

BISP NEWS



GOVERNMENT OF PAKISTAN

عزت نفس - با اختیار - مقصد حیات

**BENAZIR INCOME
SUPPORT PROGRAMME**





BISP: Brainchild of Finance Minister

After the general elections of 2008, it was Senator Muhammad Ishaq Dar's idea to establish a social safety net authority. The basic purpose of the program was to provide food consumption and other basic necessities support, in an inflationary environment to the vulnerable and poorest segment of society. Finance Minister Senator Muhammad Ishaq Dar has been very supportive of this program ever since. When PMLN came to power in 2013, it increased the cash grant from Rs 1000 to the current Rs 1500 per month per beneficiary. As per the PMLN manifesto the commitment to a social safety net has been growing ever since.



BISP's journey as social safety net in Pakistan

BISP was set up by the Government of Pakistan in October 2008 to help the poorest families to cushion the negative effects of rising prices of food and fuel. In the first phase, identification of the poor families was entrusted to the Parliamentarians (federal and provincial) through a system of forms. Later, the Government introduced a more sophisticated and objective approach of Poverty Scorecard based on Proxy Means Test (PMT). Hence beneficiary identification through Parliamentarians was stopped in April 2009 and a door to door survey using the Poverty Scorecard was initiated. The survey helped the management in collecting information through well designed 43 questions on 27 million households of the entire country relating to socio-economic status of each household.

The Poverty Scorecard generated a poverty score for each surveyed household from 1-100. The government after taking into account the figures on most poor generated through different sources and its own fiscal space decided that a household below the score of 16.17 be declared eligible for cash grants by BISP. The exercise resulted into identification of 7.7 million beneficiary families. The cash benefit is provided to each family through its adult ever married women possessing a valid CNIC out of the eligible household. As such arbitrary choosing of beneficiaries has stopped since then and now BISP is actively pursuing the outstanding households/ families which are eligible as per the list generated by the survey. Of the 2.2 million pending beneficiaries families which could not get themselves registered in the program, majority of the potential heads of the family don't possess CNICs yet. Thus the process of getting their CNICs issued by NADRA is a continuous operation being pursued by NADRA and BISP jointly. BISP through its over 2000 staff working nationwide in over 400 field offices is currently providing services to its 4.9 million regularly payment receiving beneficiaries.

BISP's core product is the Unconditional Cash Transfer (UCT) under which Rs 4500 per quarter per family is disbursed as cash grant. Its core asset is the National Socio Economic Registry which is internationally acclaimed as being the most reliable database of the poorest Pakistanis. BISP's other products are: 1- Waseel-e-Taleem, which encourages enrollment of children 5-12 years old in schools for a Rs 250 per child per month extra grant per mother. 2- Waseela-e-Sehat which was launched as a pilot health insurance scheme for Faisalabad. 3- Waseela-e-Rozgar which was a vocational training program which produced over 50,000 graduates, 4- Waseela-e-Haq which gave small loans to beneficiaries.

BISP Mission

Going forward BISP remains committed to providing dignity, meaning of life, empowerment, to its beneficiaries. BISP's mission is to be the pride of Pakistan. With such a strong mission statement the focus will be on delivering targeted products and seamless service.



Feedback to: BISP Secretariat Block F Pak Secretariat, Islamabad. www.bisp.gov.pk

What is new at BISP...

New BISP Chairperson

1. Feb 25 2015 MNA Marvi Memon was appointed as Chairperson BISP and Minister of State. (<http://www.bisp.gov.pk/Others/cp-profile.pdf>).
2. **100 Day Action Plan**

A sophisticated brainstorming exercise on the existing service and product related issues of BISP beneficiaries was held on Women's day (March 8) with BISP management team. A 100 Day Action Plan (100DAP) was formulated clearly identifying what tasks would make BISP the pride for beneficiaries and thus for Pakistan. This draft 100DAP was circulated around mid March which was finalized subsequently by incorporating the relevant feedback received from different quarters. The 100DAP was put into implementation and the progress is being monitored through internet based software developed in-house. This form of e-governance has made work on 100DAP smoother. The software is now being sought after by other Ministries.

