

Table: Key Findings of Conducted Studies on BISP by Independent Researchers

Sr. no	Year/Author (s)	Key Findings	Remarks by M & E Wing
1	The State of Social Safety Nets—World Bank (2014 & 2015)	NSER and BISP have been discussed in 2015 report along with number of covered households. Both the UCT and CCT components have been discussed. Technology-based payment mechanisms such as debit cards, smartcards, and mobile phones of BISP was also discussed at pp. 149.	It is a world level report, highlighting the SSN scenario around the globe. The study has also discussed both the UCT and CCT component of BISP especially the using of latest technology by BISP <u>It is suggested that paper should be placed on website.</u>
2	Durr-e-Nayab and Shujaat Farooq (2014)	<p>The study has used the Pakistan Panel Household Survey (PPHS)-2010 and found that around 11 per cent of the households are receiving cash assistance from a variety of program, with no major difference in the trends between the urban and the rural areas. Among these program, BISP is the largest program as it covers about two-thirds of the total households receiving any form of cash transfer, in both the rural and urban areas.</p> <p>3 categories of households were established; recipient households; never-attempt households and the attempt households and it was found that the recipient households are at a disadvantageous position as compared to the never attempt and attempt group. And second, the attempt group, though better than the received group, is also under-privileged, and has much lower socio-economic characteristics than the never attempt group.</p> <p>The study found significant impact of BISP intervention on food and health expenditures but no significant impact on poverty, school enrollment and women empowerment. It is recommended to initiate the CCTs so that assets could be build up</p>	The paper is well written and is published in one of the best journal of Pakistan. The paper has highlighted some inclusion and exclusion errors (table 5 and table 9) but overall it signify that program has a positive impact on education and health. <u>It is suggested that paper should be placed on website.</u>

		for the poor households. The political nature of the name of the Program is not feasible.	
3	Ullah (nd).	<p>This study has focused on the change in social functionality of women after registering with this program as citizens and its impact on their property rights.</p> <ul style="list-style-type: none"> • Most of the beneficiaries were not possessing CNIC before BISP grant • The major complaint is about operational problems with BISP offices • CNIC helped women to vote as they simultaneously registered with Election Commission of Pakistan along NADRA registration • CNIC helped in getting wedlock money (Mahar) from husbands, transfer lands, own property, disability fund from government, become eligible for higher education and scholarship, open bank account, pass through security check post with CNIC, become eligible for bank loans, can claim and transfer inherited land etc. • In Khyber Agency (a highly conservative area) number of voters increased by 236%, and the Election Commission Official confirmed it because of the BISP drive the Commission received highest increase in women voters. • BISP statistics in Khyber Pakhtunkhwa indicates total number of potential beneficiaries 1390964 with eligible 1113775 and 277189 as discrepant, while discrepancies are mostly due to identity issues. Such filtration helped the applicants to correct its record with NADRA. Most of the applicants are from a poor section of the society and it provided an opportunity to them to mainstream and BISP's poverty survey focuses only on women in the poorest social segment. 	<p>The paper has highlighted that CNIC compulsion has raised women empowerment. <u>It is suggested that paper should be placed on website.</u></p>

4	PIDE (2014)	<p>The study has been conducted by PIDE with the financial assistance from GIZ on the utilization of Health Insurance in district Faisalabad. The study has investigated beneficiaries' experience, satisfaction and hospital utilisation under the BISP's Waseela-e-Sehat scheme. The awareness level among the study population, including the current and past users of the WS scheme, was very poor. There was a common misconception that they would get cash if they do not use the credit on the card at any empaneled hospital. On the contrary, in some cases excess spending was taking place under the impression that everything would be covered and compensated.</p> <p>The WS card-users were generally satisfied with the services provided by the SLIC help desk, doctors, nurses and allied staff at the empaneled hospitals.</p> <p>The satisfaction level for the services provided was not as high as that for the service providers but the WS beneficiaries were in totality satisfied with the services provided to them, including admittance, hospital environment and cleanliness, and the discharge process.</p>	<p>The report was financed by GIZ. It can help a lot to redesign health insurance. As per discussion with Dr. Irum Sheikh (Deputy Director WeS), the study should be disseminate and placed on webiste website.</p>
5	Nabi (2013)	<p>The paper has reviewed the SSN programs of Pakistan including Zakat, Bait-ul-mal and BISP, A detailed review over the background of BISP formation and structure of BISP UCT and CCT is also discussed.</p> <p>The paper has highlighted that the overall coverage of the BISP's targeting survey at the national level was 93 percent, and that there was only a small difference in the poverty scores across the two surveys (i.e., the national roll out of the poverty survey and spot-check representative survey). Additionally, the process evaluation interim results showed that almost 85 percent of the stipulated processes were followed for all activities completed under the poverty scorecard survey (referred studies are from IDS and GHK).</p>	<p>It is a well written paper in which detailed BISP UCT and CCT targeting has been discussed. No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u></p>

