NATIONAL WELL BEING SURVEY STARTED 2018-19

WHAT’S INSIDE

+ National Rollout of NSER
+ Launch of Digital Testimonials of BISP Beneficiaries
+ IMF Delegation visits BISP
+ China Assures Cooperation Towards Social Protection Programs in Pakistan
+ BISP Engagements and Partnerships
+ Launch of Skills based training for Self-Employment of BISP Beneficiaries

HIGHLIGHTS

Dr. Sania Nishtar Joins as Chairperson BISP

30th Board Meeting of BISP

NSER completed in 14 Districts of Pakistan

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Dr. Sania Nishtar  
Chairperson, Benazir Income Support Programme

It has been over a month since I accepted the Government of Pakistan’s invitation to chair the Benazir Income Support Program (BISP), Pakistan’s largest safety net institution, which currently runs a PKR 125 Billion income-support programme for 5.7 million poor women with an envisaged impact for over 37 million individuals, nationally. Inviting an apolitical person to lead the organization is evidence of the government’s intentions to depoliticize this institution, which I welcomed. It is deeply humbling to have responsibility for accruing benefits to millions at the lowest rungs of poverty.

While I believe in the importance of the institution and appreciate the contributions of the management and many stakeholders, I am also conscious of the imperative of reform and have, therefore, taken careful stock of the situation. Immediate priority: Prioritizing integrity of systems for an effective safety net

My immediate priority is to strengthen BISP as a Safety Net. In this regard, I plan to move ahead on two fronts quickly—before 2018 ends. First, putting organizational governance in order by making sure the new board is effectively and meaningfully engaged; and secondly, initiating processes to plug critical systems gaps.

BISP has many legacy issues, which the management is striving to address. Several gaps have been plugged, but many critical gaps remain to be closed. I will work with the board and management to reform BISP’s systems pillars. BISP’s payment mechanism needs a redesign. There is need to strengthen fiduciary systems, capacity and systems for planning, financial management and procurement systems, internal controls, and institutionalize risk management and assurance.

I am deeply conscious that those that benefit from the programme are voiceless—therefore, beneficiary empowerment and respect is a priority for me.

Once critical gaps are plugged, the existing safety net system can be expanded, and the adequacy of the benefits can be increased as per government policy, especially with regards to complementary investments for human capital development (conditional cash transfers for nutrition, health, and education) and graduation programs. In addition, demand-side safety net instruments can be introduced for protection against crises and catastrophic shocks—a salient safety net feature.

Vision for the future: From SafetyNet to Universal Social Protection

Going forward, I envision BISP as a Dynamic and Digital Social Protection Ecosystem for the Future. In such an ecosystem, it would be possible to develop targeted policy interventions, and deliver precise means tested benefits to the poor and vulnerable by employing big data analytics and by tracking real-time information about the evolution of the beneficiary status, to make social protection adaptive. This will enable time-bound support for income stabilization and protection against catastrophic shocks on one hand, and the creation of economic opportunities to decrease welfare-dependency, through relevant partnerships, on the other. In addition, this will also move Pakistan closer to delivering on its global commitment to Sustainable Development Goal 1.3, which entails “[developing] nationally appropriate social protection systems and measures for all.”

I look forward to working with all stakeholders to ensure that we deliver on our promise of lifting millions of women and their families out of poverty.
Message

It is indeed my pleasure to be able to contribute towards the country’s largest social safety net program. The operational scope of this organization is judiciously encompassing women empowerment, child protection, education, nutrition, entrepreneurship, skill development and establishment of an endowment fund. BISP’s work is further been enhanced in the light of government’s policy vision for eradication of poverty and subsequently socioeconomic uplift of masses. The organization has a fair reflection of productivity in terms of human resource utilization and state social support towards the vulnerable citizens of Pakistan. Which now include unmarried, senior citizens, differently abled and transgender.

Maintaining and updating database of National Socio Economic Registry (NSER), is one of the most pragmatic and targeted endeavors BISP has witnessed since its inception. The database has far reaching value and utility for development in general and social sector national-level programs.

BISP has gained unprecedented achievements, with the collaboration of internationally renowned institutes like MIT, Harvard and London School of Economics (LSE), to research and devise state-of-the-art social sector frameworks and graduation program collaboratively acknowledge by the World leading independent institutions including International Monetary Fund (IMF), World Food Program (WFP), United Nations, Asian Development Bank (ADB) and Department for International Development (DFID), in their official interactions.

