Government of Pakistan

BENAZIR INCOME SUPPORT PROGRAMME

Nurturing Women Empowerment

HEROES OF BISP

HIGHLIGHTS

- Stipend Increased to Rs. 5000/- Per Quarter
- Waseela-e-Taleem Crosses Benchmark of Enrollment of 2.3 million Out of School Children
- BISP Graduation Model Launched

What’s Inside!

- BISP at a glance
- Heroes of BISP
- Senegalese & Indonesian learn from BISP Social Protection Model
- Public Private Partnerships under BISP
- BISP collaborate with World Food Programme
- BISP & 'Chal Foundation' mutually assist beneficiaries with assisted devices
- 'SheDecides' launched at BISP

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MESSAGE FROM SECRETARY

It is a matter of pleasure for me to present the second edition of BISP’s Newsletter, 2018. In the last few months, BISP has achieved several milestones for its beneficiaries, a glimpse of which is projected through our Newsletter. BISP has adopted a holistic approach in designing and implementing a wide range of products for the vulnerable segments of society, while envisaging 'Nurturing Women Empowerment' as the main objective. BISP has now formally launched its Endowment Fund and the quarterly stipend amount for the beneficiaries has been increased to Rs 5000. In addition to Unconditional Cash transfers, we have introduced Conditional Cash Transfer Programs and the Graduation Program aimed at exiting the poor from the vicious poverty net. Collaborations with civil society organizations, corporate entities and development partners are underway for providing health, nutrition, education and employment opportunities for the beneficiaries. BISP has also strengthened its partnerships with its long-term partners including ADB, DFID, WFP and the World Bank. I believe that BISP is moving on the right track by helping the poorest populace of the country through innovative modeling and utilizing the global best practices. These initiatives are in sync with the dream of making Pakistan a welfare state by investing in developing human capital as envisioned by the new democratic Government of Pakistan. We hope to continue our achievements with same zeal and commitment. May ALLAH Bless our country, BISP and our Beneficiaries!

BISP AT A GLANCE

- **Budget Allocation (Rs):**
  - 2017-2018: 121 billion
  - 2018-2019: 124.7 billion

- **Increase in Budget Allocation over Last Three years (in Billion Rs.):**
  - 2016-17: 13 billion
  - 2017-18: 6 billion
  - 2018-19: 3.7 billion

- **The amount of Quarterly Disbursement to BISP Beneficiaries increased. (FY 2018-19):**
  - PKR 4,834
  - PKR 5,000

- **2.3 million Children Enrolled under Waseela-e-Taleem**

- **Completed Micro Supply Capacity Assessment of 70,000 public and private schools**

- **BISP has constituted 73,795 BISP Beneficiaries Committees (BBCs)**

- **The amount of Stipend increased.**
  - Rs. 8 billion disbursed to mothers of enrolled children on 70% attendance compliance
HEROES OF BISP
Recent initiative by Media Communication & Outreach Wing to develop testimonials on the success stories of BISP Women Leaders

Ghulam Bibi
Fateh Jang, Punjab

“We were poor and used to break stones. BISP stipend empowered me to support my family and I use this amount for the education of my son and medical needs of the family.”

Taj Bibi
Havelian, KPK

“After the death of my husband I was left alone with my small children to make both ends meet. Then BISP stipend supported me to raise my children and support their education in a respectable manner.”

Shabana Perveen
Dadu, Sindh

“My husband is jobless and struggling with his health. BISP stipend helps me to dig for clean water and make washroom facility in my accommodation. BISP continues support also allows me to pay for the education of my children.”

Asifa Safdar
Quetta, Balochistan

“Due to sugar and high blood pressure of my husband he couldn’t continue with his work and we caught in financial crisis. Children left their school. Through BISP stipend I learnt the art of sewing and started earning for my family.”

Masooda Begum
Dhirkot, AJK

“After earthquake (2005) my family suffered and husband’s business badly affected. BISP stipend changed my life and supported me to attain a respectable livelihood for my family.”

Pervez Begum
Gilgit, Gilgit Baltistan

“I have 10 children and my husband has very poor hearing sense. My children didn’t go to school. BISP stipend helped me to get basic family needs and supported to go to school.”