Transparency

3. Anti-Fraud Material to save beneficiaries from fraud

As part of public awareness campaign, BISP has designed anti-fraud material to be placed at its tehsil offices. This material is aimed at saving beneficiaries from fraudulent elements. These fraudulent elements try to take money from simple beneficiaries for helping in the issuance of BISP cards or withdrawal of their cash grants. The message on these banners warns the beneficiaries about these elements and asks them to register their complaints on the BISP Hotline number 0800-26477. Action on these fraudulent elements has commenced.

4. Fake messages luring beneficiaries

BISP is receiving number of complaints from public being lured through fake calls/SMS by unscrupulous elements trying to hoodwink innocent people misinforming them of having been selected for BISP assistance. People are asked to call on a given number in order to receive an amount of Rs 25,000 or more. BISP has launched public service and SMS campaigns through electronic and other mediums to create awareness on the subject. Fraudulent callers' numbers are being blocked and law enforcement agencies are being requested to initiate action against them.

5. Fraud Detection Committee

BISP has formed a Fraud Detection Committee, which has been assigned the task to gather and investigate fraud related cases from the field and propose necessary action against the culprits. The fraud related cases include BISP's own staff as well as other people, including middlemen, who deprive our beneficiaries from their right to cash transfers or ask for money in return of any favors. Strict action as per the laws of Pakistan is under process on such cases.



6. Data Sanity Check

In order to ensure highest level of transparency in BISP database of beneficiaries, a Data Sanity Check was started in late Feb 2015. This extensive exercise carried out with coordination of NADRA is near to completion. The discrepant cases are being identified and cases are being prepared for legal prosecution. Such an exercise being first of its kind is aimed at further strengthening BISP's image as an organization committed to the highest levels of transparency.

7. Bulk SMS Campaign

BISP has signed an agreement with mobile companies for sending bulk sms to its beneficiaries to spread instantaneous messages. For now these messages are payment related or anti-fraud related.

8. Elimination of middlemen culture

During Secretary BISP's visit to Larkana, middlemen defrauding beneficiaries were handed over to police, staff was suspended and other corrective action taken. Although this curse is spread all over the country, such actions will be useful in curbing and controlling this menace.

Communication and Outreach

9. Fight Against Vulnerability through Arts

BISP campaign on 'Fight Against Vulnerability through Art' is a campaign aimed at reducing negative effects on children from poor backgrounds, stopping social exclusion and finding solutions to eradicate vulnerability, poverty and integrate children with fewer opportunities in society. This campaign has been initiated and launched at PNCA Islamabad and Quaid Mazar Karachi. Leading artists and art schools of Pakistan have been invited to create art in association with vulnerable communities for joint ownership, exhibits in Pakistan and at Pak embassies abroad. It is a unique initiative and could if financially viable and approved by the BISP Board create awareness as well as incomes for the poorest segments of society through art. Street art will also be on the agenda of this campaign.

10. Communication Strategy

Communication with beneficiaries has been an area of concern in the past at BISP. In order to fill the gaps in communication between BISP and its beneficiaries, a communication strategy has been prepared which after approval of the board will be piloted in five districts. The communication strategy comprises basic elements of social mobilization, including involvement of community members in mobilization process and engaging the beneficiaries in group activities. It also includes media strategy most suitable for the type of education levels of BISP's current beneficiaries. After the pilot, necessary changes will be made in the strategy and it will be implemented across the country.

11. Social Mobilization through BISP Beneficiary Committees (BBC)

Social Mobilization is one of the key elements of Waseela-e-Taleem programme, envisaged to play a key role in inculcating the co-responsibility of the beneficiaries in the success and take-up of the program. Through social mobilization, the beneficiary mothers have been organized in groups/committees at the village level. The experience of social mobilization clearly reveals that BISP's performance has improved in the context of the comprehension of beneficiaries about BISP and its program, case management, transparency, accountability and connectivity between the beneficiaries and BISP field staff, resulting in empowered women beneficiaries at large. As per design and workload of the beneficiaries, target of 50,000 BBCs formation set by BISP out of



which 31,000 BBCs have so far been formed in 32 districts of the country. These BBCs are being extended to play a role in understanding of core UCT product as well. It is hoped that through them women will be in charge in the real sense.