I feel proud and highly indebted to all team of BISP for their invaluable support and contribution in this journey with exceptional zeal and zest.

Long Live BISP
Pakistan Pehindabad

Profile

Mr. Ali Raza Bhatta is a senior officer of Pakistan Administrative Service (PAS) who joined service in 1990. He assumed the charge of Post of Secretary Benazir Income Support Programme on 23rd January, 2019. He has wide range and diversified experience in education, IT & Telecommunication, finance, planning, development & reforms, public administration and has held various important positions throughout his professional career in provincial as well as federal government departments. He has remained Additional Secretary for Planning Development and Reforms Division in Federal government. Earlier, he has served as Secretary Finance, Secretary Elementary and Secondary Education and Secretary Energy and Power in Government of Khyber Pakhtunkhwa. He has also remained Secretary Local Government and Community Development in Government of Punjab. Mr. Bhatta was Project Director for Land Records Management and Information Systems Project of Government of Punjab from 2005 to 2011. During his career, he has served in the provinces of Punjab, Khyber Pakhtunkhwa, Balochistan as well as in the FATA region.

He has also remained Chairman and Director on the Boards of several public sector entities such as KPRA, Bank of Khyber, Telecom Foundation, etc. Mr. Bhatta is a graduate of University of Glasgow, United Kingdom where he did his MPhil in Economic Development. He is a former IVLP fellow and alumni of National Security and War Course of National Defence University, Islamabad.

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Chairperson BISP, Dr Sania Nishtar chaired 30th meeting of BISP Board at BISP Secretariat on 23rd December, 2018. The meeting was attended by Omar Hamid Khan, Secretary BISP along with following board members: Mr. Qazi Azmat Isa, Mr. Zafar A Khan, Mr. Atif Bajwa, Mr. Ishfaq Hassan Khan, Mir Alam Khan- DG Legal NADRA, Mr. Arif -Senior Joint Secretary, Inter-provincial Coordination, M Bilal Khan-Financial Advisor, Finance Division and Mr. Mujtaba Hassan-Joint Secretary, Economic Affairs Division.

The 10 points agenda of the 30th board meeting included payment regulation, unconditional cash transfer (UCT), revised de-cREDITing and re-cREDITing policies, ex post facto approval of banking contracts extension, review of the programs in pipeline regarding graduation including business Incubation for self employment (BISE) and direct cash model (DC), conceptual framework on nutrition, BISP employees service regulations 2018, budget for the fiscal year 2017-18 and 2018-19, error, fraud and corruptions framework and re-constitution of all board sub-committees.

On the agenda of payment regulation, the board accorded approval on the draft payment regulation, BISP 2018 for the UCT and CCT. The board directed to send the payment regulations to Finance Division for vetting and notifying. The board agreed to the management’s proposal regarding revision in De-credit Policy; and decided that accounts of the beneficiaries having no withdrawal activity for six months may be blocked and de-credited from the existing one year period. Similarly, accounts of deceased beneficiaries and dubious CNICs holders may be forced de-credited as soon as possible. Among the other agenda items, BISP budget for the fiscal year 2017-18 was approved; BISP employee service regulations 2018 were also discussed in the 30th board meeting.
For Social Safety Net Programs (SSNP) like BISP, effective targeting is very crucial for ensuring objectivity in identification of beneficiaries and transparency of interventions. In the process of targeting beneficiaries, BISP with the support of World Bank conducted a national level Poverty Score Card (PSC) survey in 2010-11 through which complete information on the socioeconomic and welfare status of almost 27 million households was collected across the country.

The data was collected using Paper & Pen based Personal Interviewing (PAPI). As a result of this huge exercise, a National Socio-Economic Registry (NSER) was established containing basic information on household size, education, employment, disability, assets etc. The database was used to decide eligibility of households and identification of ‘recipients’ for Conditional and Unconditional Cash Transfer Programs of BISP. Outside BISP, there have been more than 30 government/non-governmental institutions that are currently using BISP data for targeting of their programmes.

On one end, where these registries are useful to many development organisations to help incentivize and improve lives of the marginalized communities; on the other hand, these pose a great challenge as they change to a considerable degree overtime. The change in demographic profiles, economic registries, age, earning etc. necessitates recollection/update of the socioeconomic data to improve targeting performance. Globally such registries are updated after an interval of 4-5 years to determine whether or not support to the existing beneficiaries be continued or new families meeting the eligibility criteria be entered in the programme.

