and then show case success stories through a knowledge portal.
 - b. The same can be implemented through a similar fund in all SSN countries.
 - c. The results of the inter-sectoral approach would create gains faster because of success transfers with modularity versus simple copy paste without having regard for country's specific conditions.
 - d. Those countries who have trouble engaging with each other due to political differences, can interact through the 'SSN Plus' window and produce a magnitude of success transfers which could build the platform for peace making on hard core political issues.

5. BISP would be willing to take a lead on identifying the areas of cooperation:
 - a. Gender
 - b. ICT
 - c. Health
 - d. Education
 - e. Climate change disasters
6. The gains from just an interaction of the above sectors would pay for the returns on the investment within the year by creating sustainable livelihoods for the same development multilateral.

C. Solution:

1. Creation of a Supra SSN unit which coordinates within development organization sectorals.
2. Creation of a Supra SSN unit which coordinates within UN agencies.
3. It produces results, savings, spin offs from learning of a magnitude the world have never seen before.
4. Simply because of the concept of success transfer a la modularity.
5. Organization of SSNs in each member country as main agencies for coordination.

5. International Awards

During my tenure at BISP I was humbled to have received the following awards which were recognition of Pakistan's efforts in the field of poverty alleviation and women empowerment:

i. French National Order of Merit

I have been awarded with the "Grade d' Officer" in the National Order of Merit by President of France Emmanuel Macron .The award was presented by French ambassador Martine Dorance in a reception held at French Residence Islamabad July 21, 2017 (my 45th Birthday). This eminent distinction is one of the major honors of French Republic, created by General De Gaulle in 1962 as recognition for exceptional individual merits. This distinction is granted not only to French personalities but also to foreigners whose talents, actions and generosity deserve a public recognition. The National Order of Merit has 187,000 members of which 50% are women. This award has been awarded in recognition of my services for the people of Pakistan and my devotion to promote relations between France and Pakistan. I am the first Pakistani woman to be awarded the National Order of Merit with the rank of Officer.

Chapter 13

Impact of BISP

- 1. Impact and Process Evaluations**
- 2. Stories of BISP**

1. Impact and Process Evaluations

All social safety nets need to have a justification for their existence in the form of evidence that the assistance given to beneficiaries through them have had some impact in the lives of beneficiaries. As such impact evaluation studies are normally commissioned through third party firms to be able to provide social safety nets, governments and development partners credible data on the impact of the investment.

As a matter of policy when I took charge of BISP my immediate priority was to make this data public and to actually launch them in the form of printed reports for all. The transparency of any social safety net is the public access to information. Having been a proponent of similar legislation in parliament in my parliamentary Committee of Information days, I was eager to implement the same for BISP.

i. BISP's Impact Evaluation and Process Evaluation through 3rd Parties

Process Evaluations play a pivotal part in generating evidence from the field, during implementation, about how efficiently different processes are being implemented, and thereby support an organization in making important course corrections as and when required. Similarly, Impact Evaluations are also of paramount importance as they allow an organization to look at the "effectiveness" of its interventions. Since both types of evaluations, generate results which may influence key processes and decisions in improving designs of current as well as future initiatives. Therefore they need to be as objective as possible to ensure best value-for-money. As such it is all the more advisable that such undertakings are carried through a third party to eliminate any kind of internal influences which may be exerted to skew the results in favor of an implementing organization such as BISP.

A. Impact Evaluation by M/S Oxford Policy Management (OPM)

Based on the beneficiary identification in National Socio Economic Registry (NSER) survey of 2010/11 and keeping in view the potential welfare impacts of BISP cash transfers, M/S Oxford Policy Management was hired to conduct a baseline survey in 2011, followed by three impact evaluation rounds. These impact evaluation rounds of UCT payments were conducted in 2013, 2014 and 2016. These evaluations helped to determine the effectiveness of the programme in delivering its broad aims. The evaluation component also helped to inform stakeholders of the programme's performance and enabled lessons to be drawn

for future improvement. The assignment also included a baseline survey (in 2013) and a follow-up round of the Waseela-e-Taleem (WeT) in 2016.

The impact evaluation was based on a household survey by comparing the beneficiary households with non-beneficiary households who are just above the eligibility threshold level. The evaluation adopts a mixed methods approach, both the qualitative and quantitative, to provide an assessment of the impact of BISP on its beneficiaries across a range of impact areas and indicators that were identified collaboratively with BISP and its key stakeholders.

The evaluation follows mixed-methods, quasi-experimental design combining both large-scale quantitative household surveys with qualitative research. The core of the evaluation is based on a household survey, targeted at beneficiary households and a sub set of non-beneficiary households. Sampled non-beneficiary households have BISP poverty scores just above the eligibility threshold set by the BISP to target recipients. The quantitative household survey is combined with qualitative research that provides a broader understanding of the context in which the programme is operating and enables an assessment of impacts that are difficult to sufficiently determine using only quantitative data.

a. Methodology and Sample

The evaluation of the UCT and CCT components of the BISP measure a range of indicators across a number of different impact areas, which are along with a description of the underlying hypothesis, describes how BISP can feasibly induce an impact.

For me these indicators are the ones we need to keep a tight monitoring over. They indicate whether the funds being spent are delivering on the objectives set for the program.

b. Key impact areas and indicators

EVALUATION OF THE UCT COMPONENT OF BISP		
Area of impact	Hypothesis	Indicators
Consumption expenditure and poverty	BISP programme will reduce the rate of poverty amongst beneficiary households, by directly supplementing monthly household income.	Proportion of beneficiary households below the poverty line. Per adult equivalent consumption expenditure.

EVALUATION OF THE UCT COMPONENT OF BISP		
Area of impact	Hypothesis	Indicators
Women's empowerment	A transfer targeted directly at women will increase their agency in various domains including: control over household resources, engagement in public life, role in household decision making.	Percentage of female beneficiaries who retain control over the transfer. Percentage of women working outside the home. Women's participation in choices relating to household, both relating to short- and long-term decisions.
Household consumption and child nutrition	Regular and reliable payments will improve access to food by supplementing household incomes, tackling one of the pillars of food insecurity.	Per adult equivalent food consumption expenditure. Child anthropometry.
Asset retention and accumulation	Beyond being used for current consumption households will be able to save some portion of the transfer and use it for asset accumulation	Ownership of livestock. Ownership of productive household assets.
<i>Secondary impacts</i>		
Investment in education	A direct cash transfer will alleviate the economic constraints to the access of education services.	Primary school enrolment rate.
Livelihood strategies	BISP will provide households the opportunity to explore alternative livelihood strategies and reduce their dependence on risky options.	Proportion of working age population economically active. Proportion of economically active population by employment status.

EVALUATION OF THE UCT COMPONENT OF BISP		
Area of impact	Hypothesis	Indicators
Access to education	A direct cash transfer conditional on attendance will both alleviate the economic constraints but also provide a direct incentive to enroll children in school.	Primary school enrolment rate (male & female). Primary school enrolment rate by socio-economic characteristics. School dropout rate.
Child labour	A direct cash transfer conditional on attendance will increase the opportunity cost of engaging in child labour as a livelihood strategy.	Proportion of children aged 5-12 years of age who engage in child labour.

In addition to these indicators each evaluation report tracked both the experience of the beneficiary with BISP as well as providing an overview of the average socio-economic experience of the beneficiary. The core of the evaluation was based on a quasi experimental design that employed two quasi-experimental methodologies: (1) Regression Discontinuity (RD) Design; and (2) Propensity Score Matching (PSM). A panel sample of 9,000 households for UCT and 2,400 households was conducted for WeT programmes.

c. Key Evaluation Trends

- i. BISP beneficiaries are characterised by high levels of poverty, with 84% of BISP beneficiaries in this sub sample poor or vulnerable to poverty at the time of the baseline survey in 2011. Over the period of the evaluation the proportion of beneficiaries who are poor or are vulnerable to poverty has fallen to 72% in 2016.
- ii. The proportion of beneficiary households that are MPI poor has been falling steadily over the period of evaluation from 70% in 2011 to 51% of beneficiary households in 2016.

- iii. There has not been much progress made in terms of improving the nutrition of children in BISP beneficiary households, with rates of malnutrition remaining consistently high over the period 2011 – 2016. The extent of this challenge can be understood by considering that 51% of boys and 46% of girls are stunted, which indicates a long-term problem of malnutrition in Pakistan.
- iv. BISP beneficiary households continue to be characterised by a high rate of dependence on casual labour as the main source of income, with a third of beneficiary households reporting this as the main source of income. However, we find that this rate of dependence is falling over the period, from 51% of beneficiary households in 2011 to 45% of beneficiary households in 2016.
- v. The level of financial savings amongst beneficiary households remains low, with just 13% of beneficiary households having any form of savings in 2016. This, however, has increased over the period 2011 – 2016, with just 9% of beneficiary households having any form of savings in 2011.
- vi. In 2011 just 40% of women in beneficiary households reported that they were always likely to vote in a local or national election. By the last round of the evaluation in 2016, this proportion had increased to 70%, with just 11% saying that they would never vote.
- vii. BISP is having a positive and statistically significant impact on the mobility of women, as measured by their ability to travel to various locales without accompaniment, whether to markets, health centres, friend's houses or religious centers. The findings suggest that this might be due to some "normalisation" of women leaving the home alone driven by the need to go and collect the BISP cash transfer. The proportion of women who can go to a market alone has increased by almost 50%, from just 25% of women in 2011 to 37% of women in 2016.
- viii. The performance of the BISP in terms of delivering the quarterly cash payments into the hands of beneficiaries has progressively improved over the course of the evaluation. In 2013, at the time of the first follow-up survey, the average BISP beneficiary in - the sub sample under consideration received just 65% of the total value of the transfer in the 12 months preceding the survey. This performance has significantly improved with beneficiaries now receiving 83% of the value of the transfer in the 12 months preceding the evaluation survey.

B. Process Evaluation Reports by M/S Mott MacDonald

Traditionally process evaluation reports have not been made public at BISP. However, for the sake of transparency and learning I am sharing some highlights which help understand the operational strengths and weaknesses of BISP.

The services of M/S Mott MacDonald Limited (MML) were hired to undertake Spot Check and Beneficiary Feedback (SCBF) assignment, spread from 2014-2016 with three rounds period. The spot checks were expected to provide feedback on Unconditional Cash Transfer (UCT) programme to improve its performance, efficiency and transparency. The Beneficiary Feedback survey focused both the UCT and the CCT (Waseela-e-Taleem). In each round (2013-2016), M/S Mott MacDonald produced following sets of reports:

- i. Grievance Redress Report (GRR)
- ii. Spot Checks Report (SCR) of payment sites and BISP's Field offices
- iii. Beneficiary Feedback Based on FGDs and CDs (FGD&CD)
- iv. Beneficiary Feedback Based Household Survey (BFHH)

Each report has a different set of audience, instrument and methodology to collect the data. For example, GRR report covers both the enrollment and payment grievances while conducting mystery visits to the BISP Tehsil offices. A sample of 400 cases each from enrolment and payment related grievances is taken for analysis. SCR survey used five instruments designed to conduct spot checks: Spot check at ATM/Banks, Spot check at POS/Franchise Holder, Spot check of Postman, Spot check at Post Office and Spot check at Tehsil Office of BISP (including Camp Offices where available). 6,983 beneficiaries were interviewed for various payment sites. The sample of both GRR and SCR report is collected from those beneficiaries who visited BISP Tehsil office or payment sites.

The other two reports BFHH and FGD & CD encapsulate the beneficiary feedback, both through quantitative and qualitative methods, respectively. The BFHH report is based on the analysis of data collected from 5,501 beneficiaries at their door steps. The survey has collected beneficiary's information on their socio economic characteristics, their level of understanding on enrollment process, payment details, transaction cost to collect payment. The two qualitative research methodologies used in FGD & CD report: (i) Community Dialogues (CDs) and (ii) Focus Group Discussions (FGDs). The CDs were conducted separately with men and women groups of all the religions including beneficiaries and non-beneficiaries while FGDs were conducted with only women of all the religions including beneficiaries and non-beneficiaries.

The survey instruments were designed to yield data for both quantitative and qualitative analysis. A total of 37 districts were selected. In 2015, with the consultation of BISP, it was decided to retain 22 districts that will help in ascertaining the trends in the BISP processes and replace 15 districts with new ones to increase the geographical coverage of the survey. In the year 2016, once again the same 22 districts were selected as in 2014 and in 2015 and some of the 15 districts were replaced. For 2016, the basis for replacement was: a) inclusion of some districts where the WeT Program was being implemented; and b) increasing geographic coverage. The total number of districts surveyed in the three years of the assignment were therefore 59.

Close contact was maintained with BISP and DFID throughout the life of the project. Feedback was also taken from the World Bank at important stages of the project during the inception phase and on draft reports during the implementation phase. Team members engaged with BISP offices at provincial and divisional level, partner banks, NADRA, provincial education departments and Aurat Foundation (AF) to obtain a holistic perspective of the processes.

BISP and Mott MacDonald Limited (MML) jointly hosted a Stakeholder Conference followed by a Workshop on 30th October, 2015 to share the findings of the SCBF, reflected in the reports submitted during 2014 and 2015 and to get feedback from stakeholders of BISP.

a. Programme Assessment – An Overview

A comparison with the size of other cash transfer programmes internationally shows a wide range in the number of beneficiaries and the proportion of population covered. Considering that BISP started functioning in 2008, its coverage of 16% of the population within 5 years of its initiation is encouraging, as the cash transfer programmes in Brazil and South Africa achieved 30% after 10 years and after 19 years respectively.