Munawar Khatoon
Chakwal, Punjab

“In the beginning we used to work as trash pickers to feed our children. With the help of BISP quarterly stipend we make Moorahs (stools) to earn quality livelihood.”

Irshad Bibi
Nowshera, KPK

“After the flood in KPK my house was destroyed and we used to live in tents. With the help of BISP stipend I learnt sewing and flowering to start earning. It helps me to support my family.”

Sri Nandani
Jacobabad, Sindh

“I got married in age of 12. My husband couldn’t earn well. BISP stipend supported my family to earn a better livelihood.”

Rehana Begum
Jhal Magsi, Balochistan

“My husband works on daily wages and no permanent source of income exists. BISP stipend improved our living conditions and children were also able to join school.”

Naseem Akhtar
Palandri, AJK

“After the accident of my husband he couldn’t work. Life became miserable. My younger son has to work and he left school. BISP stipend proved to be a ray of hope. It helps me continue my child’s education and support my family.”

Gamsali
Ghizer, Gilgit Baltistan

“Unfortunately my husband got blind and could not be able to work. I used to go and work in the field to make ends meet, BISP stipend improved my life and gave me confidence to change destiny.”
Graduation Programme
(Business Incubation for Self Employment & Direct Cash Programs)

Despite significant contribution of UCT & CCT, BISP felt a need to design specific graduation programme to break the vicious cycle of poverty. Based on international best practices, consultation with its development partners and technical input of reputed academia (LSE, Harvard and MIT), BISP developed a model namely BISP Graduation Model (BGM). BGM is based on the premise that it would enable the cash grants recipients to eventually transform into income earning individuals, either through (a) self-employment, or (b) wage employment and stable supply chains, or (c) demand for work through public programs. It focuses on people around the poverty line who have the economic potential to graduate out of poverty in a short time frame and protect them to fall again below BISP cash transfer threshold (currently 16.17 PMT score) and avoid becoming BISP beneficiaries again.

Key Features of the Programmes are:
- PKR 50,000 to 70,000 will be provided.
- Transfer of assets/income generating grants to start economic activities.
- Providing business development support
- Support services through linkages to existing microfinance and grant programs.
- A Micro Investment Plan (MIP) for each household will be prepared.
- Investment may be in the form of one or multiple intervention as identified in MIP.

Graduation Roadmap

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<td><strong>Target (Families)</strong></td>
<td>100,000</td>
<td>2,215,000</td>
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<tr>
<td><strong>Budget (US$-M)</strong></td>
<td>30</td>
<td>1.3 Billion (approx.)</td>
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<tr>
<td><strong>Coverage (Distt)</strong></td>
<td>50</td>
<td>All over Pakistan</td>
</tr>
<tr>
<td><strong>BISE</strong></td>
<td>3,000</td>
<td>35</td>
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<tr>
<td><strong>Total</strong></td>
<td>103,000</td>
<td>8</td>
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BISP GRADUATION MODEL

Under Article 13 of BISP Act 2010, BISP has established an Endowment Fund to:-
- Ensure fiscal continuity in lean budgetary periods.
- Act as a catalyst in generating income for supporting pro-poor schemes.
- Tapping philanthropy potential.
- Cover BISP’s operational cost in periods of budgetary constraints.

Government of Pakistan announced an initial allocation of PKR. One billion as seed money.

A Community Investment Fund (CIF) is the part of the Project Implementation with a seed capital grant to be used as a credit revolving fund managed through Community Institutions (CIs)/ BISP Beneficiary Committee (BBC). BISP M&E wing would conduct spot verification on random sample basis.

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BISP Endowment Fund

Social Protection

Financial Services

Livelihood Development

3 very distinct areas of development work.
**MoU signs between BISP and Children's Global Network Pakistan (CGNP)**

CGNP and BISP signs MoU for a pilot project in 4 selected districts targeting 200 BISP Beneficiary Committee (BBC) members that will be trained and supported to establish ECE centers in their respective areas to provide early childhood education services to children aged 3-5 years. The partnership is aimed at increasing the female financial inclusion footprint and graduation of BISP beneficiaries to entrepreneurs trained and supported by CGNP to run ECE centers for children aged 3-5 years. CGNP will provide profiling criteria for selection of targeted beneficiaries. BISP will provide data and help CGNP select BISP Beneficiary Committee members for the intervention according to BISP Data Sharing Protocol. Overall, CGNP will provide technical support and guidance to the BISP beneficiary entrepreneurs in establishing and running the ECE centers.