Given the aforementioned factors and the mandate given to BISP as per BISP Act 2010, BISP has decided to carry out national rollout of NSER Update using Android compatible Computer Assisted Personal Interviewing (CAPI). The use of CAPI has been envisaged to reduce heavy load of data processing time, errors and cost as well as increase efficiency and ensure availability of data for analysis soon after it is captured. In this regard, a pilot phase has already been implemented in 14 districts in order to improve overall design based on lessons learnt of the pilot phase.

### Ongoing Programme NSER

**A. Pilot Phase:**
Through partner survey firms NSER has completed survey in 14 (fourteen) districts of Pakistan. Overall pilot phase districts were as under:

<table>
<thead>
<tr>
<th>Chakwal</th>
<th>Faisalabad</th>
<th>Layyah</th>
<th>Bahawalpur</th>
<th>Lakki Marwat</th>
<th>Charsadda</th>
<th>Haripur</th>
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<tr>
<td>Mehmood Agency</td>
<td>Sukkur</td>
<td>Thatta (+ Sajawal)</td>
<td>Jacobabad</td>
<td>Killi Safiullah</td>
<td>Kech</td>
<td>Naseerabad</td>
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**B. National Rollout:**

For ease of implementation of National Rollout (NSER), the entire country (340 districts excluding pilot districts) was divided in 08 (eight) geographical based clusters i.e. Cluster 1, 2 & 3 ICT, AJK & Punjab, Cluster 4 G & KP, Cluster 5 & 6 Sindh and southern Punjab, Cluster 7 Baluchistan and Cluster 8 FATA.
Benazir Income Support Programme celebrated the successes of its beneficiaries by launching their digital testimonials here at BISP headquarters in Islamabad. The event titled, “Heroes of BISP” was organized to provide an insight into the achievements of BISP beneficiaries in different fields of life, who had brought significant changes to their lives despite being vulnerable and economically weak.

The event was attended by Country Director World Bank Mr. Patchamuthu Illango, IMF’s Resident Representative for Pakistan Ms. Teresa Debasanche, and Head of Economic Growth Unit DFID Pakistan Ms. Patricia Seex along with members of civil society and BISP beneficiaries.

Secretary BISP Mr. Omar Hamid Khan welcomed the guests on screening of success stories of BISP beneficiaries. He termed the beneficiaries as wonderful women and announced that BISP quarterly stipend has been increased to PKR 5000/- from PKR 4834/- He urged BISP beneficiaries that they shouldn’t accept lesser than PKR 5000/- and should not pay any intermediary. Secretary BISP reaffirmed that BISP planned to enhance the Waseela-e-Taleem programme from primary education to secondary, tertiary and higher education, which will allow children of BISP beneficiaries to carry on their studies until highest levels. He added that the components of nutrition and health are being piloted in Conditional Cash Transfers (CCT) programme for further incorporation in BISP’s CCT model.

The video testimonials of BISP’s heroes were screened at the event. One success story each from 6 regions of Pakistan was screened which included Azad Jammu & Kashmir, Balochistan, Gilgit-Baltistan, Khyber PakhtoonKhwa, Punjab and Sindh. The stories included initiation of small business activity; supporting children for education; and handling financial matters of the family by BISP beneficiary. Each short video showcased the story of a hero through the digital platform. These digital testimonials became expression of these heroes who have shown valor, courage and strength to fight all odds.

Country Director World Bank Mr. Illango termed the stories emotional and moving. He added that it brought hope and inspiration as he saw these few stories which showed the impact of BISP’s stipend. He further said, “BISP has been a great driver of socio-economic empowerment of women in Pakistan”. Mr. Illango slogan while addressing the beneficiaries, “We stand in support of our sisters.”

IMF’s Resident Representative Ms. Debansanche felt humble to see these amazing stories of successes of BISP beneficiaries. She said, “We have always supported BISP and we believe that it is a great programme.” She added that the support of IMF will continue for BISP beneficiaries in different forms, including advocacy. She informed the beneficiaries, “We are on your side.”

Representative DFID Pakistan Ms. Seex also felt inspired by the powerful stories of BISP beneficiaries. She said, “BISP is a great example which shows that together we can make a huge difference in the lives of women.” She also quoted an impact evaluation which stated that 75% of BISP beneficiaries decided how to use their money that they receive as BISP stipend.”