From the literature review, it is evident that despite the benefits of taking beneficiary feedback, only 20% of organizations internationally assess program effectiveness from the people they serve. Literature review on the subject indicates however that recommendations based on feedback given directly by the beneficiaries must be incorporated into policy for any meaningful benefits in improving programme design, and enhancing programme performance (BFHH-1).

A brief assessment of BISP's beneficiary feedback mechanism designed and implemented as a part of the SCBF assignment was undertaken to compare it with some of the best practices prevalent around the world identified from the literature review and it scored reasonably well.

From MM surveys, it was evident that BISP's UCT has met its objective of helping the poorer segments of the population in consumption smoothing for basic needs. The tendency of the great majority of beneficiaries to use BISP funds primarily for food and health in that order of priority was evident. The impact of irregular BISP payments (in the years prior to me taking over) on beneficiaries was also consistent over the three years. The highest impact was reduction of non-food expenditure and the second highest impact was "increased borrowing". However key areas of concern identified at the time are being reproduced for transparency sake:

- i. It was found that the primary source of information of BISP was by word-of-mouth. Other sources of information were BISP offices, announcements made by social activists and at masjids, messages from the school through children, family members and occasionally through television and radio. The communication gap between BISP and its beneficiaries created a number of issues for the organization itself and for the women it serves.
- ii. Mostly the beneficiaries are illiterate. The change from receiving money through the Pakistan Post to withdrawing money themselves through technology based mechanisms especially at ATMs has therefore proved to be a huge challenge.
- iii. There is a lack of coordination at the strategic policy level between BISP, NADRA and the partner banks. The MOUs between BISP and its partner banks do not mention a role for NADRA. NADRA has independently firmed up contracts with partner banks on payments through Biometric Verification (BV). This lack of coordination at the policy level is also reflected in the field.
- iv. During the three years of the assignment, the MoUs with the six partner banks signed in 2010 and 2011 overall remained the same with addendums to address certain imminent issues without addressing the major concerns. Partial implementation of agreements/MoUs with banks lead to a number of issues including overcrowding at machines and inconvenience in accessing payments, as one payment point per one thousand beneficiaries, has not been complied with.
- v. Organizational setup which is mainly coordinating enrolments and delivery of payment and receiving grievances instruments is the network

of 423 BISP tehsil offices. One tehsil office each at the district level is also the camp office or BD Centre with counters of National Database and Registration Authority (NADRA) and the concerned participating banks. The tehsil offices are mostly headed by male Assistant Directors (ADs). A major constraint witnessed in the offices at the provincial and divisional levels, was lack of personnel given the volume of work. Many of the offices lacked adequate seating arrangements to accommodate the complainants. However, the severity of the situation varied from place to place. Lack of basic facilities like availability of drinking water and washrooms were observed causing particular hardship for children and women. Some of the tehsil offices were housed in cabins and complainants had to wait in nearby areas. Many problems arose from over-crowding in BISP offices. At certain places there was no building specified for a tehsil office. According to BISP's operational manual one Assistant Complaint (AC) is required to handle seven thousand beneficiaries. This however was not being complied with in many of the tehsil offices leading to a great deal of burden on the AC.

- vi. As women stepped out of the house to visit tehsil offices for enrolment in the program and in the initial years of withdrawing money with the BDC, there was a sense of empowerment amongst them. Many had visited a government office for the first time. At the same time, with overcrowding at the tehsil offices and at payment sites, they were uncomfortable and a declining trend was observed of women going to withdraw their money. Empowerment of women was therefore limited since: i) they were not going out of their homes to receive their money as initially intended by the program; and ii) there was always a risk that the male members of the family would retain the money or a portion of it for themselves when they withdrew it from an ATM or POS.
- vii. The increase in the percentage of beneficiaries who gave money to receive payments from 2014 to 2015 indicates that exploitation reached its peak in 2015. BISP started taking measures especially against POS agents and it was reported that a number of POS were closed down. Due to this monitoring, the situation in 2016 seems to have improved.

All the above criticisms I held as valid and tried to fix during my tenure. They formed the basis of the fix it plan and have been produced here so that the extent of the problems we tried to solve are clear.

On the positive impacts that the BISP stipend made, here is a summary of the main highlights of a recent impact assessment by OPM:

1. BISP has increased per adult equivalent monthly level of consumption expenditure of BISP beneficiary households by PKR 187.

2. Using the FEI poverty line BISP has reduced poverty rate by 7% points.
3. Using CBN poverty line BISP is associated with a reduction in poverty gap by 3% points.
4. BISP is leading to an increase in per adult equivalent monthly food consumption by PKR 69 driven by a higher quality of protein.
5. BISP has led to a higher reduction of malnutrition and stunting in girls and not in boys which is consistent with international data.
6. BISP has led to a decrease in the deprivations against indicators of living standards amongst the average BISP beneficiaries particularly in terms of the quality of flooring in their households and the quality of cooking fuel used.
7. Women empowerment indicators have improved as a result of BISP and for the first time statistically significant effect on the mobility of beneficiary women has been noticed with more women being allowed to freely travel to various localities alone. Due to collection of transfer this mobility has increased and is also having an affect on independence of women other than the beneficiaries due to them.
8. Change in livelihood strategies have led to overall reduction in dependence of beneficiary households on casual labour as main source of income.
9. There has been an increase in proportion of beneficiary households that own small livestock. This is significant because livestock is a productive investment and also valuable for those families with low financial access.
10. Financial inclusion of 5.4 million women has improved country indicators since beneficiaries have Level 0 branchless accounts which enable them to not only withdraw but make deposits too.
11. Waseela-e-Taleem a conditional cash transfer of PKR 750 per quarter per child sent to school for at least 70% attendance has enrolled 1.3 million primary school children.
12. Current enrollment in children between ages of 5-12 has increased by 10% points. This is higher than the international average.
13. Proportion of beneficiary households who are multidimensional poor in 2013 categorized as severely MPI poor was 31%. In 2016 this has reduced to 23%.
14. School attendance deprivation on MPI indicator has reduced from 56% in 2013 to 49% in 2016 due to BISP.
15. Child immunization deprivation on MPI indicator has reduced from 17% in 2013 to 13% in 2016 due to BISP.
16. Drinking water deprivation on MPI indicator has reduced from 27% in 2013 to 19% in 2016 due to BISP.7
17. Financial savings has increased over the period 2011-2016 from 9% to 13%.

18. In 2011 just 40% of women in beneficiary households reported they were always likely to vote whilst in 2016 this number has risen to 70% showing massive change in implementation of democratic rights.
19. Proportion of beneficiary women who can visit market alone has gone up from 25% in 2011 to 37% in 2016.
20. Cash transfers have been made regularly and quarterly in last 2 years versus not so regularly in earlier years of program which has increased predictability, planning, saving, and sense of credibility of the program.
21. Average Time nationwide taken to reach payment point in minutes was 48 minutes in 2013. It is now 35 minutes in 2016.
22. Proportion of beneficiaries who paid a 'fee' to collect last transfer was 40% in 2013. In 2016 it has been reduced to 22% showing crackdown on beneficiary voluntarily created agent mafia.
23. Direct costs of travel to the collection point are relatively low amounting to 2% of the total value of the transfer.
24. Majority of beneficiaries retain control over how the BISP cash transfers is normally spent even when it is collected by another household member. 76% decide on how to spend it herself in 2016 versus 64% in 2014.
25. Overall 96% of beneficiaries are very satisfied or somewhat satisfied with their experience in how they collected the cash transfer.
26. 33% beneficiaries collect cash themselves, 32% get it collected by household member and 35% by some other individual.
27. Reported usage of funds is 80% on food.
28. 91% of BISP beneficiaries were either ultra-poor, poor or vulnerable to being poor in 2016 as defined by PBS. This shows good targeting.
29. BISP has had a positive and statistically significant effect on the proportion of households that own TV (14%), bike (7%), cooking stove (12%), washing machine (13%), and heater (4%).
30. 55,000 beneficiary committees have improved women empowerment through BISP.
31. Low levels of literacy and education of beneficiary women with 9% literacy.

2. Stories of BISP

An impact of a social safety net can be narrated through surveys, impact evaluations AND through the voice of the customers. In my view BISP impact is best narrated in the voices of the beneficiaries of the safety net.

On April 20th 2017, BISP launched Pakistan's first multilingual book written in over 15 Pakistani national languages about the impact BISP had on the lives

of its millions of beneficiaries. Here is an extract from the book's foreword that I penned at the time:

"The revolution of BISP has contributed to a more democrat, just and equitable Pakistan. We have enabled our women to understand their own importance in their households. Their humanity has been improved because their right to food, health, education for children, work, dignity, have been amplified by the BISP cash transfer. 5.4 million women have been ensured voting rights. It is by no means a small feat.

In order to explain how truly BISP has created the financial, social, economic women empowerment revolution it is best to hear it from the women directly in their own words. Therefore, BISP has commissioned this great work of art of collecting stories from BISP beneficiaries one from each district we work in. It is Pakistan's first multilingual book written by more than 150 writers. We have commissioned local writers to write these stories so the depth of the region is captured in the mother tongue for better understanding. We have translated them in Urdu and English so that the entire Pakistan and the international community also benefit. These are heart rendering stories of change which are epically important for a developing Pakistan. These stories are what Pakistan is: a growing bouquet of flowers demonstrating the diversity which creates the wealth of what it means to be Pakistani. These stories are a window in the lives of the ultra-poor of Pakistan. How the cash stipends have increased dignity, respect & a sense of their lost humanity.

I hope that this work of art will go a long way in understanding how BISP has changed the lives of the ultra-poor in languages spoken by our people. I hope that the message of our ultra-poor families will hit hearts and minds both creating empathy and Ehsaas. I certainly hope that our contribution to a democratic Pakistan will be remembered in history."

The President of Pakistan was invited to launch this historic book at the BISP Head office. I remember that day very distinctly. It was a celebration of two main concepts:

Firstly, the impact BISP had created in the words of the women beneficiaries themselves. We invited a few of them to come to Islamabad and recount their

stories in front of the President in BISP Islamabad Auditorium. There were many emotional scenes that day. Perhaps more so because it dawned to all present in the audience and those listening on national media that BISP beneficiaries were not just a statistic but a living reality. They were stories of tremendous courage amidst a war against hunger and poverty. The dignity in the stories is what we wanted to project because we were tired of the allegations that BISP beneficiaries were like beggars who waited for these dole outs and did no work themselves to make ends meet. We wanted the haves who were literate enough to read the stories to understand that our beneficiaries were hard working and an important part of the economy of Pakistan.

Secondly, it was a celebration of their own voices in languages which hitherto had not been recognized as national in Pakistan, where there is a tremendous wealth of mother tongues which most patriots consider languages of the soil. Any expression of anything significant has to be in the mother tongue so that it can best be heard, felt and understood. And that is exactly what this effort was all about. We felt that by putting together this great volume we were giving importance to all those mother tongues and local writers who had not been recognized at the national level. Thus each story was written in 3 languages: English, Urdu, and then the mother tongue. This we felt catered to all who mattered in and around Pakistan.

With these two objectives accomplished we allowed the humanization of BISP beneficiaries that day; an objective which meant the world to me. I feel all social safety nets in the world must be able to create empathy about the beneficiaries to the larger community so that the gulf between the most vulnerable and those who don't need state assistance is bridged. And this empathy is best created when the stories of beneficiaries is recounted in their own words.

Pakistan is a society of contrasts where tremendous wealth and tremendous poverty co-exist side by side. Attitudes in society are impacted with the way the two interact. The objective has been that through our work at BISP we create that connect between the two societies.

What follows is extracts of 6 stories from 150 stories which are a reflection of how our beneficiaries expressed themselves in the Book via local intermediary writers. The language is unedited and as simple and plain as the lives of the women. This is how they have chosen to express their own lives, their poverty and the help from government. It is an unadulterated form of expression. The translation into English has not been edited to maintain its sense of simplicity.

The majority of districts of Pakistan have been represented in the 'Stories of BISP' book ensuring no parliamentary constituency is left out.