**BISP & Indus Heritage Trust, Signs MoU For Promotion of Entrepreneurship & Poverty Graduation**

MoU between BISP and Indus Heritage Trust (IHT) focused the purpose to ensure mutual cooperation, collaboration to support and advice on skill development, training and various poverty alleviation interventions and broader poverty graduation strategy implementation for artisans among the BISP Beneficiaries in the selected Districts. The piloting of the projects will be initiated at the earliest. The scope of work of IHT will include designing and organizing special training programs on IHT’s value chain model with BISP beneficiaries. Moreover, IHT will introduce new marketable designs to BISP artisans/beneficiaries which create more market for products.

**Rural Livelihood Program Launched – BISP & NESTLE under CSR intervention**

BISP and NESTLE Pakistan launched the “Rural Livelihood Program” to support the BISP women beneficiaries by providing them an opportunity to earn better livelihood by selling Nestle products in addition to the income support given by BISP. The core concept of this initiative was to encourage public-private partnership to increase employment opportunities for the poorest segment of the country to earn better livelihood for themselves. The direct involvement of BISP beneficiaries also ensured women’s economic empowerment in the rural areas. The MoU was signed under BISP poverty graduation strategy that links BISP beneficiaries with welfare initiatives enabling them to become self reliant and under Nestlé Pakistan’s Rural Deep Reach Project, which focuses on needs of low-income population by offering them Popularly Positioned Products (PPPs). In the pilot phase of this partnership, Nestlé Pakistan provided livelihood opportunities to BISP beneficiaries in Vehari, Renala, Sahiwal, Okara and Pindi Bhattian. The beneficiaries act as Sales Agents on behalf of Nestlé Pakistan and they are responsible for door-to-door sales of PPPs within the community as a large portion of Pakistan's population suffers from deficiencies in key micronutrients of Iron, zinc, vitamin A and D.

**BISP and Pakistan Red Crescent Society (PRCS) signs MoU**

Pakistan Red Crescent Society (PRCS) & BISP have agreed to facilitate each other by sharing community-based services, information sharing and capacity building in mutual areas of expertise for the larger well-being of the BISP beneficiaries. This agreement has projected to ensure the broader foundation to facilitate and help the BISP beneficiaries.
BISP and Chal Foundation joins hands together in selectve districts of Pakistan to facilitate the differently abled (special) beneficiaries by providing the assisve devices to the needy ones. All the assisve devices would be given free of cost (FoC) to the deserving beneficiaries. In early stage, Charsadda District has been launched as the pilot district for the provision of assisve devices to the beneficiaries.

Benazir Income Support Programme joins hands with Naonal Disability and Development Forum (NDF) and Sindh Olympics Pakistan (SOP) for rehabilitaon of differently abled children of BISP Beneficiaries (Mentally and physically) all over the Pakistan. Sindh Olympics Pakistan (SOP) organized awareness Programme in collaboraon with NDF and BISP for children of all abilities to take part so they can beneﬁt from programme. SOP is a sport and play Programme for children with and without intellectual disabilities of different ages of children. Mr. Riaz-ul-Hassan, Director General, Sindh BISP  said that mental health is one of the biggest issues to be handled in our society. It seems that the tendency of Intellectual (mental) disability is increasing because the knowledge and awareness is not available in our communities. In rural setups and small towns the people with intellectual disabilities are chained and locked in homes or wandering at the streets with dirty and tore clothes or naked. In some cases these people are sent to institutions/mental hospitals for life time. Mr. Abid Lashari head of NDF Rehab Center Nawabshah briefed the guests regarding NDF activities & future Plan. He said there are different components of rehabilitation such as Physiotherapy, Psychotherapy & Speech therapy . He thanked Mr.Riaz ul Hassan Sb DG BISP for attending the program & praised the BISP for its contribution in rehabilitation of disabled children. Ms Ronaq Lakhani chairperson Special Olympic Pakistan (SOP) addressed the program and informed the audience regarding Olympic type sports for children and adults with intellectual disabilities, giving them continuing opportunities to develop physical ﬁtness. Mr. Rafique Ahmed Buller, Director HQ Sindh said that BISP is working for poor families and this iniave will help us to support for greater cause. He said that BISP joined hand with NDF for better support in rehabilitation. BISP beneficiary children are selected after screening. National Disability & Development Forum (NDF) is a registered and PCP certiﬁed non-proﬁt organization that has been working in Sindh in the ﬁelds of Disability Rights, Health, Education, Environment/Alternative Energy, Food Security & Nutrition, Poverty Reduction, WASH, DRR/CBDRM, Democratization and Gender Mainstreaming since 2007. The project intervention brings regular services to children with intellectual disabilities, such as life therapies i-e Physiotherapy, Psycho-Therapy, Occupational Therapy, Speech Therapy, & independent living to 100 Children with Intellectual Disabilities. NDF provides residential/boarding services & Day Care services with better care, sports & entertainment to children with intellectual disabilities to bring them out of trauma, entertainment with indoor/outdoor sports with recreaons & proper care.
NURTURING WOMEN EMPOWERMENT

