



## **1. BISP TO ENROL TWO MILLION CHILDREN IN SCHOOLS BY END OF 2016**

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ISLAMABAD: The Benazir Income Support Programme (BISP) is planning to enrol two million children in schools by the end of this year.

This was stated by Minister of State and BISP Chairperson MNA Marvi Memon in a meeting with DFID delegation, development partner of BISP, headed by Country Head Joanna Reid. The other members of delegation included Louise Walker and Mazhar Siraj. The BISP chairperson was assisted by BISP Secretary Muhammad Sallem Ahmed Ranjha and the management.

The agenda of the meeting was to review the progress on the ongoing BISP initiatives that included an update on the National Socio Economic Registry (NSER), new payment model and implementation arrangements for the conditional cash transfer (CCT) on education. The meeting also reviewed progress on the overall reforms undertaken by the BISP management.

The BISP chairperson told the delegation that by December 2015, 1 million children had been enrolled under the Waseela-e-Taleem (WeT) initiative and the target of enrolling 1.3 million children by the end of financial year 2015-16 will be achieved two months in advance as 200,000 children will be enrolled in the month of April as a special challenge.

She stated that the BISP intends to expand WeT across the country beyond the current 32 districts so that the maximum number of deserving children may exercise their right to education. She reiterated that the cooperation of DFID and other development partners will be critical in the expansion drive of WeT.

It was highlighted that the MoUs have been signed with provincial and regional educational departments except KPK for enrolment and attendance compliance. However, the BISP was optimistic that the MoU with KP will be signed soon.

On NSER update, the delegation was informed that the task was on track. The secretary BISP apprised the participants that pilot phase of NSER update will be initiated in June 2016 in 16 districts followed by a national roll out in January 2017.

During the meeting, the new payment model for ensuring the smooth functioning of the initiatives was also discussed. The delegation appreciated the performance of BISP, especially for meeting the required targets.

## **2. POVERTY ALLEVIATION: EXPERT SAYS MICROFINANCE NOT EFFECTIVE IN ALL GROUPS**

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ISLAMABAD: Microfinance may be an effective tool to empower people and alleviate poverty but it is also further overburdening people, who suffer from extreme poverty, says



an expert from Pakistan Poverty Alleviation Fund (PPAF).

*Talking to The Express Tribune, PPAF official Samia Liaquat Ali Khan said the alleviation fund looks at the poverty scorecard that the Benazir Income Support Programme (BISP) and the National Database and Registration Authority (NADRA) used to identify households that are under a certain threshold.*

For example, anyone who is facing poverty, would be anywhere from 0 to 23 on the poverty score-card. Within these bands, the lower ranges from 0 to 18 refer to the ultra-poor and vulnerable households, which need to have support in ways different from the households who are better off than them.

She said microfinance operations support those households, which are ranked 20 or above on the score-card. "Microfinance becomes really that lynchpin that allows them to take a foothold in the mainstream economy and to improve themselves as a result."

However, she said offering micro-finance to people on the lower ranges of the scorecard means putting burden of debt on vulnerable households, who are not able or do not have the kind of income stream coming in that help them repay that debt.

This was one of the reasons why the PPAF decided that microfinance clients must be above a certain level of poverty so they cannot be the ultra-vulnerable or poor.

*"But for those households which fall into that cap – and there are a lot of households that the BISP has also identified – anyone under that point would be eligible for social protection*

*from the BISP, which is Rs1,500 a month," she said.*

In their research, she said, they found that the little stipend goes to support consumption though it does not cover the family's full cost. "It is used for consumption-smoothing such as extra food on the table, maybe some little bit of healthcare."

"Fifteen hundred rupees is fine and it should be provided as social protection," she said. "Every country needs to have a social protection programme but there has to be some push that is trying to get them out of poverty."

According to Samia, the poverty-graduation approach is showing results and is something that needs to be focused on. "We've realised that the consumption-smoothing stipend that the BISP provides, should be provided. There is a need for that, but there is a need for that for the poorest households," she said.

Referring to a global study on poverty graduation published last year, she said: "We piloted this asset transfer programme in certain coastal areas of Sindh where there were 2,000 households. The results that came out show an increase in consumption of the households, an increase in the wealth of their households and the income of the households," Samia said.

Interestingly, there was also an improvement in the psycho-social status of the households. "So the perceived status that these households had, had improved. So their own perception of how they were regarded by their neighbours or by the village members and that also links to more confidence and self-empowerment as well."



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Alongside, the team found that women must become primary agents for change in their communities. "We have a scheme that we are running with the government of Pakistan - it is called the prime minister's interest-free loan scheme that is interest being provided to households who are not ready for the regular micro-finance but are looking for some interest-free loans," she added.