I have chosen for the purpose of the current book, six stories to represent the six different provinces and territories our beneficiaries live in. I hope you enjoy reading them and appreciate the simplicity and dignity in their lives:

“(Story # 42: **Story of Ms. Banu in Shina from Astore district of Gilgit-Baltistan**) Gilgit-Baltistan is surrounded by some of the world's highest mountain ranges like Karakoram, Himalayas and Hindu Kush. The region consists of big and small villages. The climate of the region is extremely cold and most areas are snow covered during winter season. The people of the region strive for their livelihood in an extremely cold weather. District Astor is one of the extremely cold weather areas. Major part of this district remains cut-off from the rest of the areas of Gilgit-Baltistan in winter and movement of people of this area is restricted and they are bound to live in their homes during snow fall season. Due to this extreme climatic condition, the rate of unemployment and poverty in District Astor is comparatively more than other parts of Gilgit-Baltistan. Women folk of the region are totally unaware and deprived of their basic rights. In 2010 the government of Pakistan through Benazir Income Support Programme conducted a national poverty score card survey throughout Pakistan, to provide social safety net to underprivileged segment of the society. Initially through this programme, eligible beneficiaries were provided financial aid through Pakistan Post Office; afterwards to make this programme more transparent, eligible beneficiaries were provided Benazir Debit Cards. Below is a story of an ultra-poor beneficiary named Mst. Banu w/o Muhammad Sharif r/o of village Patipura, Tehsil and District Astore which illustrates how people are benefited from this programme: Mst. Banu belongs to a poor family living in a mud house. She is a disabled woman. Her parents couldn't afford her education and treatment, thus she remained illiterate too. She married a man who was also disabled. After few years of marriage her parents forced her to live separately. At that time she didn't have anything to manage her life even basic necessities of life like food, clothes and shelter were too far from her approach. She worked in different houses for earning. Sometimes she started begging to feed her kids. She used to live her life in extremely worse conditions. Her life

condition was like nomads. She often didn't have food for her family. Sometimes some kind hearted people supported them. She had two sons and six daughters. Her children grew up in the begging conditions. They sent their growing kids to the jungle to collect wood. One day her elder son died in an accident in the jungle during work. This was a great shock for the poor family. He was the only earner of the family whom they lost. That day was most disastrous day for the family. Now there was no one left to give financial assistance to the family. In those days, the Government of Pakistan had announced a poverty survey. The poor woman Banu took part in the survey with a hope to get assistance to eradicate her poverty. Soon she was declared an eligible beneficiary of Benazir Income Support Programme. The BISP programme brought a spark of hope in her life. BISP financial assistance became a ray of hope for the poor beneficiary. When she got first time an amount of PKR.3,000 as Financial Assistance from BISP, her condition was indescribable. Tears of joy were shedding from her eyes. A woman who had never seen a note of PKR100 in her hands had now a heavy amount in her hand. She brought some necessary items of daily use for the house. Now, whenever she receives the quarterly installment of PKR 4,500 or PKR 5,000 her face lights up with joy. Banu has promised to stand on her own feet with the help of this assistance and has decided never to beg again. Owing to no other source of income, she has now started to sell eggs to boost up her earnings. Banu is a bold and courageous woman. She managed her domestic situation through BISP financial aid. She is no more a beggar and is not looking towards other people for financial support. The lady is grateful to the Government and is hopeful that the government will continue this programme to make other poor like her a beneficial member of the society. She urges BISP management to make the programme more beneficial and extend its initiative more widely."

"Story # 2. Story of Ms. Akber Bibi, in Pahari from Haveli district in AJK). Her house was in a suburb area, away, from the town. This was a rented mud house. Few years ago a Benazir Income Support Programme survey team visited her house. During those days her life was full of miseries. There was nothing in her life but troubles, adversities and problems. Her house was a battlefield for her. Her in-laws used to taunt, scold and curse her. She was considered as a bad omen for house and responsible for poverty. Her husband was planning to divorce her. She was

worried about her kids and was fearfully visualizing the life of her poor kids after their separation. She was feeling helpless but was having no way to bring her children out of trouble. Survey team asked about her national identity card or CNIC number during their visit. But unfortunately they were informed that she had no CNIC. Afterwards a representative of BISP tehsil office visited them and asked for her CNIC number. Nobody bothered at that moment but when he told them that she was selected as BISP beneficiary and CNIC is a mandatory requirement for payment they started listening. Moreover, he said that identity is the basic right of every citizen. To keep one deprived of it is illegal. Listening to the news of financial benefit the bad behaviour of her in laws changed suddenly. First time in her life she received glance of respect and importance from her family including her husband. She was brought to NADRA office. Her CNIC was made and deposited in BISP tehsil office. She became satisfied and happy when she was finally nominated as a BISP beneficiary. Her in laws were looking at her with love and happiness. This was a strange change in their behaviour. First time in her life she felt that this was her own home she was a member of a caring family. This was Eid day of her life when she prepared a dinner for her children according to her own wish. But many pains were still haunting her; all the financial demands were not over. There was a long way in front of her. She had lost her mud house in a flood few years back now she was living in a hired cottage. She visited a number of BISP beneficiaries to convince them for a committee system. She became successful to motivate them for this purpose. This was luck again that she was balloted out for first committee. She put the money of BISP partially in the committee system. She was thinking and planning for her own future and for the future of her children. She was planning to do something fruitful for her children. She purchased a sewing machine and went to a tailor to learn how to stitch clothes. In the meantime, she heard the news that BISP is giving training to beneficiaries under the banner of Waseela-e-Rozgar. She was not enrolled in the programe. She got permission to sit in the class privately. She learnt her lesson with a lot of devotion, passion, zeal, zest and enthusiasm. After three months she got expertise in tailoring. Now she has started stitching clothes. Having a proper training resulted in quality work, hence receiving more orders for her which resulted in better income generation. When her in laws saw her devotion,

dedication and hard work their behaviour changed completely. They became grateful to her for contribution in their income. Her mother in law was now ready to help her in her work. Her husband got motivation from her and started working to give his share in the income too. She shifted her kids into private schools. Though her work is double but she was satisfied. She is hoping that soon Waseela-e-Taleem will start in her district and she will get additional stipend for children education. Today she has a loving family, her children go to school, which is a hope for her future. More than this she has a sense of belonging. All this ease comfort, success, improvement, respect, honour in her life is due to BISP. She owes to BISP and prays for the authorities. When her reputation of skilled tailor reached to village, many young girls started visiting her for getting the training of tailoring. Now she believes that all credit goes to BISP and Waseela-e-Rozagar. Without training and cash grant she would not have been able to change her life. This comfort and hope in her life is just because of BISP initiatives. Now there is a change in her nutrition basket too. Now they are managing it properly. Food like mutton beef, chicken were rare in their food basket. But now they are able to enjoy it sometimes. Their children are now more active, healthy and full of life. Disappointment is replaced with hope and happiness. School management says that, her children are more punctual, vigilant and hardworking now. This change in the behaviour, improvement in the health and progress in the education is due to BISP's efforts. In the past, the biggest issue was that of pregnancy and delivery. Whenever she gave birth to a baby she was having no option but to allow local health worker to slaughter her ruthlessly in an odd non-technical and unhygienic way. But she was forced to do so, as she had no money to visit hospital 90 km away from her house. But this time she managed to save some money and visited hospital where she delivered a baby with such ease and comfort which was unimaginable for her. In hospital she got motivation for family planning and decided to discontinue her reproduction for her good health and better care of her children. She discussed the matter with her husband and convinced him on the issue. She realized that she can take decisions independently and her family members are ready to agree upon her decisions. This empowerment was because of BISP initiatives. Now she is at par with her husband. She can decide everything ranging from kitchen matters right up to

marriage of her children. BISP has given identity to women, awarded them with power of decision and true respect in family.”

“(Story # 124. **Story of Ms. Sharmatti Nandni, in Sindhi from district Jacobabad, Sindh**) No doubt, we breathe comfortable in our land. The land where many hopes prevail, where our souls are amused by the carol chanting of beautiful birds. The land where crops ripen. The beauty of our crops are like ornaments of respected women and ajraks of our men. This is the land where hatred is treated as apostasy and defeated everywhere. The land where love is the religion taught by Shah Abdul Latif Bhittai who is spiritual leader whose poems represent love and welfare; this is the land of Sindh which has a large number of under developed cities. The area of Jacobabad is certainly one of them. In all such doldrums, the minority has many problems, especially women. Among all such innocents, Shermati Nandani belongs to this District Jacobabad and lives in Dungar Muhalla. She has no one to provide a helping hand to except God. She is a Hindu woman of this Muhalla with one daughter and two sons. Her only livelihood is through her husband Bacharam, who sells sugarcane. Sharmatti Nandani belongs to a poor family and has two brothers and four sisters. She dreamt to be educated but it proved a hard nut to crack as she was a daughter of a poor man. As Bacharam’s father was suffering from continuous disease, he married Bacharam and Sharmatti. They married when Sharmatti was only 12 years old. It is a harsh fact that Sharmatti was married in the age which belongs to play. Marriage in a poor household added fuel to fire. Sharmatti shared with us that the earnings of her husband did not match expenditures. When her husband could not earn they had to borrow from neighbors for their survival. The concrete proof of their poverty is that their daughter Varsha could study till class five only. They had to face hunger for days. According to Sharmatti Nandni being born a woman in this society was a problem but being born as a Hindu woman, was a worse problem. Despite hopelessness, Sharmatti Nandni never gave up and assisted her husband in household work. In their darkness, the only ray of hope was BISP which would help deserving women with finance without discriminating between caste, creed and religion. This is the only way through which women would develop economically and get treated equally in society. Sharmatti Nandani got Benazir Card in 2011, through which she now gets PKR 4,834 once in every three month. From the first installment of

Benazir Card, Sharmatti suggested her husband to start business at a small level. Her husband agreed with that proposal and they planned to start selling sugarcane. This enabled her husband to earn PKR 250 to 300 daily and the figure was rising day by day. The loans were returned from the second installment and through a little money Sharmatti Nandani started making and selling Crispy Papadhams through which she earns Rs. 250 to 300 daily. She bought Varsha a sewing machine and she started earning PKR 4,000 to 5,000. This way Varsha was able to provide a helping hand to her parents. Varsha told us that she had never imagined to earn money herself. She further shared that it only became possible through Benazir Card given to her mother. Sharmatti further shared that through other installments they bought basic things like Washing Machine, Television, Iron and some other necessities, that made household work easier. Her two sons Ajeet and Sandeep work in a General Store, where they earn Rs. 2000 every month. Sharmatti educates her thirteen years old son Neeraj too. Her dream is to make Neeraj an officer. She has saved some money for Neeraj's education. Neeraj is working very hard to make their dreams come true. Sharmatti further shared that dowry was a hindrance for Varsha's wedding. Thus, she has advised Varsha to save money through sewing for her marriage. Sharmatti's sons have not yet married but she is planning for their marriage. Sharmatti's whole family is happy and Benazir Card has changed their life. They have also changed their rented home which was in a very critical condition. She said that she was thankful to Benazir Income Support Program for giving money in a transparent way. She further shared that she regularly went to temple to pray for Benazir Bhutto who she thinks brought lights in darkness, hopes in despair. If we go through most of the women of Sindh, most women are about the same as Sharmatti Nandani. There is no other programme that could promote women. The women of Sindh, if given such opportunities can change their own lives for the better."

"(Story # 11 Story of Ms. Jan Bibi in Balochi from District Kohlu, Balochistan): The valley of Kohlu covers a total area of 7,456 square miles which is generally mountainous and rich in natural resources. The area is mostly inhabited by a nomadic or semi nomadic population, which camps with their flocks of sheep and moves with the seasons to find pasture. Though the District is rich in Natural resources the inhabitants are poor and live a

miserable life. According to the Sustainable Development Policy Institute report "Geography of Poverty in Pakistan" the district has over 72 percent of its population living in poverty. To ensure poverty alleviation, BISP addressed this curse in the Kohlu District, by providing Unconditional Cash Transfer (UCT) to the poor and deserving people. As part of its wider relief effort, BISP has identified nearly 4,200 deserving families in the district and is providing cash grants to almost 2000 families on quarterly basis. Living in a small village, Killi Uryani of Uryani Town in District Kohlu, Jan Bibi had a miserable life before being enrolled in the BISP Survey. Her husband Syed Alam was working on daily wages and was hardly able to earn PKR. 8,000 (approx.) per month, which was not sufficient to fulfill their household requirements. Being the patient of Hepatitis C, the husband of Jan Bibi, had to spend major portion of his earning on his medicines and treatment. Opportunities for earning are very little in Kohlu town but where there is a will there is a way. The will of Benazir Income Support Programme to empower the women made way for Jan bibi to shine through and support her family. In a poverty driven society no body lends cash to any one without any purpose and same was the situation of Jan bibi where she was unable to find cash to support her family. It was a turning point in her life when she got enrolled in the BISP programme and received cash without any condition. Jan Bibi had the skill to stitch the clothes and do embroidery but the problem was that she had no money to purchase Sewing machine. The natural feeling of a housewife is to support her husband by cutting down expenses and saving some money from the monthly expense. With this feeling Jan bibi started to save money she received from BISP on quarterly basis. With additional cash after fulfilling the needs of her family and her husband's medicines Jan bibi was able to purchase a sewing machine. With this sewing machine, Jan bibi is now able to stitch clothes for the nearby families thus fulfilling the needs of her family. "I am able to feed and meet the needs of my children and family by stitching the clothes and in return able to receive cash, which would not have been possible without this sewing machine. The most important thing for me was the saving from BISP cash grant which helped me in enhancing my capacity to support my family."

“(Story # 7.6 Story of Mughafira in Pushto from District Nowshera, KPK): Nowshera is a beautiful district which consists

of mountains, streams and rivers. It is the place where Swat River and Kabul River merge and become part of Indus River. Inequality is to an extent that a certain class is very rich and other one is very poor and suffering from hunger. People are hardworking and gender equality is quite evident here. If one travels in the district, we can see women working besides men in the fields. Women gather firewood themselves and help their husbands. They keep up with the daily house work with honor. Mughafira is a slim woman. She was married to a man who already had three children and it seemed that he required a servant to manage the house. They continued to live in a mud house as she used to live before marriage in her father's mud house. Her husband did not have permanent source of income and used to look for work on daily basis. They had a piece of land and crops growth was dependent upon rains. She used to sell leftover firewood. It was difficult to lead a happy life. Her husband's earnings were spent upon his parents' medication and food. As the time passed she gave birth to four children. She treated all seven children as her own. During extreme summers they only had shade of trees to safeguard themselves from heat. During winters she used to cover her kids with old quilts and used to dream of blankets. When BISP survey was initiated her household's survey was also conducted which resulted in delivery of cash stipend through post office. When she received the money for the first time, she celebrated it by buying candies and gifts for her children. This was the first time she gave something to her kids. It was a happy moment for her. Happiness saw its way into her house. She bought warm clothes for her children and a shawl for herself. Poverty had made her pious and she started saving money. When summer arrived she bought a fan for her kids. They now sleep well which is a satisfying sight for her. Her husband's parents also started treating her well. As the cash stipend amount increased her situation also improved and from her savings she bought a goat. Her kids used to play with the goat. She also asked her husband to admit children in school for which she would bear the expenses. They admitted their children to a government school. She also contributed towards improvement of her house and got the house floors concreted. Her saving habit bore results and she sold the goat and added saved money to it to buy a cow. She used to save some milk for her house and sell the rest in the local market. This extra income really eased up her economic situation and she was able to buy

new clothes for her children at Eids. She also bought some hen. She has become an inspiration for other women of her area. She is still saving money which will help her in future. She is an example of resilience against hardships and feels that by gaining economic independence she has given her children an opportunity to become productive citizens of Pakistan.”