12. Chairperson's visits to field offices nationwide

One of the major objectives at BISP is to achieve BDC targets (new payment cards for new beneficiaries), payment related targets and improve service levels. In order to motivate the BISP officials, and check service levels at grassroot level, Chairperson BISP has been conducting spot checks on different BISP offices across the country. During this period she visited BISP offices and held focus group discussions with BISP beneficiaries in all provinces and territories namely: 1- Punjab (Lahore, Gujranwala, Multan, Lodhran, Bahawalpur, Ahmedpur East, Uch Sharif, Gujrat), 2- Sindh (Malir, Thatta, Kotri, Bhitshah, Mirpurkhas, Larkana, Naseerabad), 3- Balochistan (Quetta, Zhob, Sibi, Loralai), 4- Gilgit-Baltistan (Skardu, Chillas, Gilgit, Hunza Nagar, Ghanche, Astore, Ghizer), 5- AJK (Mirpur), 6- KP (Swabi, Kohat, Hangu, Charsadda, Karak, Peshawar).

13. Interaction with diplomats, donors and government officials

BISP being flagship program is of great interest for other countries for collaborative purposes. In this respect, the following Ambassadors have called on CP: German Ambassador HE Dr Cyrill Nunn, Belgian Ambassador HE Mr Peter Claes, Ambassador of Argentina and Dean of Ambassadors HE Mr Rodolfo J. Martin Saravia.

In addition to the above dignitaries, the following donors and stakeholders have paid courtesy call on BISP CP: Mr Werner E. Liepach, Country Director, Asian Development Bank (ADB), Mr Richard Montgomery, Country Head DFID, Mr Rachid Ben Messoud, Country Director World Bank and Mr. Marc-Andre Franche, Country Director of UNDP. Moreover, Regional Director, DFID Western Asia also called on CP.

CP met the World Bank Vice President Ms. Annete Dixon on her visit to Islamabad.

In order to bring the provinces on board on the initiatives being undertaken by federal government CP visited all provinces and held meetings with the following provincial political leadership: Baluchistan, (Governor Baluchistan, Chief Minister Baluchistan, Health Minister Baluchistan), Punjab (Governor Punjab, Chief Minister Punjab, Punjab Advisor on Health, Punjab Minister for Education, CEO Punjab TEVTA, Chairman Punjab Vocational Training Council), and GB (Governor Gilgit-Baltistan and CM GB).

14. BISP spends International Women's Day with beneficiaries

International Women's Day was commemorated, in the honor of 4.9 million women beneficiaries of BISP, with a range of activities. During the day, BISP senior officials participated in brainstorming sessions aimed towards identifying different field-related problems and recommending the remedial measures. CP interacted with BISP beneficiaries at BISP auditorium in form of a talk show on their concerns. In addition, BISP's Fori-Raabta hotline was re-vitalized.

15. Sharing of BISP experiences internationally

A research exercise on Social Safety Nets around the world has been started in BISP. The idea is to understand and two way sharing of the best international practices for Cash Grants, conditional cash transfers and other Complimentary Initiatives. The exercise would enable BISP to enhance its efficiency and effectiveness in terms of service delivery and transparency. It would also enhance BISP product line. Eventually the objective is to build an international network so that all countries can benefit from each other's efforts.



16. Think tank and Research journal

Discussions and proposal formulations on concept of BISP patronized social safety think tank with own research journal is under process. Idea is to lead the scholarly debate on social safety nets, women empowerment and poverty alleviation and encourage knowledge cells. This would enable better policy making inputs.

