



# Benazir Income Support Programme

Impact Evaluation Results

January 2017

#### Overview

Research conducted for the evaluation

What was the experience of beneficiaries with the BISP

What was the impact of the BISP

#### How was the research conducted?

A **research strategy** was agreed in 2010, defining...

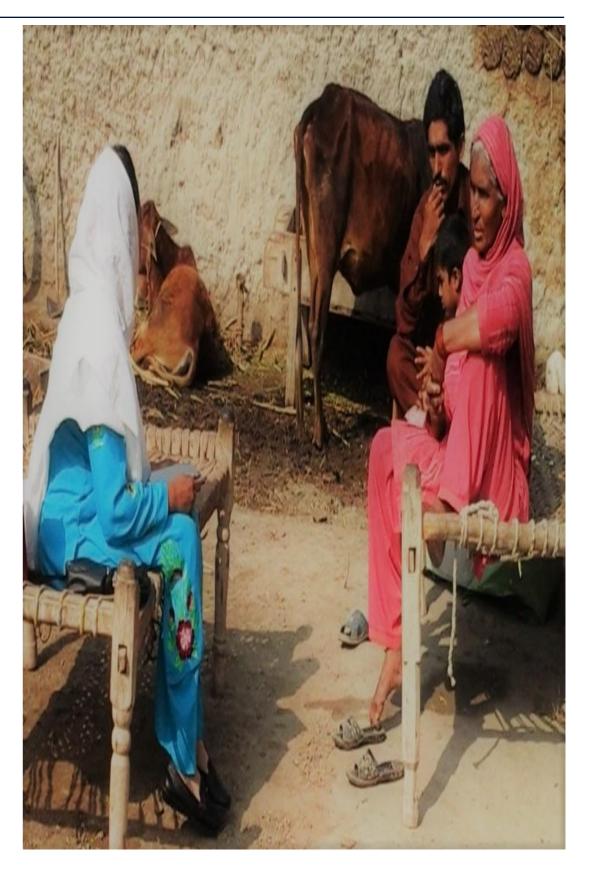
What questions should be answered How these should be answered What questions will not be answered

Four rounds of quantitative and qualitative data collection over five years

Over this period 9,000 households tracked using a quantitative approach, and more than 1,000 qualitative interviews were conducted

Additionally 2,400 households were tracked to evaluate the Waseela-e-Taleem programme

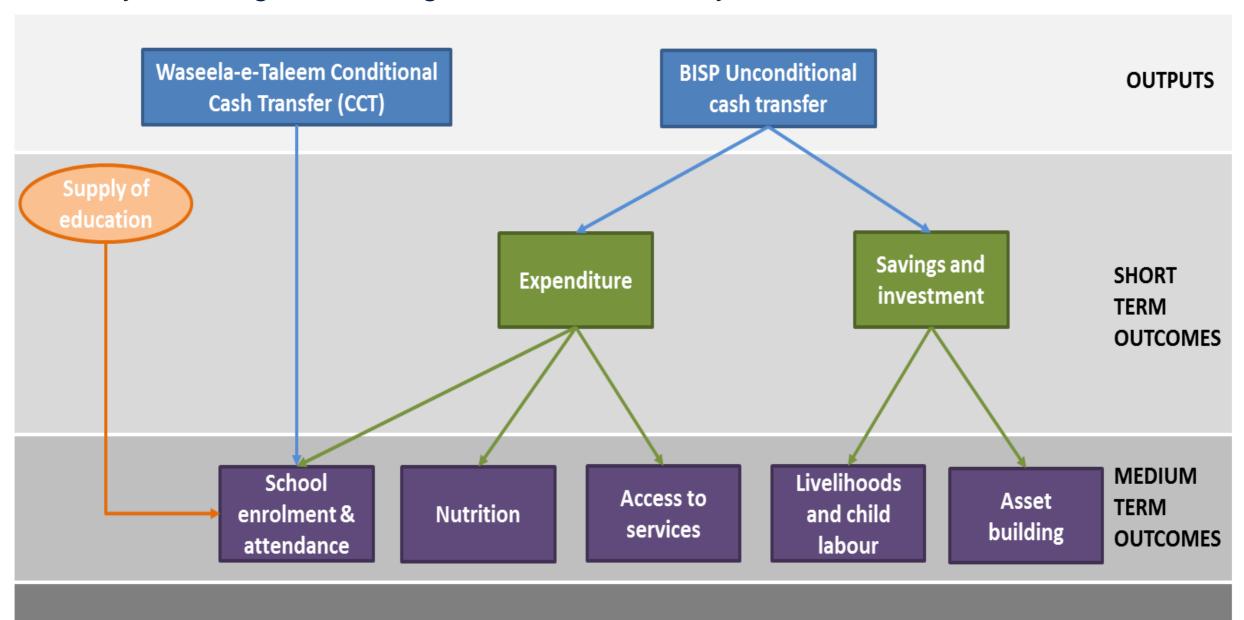
Four rounds of research reports and workshops