“(Story # 113. **Story of Ms. Sumaira Bibi in Punjabi from District Rawalpindi, Punjab**): It was a usual busy day in Rawalpindi. My car was creeping through the heavy traffic in Rawalpindi Bazaar. Noticing beautiful flowers bouquets at the roadside, my wife hastily asked me to stop the car. Though, I was reluctant, but I managed to stop the car to drop her, but again tried to persuade her that these are handmade flowers not the real ones, but my wife was adamant to purchase those flowers at all cost. It appeared that she was fascinated by their beauty and eye catching colours. Luckily, I found a place to park my car in a crowded street and went inside the shop. I was fascinated to see such elegantly handmade flowers and decorative baskets. My wife was deeply moved by the beauty of flowers and started a conversation with Sumaira Bibi, the lady who had made those colorful flowers and was the owner of the flower shop. It transpired that she has been making paper flowers for the last two years and it was BISP, which had supported her in starting the business of flower making. She was of the view that now she is able to earn a decent livelihood for her family from this small artificial flower business. She was extremely thankful for the help and support of the BISP officials. This prompted in me the inquisition to understand how BISP support was able to change the life of the lady, so I requested her to allow me to visit her home in the next morning to gauge how BISP stipend helped them to survive. Next day my wife and I went to Sumaira Bibi’s home. Her teenage son opened the door. Upon introducing ourselves, we were welcomed by Sumaira Bibi’s husband. It was a clean and tidy home with just a small courtyard and a sitting room. Children were getting ready for school and the mother, Sumaira Bibi, was busy making breakfast. After getting them ready, Sumaira Bibi saw them off for school giving each child 5 rupees coin as pocket money. After sending her children to school, Sumaira Bibi took her seat beside us. She narrated that after her husband got ill, she was left penny less, even her relatives dumped her. It appeared that death would be the only refuge from all these difficulties. One day Allah answered all her prayers by sending BISP team to her door. The team surveyed her by asking questions related to CNIC, children and the facilities in the house. They told that

she may be eligible for BISP stipend. After the departure of BISP survey team, Sumaira Bibi was hopeful that now she may get some assistance from the government, but her husband said that teams like these visit every other month, but no one helps in such tough circumstances. Surprisingly, one day Sumaira's uncle, Chacha Feeka, came with a postman to her home. Chacha told her that there was a money order for her. Sumaira Bibi was astonished as there was no one to send her money, she was told that this money is from BISP and from now onwards she would be receiving PKR 1,000 every month. The stipend helped them to overcome the difficulties of life and miseries started to disappear gradually. Since childhood Sumaira Bibi was fond of flower making. With BISP stipend, she purchased scrap paper and started making flowers and her husband helped her in making of flower baskets. With the help of local councilor, she managed a small shop in bazaar and now sells flowers to earn a handsome amount of money supporting her family. She is now able to send her children to school and is thankful to Prime Minister Nawaz Sharif for increasing the stipend to PKR 4,834/quarter. I could feel the sense of satisfaction and sparkle of hope in Sumaira's eyes. She was thankful to the government for taking care of millions of women like her. Sumaira now collects her stipend through a debit card and invests the stipend in her flower making business to earn a better living."

Chapter 14

Parliament

- 1. BISP and Parliamentary Questions**

1. BISP and parliamentary questions

BISP's relationship with parliament was important to me for various reasons. Firstly, I as parliamentarian from 2008-18 with a gap of 2 years, was conscious of my duty to be accountable to the institution which was supreme and to which I had the privilege to belong to. Secondly, BISP was an institution made out of an Act of parliament and thus needed to be more accountable than others. Thirdly, I felt that all the parliamentarians owed a lot to BISP since BISP was taking care of their voters far more than many other institutions. And lastly, I felt that if poverty alleviation was going to be achieved parliament needed to have a say in it.

What follows is an unadulterated version of the type of questions put up by parliamentarians on BISP. I have reproduced them for all to see the kind of interest BISP did generate. No major discussion took place on BISP during my tenure despite me having submitted two Annual reports to parliament about BISP. This was indeed a disappointing state of affairs. Every time I tried to speak on BISP, there was very little interest and mic time was short. Ironically everyone claimed to care for the poor in parliament but the institution which took care of the poor the most was not a subject of discussion. The ultimate irony and disappointment of my 3 plus years. Hopefully going forward this might change.

I must admit I did have a lot of interaction with parliamentarians visiting me in my office. The subject was not how we served the poor rather how parliamentarians needed to oblige their constituents by doing posting transfers for them. Whilst I tried to oblige my colleagues, I did so with reluctance. I had always been against the interference of politicians in internal postings but I failed to minimize this culture within my organization. It was a catch 22. If I didn't, I would have been the black sheep of my community and my political leadership. If I did, I was going against my corporate merit upbringing.

The other major issue was parliamentarian's ownership of BISP. Most of the PMLN team did not own it because of the name and the PPP team did because of the name. None of them were able to look beyond the name to see who BISP served. I was often not treated on merit in party's parliamentary meetings because I was clearly told that I had done nothing to advance the party vote bank. I honestly didn't think that as the social safety net head my job was to be politically biased and to favour the PMLN poor versus the rest. As such I accepted being unpopular amongst my colleagues. They to this day remain convinced that the 2010 survey was a PPP biased survey and that it didn't serve their constituents. Had that been the case PPP would have won the 2013 national elections and PMLN would have lost. Clearly, that never happened.

The rest as they say is history. Whilst many feel that BISP is lucky to have been largely ignored by parliament and thus missed parliamentary scrutiny I actually feel the opposite. My favorite moments were when I was summoned by Senate Standing Committee on Finance, Chaired by Saleem Mandviwala. I enjoyed being accountable. I enjoyed explaining my progress. Not many took interest but I am grateful to this standing committee who did summon us and who did fulfill their and my constitutional obligation.

For record keeping below is some of the sample of question asked by parliamentarians.

Starred/Un-starred NA & Senate Questions / Resolutions / Motions

National Assembly

S. No.	Question No. and moved by	Date	Question Raised
1	Admitted National Assembly Question No. 46 moved by Ms. Shahida Rehmani, MNA	28-04-2016	The targets given by IMF during its last review. The total targets out of them achieved by the Government, and The reasons for not achieving the remaining targets?
2	Starred National Assembly Question No. 269 moved by Ms. Khalida Mansoor, MNA	10-11-2016	Whether it is fact that Smart phones are being granted to women registered with BISP; If so, total number of women to whom the same are being granted along with period thereof?
3	Un-Starred National Assembly Question No. 56 moved by Mr. Sher Akbar Khan, MNA	14-12-2016	Whether it is a fact that poor and helpless widows who actually deserve for BISP are not receiving financial assistance under said Programme? If so, reasons thereof along with action taken against responsible who conducted wrong survey in this regard?
4	Starred Nation Assembly Question No. 138 asked by Ms. Naseema Hafeez, MNA	20-12-2016	Whether it is a fact that there is no prescribed procedure to include new deserving people in BISP; if so, reasons thereof and

			The steps being taken by the Government to include new deserving people in said Programme?
5	Admitted National Assembly Question No. 177 moved by Ms. Shakila Luqman, MNA	05-01-2017	The total number of programmes launched under Benazir Income Support Programme for Women specially in Baluchistan/Tribal Areas/FATA during last three years till date; During year-wise total number of advertisements of BISP given on TV Channels and newspapers during the period and The year-wise total expenditures incurred thereupon during the period?
6	Starred National Assembly Question No. 106 moved by Senator Mr. Ahmed Hassan,	10-01-2017	Whether there is any proposal under consideration of the Government to increase the allocation for WeH and WeR schemes under BISP; if so, the details thereof?
7	Admitted Starred National Assembly Question No. 244 moved by Ms. Shakila Luqman, MNA	23-01-2017	Whether it is fact that the World Bank, UNDP, sustainable Development Policy Institute and BISP have conducted various surveys regarding food insecurity in the country during the last four years?
8	Admitted Starred National Assembly Question No. 99 moved by Ms. Parveen Masood Bhati MNA	21-02-2017	The time by which poverty survey will be conducted in the country under BISP along with purpose thereof?
9	Starred National Assembly Question No. 105 moved by Mr. Abdul Qahar Khan Wadan, MNA	21-02-2017	Whether it is a fact that cards have not been issued to deserving persons under BISP as per survey in Baluchistan so far; Whether it is also a fact that Health Cards have been issued

			under BISP if so, district-wise details thereof and district wise details of cards other than Health Cards issued under the said Programme in the said province so far?
10	Starred National Assembly Question No.93 moved by Ms. Shahista Pervaiz, MNA	21-02-2017	Whether it is a fact that a large number of women to whom financial aid is being granted under BISP are illiterate and they do not know how to operate cards of BISP and Whether there is any proposal under consideration to install a separate ATM to each city for those people receiving aid/grant under BISP at present?
11	Un-Starred National Assembly Question No. 50 moved by Dr. Shizra Mansab Ali Khan Kharral, MNA	03-04-2017	The progress made in introduction of a Biometric verification System (BVS) of BISP. The total number of districts of Punjab for which BVS has been introduced so far. The detail of beneficiaries of district Nankana Sahib (NA-137) under BISP. The authority who is checking data of BISP and The improvements made in operations of BISP during last six months?
12	Admitted Starred National Assembly Question No. 49 moved by Ms. Sajida Begum, MNA	28-04-2017	The total amount spent on "Waseela-e-Taleem" programme under BISP during tenure of the present Government?
13	Admitted Starred National Assembly Question No. 52 moved by Ms. Nighat Parveen Mir, MNA	28-04-2017	Whether it is a fact that survey of BISP has been started again if so, when? The time by which it will be completed?

14	Question No.28 by Mr. Siraj Muhammad Khan MNA	25-05-2017	Whether there is any proposal under consideration of the Government to relax the upper age limit up to 50 years of -un married women for their registration in BISP?
15	Starred question No.25 by Mr. Qaisar Jamal, MNA	02-06-2017	The ratio of beneficiaries of BISP in provinces as well as in FATA at present and whether there is any proposal under consideration of government to give financial assistance to war affectees under BISP if so the details thereof?
16	Starred National Assembly Question No. 265 moved by Mr. Muhammad Muzammil Qureshi MNA	22-09-2017	Whether post-evaluation survey has been conducted under BISP since its inception particularly with regards to reduce poverty in the country; if so the details if not, the reasons there of? Year wise total number of beneficiaries who have come out from the bracket of poverty by taking monthly stipend erund BISP during last four years; Whether it is fact that BISP could not reduce ratio of poverty in country; If so, steps being taken to revamp programme on such lines that can bring down ratio of poverty in the country?
17	Question No.274 by Mr. Sher Akbar Khan MNA	29-09-2017	Whether survey under BISP has been conducted in Union Council Garlat, Balakot and Sohal Muzzallah and Najib Khan, District Mansera during last five years. If so, details thereof, if not, reasons thereof?
18	Question No. 272 by Shaikh Rohail Asghar MNA	29-09-2017	Districts in country, Azad Jammu and Kashmir and Gilgit-Baltistan except union Council Garlat,

			Balakot and Sohal Muzzallah and Najif Khan of Tehsil Balakot wherein new surveys have been conducted under the BISP since June 2013?
19	Question No. 89 by Ms. Sajida Begum, MNA	03-10-2017	The districts in the country, Azad Jammu and Kashmir and Gilgit-Baltistan except Balakot and Sohal Muzzallah and Najif Khan of Tehsil Balakot wherein new surveys have been conducted under BISP since June, 2013?
20	Starred National Assembly Question No. 130 moved by Mr. Jamal ud din, MNA	27-10-2017	Whether there is any proposal under consideration of the government to conduct new survey under BISP after repatriation of temporary displaced persons to south Waziristan agency; if so, when it will be implemented; if not, the reasons thereof?
21	Starred National Assembly Question No. 35 moved by Mr. Muhammad Jamal ud din, MNA	29-10-2017	The total number of beneficiaries of BISP belonging to tehsil Shahzadpur, District Sanghar, Sindh and South Waziristan Agency of federally administrative tribal area at present along with name and CNIC numbers thereof separately?
22	Un-Starred National Assembly Question No. 21 moved by Ms. Naseema Hafeez Panezai, MNA	29-10-2017	Whether it is a fact that survey under BISP has not been started in village Shahmeer Brohi, Malook Kalhoro, Mirwah and Ali Bakhsh Brohi of Tehsil Mehar, District Dadu for issuance of new cards so far; if so, the steps taken by the Government in this regard?
23	National Assembly Resolution S.No. 33 moved by Ms. Aisha Syed and other MNAs.	30-10-2017	This house may discuss the performance of BISP.