		<p>98.69 percent of beneficiaries received their cash payments and in 60 percent of the households, senior female members decided how the cash grant was to be used; the rest made joint decisions (referred study is United States Agency for International Development (USAID)).</p> <p>The Office of the Auditor General completed a financial audit of the BISP for 2010/11 and 2011/12 in October 2012. The audit report deemed the progress and operations of the program satisfactory and did not highlight any serious problems.</p>	
6	Channa Anila (2013)	The paper has reviewed all the SSN programs in Pakistan. A detailed targeting mechanism of BISP including formation of BISP, targeting mechanism and outreach has also been discussed.	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
7	Shaihk (2013)	The paper has reviewed all the SSN programs in Pakistan. A detailed targeting mechanism of BISP including formation of BISP, targeting mechanism and outreach has also been discussed.	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
8	SEDA (2013)	The study has evaluated the Waseel-e-Haq program in four districts: Shaheed Benazirabad Matiari Hyderabad & Jamshoro with the help of BISP, PPAF and SAFCO. The data and physical verification of businesses of beneficiaries shows that 99.8% businesses are running in good/ satisfactory way. All the beneficiaries invested their income in income generating activities rather to spend on social needs. Some successful stories are also given in the study	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
9	Nouman Ghani (2013)	A brief overview of BISP is discussed.	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
10	Khawja (2012).	The paper is the individual research effort in National Management College. A brief poverty profile and various poverty alleviation programs have been discussed in the	No bias element was found in the paper. <u>It is suggested that paper should be placed on</u>

		paper. A brief overview of BISP is discussed.	<u>website.</u>
11	Siddiqui Sohail Qadeer (2012)	A brief overview of BISP is discussed.	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
12	Robina Tayyab (nd)	A brief overview of BISP is discussed.	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
13	Shehzad (2011)	<p>Using stratified sampling, 1095 BISP beneficiaries were observed from 4 districts: Mianwali, Sanghar, Mirpurkhas and Multan. The results indicate that a significant number of beneficiaries had found the cash assistance quite helpful in meeting their daily expenditure which included food items, utility bills, health, education of children and travelling expenses.</p> <p>The results show that most of the beneficiaries had spent the cash assistance of BISP on purchase of the food items, some spent on utilities while fewer spent on miscellaneous. The results indicate that most of the beneficiaries were benefited from the BISP cash assistance which had improved their food consumption levels considerably. The cumulative analysis show that cash assistance of BISP had economically empowered the women to improve spending on food items and most of the beneficiaries were utilizing this assistance to improve their food consumption at the household level.</p>	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>
14	Ghazdar (2011)	Through a reviewed analysis, the paper has discussed the need of NSPS in Pakistan through which BISP was formed. The other national and provincial SSN has also be highlighted in paper including Zakat, Bait-ul-Mal, Punjab FSP and Sasti Roti etc. Implementation method of UCT has also be discussed by highlighting that the shift	It is a well written reviewed study highlighting the importance of SSN in Pakistan and have a lot of citation as well. No bias element was found in the paper. <u>It is suggested that paper</u>

		<p>away from an exclusive focus on NADRA also meant a more nuanced design of the programme which corresponded with policy objectives rather than merely data availability. One problem with the exclusive use of NADRA was the fact that women are disproportionately represented among the non-registered population.</p> <p>The political leadership was eager to promote BISP as a women-focused programme. Now women could be primary beneficiaries even if they did not have NADRA identity cards to begin with. Their registration for BISP, in fact, could coincide with their registration with NADRA. It was reported that there was a big rise in NADRA applications as a result of the BISP, particularly among poor women in relatively underdeveloped rural areas.</p>	<p><u>should be placed on website.</u></p>
15	USAID report (2012)	<p>In September 2009 USAID/Pakistan signed an \$85 million cash transfer grant agreement with the Islamic Republic of Pakistan through the Economic Affairs Division of the Ministry of Economic Affairs and Statistics. The Government of Pakistan and USAID/Pakistan signed an amendment to the agreement in June 2010, providing an additional \$75 million and bringing the total amount to \$160 million. Under the terms of the agreement, on receiving the cash transfer, the government is to deposit the equivalent amount of Pakistani rupees immediately in a special local currency account to support program payments to eligible families. USAID/Pakistan must approve disbursements of funds from the account to the program. USAID/Pakistan's Program Office is responsible for monitoring the agreement. The Benazir Income Support Program is not a USAID program; it is a Government of Pakistan program receiving budget support from USAID through Agreement No. 391-012-01.</p> <p>USAID's Office of Inspector General in Pakistan conducted this audit to determine</p>	<p>Some audit issues prevail as discussed at pp. 3-4 but majority of them are relevant to GoP. No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u></p>