Service delivery

17. BISP Fori Raabta

BISP aims to establish direct liaison with women beneficiaries in order to curtail the middle-man corrupt mafia and to dignify the lives of its women beneficiaries. It has therefore activated its hotline number (BISP Fori Rabta 0800 26477) so that the women beneficiaries may directly approach BISP headquarter to convey their concerns and problems. To facilitate poor women speaking different mother tongues of Pakistan BISP staff answering phone calls is proficient in various Pakistani mother tongues. Moreover, Fori Rabta center is being upgraded by introducing latest features so that neither a complaint could be missed out nor it could remain unattended for undefined time. This is a long outstanding deliverable which is finally being actively pursued. Once fully launched it is expected to improve complaint resolution at BISP significantly.

18. Increase in BDC (Benazir Debit Cards) Centers

In order to bring more pending beneficiaries on the active beneficiary list and enable them to receive quarterly cash transfers, issuance of BDC to each beneficiary is a precondition. As such BISP has embarked upon a plan through which the number of BDC centres in districts of Pakistan are being increased and as of April 20, 2015 113 out of total 133 BDC centres have become operational nationwide. This will facilitate women to become BISP active beneficiaries because they will have access to more BDC centres to go and get their BDC made.

19. Point of Sale (POS) Rationalization

BISP is committed to deliver the payment services to its beneficiaries closest to their door step. BISP beneficiaries are dispersed in wide geographical locations across the country and it is a challenge for BISP to provide the disbursement services closest to their doorsteps. In this context, BISP has recently undertaken rationalization exercise of the POS availability closest to beneficiaries' doorsteps. This exercise is giving indication that some of the partner banks are deficient in establishing POSs causing difficulties to beneficiaries in getting cash on time closer to their homes. Hectic efforts are underway to ensure more POS for beneficiaries.

20. Web based payment Complaint Management System (CMS)

Currently there is no system of integrated complaint system between partner banks and BISP which causes service delivery issues to beneficiaries. Additionally there is no mechanism of monitoring of bank related complaints by BISP. As such efforts have started for the establishment of such a sophisticated technology based solution. Preliminary technology level meetings have been held with banks and timelines for making the system operational are being developed. Once established, both BISP and partner banks will use the same system on daily basis to resolve beneficiary complaints in an effective and efficient manner.

21. Model Tehsil offices

Tehsil Offices of BISP play pivotal role in implementation of BISP initiatives at grass root level. They are the first point of contact for many beneficiaries. Such offices need to strengthened for efficient service delivery to



beneficiaries who are often defrauded/exploited by unscrupulous elements of the society. Currently lack of proper education of the Program, unawareness of Grievance Redressal Mechanism, delay in Complaint Redressal by Field Functionaries, and absence of comprehensive and well defined procedure/mechanism for redressal of complaints are faced by beneficiaries. To address these issues, BISP has decided to revamp the existing Tehsil Offices across the country to meet the desired objectives. Proposals are under consideration for improved process flows, branding, communication strategy execution with beneficiaries, monitoring of staff at offices, and technology solutions. In pilot phase one district in each province will be chosen and then countrywide roll out will be executed. Moreover, with the advent of summer it is noticed that crowd management at these offices is a challenge. As such special instructions have been given to BISP staff to manage beneficiaries with more respect and make their overall visit more hassle free.

22. Revision of De-Crediting Policy

Quarterly installments to our beneficiaries are paid through banking channels (Virtual accounts), and beneficiary is not entitled for profit if she saves some amount out of stipend which means she has no incentive for saving. On other hand banks desist on one pretext or other to earn profit on the undisbursed and not withdrawn amount lying in their accounts. Some of the beneficiaries due to certain peculiar circumstances have been observed to have zero activities since receipt of the card and other ranges from one installment to more than ten. Such inactivity could be also due to bank interests to earn profits at the cost of poor beneficiaries by deliberately delaying replacement BDC card or late issuing the PIN codes. Auditors had shown their concern and raised questions regarding the existence of the beneficiaries. The Board in its 20th meeting approved two years as cut-off time for no activity and directed to conduct a study for finding reasons of non-withdrawal. The study is being launched and simultaneously as per the directions in 100 DAP, BISP is launching a mobilization drive to target beneficiaries whose accounts have no activity for more than a year. This drive will ensure conversion of some good number of inactive accounts into active having atleast one withdrawal in one quarter.