24	Starred National Assembly Question No.165 asked by Ms. Naseema Hafeez, MNA	07-12-2017	Whether the present government has launched a new survey from door to door for the issuance of new cards under BISP along with names of cities whose survey has been completed?
25	Resolution regarding BISP logo	01-02-2018	<p>This house condemns attempt of Federal Government to remove picture of Shaheed Mohtarama Benazir Bhutto, twice elected former Prime Minister of Pakistan from official logo of BISP. The BISP law had been approved by Parliament to pay tribute to struggle, sacrifices and services of Shaheed Mohtarma Benazir Bhutto for the welfare of the Nation and the Democracy.</p> <p>The Assembly demands that Federal Government refrain from taking such steps which injure feeling of millions of poor women who have been beneficiaries from such programme started in the name of Mohtarma Shaheed Benazir Bhutto Sahiba.</p>
26	Starred National Assembly Question No.144 asked by Ms. Naseema Hafeez, MNA	09-02-2018	<p>The prescribed criteria to select a district/area for survey for issuance of the new cards under BISP.</p> <p>The district wise total number of beneficiaries of BISP at present?</p>
27	Starred National Assembly Question No.147 moved by Mr. Muhammad Jamal ud din MNA	09-02-2018	The reasons of such low numbers of beneficiaries of BISP belonging to South Waziristan agency at present and whether there is any proposal under consideration of government to conduct re survey there?
28	Starred National Assembly Question	09-02-2018	The time by which new cards of BISP will be issued under the

	No.141 asked by Mr. Waseem Akhtar Shaikh, MNA		<p>survey of said programme made during tenure of present government?</p> <p>The names of urban and rural areas in the country except village Shahmeer Brohi, Malook Kalhoro, Mirwah and Ali Bakhsh Brohi of Tehcile Mehar, District Dadu in which new survey has not been conducted under BISP so far alongwith province wise details thereof,</p> <p>Time by which this survey will be completed in the country?</p>
29	National Assembly starred Question No. 128 By Mr. Muhammad Jamal ud Din, MNA	09-02-2018	The total number of beneficiaries of BISP.
30	National Assembly motion at S.No.25, Moved by Sahibzada Tariqullah and other MNAs	13-02-2018	Brief on BISP in bullets form.
32	National Assembly starred Question No. 125 moved By Syed Waseem Hussain, MNA	07-03-2018	<p>The prescribed procedure for issuance of Card in Sindh under BISP and</p> <p>Whether land has been given in Sindh to the deserving persons under BISP, if so, the number of persons therefore?</p>
32	Resolutions moved by Ms. Khairunisa Mughal, MPA and Ms. Saira Shahliani, MPA	16-03-2018	This house resolves against discrimination shown by Chairperson BISP by stopping monthly stipend of thousands of needy women in Sindh, due to this discriminatory act, thousands of poor and deserving people in Sindh are suffering. This is clearly against the objectives of BISP which was founded to provide relief to poor and needy.

Senate

1	Starred Senate Question No. 68 moved by Senator Siraj ul Haq	14-11-2016	The number of persons registered under and being benefited from BISP with District wise break up; The procedure laid down for revision of lists of persons registered under the said Programme indicating also date on which the lists were revised last time and names of districts lists of which were revised; and Whether any mechanism for registration of complaints has been devised in that Programme; if so, details thereof?
2	Starred Senate Question No. 96 moved by Senator Dr. Jahanzeb Jamaldini, Senator	14-12-2016	The number of persons appointed in BISP during last five years with grade wise and province wise break up?
3	Report of BISP on Resolution No 318 moved by Senator Sehar Kamran and Senator Saleem H. Mandiwalla	01-02-2017	Report of BISP on Resolution No 318 moved by Senator Sehar Kamran and Senator Saleem H. Mandiwalla and passed by Senate regarding revival of Waseela-e-Haq and Waseela-e-Rozgar programmes.
4	Admitted copy of Starred Senate Question No. 20-L	08-02-2017	The procedure laid down for identification of poor and needy people under BISP; The amount released and disbursed under the said Programme during period for 2014 to 2018 and The number of families assisted under that Programme in Baluchistan during the period indicating also amount paid to

			each family?
5	Starred Senate Question No. 197 moved by Senator Kalsoom Perveen	08-03-2017	Whether there is any proposal under consideration of the Government to include more deserving people from Baluchistan in BISP?
6	Admitted Resolution (List No. 1)– proposed revival of WeR and WeH	22-03-2017	This house recommends that Waseela-e-Haq and Waseela-e-Rozgar Schemes launched under BISP during previous regime have been discontinued by the present Government should be revived.
7	Resolution No. 17 and 24 moved by Senator Azam Khan Swati	11-04-2017	This house recommends that the Government should conduct new survey for BISP.
8	Admitted starred senate question No. 126 moved by Senator Ahmed Hassan	08-05-2017	The number of beneficiaries of BISP in FATA with agency wise break up and The detail of schemes of the said programme under which the needy persons have been granted financial assistance in FATA during the last three years indicating also the number of beneficiaries under each scheme with agency wise breakup?
9	Admitted starred senate question No.211 moved by Senator Ahmed Hassan	13-05-2017	The number of beneficiaries of BISP in Malakand Division with Tehsil wise break up and The detail of schemes of the said programme under which needy persons have been granted financial assistance in that Division during the last three years indicating also the number of beneficiaries under each scheme with Tehsil wise breakup?
10	Admitted Starred Senate Question	02-06-2017	The names and designations of officers of Ministry of Finance,

	No.237 moved by Senator Muhammad Talha Mehmood		Revenue, Economic Affairs, Statistics and Privatization its attached departments, - sub ordinate offices and autonomous and semi autonomous corporations, bodies and authorities who were sent abroad on official visits during last three years indicating also the names of country visited, purpose, duration of visit and the expenditure incurred in each cases?
11	Report on Implementation of the Assurance given by minister for Finance, Revenue, economic affairs, statistics and privatization on floor of the house.	07-07-2017	Assurance No. 69, 119, 120,246, 507 & 546
12	Admitted starred senate question No. 154 moved by Senator Ahmed Hassan	22-07-2017	The number of beneficiaries of BISP in FATA with agency wise break up and The detail of schemes of said programme under which the needy persons have been granted assistance in FATA during last three years indicating also number of beneficiaries under each scheme with agency wise breakup?
13	Admitted starred senate question No.156 moved by Senator Ahmed Hassan	22-07-2017	The detail of schemes of the said programme under which the needy persons have been granted assistance in that Division during the last three years indicating also the number of beneficiaries under each scheme with Tehsil wise breakup?

14	Starred Senate Question No.39 moved by Senator Kalsoom Perveen	18-10-2017	Whether there is any proposal under consideration of the Government to conduct a fresh survey for BISP after census in the country if so, when?
15	Starred Senate Question No.27 moved by Senator Ahmed Hassan	04-12-2017	The numbers of persons who have been provided financial assistance under Waseela-e-Taleem scheme of BISP during last two years with year wise and province wise break up?
16	Starred Senate Question No.134 moved by Senator Sardar Muhammad Azam Khan Musakhel	08-12-2017	Whether it is a fact that the post of Assistants in BISP have not been upgraded from BPS-14 to BPS-16 as was done in other Government departments. If so, reasons thereof and the time by which the same will be upgraded to BPS-16?
17	Starred Senate Question No.28 moved by Senator Sherry Rehman	02-01-2018	The percentage increase made in salaries, allowance and other fringe benefits of employees BISP during last four years with year wise break up?
18	Starred Senate Question No.169 moved by Senator Kalsoom Perveen	19-01-2018	The number of posts in BS-17 and above in offices of BISP in Baluchistan indicating also number of posts lying vacant out of the same and reasons of the same?
19	A meeting of the standing committee on Finance Review Economic Affairs and Narcotics Control held on 27 th February, 2018 in committee Room No.1 Parliament House, Islamabad.	22-02-2018	Progress report by BISP on the conversion of manual payment mechanism to biometric verification system (BVS) to BISP beneficiaries?
20	Starred Senate Question No.51 moved	01-03-2018	The number of persons who were provided financial assistance

	by Senator Ch. Tanvair Khan		under BISP since 2012 indicating also the amount of assistance provided to them with year wise and province wise break up; and The details of the cases of financial mismanagements surfaced in the said programme during that period?
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National Assembly			
Sr. No.	Date	Question Moved By	Question Description
1	1-1-2016	Starred Question No. 74 by Mr. Sahibzada Muhammad Yaqub, MNA	The date of commencement of Waseela-e-Haq Programme; Total number of persons benefitted from programme during last three years; and total amount being provided to each person under the programme along with terms and conditions thereof?
2	1-1-2016	Starred Question No. 77 by Mr. Muhammad Muzammil Qureshi, MNA	The aims and objectives set at start of BISP to eliminate poverty in country; Whether it is fact that a token amount of Rs.1500 per month is presently provided by BISP to a family is not making significant impact upon poverty ridden family; If so, steps being taken by Government to make programme more result oriented to eliminate poverty in country?
3	1-1-2016	Un-starred Question No. 56 by Ms. Aaiya Nasir, MNA	The number of persons of minorities being benefitted from BISP; Whether there is any proposal under consideration of

			government to allocate a substantial quota thereof?
4	6-1-2016	Admitted list No. 1 (Resolution) by Mr. Sher Akbar Khan, MNA	This house is of the opinion that Government should take steps to conduct new survey of BISP.
5	7-1-2016	Starred Question No. 212 by Ms. Sajida Begum, MNA	Whether steps being taken by Government under BISP for patients/orphans/Children; if so, details thereof?"
6	2-2-2016	Un-starred Question No. 31 moved by Mr. Sahibzada Muhammad Yaqub, MNA	Total number of beneficiaries of BISP in Lower Dir (NA.34) at present; Whether it is a fact that BISP is functioning transparently; and Whether there is any proposal under consideration of Government to expand Programme in remaining areas of country in near future?
7	2-2-2016	Un-starred Question No. 32 moved by Mr. Sahibzada Muhammad Yaqub, MNA	Whether it is a fact that irregularities being carried out in BISP; If so, the steps being taken by Government to control malpractices?
8	11-2-2016	Admitted list No. 01 (Resolution 77 by Ms. Shaista Pervaiz, MNA	This house is of opinion that Government should take steps to conduct new survey for BISP and extend its scope to make it more beneficial to poor
9	15-2-2016	Starred Question No. 191 by Mr. Sajid Ahmed, MNA	Whether it is a fact that goals and objectives have been achieved under BISP since its establishment?
10	25-2-2016	Starred Question No. 343 by Miss. Shakila Luqman, MNA	NA Constituency-wise total number of beneficiaries of BISP at present?
11	10-3-2016	Un-starred Question No. 71 by Mr. Jamshed Ahmed Dasti, MNA	Tehsil-wise total number of widows and indigent women to whom financial assistance has been disbursed under BISP in

			<p>district Karak during last five years till date;</p> <p>The total number of persons whose financial assistance has been stopped after revision of said scheme during said period;</p> <p>The steps being taken by Government to give more benefits to more deserving people from said scheme and</p> <p>The details of persons of District whose names have been deleted from scheme at first stage alongwith reasons thereof?</p>
12	18-3-2016	Admitted List No. 02 (Resolutions) Ms. Surriya Asghar, MNA	This house is of the opinion that the Government should take steps to conduct new survey for BISP and extend its scope to make it more beneficial to poor?
13	21-3-2016	Starred Question No. 240 by Ms. Shakila Luqman, MNA	The monthly per head amount being paid to deserving people under BISP at present; and Whether it is a fact that the amount is sufficient for a family for one month?
14	21-3-2016	Admitted list No. 03 motions under rule 259 of rules of procedure and conduct of business in NA 2007 by Sahibzada Tariqullah Sahibzada Muhammad Yaqoob, Mr. Sher Akbar Khan and Ms. Aisha Syed MNAs moved motion (No. 18)	This house may discuss projects started under BISP
15	02-4-2016	Starred Question No. 56 by Ms. Aisha Syed	The province wise detail of beneficiaries of BISP at present.
16	5-4-2016	Starred Question No. 36 by Miss. Parveen	Whether it is a fact that survey of deserving persons is being

		Masood Bhatti, MNA	conducted once again under BISP; if so, time by which the same will be completed?
17	6-4-2016	Starred Question No. 9 by Dr. Shazia Sobia, MNA	Will Minister in charge of Cabinet Division be pleased to state names of skill development programmes launched under BISP since 1-1-2013?
18	4-5-2016	Starred Question No. 113 Moved by Dr. Shazia Sobia, MNA	Whether it is a fact that BISP/Prime Minister's Youth Skills Development Programme/Waseela-e-Rozgar Programme/Waseela-e-Haq Programme have been suspended; if so reasons thereof?
19	4-5-2016	Starred Question No. 95 Moved by Ms. Naeema Kishwar Khan, MNA	Sectors for which assistance is being provided under BISP at present along with details thereof; Whether steps being taken by Government to carry out survey again in country including FATA for BISP and Whether it is a fact that some sectors of said programme are being closed; if so, details thereof?
20	10-5-2016	NA Motions under Rule 259 Moved by Mr. Sher Akbar Khan, MNA	This house may discuss performance of BISP.
21	15-5-2016	Un-starred Question No. 102 by Ms. Naseema Hafeez Panezai, MNA	Date when last survey of BISP was conducted?
22	14-7-2016	Admitted Motions under Rule 218	Brief on BISP Performance for admitted list No.1 (Motions)
23	3-8-2016	Starred Question No. 157 by Ms. Naseema Hafeez Panezai, MNA	Whether it is fact that number of beneficiaries of BISP is less in Baluchistan then that of other areas of Pakistan;

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			If so, steps being taken by Government to increase number of beneficiaries of BISP in said province?
24	3-8-2016	Starred Question 176 by Ms. Nighat Parveen Mir, MNA	When survey of BISP was started; and name of districts wherein said survey has been completed along with time by which same will be completed in remaining districts?
25	3-8-2016	Starred Question No. 178 by Ms. Naeema Kishwar Khan, MNA	Name of sectors in which financial assistance is being provided under BISP. The steps being taken to re survey of BISP in country; The steps being taken by the Government to conduct survey of BISP in FATA; and The name of sectors to be closed under the said programme along with details thereof?
26	3-8-2016	Starred Question No. 153 by Ms. Aisha Syed, MNA	What steps taken by present Government to make BISP transparent?
27	3-8-2016	Starred Question No. 151 by Ms. Belum Hasnain, MNA	Whether year-wise total number of persons benefited from BISP during last three years along with detail of areas therefore?
28	11-8-2016	Un-Starred Question No. 86 by Ms. Sajida Begum, MNA	Names of districts where BISP is being implemented at present?
29	16-8-2016	Un-starred Question No. 78 moved by Ms. Nighat Parveen Mir, MNA	The total number of employees working on deputation at present in BISP?