A short musical performance was given by one of the BISP beneficiary who sang a traditional song and played dholak, a local instrument to entertain the audience. At the conclusion, souvenirs were distributed amongst the heroes of BISP, the beneficiaries who utilized the BISP stipend to make significant changes to their lives with limited and meager resources.
**IMF Delegation Visits BISP**

A delegation of International Monetary Fund (IMF) visited Benazir Income Support Programme (BISP), led by Harald Finger, Advisor and Team Leader, Ms. Taina Koranchil and Deputy Director Middle East and Central Asia. Chairperson BISP Dr Sania Nishtar and Secretary BISP Omar Hamid Khan BISP along with senior management represented BISP. Mr. Harald Finger, Advisor and Team Leader IMF appreciated the BISP contribution towards National social protection while addressing the issue of malnutrition and stunted growth. Secretary BISP Omar Hamid Khan briefed the delegation on various initiatives, programmes and activities of BISP as well as its national and international partnerships.

**China Assures Full Cooperation Towards Social Protection Programs in Pakistan**

Secretary BISP Omar Hamid Khan held a consultative meeting with the Chinese Ambassador H.E Mr. Yao Jing at the Chinese High Commission Islamabad on December 04, 2018 and briefed him about the key programs of the country’s largest Social Safety Net program. Considering the unprecedented historic support and collaboration of the Chinese government in all fields, the Secretary BISP also sought possible collaborations avenues for better engagement options in skill development, job placement, social sector engagement and ultimately poverty reduction based on the Chinese “DIL DAO” model, which has seen a massive exit of 800 million Chinese poor from throws of poverty in less than two decades.

**BISP and WFP Launched Programme to Address Malnutrition in Pakistan**

Benazir Income Support Programme (BISP) and the United Nations World Food Programme, Pakistan (WFP) supported by Australian Government, launched an initiative on December 16, 2018 to alleviate the food insecurity and associated vulnerabilities of 426400 drought victims in Tharparkar district of Sindh Province.

**Launch of Skills-Based Trainings for Self-Employment of BISP Beneficiaries**

The USAID-PYWD Project organized a launch event of exclusive skills-based trainings for self-employment of Benazir Income Support Programme (BISP) beneficiaries on Saturday, December 8, 2018 at Arts Council Multan. The purpose of this event was to showcase the successful public/private partnership model by launching exclusive skills-based trainings for self-employment of BISP beneficiaries, especially for underprivileged women of selected districts of Multan, Muzaffargarh, Lodhran and Behawalpur. Under this initiative, the USAID-PYWD Project has identified, screened and selected potential female youth from the Benazir Income Support Programme (BISP) database of the beneficiary families in 4 focus districts of Multan, Muzaffargarh, Lodhran and Bahawalpur. The project will provide technical and vocational training to these rural women through its public and private training providing partners, leading to access self-employment opportunities by having toolkits. 500 BISP beneficiaries/families will benefit through this initiative.
PARTNERSHIPS

BISP AND BMGF COLLABORATION FOR FINANCIAL INCLUSION OF BENEFICIARIES

BISP and Bill & Melinda Gates Foundation (BMGF) conducted a preliminary meeting to collaborate for financial inclusion of BISP beneficiaries, here at BISP headquarters in Islamabad. The team of Karandaz Pakistan, which is primary delivery partner for BMGF in Pakistan, was also present on this occasion. The meeting was part of the strategy being devised by BISP to fulfill the manifesto of Government of Pakistan for social sector development. BISP has adopted several payment mechanisms for ensuring system's efficiency and it is keen to adopt digital payment approaches which can benefit its beneficiaries. The collaboration is intended towards shifting the UCT payment mechanism towards digital payments through micropayment gateway of BMGF. It will digitize the payment model and demonstrate case for G2P programs, and payment streams, in the Pakistani context. BMGF and Karandaz have anticipated providing a micropayment model against BISP’s banking financial model. Though, BMGF is already engaged with State Bank of Pakistan to launch micropayment model and it could be beneficial for BISP to adopt it for payment to its beneficiaries. Both the parties shared the resolve to enter into long term partnership to bring change in the lives of BISP beneficiaries through strengthening of financial system, which will ultimately lead to inclusive women empowerment.