23. Course Correction Exercise to improve services for beneficiaries

Based on recommendations of various 3rd party assessment, BISP is carrying out course corrections as part of its 100DAP, which will help in strengthening the program design, making BISP more efficient and more effectively achieving its set objectives. The course correction will result in enhanced facilitation of BISP beneficiary, making the program mechanism easy for the beneficiary, reducing the time travel and fiscal cost paid by the beneficiary.

24. Communication with partner banks

Due to the many complaints by beneficiaries against bank services and bank staff, detailed communiqués have been sent on individual bank service delivery failures by BISP to partner bank CEOs in order to improve service delivery for beneficiaries. It is hoped that UBL, Tameer bank, Sindh bank, Summit bank, Bank Al Fallah, Habib bank, will take note of these issues and resolve at priority.

Human Resource and Institutionalization

Board Meetings

Since new CP took charge, one board meeting and one board committee meeting have been held. 22nd meeting of the Board was held on March 13, 2015 at BISP Head Quarters, Islamabad. The board meeting was chaired by Minister of State and Chairperson BISP, MNA Marvi Memon. Chairperson BISP conveyed her resolve that she intends to transform BISP into an efficient, transparent organization in order to make the Program sustainable in the long run. During the proceedings, the Board approved "Board of Benazir Income Support Programme(Conduct of Proceedings) and (Powers and Functions)Regulations,2015. Furthermore, the Board also finalized committees of the Board including Programme Design Committee, Finance Committee, Audit Committee, Governance and Integrity Committee and Obligations/Liabilities Committee. Moreover, a



meeting of the Program design committee of the Board of the Program was also held on Friday, the 10th April 2015.

25. BISP Employee's Service concerns

Meeting with representatives of BISP employees (clerical and non clerical staff) regarding issues related to BISP service regulations has taken place. As BISP service regulations are not in uniformity with Government employees regulations due to the status of BISP efforts are being made to resolve these outstanding issues.

26. Internship Program

BISP would like to welcome graduates of prestigious national and international Ivy League universities to intern at BISP. For this purpose Planning and Development Division, Universities and Ministry of Inter provincial Coordination have been approached. This experience should prove to be useful for both BISP and students as it will give them a unique opportunity to work in the largest social safety net of Pakistan.

27. Capacity building at BISP

An exercise has been initiated at BISP regarding capacity building of BISP staff across Pakistan. In this regard, officers who have attended national & international training would train the master trainers who will further impart the training to other staff members. It is often the case that individuals are given training but the organization does not benefit since training is not spread to rest of organizations. As such those having received training would be required to train others so institution is strengthened.

28. BISP Library

BISP has started efforts to set up a Knowledge cell to maintain all the relevant information regarding social safety nets, their operations and poverty alleviation. This knowledge cell will serve the purpose of a knowledge hub where students, researchers, social safety organizations, public service institutes and NGOs will be provided an access to the experience of BISP being a Flagship Social Safety Net of Pakistan. Collection of various reports surveys conducted over the years would be made available.

29. Dashboard

In the era of data management, information systems, Business intelligence is the set of techniques and tools for the transformation of raw data into meaningful and useful information for business analysis purposes. BISP MIS team is developing dashboards for different projects / initiatives using IBM Cognos. The objective is to give management easy access to complex data sets so as to be able to govern more effectively. Productivity management being the core objective, dashboards are being developed for BISP management, board, donors, Finance Ministry, and the PM Delivery Unit.

30. HR Management

Job descriptions and Key Performance Indicators of Directors and Director Generals have been finally prepared. Their review and future HRMIS will also be done. To gauge the performance of different wings and officers, Key Performance Indicators (KPIs) alongwith quarterly timelines of both i.e. individual and wings have been developed in consultation with the Management. According to KPIs the performance of wings and individuals shall be assessed.