SENATE

1	29-1-2016	Starred Question No.47 by Ch. Tanvir Khan, Senator	The number of women/families who have been provided financial
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			assistance under BISP during last three years with district wise break up; and amount spend/disbursed under Programme during that period with year wise break up?
2	4-4-2016	Starred Question No.5 moved by Mr. Ahmed Hassan, Senator	The names of persons who were provided financial assistance under Waseela-e-Rozgar scheme of BISP in Khyber Pakhtunkhwa during last two years with district wise break up and Whether there is any proposal under consideration of Government to increase allocations for the scheme during next budget, if so, details thereof?
3	19-4-2016	Starred Question No.206 by Mr. Muhammad Usman Khan Kakar Senator	Whether it is a fact that a new survey for BISP was to be conducted in March this year; Whether it is also a fact that the said survey has been delayed, if so, reasons thereof, and time by which that survey will be conducted?
4	4-5-2016	Starred Question No.62 Moved by Muhammad Usman Kakar, Senator	Whether it is a fact that new survey for BISP was to be conducted in March this year; Whether it is also a fact that the survey has been delayed, if so, reasons thereof; and time by which that survey will be conducted?
5	4-5-2016	Starred Question No.58 Moved by Ahmed Hassan, Senator	Number of persons who were provided financial assistance under Waseela-e-Rozgar scheme in Khyber Pakhtunkhwa during last two

			years with district wise break up and Whether there is any proposal under consideration of Government to increase allocations for scheme during next budget, if so, details thereof?
6	3-8-2016	Starred Question 176 by Ms. Nighat Parveen Mir, MNA	When survey of BISP was started; and name of districts wherein said survey has been completed along with time by which same will be completed in remaining districts?
7	12-8-2016	Starred Questions No. 24 by Senator Mr. Gianchand,	The amount disbursed under BISP in district Tharparker during last three fiscal years indicating also number of beneficiaries with year-wise break up and Whether any increase or decrease was registered in disbursement of amount during that period, if so, the reasons thereof?
8	24-8-2016	Starred Question No. 24-A Mr. Mohammad Azam Khan Sawati Senator	The amount released under BISP during fiscal years 2014-15 and 2015-16 Whether any cases(s) of corruption by employees of the programme has been surfaced during the period, if so, number of persons found involved and action taken against them; and Steps taken /being taken by Government to avoid recurrence of cases/incidents?

Senate Standing Committee

Meetings of the Senate Standing Committee on Finance, Revenue, Economic Affairs and Narcotics Control

S. No.	Date of Meeting	Agenda item(s)
1	25-02-2016	Action taken by BISP against the corrupt elements of the department and in the light of complaint lodged by the Chief Minister of Baluchistan
2	27-10-2016	Item (iii) Briefing on the "BISP Survey" and implementation status of the recommendations made by the committee on BISP in its meeting held on 25 th February, 2016
3	09-05-2017	Item (vi) Briefing on the survey carried out by BISP to alleviate poverty from country. Item (vii) Briefing on illegal beneficiaries of BISP and the action taken against the persons found involved. Item (viii) Briefing on the reasons of non-payment to the BISP beneficiaries in Baluchistan
4	2018	Progress report by Benazir Income Support Programme (BISP) on the conversion of manual payment mechanism to Biometric Verification System (BVS) to the BISP beneficiaries

The only Standing committee to have called BISP for accountability many times was the Senate Standing Committee. It enabled me to fix perceptions wrongly imposed and to give further information. I shall remain indebted to the Chairman of the Committee and its members for having taken interest in BISP, for having encouraged us at all times and for having guided us.

Chapter 15

Branding

- 1. Branding**
- 2. Marketing plans Internal and External**

1. Branding

The branding of any social safety net is perhaps the most critical singular statement on its behalf for all its stakeholders. In its 10 year history BISP has been branded thrice. Once in PPP government and twice in PMLN government.

- A. The first branding was purely a political statement as envisioned and desired by the PPP. The idea was to pay homage to the sacrifices of Mohtarma Shaheed Benazir Bhutto and thus to name an entire social safety net on her name. This had a political objective of informing all those vulnerable families who were eligible for this benefit and who wished to be eligible that the funds were being given out by her personally or her party. Many beneficiaries whom I met in my 3 plus years at BISP credited her with the funds they received and specifically called the money 'Benazir's money'. This served PPP well and certainly wasn't fair to all other parties including PMLN who was actually the one giving the stipends since it was federal government from 2013-18.



- B. As such when I took charge of BISP I was eager to create a balance. I remember showing PM Nawaz Sharif the different logo options onboard a plane ride to Gilgit Baltistan. He chose the one where his photo was combined with BB's photo but the size was almost equal. He did not choose the photo which showed BB's photo at the minimal and his at the largest. History should remember his largesse. Though PPP never did accept his political largesse and made a political issue out of it, facts are facts. Thus came the second branding of the program. I added the mission statement in Urdu so that it was clear we were there to deliver.



- C. Once PM Shahid Khaqan took charge he was eager to set the record straight and have branding which was fair to Pakistan versus any political party. Whilst I resisted the change for political expediency because I knew the political outfall I would have had to bear minus any party support, I was finally forced to change the BISP logo to what my new secretary called a corporate logo minus all photos.



The current logo is indeed the correct logo and branding for a social safety net minus politics. I took a political hit on this logo and there were protests by PPP in Sindh against me in person. I have not appreciated the politics that was played out. I am conscious that we did the right thing to de politicise the program by fixing the logo. Social safety nets cannot be named after political leaderships however important their role has been because clearly those individuals are not

paying for them. It is the state of Pakistan that is paying for BISP, not Mohtarma Benazir Bhutto or her family or her party nor PMLN nor Nawaz Sharif. Till March 2018 PMLN was paying the stipends. And in 2018 interim set up the interim government hopefully will do so. Later it could be some other party; as such the logo has to belong to the state not the government of the day.

2. Marketing plans Internal and External

I share internal working documents of some of the BISP communication strategy so that it is clear how at low costs the effort was made to establish the BISP brand in the hearts of minds of all stakeholders, internal and external versus the usual TV print expensive branding options from the past PPP days which cost BISP its financial reputation prior to my arrival -

i. INTERNAL COMMUNICATION (for the BISP staff):

S.No.	TASKS	DESCRIPTION	Status	Responsibility Wing
1	Vision of BISP	To be communicated to BISP staff, all Social safety net environ stakeholders. Through email and through framed large vision statement in English and Urdu at all offices.	Currently partially on the common one branding signage which has gone to all offices. Already done in the demographic directory	One email group and Whatsapp group to be formed by IT, an email/message to be send to all BISP employees by 15 September, & admin would get the frame vision of BISP in Urdu & English, Admin wing to send a standard format to all Regional DGs to get it done.
		The vision question should be part of the FAQs.	Currently Sect BISP has vision statement on back of his visiting card. As policy all BISP officers to have it on	IT would add it in FAQs

			their visiting cards too.	
		All official mobiles should have the vision message on their call waiting, and also on landlines of all offices.		List of mobile number & landline numbers to be provided by HR within 4 workings days & Director IT will work out with telecoms for proposal & costing
		Eid Cards to be designed with the same to be sent by CP/Sect to all stakeholders with vision.		Admin wing to get cards designed by management and approved & get it printed whereas CP office, Secretary office & Donor Coord wing to provide list of people to whom eid cards needs to be send
		USB as give aways with signage branding, demographic directory, BISP documentary & Brand song		Admin wing

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		which contains vision.		
		Mugs & BISP crockery with BISP signage.		Admin wing
		BISP employee cards & visiting cards with BISP signage		Admin wing
2	E-Newsletter quarterly	Upcoming projects, stats on beneficiaries.	One done already in May,	Media & IT
3	Ask BISP staff for improvement suggestions	Problems they face, how they can be resolved. What BISP can do to better solve their needs. Continuous, resolution to be projected	Already happening informally now to be institutionalized with resolution	IT wing to create a email box as" Write to Chairperson/Secretary BISP"
4	Pulse survey	Survey BISP staff on key initiatives and check their understanding of the program		Capacity Building Specialist & MIS
5	Compulsory components of all Tehsil offices	Vision frames in each office in prominent positions	Signage on each tehsil office- one branding for all-	Admin & Regional DGs

		Place a board with graphics and easy visuals about service KPIs and how many customers serviced etc.	Regional DGs to get important information pasted on boards in Tehsil offices	Regional DGs
		Cameras monitoring inflow of all customers tehsil offices with a connectivity to HQ base station.		IT & procurement , the idea is to create a model tehsil office
		Toll free Phone with option of recording complaints directly in each office with large visuals explaining the right of each woman to do so.		IT & Procurement Wing, for one model tehsil office in Islamabad, followed by rest of the tehsil office
		Core value chart should be put up in each office and in Urdu too. Also put up visuals too.		Admin to write to all Regional DGs and Directors and at HQ level for ideas on core values

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		Song and success stories on another Tablet fixed to a station giving role models internationally/ of Pakistan and especially role models from beneficiary community.		IT & procurement wing. The idea is to implement in one tehsil office first and then BISP would follow with this plan in rest of tehsil offices
7	Staff training	Customer service modules to be designed for staff.	First one in HQ has taken place	Capacity building Specialist
8	E-Library / Research Repository of BISP	Establish library of BISP with books, manuals, studies related to poverty alleviation. Invite scholars to use and project its usage. Connect with digital libraries	Started	Admin, M&E and MIS, with the idea to make it an BISP repository (e-library)
9	Anti fraud prevention	SMS based campaign has been started against fraudulent SMS.	Not been successful in catching the fraudsters but successful in closing down the lines of where the SMS	IT & procurement with the idea to send a standard reply to all who text on these numbers

			are coming from	
10	FAQ uniformity from staff	The beneficiaries should get the same answers about BISP related queries whenever they need assistance regarding BISP procedures from all staff. So 20 FAQs to be designed and sent to all staff. This should be an evolving list so that messaging clear.		CBS , CMS & Director BS to develop 20 FAQs which would be upload on BISP Website
11	Workshops	Management donors board experts	Already been planned	

ii. **EXTERNAL COMMUNICATION** (Rest of the stakeholders)

1	Success stories	Showcase stories of positive economic transformation of beneficiaries and plug on tablets in tehsil offices, put on web, put on social media, place on walls of tehsil offices as posters. Put on TV, radio and in special talk shows.	Continuous	Social media start has taken place. BISP empowerment hash tag. DG F & A, BOS & MIS
2	Master beneficiary role models	Each district has been asked to find BISP beneficiary role models. The videos have arrived. These have to be put on that projection camera in tehsil offices, on CDs for stakeholders, on website. At least 468 one from each tehsil office.	Continuous	Initial videos have arrived. Sorting on them has been initiated. BOS to come up with a video of sample beneficiary role model
		A grand conference province wise will be organized to pay tribute to those who have done something spectacular to get out of poverty. Like we do to our war heroes- this will be the war against poverty hero campaign		
3	Media wing and PR advocacy	News gathering daily from respective provincial HQ to be presented at HQ in Islamabad for corrective actions	Continuous	Media wing

		where necessary.		
		Good news to be projected on web to all stakeholders	Continuous	Media & IT
		Press Releases.	Continuous	Media
		FB, Twitter etc to be handled accordingly.	Continuous	Media
		Organize friends of BISP media group of 6 per city for interaction of CP/Sect together in each provincial HQ.	Monthly basis	Media wing to work on it and arrange such interaction sessions
		Talk shows regarding BISP on monthly basis, one on ones with each channel. Radio talk shows one on one with different FM stations and Radio Pakistan. Should be broadcasted during peak driving hours.	Monthly basis	Media Wing, DDFO & BOS
		Morning shows of CP with popular channels with her taking beneficiaries as her guests.	Monthly	Media & DDFO
		Take group of BISP media friends on trips with CP.	Continuous	Media & Director to CP
		Issue bilingual press/video releases.	Quarterly	Media wing
		Hold journalist	Quarterly	Media Wing