		<p>whether USAID/Pakistan’s cash transfers provided to the Benazir Income Support Program reached the intended beneficiaries.</p> <p>The audit found that the first installment or tranche of \$85 million transferred to the Government of Pakistan in February 2010 was disbursed by the program to approximately 480,000 beneficiaries. The audit team reviewed program records for a statistical sample of 162 of the 480,000 beneficiaries and found that recipients’ names, addresses, and payments were accurate. Further, program officials provided evidence of a poverty scorecard for each of the sample beneficiaries. In addition, USAID/Pakistan commissioned a survey that found that 98 percent of randomly sampled beneficiaries had received payments.</p>	
16	USAID report (2011)	<p>The monitoring exercise was carried out for a sample size of 384 beneficiaries across 13 districts of Punjab, Sindh, KPK, Balochistan, and AJ&K.</p> <p>Here is the summary of these findings:</p> <ul style="list-style-type: none"> • 98.69% of the beneficiaries have received the cash payment from BISP. Out of the 98.69% beneficiaries who have received the cash payment from BISP, 76 % of the beneficiaries have received the payment from BISP in the last 3 months. • 50.26% of the beneficiaries knew the amount and frequency of payment. The average amount is Rs. 1,000 and average frequency is Monthly. 96% of the beneficiaries knew when their family first started receiving the cash payments from BISP. 97.36% of the beneficiaries knew the total amount they had received from BISP till date of interview since they started receiving the cash payments from BISP. 	<p><u>It is suggested that paper should be placed on website.</u></p>

		<ul style="list-style-type: none"> • 46.42% of the beneficiaries knew about their next due payment. All 46.42% knew about the due amount but 5% did not know the next due date. • 81.08% of the beneficiaries had to spend on average 1 day, or 2 hours, or Rs.175 to receive the cash grant. In Balochistan, all 12 beneficiaries had to pay on average Rs.200 to the postman to receive the cash assistance. • 60.27% of the cash grant use was decided by senior female member of the house and 33.33% of the cash grant use was decided by the beneficiary jointly with husband/father/son. 	
17	Arshad (2011)	<p>The analysis revealed that the UCT income to women increased their household responsibilities in three ways as they were reinforced for child care, schooling of their children and arranging food items. Women were using cash subsidy on their children clothes, shoes, medicines, school fee and books.</p> <p>The sense of empowerment has been increased among most of the women beneficiaries as they pursued their cash subsidy every month when it got late due to any reason. Most of the women beneficiaries disclosed that after this cash, they felt change in their life that buy all household items for daily use by themselves from outside home otherwise their mobility was restricted to household activities only.</p> <p>The UCT has been found a positive instrument regarding access to and control over cash subsidy by the women beneficiaries. Since the BISP income support is absolutely for the poor women so the women's access to this income has been ensured in program policy.</p>	Paper is already placed at BISP website.
18	Gazdar and Mallah (2010)	The study undertake a rapid assessment in five villages in Sindh and Punjab to argue that the presence of BISP on the ground seems to be strong. Their evaluation also	The access of article is restricted with no free access. We don't have the hard or soft copy so

		<p>concurs with the previous report in terms of targeting – they find that while beneficiaries were always poor, the poorest were often sometimes excluded due to a lack of political connections. They also demonstrate evidence of resident exclusion due to association with rival political parties.</p>	<p>detailed review was not carried out.</p>
19	<p>Hermosillo and Sayeed (2010)</p>	<p>A brief background of BISP formation was given. This policy note is designed to advise and guide the Government of Pakistan in determining the design of a safety net system that would also provide safety ladders. The conceptual framework for this study follows the “life cycle” approach to identify the most effective and appropriate interventions for human development and inclusive growth. Potentially, BISP could become the Pakistan’s social platform to address the causes of poverty if it manages to focus its efforts on its core business.</p> <p>The note proposes a two-phased graduation strategy for BISP, hence providing the building blocks for an integrated social safety net system based on the poverty scorecard targeting system.</p> <ul style="list-style-type: none"> • <i>First phase: Combine income support with human capital development of the poor through co-responsibilities (‘conditions’) linked to basic health and education services.</i> • <i>Second phase: Facilitate access to and expansion of complementary development programs such as skills development, micro-credit, health insurance, etc.</i> 	<p>No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u></p>
20	<p>Khan and Qutub (2010)</p>	<p>An overview of BISP, its design and implementation has been discussed</p>	<p>No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u></p>
21	<p>Shahid Hamid (2009)</p>	<p>Paper was presented in 90th National Management Course. Paper has disused the sustainability issues of BISP.</p>	<p>No bias element was found in the paper. <u>It is suggested that paper should be placed on</u></p>

			<u>website.</u>
22	Naveed and Tanveer (nd)	This paper argues for the multidimensional measurement of poverty in Pakistan particularly in the context of Millennium Development Goals. It critically examines the Poverty Scorecard, which was recently introduced by the Government of Pakistan for the identification of poor households under the Benazir Income Support Programme. The limitations of the official poverty line are identified and the role of household consumption in explaining deprivations is discussed.	No bias element was found in the paper. <u>It is suggested that paper should be placed on website.</u>

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