MOU SIGNED BETWEEN BISP AND WORLD LEARNING (WL)

BISP and World Learning (WL) signed a MoU focusing adolescent girl's future. The objective is to provide skill development and employment opportunities to BISP beneficiaries under the umbrella of the USAID funded Advancing Girls Education and Skills (AGES) Program implemented by WL. AGES is focused on power of gender which is aligned with vision of BISP. An important component of this collaboration is the mentorship program for beneficiaries, which would be implemented in 8 districts Swat, Buner Peshawar, Muzaffargarh, Ghotki, Jacobabad, Karachi and Lastbela. Communities will be provided access to models of successful women in various fields in life. BISP and WL will work in collaboration to help BISP beneficiaries in acquiring demand driven vocational training of girls and young women aged 10-25 and creating linkages between skilled women and employers. In addition, WL will identify and enroll up to 6000 out of school BISP beneficiaries’ children between the ages of 10 to 19 year in either formal schools or AGES supported Accelerated Learning Program (ALP) schools and centers.

ARC AND BISP INK MOU FOR ENROLLMENT OF 208,445 CHILDREN IN SCHOOLS

American Refugee Committee (ARC) and BISP signed a Memorandum of Understanding for enrollment of children of BISP beneficiaries in schools. The MoU was signed at BISP headquarters in Islamabad for enrolment of 208,445 out of school children in 10 operational districts of BISP’s Weselia-e-Taleem programme from September 2018 until December 2020. The partnership will involve support in social mobilization for enrollment of out of school children. It will also include support to community mobilization activities as well as awareness of beneficiaries via Information, Education & Communication (IEC) material. ARC has already enrolled over 1 million children in schools across Pakistan. ARC & BISP partnership will further augment the efforts towards achieving the primary education goals of Pakistani government.
**KARANDAAZ PAKISTAN TO SUPPORT BISP FOR ECONOMIC EMPOWERMENT OF ITS BENEFICIARIES**

BISP and Karandaaz Pakistan signed a Memorandum of understanding (MoU) under which Karandaaz will support BISP’s efforts to catalyze economic empowerment of its beneficiaries. This will be achieved through joint efforts of Karandaaz and BISP for digital financial services (DFS) usage by adding a gender-intentional lens to the BISP programme. Karandaaz Pakistan is promoting financial inclusion for individuals by employing technology-enabled digital solutions and access to finance for micro, small and medium businesses through a commercially directed investment platform. The company has financial and institutional support from the Bill & Melinda Gates Foundation and the United Kingdom’s Department for International Development (DFID). This partnership will increase collaboration in diversified fields including Graduation, MIS, NSER and other social protection initiatives.

**BISP JOINS HANDS WITH MOAWIN FOUNDATION TO SUPPORT PUBLIC EDUCATION SECTOR**

BISP signed Memorandum of Understanding (MoU) with Moawin, a non-profit organization, working in the field of poverty reduction and education. The core area of the organization is to bring about positive change in Pakistan by improving quality of education in public sector schools and impart income-generating skills to the young population for self-reliance. Moawin specializes in providing Technical and Vocational Educational Training (TVET), to enable the underprivileged community to be part of mainstream work force in the longer run. As per the MoU, initially Moawin will run a pilot project for training of 500 BISP beneficiaries on the profiling criteria provided by Moawin, lead to expansion to other program districts.

BISP will share data of beneficiaries in the selected districts to Moawin foundation as per Data Sharing Protocol of BISP.

**BISP INKS MOU WITH TRANSPARENT HANDS TRUST**

BISP inked MoU with Transparent Hands Trust (TH) to work in joint collaboration for the underprivileged people in the society, with the special focus on health care services. Transparent hands is a non-profit organization in the health sector and has contributed immensely towards quality treatment of underprivileged. TH has treated around 9000 patients and conducted 300 surgeries in collaboration with 12 hospitals in Pediatrics, Urology, Orthopedics, Gynecology, Neuro surgery, Oncology and General surgery. This collaboration would involve female BISP beneficiaries to get free medical check-up facility in the operational districts of TH: Faisalabad, Sahiwal, Chakwal, Okara, Kasur and Lahore. Moreover, 05 training activities will be performed to enable 50 BISP beneficiaries to become healthcare ambassadors.
BISP PARTNERS WITH NDF FOR REHABILITATION OF PHYSICALLY AND MENTALLY CHALLENGED CHILDREN