31. Training for BISP staff



4 day induction/ orientation training was arranged for newly hired Assistant Directors, Field Supervisors and Assistant complaints in Balochistan and Sindh during February 2015. Two days Orientation Training was conducted for officers and officials of Finance and Account Wing of BISP in the month of April. As far as foreign trainings are concerned Ex - DG M&E, Research and MIS, visited Jakarta, Indonesia on 11 - 12 March 2015 to attend international Workshop on Integrated Data and information Management for Social Protection (Bridging between theory and practice) and DD F&A has attended Training on SAP from 13 - 17 April 2015 at Malaysia.

32. Post 18th Amendment Scenario for BISP

BISP is at a juncture where it has established sound systems and demonstrated its ability to function as a relatively transparent, technology based, well administered program. Its unique experience in delivering targeted assistance and the wealth of technical expertise built over the years since its inception, poise it well to take on the larger role of a platform for social protection or a national safety net or social protection agency. This combined with the constitutional changes of the 18th amendment, has brought the critical issue of BISP's mandate to the fore. The responsibilities associated with continued delivery of existing programs as well as critical operational issues like updating the National Socio-Economic Registry (NSER) warrants an examination of where BISP stands in the institutional landscape and what role is envisaged for it in the future. After 18th Amendment Social Protection falls under the purview of Provinces. However, Federal as well as Provincial Governments have multiple Social Protection Programs as well as complementary initiatives, which are being run simultaneously, resulting in serious duplication of efforts. Therefore, BISP is exploring options for strengthening its partnerships with the provinces and other federal programs where BISP's role would be to facilitate and provide standards for provincial social protection schemes. Continuing with the graduation initiatives is also a challenge for BISP. BISP is finalizing the modalities to collaborate with the provinces to run the initiatives with provincial partnerships.

Product innovations

33. Biometric Based Payment Mechanism

It is known fact that most BISP beneficiaries are illiterate and have never been exposed to any banking or technology based solutions for financial assistance. BISP believes in transparent, fraud free & speedy services. BISP created history in Pakistan by initiating technology based Cash Grants disbursement services for its beneficiaries including Smart Card, Phone to Phone & Debit Card banking mechanisms which proved as revolution in G2P services initiated by Government of Pakistan. Recently, BISP has taken another step and launched pilot of Biometric based transaction mechanism in Larkana which is another milestone for BISP Pakistan. In this mechanism, beneficiary does not need any instrument except her original CNIC & authentication through biometric in real time bases, to draw her financial assistance without any difficulty at her convenience. Issues related to losing BDCs or being unable to operate through the ATM will be history as a result of this new simple technology. BISP is in a process of scaling up this technology across the country.

34. Unconditional Cash Transfer

BISP is serving more than 4.9 Million beneficiaries through income support of Rs.1500/- per month (since July-2014) under Unconditional Cash Transfer Program. So far, BISP has successfully disbursed of Rs 290.6 Billion among its beneficiaries, which includes Rs 69 billion disbursed during three quarters of Financial Year (from 1st July 2014 to 31st March 2015), whereas Quarter 4 (April to June 2015) payment is yet to be disbursed.



35. Targets of Waseela-e-Taleem (WET)

BISP set a target of reaching out to 2 million children of age (5-12years) of beneficiary families in 32 districts by December, 2016. BISP has so far registered 700,000 children in 32 districts out of which 380,000 children have been admitted in primary school in different classes (Class 1-5).

36. Meetings with Provincial Government for Cooperation in Waseela-e-Taleem

A task force on education has been notified in result of meeting held between Chairperson BISP and Minister for Education, Punjab. So far one meeting has been held and certain steps have been taken to avoid overlapping in education programs. Other Provinces have also been taken onboard, but response from them is awaited.

37. Education as constitutional right

Attendance Compliance is an important component of the WET program. BISP monitors the 70 % attendance criteria every quarter. In the process BISP has carried out supply capacity issues of provincial government schools. This data is being shared with provincial governments so that number of non functional schools is decreased and existing school capacity issues are reduced.