BISP ENGAGEMENTS

With global outreach WFP has widened its sphere in Pakistan. The International organization extended its financial support to BISP of worth US $ 50 million for the current Protracted Relief and Recovery Operation PRRP. It entails joint social protection relief activities and studies to analyze the gaps to address grass-root level issues. Mr. David Beasley, Executive Director of World Food Program, appreciated the contribution of BISP for empowerment of Women during his visit to BISP Headquarters. Presently BISP is working on a WFP funded study titled “Cost of Solution, Closing the Gap: The Cost of Education, Chronic Malnutrition and Micronutrient Deficiencies in Pakistan”. The duration of the study is 3-6 months. As per National Nutrition Survey (NNS) 2001, malnutrition rates are alarming in Pakistan i.e 43.7% children stunted, 31.5% underweight and 15.1% children wasted. BISP will support the study implementation as part of this Technical Working Group (TWG). BISP will also facilitate the WFP team at national, provincial and district level, in addition to dissemination of final report with wider stakeholders.

BISP TO CONDUCT STUDY ON MALNUTRITION WITH WFP
April 3, 2018

A delegation from Senegal led by Mr. Gningue Pape Malick, Director of the National Cash Transfer Program Senegal visited BISP. The delegation included Special Advisor to Prime Minister Ms. Ndiaye Adjaratou Diakhou, Advisor to Secretary Mr. Diallo Abdoulaye Djibril and other Social Protection Specialist. Senegal delegation shared their experience during three-day long study visit & expressed their warm gratitude to BISP leadership. The delegation stated that their study tour is worth-learning experience & appreciated the BISP Graduation Model, Biometric Verification System, the IT applications and database management system. The delegation also appreciated the work and innovative model of BISP in handling Social Protection Programme.

SENEGALESE SOCIAL PROTECTION MODEL STUDY TOUR AT BISP
April 19, 2018

A five member delegation comprising MIS experts from Indonesia visited Benazir Income Support Programme (BISP) on a five-day knowledge sharing visit from 7-11 May 2018. The visit of the Indonesian team was sponsored by the World Bank for understanding the best practices in social safety nets in both settings. The Indonesian delegation led by Mr. Heru Cahyono, Section Head of Planning of Social Assistance Needs called on Secretary BISP, here at BISP headquarters. The purpose of the study was sharing knowledge between the experts of MIS department, Indonesia and BISP, Pakistan. Section Head of Planning of Social Assistance Needs, Mr. Heru Cahyono, thanked the BISP management for hosting the visit for his team and praised the BISP for its efficacy, transparency and utilization of latest technological trends for poverty mapping and beneficiary identification.

KNOWLEDGE SHARING VISIT OF INDONESIAN DELEGATION TO BISP
May 7, 2018
Never bend your head. Always hold it high. Look the world straight in the eye. I have been thinking of that girl; Coco. She is beautiful. Her serene green eyes have a deep feeling of loneliness, yearning and a constant tempest of naughtiness hidden beneath a serious façade.