BISP signed Memorandum of Understanding MoU with National Disability & Development Forum (NDF) to work in joint collaboration for the rehabilitation of mentally disabled children who are mentally or physically challenged. NDF is registered non-profit organization, which has its operational working scope across the country. The organization is extensively working in collaboration with planning and development department, Sindh to rehabilitate the challenged children of the society, since 2007. Full scale rehabilitation services are given by the NDF including Physiotherapy, Psychotherapy, occupational therapy, speech therapy and provide independent living to 106 children with intellectual disabilities. As per (MoU), BISP will provide data of BISP beneficiaries in the selected districts to NDF as per data sharing protocol of BISP. The collaboration would involve children of BISP beneficiaries, with any mental retardation and physical disabilities (Intellectual Disability) to be rehabilitated and supported to live their lives independently, enabling mothers to reduce their expenses related to disability of their children with free care and cure.

BISP-HEC COLLABORATION FOR RESEARCH

A comprehensive brain storming session on the subject titled “BISP-HEC Collaboration for Research” was held in the Higher Education Commission’s (HEC) Auditorium co-chaired by Secretary BISP Omar Hamid Khan and Executive Director, HEC. The consultative session was attended by academicians, scholars, researchers and faculty members from different universities across the country. “Thematic Research Grants” were announced to be awarded every year for direct Ph.D programs by HEC. It will fund 5 to 7 scholarships annually for students who want to do research on BISP at national or international level. BISP would help and support research students throughout their research by providing them office space, free of cost data access and two (2) years of internship.

Amongst others, the consultative meeting was attended by the participants from Pakistan Institute of Development Economics (PIDE), International Islamic University, Quaid-e-Azam University, Bahria University, Riphia International University, Foundation University, National Institute of Psychology Centre of Excellence, NUST, Iqra University. The four (04) key objectives of the joint social sector research facility are: 1) Promote rigorous and evidence based research on BISP’s interventions at national and regional level. 2) Promote credible research to evaluate the effects of different interventions of BISP on life of marginalized segment of the society. 3) Facilitate multidisciplinary research excellence on poverty and Social Safety Net program. 4) Build sustainable research partnerships with universities and other research institutes.

WINTERS
Hills cover with snow,
Like ocean moving in flow,
White tall trees glow, too

Mukhtar Al-Hamad

Haiku - a traditional form of Japanese poetry
ROLE OF BISP’S UNCONDITIONAL CASH TRANSFERS (UCT) IN EMPOWERING PAKISTANI WOMEN

Women empowerment commonly refers to the capability of women to play transformative role in their political, economic and social development by their participation and involvement in the decisions and policies that affect their lives through the provision of enabling tools. Women empowerment calls for their being cognizant of self-worth, provision of enabling and conducive environment to have power and freedom to make decisions, within and outside home and being capable enough to have a positive bearing on the direction of social change to create a fair social, political and economic order nationally as well as internationally. Founding leaders of Pakistan envisioned a secular, democratic and tolerant Pakistan free from all sorts of discrimination on the basis of gender, caste or color.

I have always maintained that no nation can ever be worthy of its existence that cannot take its women along with the men. No struggle can ever succeed without women participating side by side with men. There are two powers in the world; one is the sword and the other is the pen. There is a great competition and rivalry between the two. There is a third power stronger than both, that of the women. (Founder of Pakistan, Mohammed Ali Jinnah, Islamia College, March 25, 1940).

Islamic religion, constitution of Pakistan and existing laws encourage and promote gender equity and provision of equal human rights for women. However, Pakistani women are still faced multifarious problems of poverty, patriarchy and discrimination in all walks of life. As a result, women in Pakistan are subject to low status both within the household and in the wider society. This collective bias leads to stark gender disparities and women disempowerment. On the contrary, the pursuit of high ideals of sustainable development agenda/goals calls for women empowerment which is considered a precondition for poverty reduction and viable economic growth in every society. A positive correlation between investment in women empowerment and poverty alleviation, improved productivity and better social development outcomes exist and realized in many parts of the world. Contemporary evidence from other developing countries exhibits that investment in women is more sustainable towards long-term poverty reduction and women empowerment. On the contrary, women disempowerment leads to low economic growth and perpetuation of generational poverty.