# What is being measured?

Investigate the factors that drive changes in welfare amongst BISP beneficiaries

A theory of change was designed with a set of key outcomes to be measured



Improved well-being, social development, long-term poverty reduction.

# Beneficiary case study – BISP as a safety net

Jamilan is a 28 year old BISP beneficiary living in rural Tharparkar, who was struggling to rebuild her life from scratch after the 2011 flash floods destroyed her home

Before the BISP, Jamilan was relying on her husband's irregular income, struggling even to feed her family

Shortly following the flooding Jamilan became a BISP beneficiary. This allowed her:

- To initially provide two basic daily meals for her family providing a safety net for periods when her husband could not find work
- To slowly rebuild her house that had been destroyed during the flooding
- To help cover health care costs particularly during the birth of her two daughters in 2012 and 2013

Jamilan remains highly appreciative of BISP's role in ensuring her family's survival during the flooding and considered the cash transfer to be an important income support in the face of irregular earnings of her husband

## Beneficiary experience with the BISP

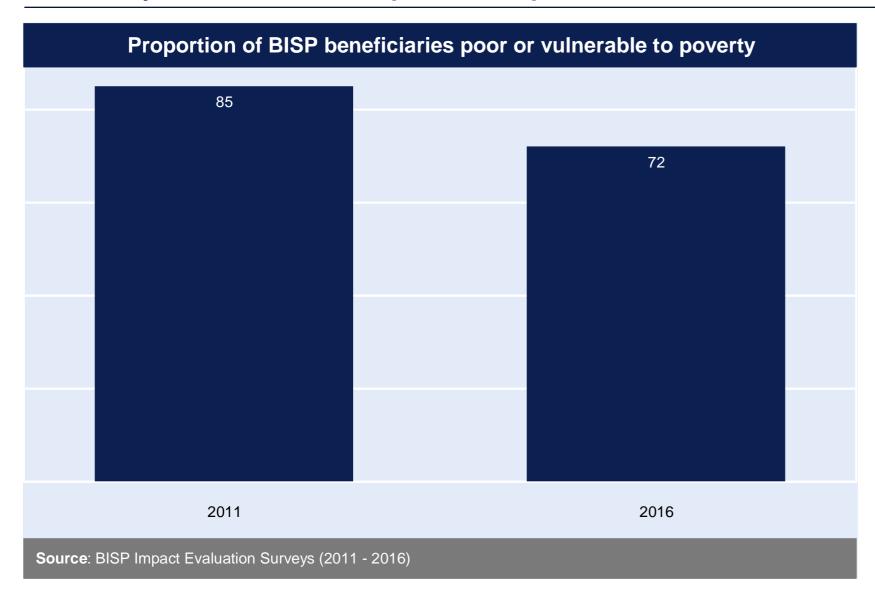
The experience of BISP beneficiaries with the **operations of the BISP has steadily improved** over the lifetime of the evaluation, even as the number of beneficiaries has steadily increased, including:

Reduced costs associated with collecting the transfer – in terms of both reduced time taken to get to payment points as well reduced "local level leakage" in terms of unwanted payments made at payment points

"We definitely prefer the ATM system. It is transparent and there are less chances of losing money" (Beneficiary, Gujranwala, Punjab)

...But some beneficiaries still report having to make **multiple trips to collect the transfer** – usually because of long queues or lack of available funds at payment points