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		roundtable.		
		Field visit of journalists.	Quarterly	Media & DDFO
		Meet with press	Periodically	Media Wing
		CP/Secretary & Top Management series of talk with leading training institutions, universities & think tanks	Continuous	CP/Secretary/top management
4	Impact Evaluation	Launch impact evaluation study for BISP in Sept with intelligentsia, media, academia, poverty alleviation sector specialists experts, donors, board members, youth from close by universities.	Quarterly	M & E & Admin
5	International media	Through pre-defined info sessions engaging the international journalist community to equip them with knowledge and skills for reporting on SSN issues and achievements.	Quarterly	
6	DG level interactions	Interactions with the DGs and the beneficiaries in their designated areas- two districts per week. Filmed, put on web social media, khuli katcheris which resolve issues. Same material to be shared on tehsil projection	Quarterly	

		camera, on social media on web and on talk shows.		
7	Plans for government info sharing	<p>Sharing plans and vision of BISP with the designated government officials, providing them with periodic reports.</p> <ul style="list-style-type: none"> • First report which was given to government was the 2 year achievement report- already published. • Presentation of BISP documentary in women caucus Islamabad and provinces. • Info sharing with cabinet, standing committee chairs • Info sharing with relevant provinces and federal secretaries like health education etc. 	Periodically	Media
8	Simplification of Bank processes for beneficiaries	Simplification of the bank for card activation and lost card replacement in visual form as posters in tehsil offices.	Immediate	Payment & procurement
9	Donor engagement	Donor conference after BISP management retreat to fine tune and develop consensus. Its	Quarterly	Donor Coord & Admin

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		projection to be done. Invite new potential donors in another segment in the same conference Usaid, jaica, eu, tika, AUS aid etc. Participation in national forums for public awareness.		
10	Business community: Chambers interaction on CSR	Alliance network building with the chambers. So the beneficiaries may get job opportunities in their respective regions and CSR activities are coordinated through BISP database with special desk at BISP HQ to manage follow up.	Continuous	CP/Secretary BISP
11	International social safety nets	Regional deans meeting with Sartaj Aziz in chair its projection and follow up. Information to be given on possibility of creating a League of Social Safety Nets	Once and then follow up	
13	Academia roundtables	Thematic roundtables on subjects related to poverty, which BISP will chair to engage in productive poverty related research. On net on e-journal etc.	Monthly in each province	
14	HEC /University interactions	Agro and IT buddies to be created- in each province to share	Continuous	CP/Secretary BISP

	on buddy concept (AGRO-BUDDIES)	knowledge and increase incomes for BISP beneficiaries.		
15	Mystery shopping	Project for mystery shopping at tehsil offices and its projection through all media types. Interns to be given this task	Continuous	
16	BISP Brand Ambassadors	PM, FM, Cabinet, CP, Sect, Celebrities to record BISP message which would be projected through media types.	Continuous	
17	Waseel-e-Taleem	Communication to include info all the key successes of WET	Continuous	Dir WeT
18	Poverty projection through art	<ul style="list-style-type: none"> • Art University buddy program • Architecture students to design Model Tehsil office branding look as voluntary submission based on signage. • Art competition to be launched on vision statement to all art Universities. For their works being displayed initially at BISP HQ Islamabad and then to be sent to Pak embassies worldwide for 		

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		<p>potential sales.</p> <ul style="list-style-type: none"> • Concept of sharing proceeds of artists if their works have been jointly produced with • One wall of all BISP offices to be painted by artists with help of beneficiary children as painting dedicated to vision theme. Competition to be rewarded by senior political leadership with art scholarships for the beneficiary. So 500 walls at least 		
19	UCT re-branding	Kafalat program signage to be designed. And its special logo to be given as competition for art students.		Ongoing
20	BISP sisters in success	Three layered BISP women empowerment model already launched through ambassadors. Seminars for the same in each province HQ.	Quarterly	
21	Research Council	Eminent research scholars to form a BISP Research Council for	Monthly	

		academic interface- e-journal to be the output. Immediate page on website with leading literature from the world on the same. E-journal E-research to be launched on web		
22	CP related interaction	Interaction will be the public outreach plan. Especially with all social segment players already working in the field	Continuous	Director to CP & Director Admin
23	Key service delivery automated system	Tablets with surveys of customer satisfaction of walking into tehsil offices and others.	Continuous	IT
24	Mapping of beneficiary data (annex-A)	Projection of where all our beneficiaries are living on a map so as to show outreach-efforts made to increase over the years the BDC coverage through different payment options	Continuous	DG MIS, Dir BS,BOS & DDFO
25	Robocall	Robocall to check customer satisfaction as part of the PM initiative	Continuous	IT
26	App for payment on mobile phone	Information on when the beneficiaries amount reaches account for better outreach and security		Payment & IT
27	BDC catch up	Promote that outreach to new eligible women happening through technology/NADRA	Immediately	DDFO

As is clear from the above, these are the activities that were attempted. I hope going forward instead of the usual reliance on expensive print and TV adverts which got the PPP political government into hot waters with NAB for supposedly not following proper procedures, BISP continues to build its brand using everything from street theatres to out of box solutions for communicating its branding and its success stories.

My biggest regret so far has been the lack of the following:

- a. Public Service Message for BISP. As per the Information Ministry understanding with media, there needed to be some percentage 10% I believe on public service messaging. Despite women empowerment and poverty both being the key we saw no such move to accommodate and project the BISP beneficiaries despite my repeated requests to media.
- b. BISP Media's failure to record the voices of the change BISP stipends had made to the lives of the 5.7 million beneficiaries and to drumbeat it to the non converted.
- c. The unnecessary politicization of the logo and name of BISP and the lack of political ownership as a result.
- d. A media campaign which was able to build empathy for BISP beneficiaries in the eyes of Pakistani population which is the biggest philanthropic population.

I hope going forward BISP will have a vibrant media wing and leadership which focuses on the message.

Chapter 16

Climate Change

1. Natural disasters, climate change and social inclusion

1. Natural disasters, climate change and social inclusion

Pakistan is one of the highest ranked countries of the world on climate change disasters, and natural disasters. Pakistan ranks number 10 with China, US, Philippines, India, Indonesia, Vietnam, Afghanistan, Mexico, Japan preceding it. Pakistan has to its disaster discredit 59 disasters from 2005-2015 at a loss of at least \$25 billion. It is obvious that the brunt of the losses have been borne by the most vulnerable. As such when it comes to social inclusion unless we do not make the right policy decisions at the outset about climate change mitigation and adaptation we are likely to loose all our social protection investments due to the challenges of climate change. This is the singular reason why currently most international organizations are dedicating resources to the debate on social inclusion systems being shock responsive and inclusive.

Ever since I have been involved in politics which is 10 years, I have seen the effects of earthquakes, floods, internally displaced people, famine, from very close up. Only recently in my tenure as Chairperson BISP did I realize how critical the role of social safety nets are for a country when the most vulnerable are hit with any of the disasters, natural or man made. And technically even climate change can be considered man made after all the abuse we have put our natural resources through.

Many development partners are keen to focus on how social safety nets are of immense value when disasters hit and there has been much interest in the subject recently. BISP being one of the largest social safety nets having assisted in these disasters has some stories of its own.

Cash based humanitarian response systems are not a new concept in Pakistan. Therefore, the disaster response safety net programs in Pakistan are quite advanced versus other countries. We have been hit with disasters and we have dealt with them using our safety nets of different kinds combined with a variety of different policy options.

After the 2005 earthquake that hit Pakistan, we saw in 2006 the Earthquake Livelihood Program and the Earthquake Housing Program. In 2009 we saw the Internally Displaced People (IDPs) of Swat being assisted through cash grants. In 2010 when the super floods hit the country, the Citizen Damage Compensation Program in the form of a Watan Program was introduced. In 2011 came the Pakistan card. In 2013 the Punjab Imdadi Package and in 2016 similar response for IDPs in the form of cash grants.

Looking towards the future, Pakistan will be facing all these shocks again and again. We need to have a system in place which will handle all of these minus any politicization and as transparently as possible. BISP is the only organization in Pakistan which has a database of all households in Pakistan and a payment mechanism in place to deal with such disasters. The world and before that our own disaster management authorities can certainly learn from our database's strength and our payment measures for them.

Therefore theoretically looking at the BISP NSER, we urgently require an environmental vulnerability index mapped onto it using disaster management geographic data, when a disaster hits it is easy to establish which beneficiaries need immediate assistance and in which poverty quantities. When through the BISP NSER we know the socio economic status of each household, it should be easy to establish who are the most needy when disaster hits regions.

BISP as a social safety net is the natural partner for all humanitarian response organizations be they international or domestic because BISP is well placed for immediate response time when disaster hits. The discussion on whether it is enough to simply use social safety protection systems for humanitarian efforts or whether we need to go a step forward and ensure development sustainability leading to poverty alleviation is an important debate. Spearheaded by the Executive Director of the World Food Program Governor Beasley, I tend to agree. And it is such graduation programs being implemented by WFP which need to be incorporated by social safety nets going forward. It is not just good enough giving cash at the time of when disaster hits. It is important to drive a sustainable form of livelihood when that happens in return for food given in kind.

Many international discussions have focused on social safety nets being shock responsive, and categorize their responses according to certain classifications. The literature on the typology of shock response can be a vertical expansion, a horizontal expansion, a piggybacking, or a shadow alignment. Here it is in theoretical terms:

1. Vertical expansion means that when disaster hits an area of beneficiaries, the government or the development partner increases the value or duration of benefit for existing recipients. In BISP's case this would mean that when disaster hits any area of Pakistan, the government or the development partner is able to compensate the BISP beneficiary for the disaster through a top up to the existing payment mechanism of BISP. For now this number would be limited to 5.7 million beneficiaries since that is the number we are currently servicing.

2. Horizontal Expansion would mean that when disaster hits an area, the government is able to increase the number of beneficiaries flexibly in the event of a crisis. In BISP's case this would mean that in any area which has been hit by disaster, BISP could identify beneficiaries through the NSER listing and where they are not currently enrolled into BISP payment mechanism, they can be signed up immediately for only the disaster benefit not necessarily the BISP poverty stipend of course. This is possible because BISP has a 100% database of all households in Pakistan poor or not and can easily identify through GPS locations which areas need assistance.
3. Piggybacking would mean using an existing programme's infrastructure. In BISP's case this would mean that its existing system of targeting or payment or committees could be used in the eventuality of a disaster. This would clearly reduce costs and time when disaster hits.
4. Shadow alignment would mean that humanitarian system runs parallel to social protection programme. In BISP's case we have seen this happen in the past when cash payments for disasters were made in parallel to BISP's stipend.

If one was to analyze the lessons learnt from Pakistan's case study, the coordination between BISP, humanitarian and Disaster Response actors is of essence. This is why in Jan 2018 the first such consultative workshop was undertaken. NDMA, BISP and WFP tried to establish the commonalities and coordination SOPs. Secondly, it is also clear that BISP's database can be instrumental in disaster response. Learning from the Dominican Republic environmental vulnerability index we need to fine tune our systems fast. Thirdly, going forward the government needs to prioritize disaster risk management and shock responsive social protection in its budget. For now BISP's budget doesn't include this. Predictive forecasting needs to allocate a certain budget for the same within BISP budget. Predictive budgeting based on the environmental vulnerability index is very doable. This is the way forward. This is what BISP needs to do at priority if Government of Pakistan climate change costs have to be saved.

Climate change challenges are now a reality for all people from east to west, from north to south. However, the response to climate change challenges, need to be deliberated internationally as well as regionally. The main challenges of climate change which are affecting Pakistan are increased temperatures, increased carbon dioxide, increased monsoon currents rising to mountains, increase in sea level rise eroding the good coastal lands, increase in glacial melt of Pakistan's over 7250 glaciers, rains, floods, droughts.

Pakistan like other societies has responded to the challenges of climate change with Climate Change policy, institutional strengthening, infrastructure enforcement with science and technology education and practices. However, as an active parliamentarian in the last 10 years and a member of the cabinet I have noticed that unfortunately climate change is considered one of those soft subjects that don't get the traction it should. Hard core politics get the traction due to economic mafias. As such having the vantage point of the executive seat for now, the action plan for creating the momentum of awareness or 'priority scare' on the issue of climate change is a priority for me personally. Perhaps more so because I have personally seen the damages of lack of climate change priority in my 10 years of politics from very close up having spent most of my time with the rural communities who are most hit by climate change.

I believe that the biggest impacts need to be made where the biggest climate change hit communities live. Statistically we know, as a fact that the livelihood of landless as well as smallholders cultivating small plots of land are most hit by climate change. Therefore, the following is what I would like to propose for BISP and relevant ministries going forward, as an approach to the challenge of preparing our rural communities. Of course this can be replicated worldwide in other social safety nets as well. It would save development dollars.

A 3 prong approach

Firstly: A zonal approach to the challenges of preparing our rural BISP beneficiaries who live all over Pakistan, for the climate change related disasters they have already been hit by and will be hit by in the future. This can be done by a study carried out by BISP through its own funding, in its 64,000 BISP beneficiary committees comprising of approximately 1.6 million women. BISP BBCs meet monthly for one hour. In the future monthly meeting they can be asked to describe, through a carefully worded questionnaire assisted of course by social mobilizers, what has affected them the most in terms of climatic changes which has negatively impacted their livelihoods. This data can then be correlated and can form the basis of a climate vulnerability authentic map. Thereafter a 'fix it plan' on this map can be made. This will form the basis for the on ground information from the horse's mouth, from beneficiaries most close to the disaster.

This data will also be the basis of the six zonal strategies that BISP can adopt. The discussion which will take place during the BBC meetings will be more than enough of a marketing campaign for raising awareness on why climate change adaptation is critical for Pakistan's most vulnerable rural poor and for Pakistan's human security.