Nagina Khan

Born in a typical Pukhtun family and fourth among her siblings, she was the charming beauty of the family. Her mother, seeing the demand of the people chose to dissuade all people at first as it was too early to decide as to who would be fit to marry her, but she could not deal with that storm of constant requests and reprisals. Coco was oblivious of everything happening around her and she used to play with her three elder brothers like a tomboy. The father was both an enlightened person and a downright Pukhtun, who still couldn’t accept a woman driving a car and overshoots past him while he is driving. His male chauvinism is ingrained in him. He can’t appreciate the rise of any woman beyond her womanhood.

He may allow Coco to study and go abroad but can’t bear that a woman may step beyond the boundaries of nestled Pukhtun traditional way. Thus, she was engaged at the age of 12 by her family. Nobody ever knew that the relationship would be like an intestinal parasite that may cause significant morbidity and mortality.

Her husband proved to be a miserly, narrow minded and dependent person, the one who doesn’t have any urge or zeal to flourish and prosper in life, a total opposite to what she had ever dreamt or thought of. Though she realized all this in her very early days of marriage but she had no options but to survive and keep this relation going on as leaving the husband is considered a great shame by the society generally and family in particular, especially in Pukhtun culture. She spent days, months and years to motivate him, to start some business or move to some place for a better future but all these requests had no effect on him rather he was least bothered as she already was an officer and earning well. In the twist and turns of life, she was dragged out of her dependence status to that person into a more self-worthy mental and psychological state.

Having given birth and nurtured three beautiful sons, she took upon herself to enhance her present knowledge and social status by opting to go abroad for higher education. After several attempts, she got an opportunity. At the age of 36 years she had lost all ardors as a beauty of her age might be having. She turned around her distracted mind and focused on one single goal and that was it. She kept an unbeaten record of rise from the total oblivion to the stage, and that one stage after another, to deliver her message on different forums. Her efforts made her an anchorperson on a major regional TV channel and she was able to get a permanent seat in Khyber TV network where she ran many programs pro bono. Sooner than later, she was the celebrity of the Pukhtun culture.

Her life had been sunlit by an incessant struggle to follow her dreams. She kept on a course of steep rise from obscurity to stardom, then self-actualization and ultimately outdoing the usual ménage of a Pukhtun family to an accomplished officer by earning the scholarship. Her story is of grit, sweat and unrelenting scuffle with the deadness of life attributed by unremitting restraints of her lineage and then marriage, and later, her preponderant freedom of thought to aspire and achieve.

She was infused with a constant desire to produce the best she could deliver but she was always thwarted by the ever slowing and deeply entrenched bureaucratic system. All her efforts were taken as a continued threat to the system and her competency was viewed as a contravention of the existing rule of mediocrity. She served to prop up all the dead projects to living edifices of future human endeavors. The organizational politicking was the worst nightmare for her in all these years of working in the constipated environment of small minds occupying higher posts. This positional leadership mixed with pecuniary infidelity at its worst would break her resolve to smiteereens and she would pick up the pieces and again build herself to occupy a higher pedestal of unrelenting resolve. In the process of passing through the experience of all these years, she was able to throw the cloak on mindless following of the society’s norms of thrust upon her and made her set higher principles of patience and unfa]ttering passion for work. She kept her promise with her kids and to herself and adopted a lifestyle that was an envy of many of her colleagues and the most dreaded way for her enemies. With the so called husband, there was a truce and all the warmth was replaced with innuendo. Having fought so many battles on the home front and at the workplace, she could surmount all the odds by her unending faith in Allah. Her story is a glaring example of how a woman who has set her mind to conquer the continuum through her faith and perseverance.

When spirituality and belief is the basis of your life, it gives you the strength, wisdom and courage to surmount the many storms of life that could destroy a weaker person who doesn’t have this foundation.
I attended a seminar themed on “Poverty Reduction and Public Service for Developing Countries” held from May 25, 2018 to Jun 8, 2018 organized by International Poverty Reduction Centre of China (IPRCC) in Beijing. In the session, about 34 participants of 14 different countries participated. The IPRCC presented the efforts made by Government of China for poverty alleviation. With the enhancement of China’s strength, the exchange and sharing of China’s development experience in poverty reduction is becoming an eye-catching in the field of international development and an important part of China’s foreign aid and international public goods and supply. China has achieved marvelous results in the field of poverty reduction. It is worth mentioning here that China has been following five years plans where it planned for a specific target and then achieved the same. The Government of China has done precise targeting of poor countries and then from general to specific targeting explored the ways towards right decisions of what to do and how to do?