### Poverty and consumption expenditure



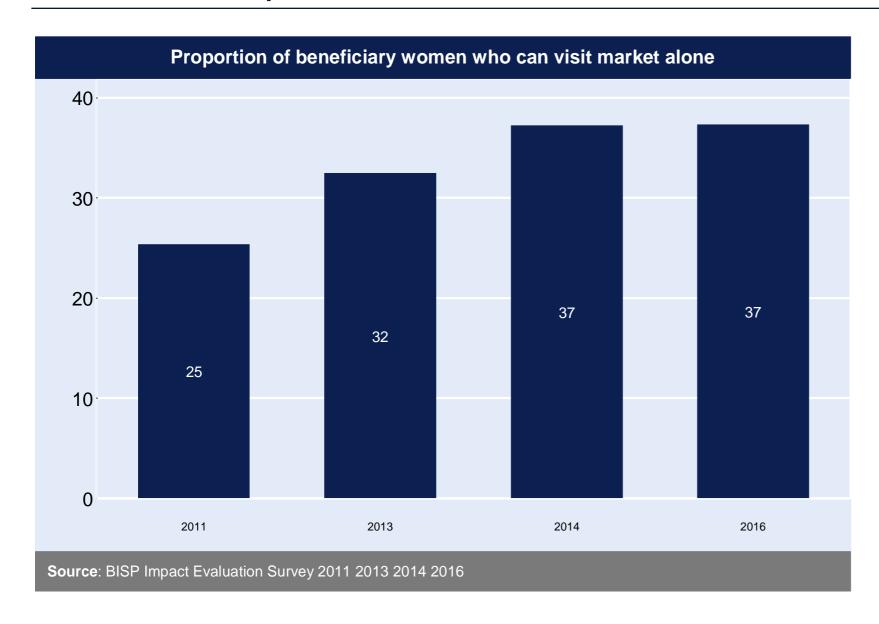
""BISP is a major support for poor households. In our village, there were families who were so poor that they did not manage to eat three meals a day. Now they not only eat well but also look quite happy".

Beneficiary, Rural Rahim Yar Khan, Punjab

Crucial to its **consumption smoothing objective** the BISP has increased per capita consumption expenditure by PKR 187

This has induced a decrease in poverty rates of BISP beneficiaries, by 7% points

## Women's empowerment



"We are definitely respected more in the community after BISP and women's status in general has gone up because people realise that women can also play a role in supporting the family"

Beneficiary, District Khushab, Punjab

Despite often not personally collecting the transfer female beneficiaries largely retain control over how the transfer is used

As a result of the BISP, female beneficiaries: have **greater mobility**; are **more likely to participate in local and national elections**; and are playing a **more active role in household decision making** 

### Education

By itself the main **Unconditional Cash Transfer** is insufficient to increase school enrolment

However, the Waseela-e-Taleem, Conditional Cash Transfer, increases school enrolment by 10% points

... but some WET eligible children still do not go to school due to a range of demand and supply factors including:

- Parental disapproval, particularly for girls
- Expense of education, with related costs such as transport and schools supplies preventing enrolment
- Factors relating to the quality of education, such as the supply of well qualified teachers, and teacher absenteeism



# Secondary impacts

For the first time, in the final round of the evaluation (2016), we see that the BISP has led to:

- A reduction in the proportion of beneficiaries for whom casual labour is the main source of household income
- Increasing the proportion of beneficiaries with some form of cash savings
- Increasing the proportion of beneficiaries who own productive assets such as small livestock
- Improved standards of living as measured by access to: household assets, better cooking fuel, and upgradation of housing conditions

We also continue to see marginal improvements to the nutrition status of infant and young girls (though not boys) ... but child malnutrition remains at emergency levels



# Further challenges faced by BISP beneficiaries

The BISP is meeting many of its goals, particularly in terms of providing a poverty reducing safety net; increasing access to education through the CCT; and beginning to support beneficiaries to engage in less vulnerable livelihoods

However, challenges remain, many of which will require cross-sectoral co-operation:

- As the WET programme expands, the education sector must have capacity and quality to absorb the generated demand
- Child nutrition remains at emergency levels but driven by a range of factors outside of BISP's control – sanitation, drinking water, health care
- Despite a recent increase in savings, financial access remains very low, a barrier to exploring alternative livelihoods
- To maintain the observed impacts the BISP must continue to maintain the real value of the transfer, even as the programme expands





# Thank you