

BRIEF ON BISP FINAL IMPACT ASSESSMENT REPORT

1. BISP is Pakistan's largest social safety net and South Asia's as well.
2. It services 5.4 mm women who are the most deserving in all provinces and territories of Pakistan.
3. PM Nawaz Sharif's PMLN government has increased BISP budgets from Rs 40 billion to Rs 115 billion since it took charge in 2013. Number of beneficiaries have increased from 1.7mm to 5.4 mm in the same period. Quarterly stipends which were not on time earlier and were only Rs 1000 and now risen to Rs 4834.
4. This commitment is due to the fact PMLN believes in the Islamic welfare state and it was its own Finance Minister whose brainchild this income support program was back in 2008.
5. Sharing of Impact Assessment reports is a responsibility which BISP has been doing consistently in last two years since it is accountable for the usage of the public exchequer funds to its people, parliament. Moreover, as the lead social safety net of the world it has a responsibility to share this data with the UN countries, donors for success transfer.
6. The Impact Assessment has been carried out by Oxford Policy Management. The theory of change supports the short term and long term objectives of BISP. In short term, BISP supports basic consumption needs, and protects households from fluctuations in prices of necessities. In longer term BISP payments allows beneficiary households at their own discretion to make desirable investments in nutrition, education, health, productive assets, amongst others.
7. BISP has increased per adult equivalent monthly level of consumption expenditure of BISP beneficiary households by Rs 187.
8. Using the FEI poverty line BISP has reduced poverty rate by 7% points.
9. Using CBN poverty line BISP is associated with a reduction in poverty gap by 3% points.
10. BISP is leading to an increase in per adult equivalent monthly food consumption by Rs 69 driven by a higher quality of protein.
11. BISP has led to a higher reduction of malnutrition and stunting in girls and not in boys which is consistent with international data.
12. 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.

13. 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.
14. Change in livelihood strategies have led to overall reduction in dependence of beneficiary households on casual labour as main source of income.
15. 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.
16. Financial inclusion of 5.4 mmm women has improved country indicators since beneficiaries have Level 0 branchless accounts which enable them to not only withdraw but make deposits too.
17. Waseela-e-Taleem a conditional cash transfer of Rs 750 per quarter per child sent to school for atleast 70% attendance has enrolled 1.3 million primary school children.
18. Current enrollement in children between ages of 5-12 has increased by 10% points. This is higher than the international average.
19. Proportion of beneficiary households who are multidimensional poor in 2013 categorized as severely MPI poor was 31%. In 2016 this has reduced to 23%.
20. School attendance deprivation on MPI indicator has reduced from 56% in 2013 to 49% in 2016 due to BISP.
21. Child immunization deprivation on MPI indicator has reduced from 17% in 2013 to 13% in 2016 due to BISP.
22. Drinking water deprivation on MPI indicator has reduced from 27% in 2013 to 19% in 2016 due to BISP.
23. Financial savings has increased over the period 2011-2016 from 9% to 13%.
24. 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.
25. Proportion of beneficiary women who can visit market alone has gone up from 25% in 2011 to 37% in 2016.
26. 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.

27. Average Time nationwide taken to reach payment point in minutes was 48 minutes in 2013. It is now 35 minutes in 2016.
28. 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.
29. Direct costs of travel to the collection point are relatively low amounting to 2% of the total value of the transfer.
30. 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.
31. Overall 96% of beneficiaries are very satisfied or somewhat satisfied with their experience in how they collected the cash transfer.
32. 33% beneficiaries collect cash themselves, 32% get it collected by household member and 35% by some other individual.
33. Reported usage of funds is 80% on food.
34. 91% of BISP beneficiaries were either ultra poor, poor or vulnerable to being poor in 2016 as defined by PBS. This shows good targeting.
35. 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%), heater (4%).
36. 55,000 beneficiary committees have improved women empowerment through BISP.
37. The report shows low levels of literacy and education of beneficiary women with 9% literacy.