China has reduced its poverty level to such a level that astonished the world on how a country having 25% population of the world planned in such a manner that it got free millions of people from the vicious circle of poverty. I noticed two methods adopted by China. One very precise targeting of poor counties and two it developed the whole area/county by starting different developmental projects like tourism, agricultural, health, industrial etc from where the Chinese poor people gained daily wages as well as 30% of the income generated by the projects. This not only enabled the poor people to earn daily wages but also they are partners with government in those projects. Similarly, they are getting 15000 Yuan per month besides the 30% of the income. The Government of China does not pay in cash to the poor people but let them work and earn by themselves.

Shortly, the Government of China succeeded to get free some 700 people from poverty. The life expectancy level increased from 35 to 76.34 from 1949 to 2015. The GDP growth rate of China has been 6.7% over years and in 2018 it was recorded as high as $3.14 trillion.

BISP, is a unique social safety net program of the Government of Pakistan and has been working for the last 10 years to fight the menace of poverty by launching different initiatives like UCT, CCT, WeT, etc. I hereby suggest that on China Model funds of UCT may be utilized in different projects where these poor people would not only get good amounts in dignified manners but it will stop corruption being been done by retailers. In this way, they will develop their skills besides having jobs.

Sajjad Ali
SheDecides is a global movement, launched at the start of 2017 to support the fundamental rights of girls and women to decide freely for themselves about their reproductive health, lives, including how they would like to space their children. BISP launched this drive of women empowerment under the umbrella of Islam, in a ceremony held on 31st May, 2018 at BISP Headquarters. Former Speaker of the National Assembly, Dr. Fehmeea Mirza, Chief Guest at the occasion, said that SheDecides BISP reflects the central theme of global development agenda. She appreciated the efforts of BISP towards women empowerment of most marginalized segment of society. The event was attended by EU Ambassador to Pakistan Jean Francois Cautain, Country Director (World Food Programme) Mr. Finbarr Curran and Ms. Misha Shafi, celebrity, singer and champion of women's right.

How to spend her BISP stipend on her family
How to take care of her body, mind and soul as per her rights in Islam
How to protect and raise her children as per the teaching of Islam
How to contribute through economic participation for her family's well being
How to protect herself from violence and harassment as per her rights in Islam
“Sports play a great role in everyone’s busy life especially for employees working in an office. Everyone should involve themselves in the sports activity even for a small time all through the day because it brings physical and mental fitness to the person involved in it on regular basis. Employees who have busy schedule in their life get tired very easily.” It was being discussed about three years ago among three employees Mubasher Baig, Farmaullah Khan & Muhammad Ahsan of BISP and the purpose of this discussion was to introduce a healthy activity in BISP. Keeping in view the level of their interest, all three unanimously decided to start a cricket tournament. BISP Super League (BSL) was started successfully and now Alhamdulliah its 6th edition is on its way. From its name and logo designing to number of teams, rules and regulations, management, arrangement of ground, creative and analytical work Mubasher Baig, Farmaullah Khan, Rizwan Qureshi, Muhammad Ahsan give their best inputs for the betterment of BSL. Secretary BISP Mr. Omar Hamid Khan appreciated the efforts and hard work of BSL management team for organizing such a healthy event for BISP employees and ensured his full support in this regard.

On the lighter side

“I’d like to give you a raise and promotion, but that wouldn’t be fair to other who don’t stay late or work as hard as you.”
DON'T GET TRAPPED!

BISP NEVER SENDS SMS ANNOUNCING AWARD MONEY

PUBLIC AWARENESS MESSAGE

- **BISP** along with FIA and PTA is working to curb fake SMS scam
- Action is being taken against senders of fake SMS under Prevention of Electronic Crimes Act, 2016 which can include fine, imprisonment or both
- 20,778 complaints received against fake SMS
- 7,465 SIMs have been blocked
- 59 cases registered with FIA for legal action

REPORT CASES OF FAKE SMS ON GIVEN NUMBERS
- 0335-1058050
- 0325-1859057
- www.bisp.gov.pk