38. Waseela-e-Sehet 1 (Health Insurance)

In 2012 BISP initiated a health insurance scheme on pilot basis, Waseela-e-Sehet (WeS) in Faisalabad, for protecting its beneficiaries from the adverse financial consequences of catastrophic health events. The project is in fourth year of implementation and has enrolled 58,688 beneficiary families. After 18th Amendment the subject of health falls under the purview of Provinces. Federal as well as Provincial Governments have multiple health insurance initiatives, resulting in serious duplication of efforts. Therefore, the BISP Board has advised the Management to get in touch with Provincial Government to discuss/finalize the modalities/possibilities of transferring the initiative to Provincial Government. As such the WeS is being handed over in Faisalabad to Punjab government.

39. Waseela-e-Sehet 2 (Group Life Insurance)

BISP Waseela-e-Sehet launched Group Life Insurance in collaboration with State Life Insurance Corporation of Pakistan (SLIC). Under this program the breadwinner of the BISP beneficiary family was covered / Life insured from all over Pakistan. Bread earners of over 4.1million beneficiary families were covered for three years from 1st Jan 2012 to 31st Dec 14 under this Life Insurance Scheme. Dependents (widows/mothers/children) of the deceased are compensated for Rs. 100,000/- in case of natural or accidental death of the breadwinner. BISP also succeeded in getting established with SLIC, A New Group Insurance Product under the name of "Group Life Deposit Administration Plan", which is duly approved by Security Exchange Commission of Pakistan (SECP). It serves as the security of payment of death claims and safeguards the public money.

40. Waseela-e-Rozgar (WER) graduates status survey

In order to ensure that over 50,000 plus WER vocational training graduates since 2012 are gainfully employed, a survey process is being started. The survey will establish whether they have utilized their BISP given training and are currently productive members of society. Post survey efforts will be made to place these graduates in multinationals and local companies.



41. MOUs with Chambers for WER graduate job placement

BISP signed MOUs with the following Chambers last year for its WER graduates job placements: 1- Chamber of Commerce & Industry Khyber Pakhtunkhawa. 2- Korangi Association for Trade & Industry (KATI), Karachi. 3- MCR (Pizza Hut), Karachi. 4- SITE Association, Karachi. 5- Daewoo Express Pakistan, Lahore. Of the total of over 50,000 graduates only 3 BISP beneficiary graduates were placed by these organizations. As such BISP has decided to take up this matter and pursue it so that these MOUs prove to be useful.

42. National Socio-Economic Registry (NSER) Update

NSER is BISP's core asset. For this asset to remain a reliable relevant asset, discussion on its update has finally started. Social safety net Data registries often have errors in them. These errors include the inclusion and exclusion errors. Inclusion error means inclusion of those as beneficiaries who don't fulfill the selection criteria, whereas the exclusion error refers to exclusion of those who actually fulfill the selection criteria. Aging factor adds-up in these error. It directly means that with the passage of each day the relevance of data is getting affected. It is among international best practices to update the socioeconomic registries after each four to five years as household demographic profile changes to a considerable extent in five years resulting in addition to data error. BISP operational manual says that it will update its data registry after four years. As such active detailed technical deliberations, discussion and debate have started on this subject within BISP stakeholders, BISP board, and parliament.

43. Corporate Social Responsibility

Discussions have started with the CSR centre to engage multinationals and local companies into using BISP vocational training data to give them employment and BISP NSER database to design CSR programs for and through BISP Registry.

44. PM National Health Insurance Scheme

Another first for BISP is the approval of PM National Health Insurance Scheme from CDWP in April 22 2015. The households for insurance will be identified by using BISP database. The household data will be converted into family data using NADRA database. The program will cover all ages & gender starting at birth. This product will be an added product in BISP's joint product lines as it will be catering to BISP beneficiaries beyond its usual 16.17 cut off and will include all upto 30 PMT.