Secondly: Once the issues have been deliberated on, 6 zonal low cost solutions can be developed for rural communities to adopt. This product line can either be part of the product offering of the PPAF-IFAD partnership or can be funded through other graduation models available to BISP. I believe that we must come up with a product line which serves the following criteria:

1. They must have an impact on crop survival and yields specifically for rice and cotton. A strategy on cotton, has recently been approved by the cabinet of Pakistan. I hope this will help establish the right methodologies for BISP beneficiaries working in the rural economy.
2. They must create cheaper agriculture inputs for BISP beneficiaries. This could include the low cost ICIMOD Climate smart technologies like bio briquettes cheap and safe fuel, the jholmal natural fertilizer, or any other solutions.
3. They must spread awareness on Climate smart water management techniques.
4. They must create low cost climate smart technology markets, sellers and buyers from amongst the BISP beneficiary community so that livelihoods are enhanced by natural low cost products and beneficiaries can exit poverty. This is the sustainable development plan that WFP is aiming at perhaps through a social safety net. And this is the CSR product offering corporates must expand on versus just anything as far as the BISP partnership is concerned.
5. And finally, a conditional cash transfer to those BISP beneficiaries who positively engage in Climate Smart technology techniques through their PPAF-IFAD loans, the details of which can be worked on through IFAD, PPAF and BISP Graduation fund.

Thirdly: Once climate change disasters do hit BISP beneficiaries and they will since Pakistan is number 10 on list of countries most affected by natural disasters, namely in the form of flooding, drought, GLOFs, heat wave, there needs to be an investment in low cost alert systems and a close coordination with the BISP- National Disaster Management Authority- PPAF- IFAD- WFP mechanism. The districts which have been identified already as high risk need to conduct disaster response training with the help of BISP BBCs so that response can save lives and assets of the most vulnerable.

The above is a start, a responsible one for that matter which will create the momentum necessary to put Climate Change back on the burning agenda of government priorities.

The regional cooperation for sharing water and environment information of river water flows using telemetry and sharing of data between Met offices will help in avoiding the natural disasters and reduce our Mitigation and Adaptation investments for sustainable development of rural as well as urban people. I have often seen that due to political rivalries in the region this data sharing suffers. Despite inter regional organizations we have not cracked this one yet. It's a real deliverable which we have failed on which affects lives of millions of poor in our region. As a politician this is something we need to show results on sooner than later if we are to walk the talk.

I would also like to reiterate that our rural poor who are most hit will be the revolutionary force who will save their own livelihoods. Therefore an investment in their human capacity building, infrastructure and products aimed at them will be the need of the hour for Pakistan and for South South cooperation if we are to survive the climate change onslaught successfully.

There is a concept called Disaster Risk Insurance Framework. For all those districts in high risk zone through BISP NSER mapping, an insurance mechanism can be worked out in future which would give a payout of 10 months of stipend equivalent in the case of an extreme weather event. Once again using BISP payment mechanism infrastructure already available.

Globally there is more and more emphasis on making social safety nets more effective and efficient post disaster response mechanism. It is accepted that whilst most social safety nets manage idiosyncratic shocks like unemployment illness they also ought to manage covariate shocks like macroeconomic, conflict and natural disasters. It is the latter which is increasing worldwide. So are the vulnerabilities to these risks increasing.

The idea is that social safety nets should transform themselves into becoming Disaster Responsive Safety Nets so that they can help their governments enhance their existing mechanisms to offer timely assistance to disaster hit households and thereby increase their resilience to shocks. Therefore there is now more debate and discussion on how Disaster Response Safety Nets can be used as a first responder to disaster event.

It is only natural that the cycle of poverty exasperates in the event of a natural disaster. When a disaster hits it costs the households. When they recover from disasters it costs the households. And for that there needs to be a state mechanism which is timely so that the costs don't increase on the disaster affected household. A disaster Responsive safety net has a regular benefit and an additional grant amount which is the scalable component.

In the future BISP will need to further the following activities which have fortunately already started:

- Identification of all those households in the registry which are in high risk zone so that payment mechanism is already in place. Apparently, Punjab government is already making payment mechanisms for such households based on the high risk zone ID. This needs to be in coordination with BISP.
- BISP has started its coordination with Disaster Management Authorities and development partners. In the future, it will need to establish disaster response safety net policies, procedures and practices more clearly.
- The idea of risk financing has already been born into the BISP-NDMA-WFP framework but it requires further fine-tuning.
- Using the NDMA and BISP databases Ministry of Finance will need to measure contingent liabilities.
- Finally all the above will need to be actively coordinated with humanitarian actors national and international through a transparent mechanism.

There are international experiences of how countries have managed climate change challenges through social safety nets and saved their populations from falling into further poverty. Ethiopia was the only country that did not fall into further poverty in the region despite a famine due to the expansion of its social safety net. This further gives credence to the argument that whenever social safety nets are in place and ready to take on the disaster Response safety net responsibility poverty burden will lessen on the population affected.

Southern African countries like Lesotho, Madagascar, Malawi, Mozambique, Swaziland and Zimbabwe faced drought in 2016¹⁷. The only reason they were able to survive it was the existence of social safety nets. Cash transfers became the primary response in these countries. In many cases the number of beneficiaries were increased, and product line was expanded to include educational and health assistance immediately to deal with the droughts.

Pakistan has often served as a reference point for successful disaster response safety nets because of our experience in cash handouts in the case of earthquakes and floods and IDPs. We have shared our experience with Nepal. I feel it is high time we tabulate the same and ensure that wherever disaster strikes in any part of the world we are the first to provide technical expertise. The recent example of Mexican earthquake is fresh in my mind. There is a need for ERRA, NDMA and BISP to formalize the blueprint for SOPs so that other countries can be helped. It would showcase Pakistan positively internationally as

a responsible member of the international community. The Foreign office needs to take a lead in this documentation initiative.

In March 2016 I was invited to visit the ICIMOD facilities in Nepal Katmandu for a March 2018 event. I was happy to learn of the various low cost products which were on offer for mountain people. I came back to Pakistan encouraged to launch the same for our BISP beneficiaries. The products which I saw value in for Pakistan, were useful because they were simple, replicable, affordable and in line with SDGs Vision 2030. And more importantly they were environment friendly. A concept which was important to me personally that I should inculcate the concept of environment friendly products within the mindsets of my BISP beneficiaries so that they can in turn produce them and sell them, making viable livelihoods for themselves.

On my return in a BISP beneficiary committee in 2016 in Haripur we were able to launch one of them: the bio briquette. A block developed by compacting the ash produced by burning of biomass material in a special mold. The origins of this product date back to Britain (1870s), Thailand and Japan (1978) and Nepal (1980s). Its ingredients were sawdust, wood chips, peat, dry leaves, paper, or charcoal with some water and clay or mud. Its benefits were described as being environment friendly, reducing vulnerability to respiratory diseases, being a cheaper source, a livelihood source for women and obviously ensuring reduced pressure on forest and rangelands. BISP piloted within its BISP beneficiary committees the bio briquette and its other takers were in Chitral, Hunza and Karimabad with some other organizations. For the future I see this product as a winner because it would save fuel wood consumption and would save premature deaths annually from non-communicable diseases caused by indoor air pollution product. It is referred to as black gold and rightfully so in Nepal where it has seen massive up scaling adding to the livelihood of vulnerable populations.

The next product which BISP has not piloted to date but which I feel it should soon is Jholmal. This is part of the climate smart farming systems. It is a natural fertilizer and pesticide which can be home made using readily available local materials. Its benefits include improved yield, reduced expenses for agriculture inputs, zero demand for chemical inputs, good for farmer consumer soil health, and yet again a livelihood source. Its ingredients are animal urine, a mixture of beneficiary microbes, farmyard manure and plant material. It is made by mixing urine, water, microbes. What I saw in the Nepal poor farmers' homes was very much something we can replicate in BISP beneficiary homes. This would create a buyers and sellers market within BISP beneficiaries improving green farming techniques, and creating livelihood means for them. It makes special economic sense for Pakistan because almost 61% of farmers possess less than 5 acres

agriculture land and cannot afford costly agricultural inputs like fertilizers, pesticides.

The above are only two products which I have described here. However with the help of organizations in the environment field BISP needs to going forward collaborate and figure out which 6 zones need which six low cost products. Once the products are decided, the BBCs need to be used to launch them. Finally in terms of climate change disasters there is a need to create an e commerce market for these products so that the buying and selling happens between beneficiaries of different areas amongst each other and with others outside their communities. We at BISP have already set up e-commerce for textile products like shawls. It should not be difficult to set it up for agricultural products.

I see a clear advantage of the two approaches. Let us examine the selling and buying of agricultural products manufactured from graduation loans in two contexts: firstly amongst BISP beneficiaries and secondly in the larger market. The first approach has advantages that there could be certain products created in certain districts which could have traction with other districts of a different climatic zone because they would otherwise not have access to such products. Here the pricing would be what all BISP beneficiaries can afford with lower profitability margins. The second approach is when the market opens up to the not so vulnerable whose affordability is greater, and BISP beneficiaries can choose higher profitability margins. There can be many environmentally friendly products that can be researched with the help of IUCN type organizations. Other than that, BBCs should be used as training ground for spreading environment friendly information as well as early weather forecasting information. This could help mitigate climate change disasters.

Chapter 17

Conclusion

1. Risks to the Sustainability of BISP

1. **Risks to the Sustainability of BISP**

BISP is a unique organization in the history of Pakistan's public sector. In recent memory, no other organization has witnessed such phenomenal increase in its budget, coverage, results and global acclaim in less than a decade.

We first need to define "sustainability". For BISP, sustainability would mean a combination of the following factors (with an admission that the list is by no means exhaustive):

- Regular and increasing budget allocation each year (when fiscal space is not an issue for the GOP - or, in case of tight fiscal space, at least regular budget allocations at a level which allows BISP to operate at a reasonable scale);
- Overall support of the sitting government - particularly the Prime Minister and key decision/opinion makers within the Cabinet and ruling party;
- Generally perceived positively by mainstream media;
- Little or no negative perceptions by key political parties in the Parliament; and
- Positive image within the academia, development partners, etc.

I would now like to list down key risks (in no particular order) that could have significant impact on the above factors resulting in serious threats to the long term sustainability of BISP:

1. *The Success Story of BISP*: This is the biggest risk. If anyone has been successful in Pakistan at such a scale with little to worry about for 10 years, that in itself is a great reason to start worrying. We have a paradoxical national habit of seeing badly in anything which is good. Sooner or later the "system" starts cutting the performers to size to make sure mediocrity remains the "gold standard".
2. *The Name (Brand)*: The name of BISP is not neutral and thus it needs to be made neutral so that no political party feels threatened by it. There needs to be political ownership by all political parties and it needs to become a government department specialy like NADRA which is seen to be depoliticized by spreading awareness on the 2018 new technology of payment and targeting which makes it neutral versus the 2008 days when it clearly was not.

3. *Change in Mandate:* There is little political appetite for long term UCTs around the world. In fact, most of the Latin American models are based on CCTs which show more tangible results. Thus, there is a possibility that sometimes in the future BISP is also asked to move towards non UCT programs in a sudden manner and the organization may not be able to adopt quickly. This can have devastating impacts on BISP's ongoing operations as well as image. So a sustainable fixing of the UCT and CCT basket melange is necessary which we have started.
4. *Weak Institutional Base:* BISP Act 2010 is great. The same cannot be said about the way staff is inducted in BISP. Almost all key positions are held by civil servants on deputation. Whilst Financial Regulations are improved, Service Regulations improvement is a work in progress which could allow building a highly specialized cadre of SP experts within BISP. Thus, there are issues of institutional memory, staff morale, high turnover, lack of passion and empathy towards BISP's clients/customers and a will to go beyond the call of duty every single day.
5. *BISP Board:* Pakistan has an average story to present when it comes to the contribution done to scores of high performing organizations by their respective Boards. BISP could also suffer similarly, unless it is already feeling the pain. The fault typically lies on both parties (the organization and the board). Both consider each other as rivals leading to delayed decision making, lack of policy focus and attention to unnecessary details. High level participation from government sector and individuals who have no conflict of interest on private side need to be included. It is a work in progress. BISP board must remain out of political domain.
6. *Legal Nature:* BISP is an autonomous body but dependent on the government for resources since it is not a revenue generating entity. Also, it is an Implementer and not a Regulatory Body. This has implications for its significance within the larger system of the government. It is also not a Policy Maker for Social Protection. This again makes it subservient to the Government and curtails its ability to create a very solid place for itself within the system.
7. *Missed Opportunities:* BISP sits on arguably the best possible database in Pakistan (NSER) without capitalizing even part of the immense potential it offers. In fact, the use of NSER by 90+ organizations has played a key role in building BISP's image. Still, NSER operates in a

vacuum with little legal basis. Similarly, BISP is yet to harness the potential offered by the 64,000+ BBCs. Key initiatives like these provide the much needed safeguards and ensure long term sustainability of organizations like BISP.

8. *Engaging the Provinces/Regions:* This is very complex but most unavoidable territory. How do you engage with provinces beyond exchange of pleasantries and yet retain your credibility and independence? What stops them from having their own versions of BISP and NSER? These are difficult questions to answer since there are hardly any available. Hence, this too is a major risk for BISP - perhaps much further down the road. This could become easier if all political parties were to feel part of BISP and see it as apolitical.
9. *Countering the Negative Narrative:* Many in Pakistan consider BISP as a program that puts people on the dole which makes them beggars in the long term. While many others know that it does support the really deserving families, the negative narrative also prevails. However, despite having independent verification of its positive impacts, BISP has not forcefully used a counter-narrative within its broader constituency.

I hope this book has underlined the key Achievements and Challenges at BISP and that BISP has a brighter future in any government. And most importantly it becomes the lead NON POLITICIZED engine of development for Pakistan.

For me personally, it has been an honour to have been a part of the BISP Journey. Thank you Allah Sain.

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