Social Safety and Protection Nets are considered effective mechanism to help the poor, particularly women, to graduate out of poverty. They are also proven means of women empowerment by fulfilling practical and strategic gender needs. Targeting women and children as beneficiaries of social safety nets in Latin American countries has already been a success story.

BENAZIR INCOME SUPPORT PROGRAMME (BISP) has not only substantially contributed in breaking gender-based stereotypes, boosting their self-worth and empowerment but also impressively contributed to their poverty reduction in sharp contrast with a generic belief that BISP is creating a dependency syndrome. Interestingly, two different and independent impact assessments conducted by Oxford Policy Management and Mott MacDonald corroborate various indicators of women empowerment. These assessment reports also highlight that stereotypes created and perpetuated by sociocultural factors are also being softened by the BISP cash transfers.

The chronic issue of non-possession of Computerized National Identity Card (CNIC) by women particularly in rural areas made them ineligible for qualifying for the scarce social protection available against sudden financial shocks before the introduction of BISP. The female beneficiary must possess a valid CNIC issued by the National Database and Registration Authority (NADRA) of Pakistan in order for her to become the beneficiary of BISP UCT. To facilitate the poorest beneficiaries and to create an additional incentive for getting them registered with NADRA, BISP got the CNIC issuance fee/service charges waived-off for the poor women at the time of Poverty Score Card (PSC) survey.
is interesting to know that BISP's Unconditional Cash Transfer became a major impetus for the women to register with NADRA and create its own demand for CNICs. Today BISP has been able to give identity to more than 2.3 million (estimated) women by getting their CNIC issued. It is specifically important to note that possession of CNIC itself is a significant step towards the empowerment of women as it allows them to open a bank account, apply for a loan to start a business, right to vote, apply for formal employment, right to lend and inheritance.

A renowned research company Mott MacDonald conducted comprehensive impact assessment that captured the BISP women/beneficiaries empowerment component based on a series of interviews, community dialogues and Focus Group Discussions (FGDs). According to the said report, BISP has drastically impacted the women empowerment encompassing the following indicators:

1. Ownership of Mobile phones by Beneficiaries is associated with beneficiaries' connectedness, access to information and confidence. Cash Transfer through Mobile phone Banking is one of the modes of UCT payment in BISP.

2. Opening of Bank Account greatly helps in increasing the basic financial numeracy of BISP beneficiaries.

3. Mobility of Beneficiaries: Existing beneficiaries 43.52% of them had travelled to any government office outside their village and from this percentage 33.58% travelled to a government office after becoming BISP beneficiaries.

4. Saving and Spending: The respondents, 21.83% said they saved money regularly from the BISP UCT, 26.63% said they sometimes saved from the BISP UCT; 57.57 % said they could spend money as they wanted and 19.72% said they could sometimes spend money as they want.

5. Confidence and decision making: Decision making ability of women has increased by 61.50 % owing to their ability to use BISP money, 72.35% reported having higher level of confidence after becoming BISP beneficiaries and 61.75 stated they themselves decide the use of money from BISP.

In this context, BISP UCT while fulfilling Practical Gender Needs (PNG) is slowly transitioning towards meeting the Strategic Gender Needs (SGN) of its beneficiaries thereby paving the way for women empowerment.
BISP HQs Director Generals carried out the field visits to Regional/Divisional/District/Tehsil Offices for monitoring, administrative, operational, financial & beneficiaries’ related issues during September 2018. The post visit reports with suggestions and recommendations were submitted to Secretary BISP. The field visits provided the DGs an opportunity to gain ground information about the BISP regional offices in diverse geographical & cultural landscape which would be utilized in improving the field operations for providing better services to the beneficiaries.

**Shahzana Durrani, DG (IA) & (F&A)**

**Sajid Beloch, DG (CI)**

**Muhammad Khalid Siddiq, DG (HRM)**
Visit of Regional HQs KP, Divisional Office Peshawar & Tehsil Offices including Charsada, Shabqadar, Pabi, and Nowshera. Meeting with DG KP, Divisional Directors & Ads. Meeting with Beneficiaries and Chal Foundation team.

**Tariq Mehmood, DG (CT)**
Visit of Divisional Office, Tehsil Offices Shujaabad, Multan Saddar, Jhangian, Mailsi, Yehani and Burewala. Meeting with beneficiaries.

**Samina Farzin, DG (MCO)**
Visit of Divisional Office, Field Offices Abbottabad, Haripur, Dugh - Meeting with beneficiaries including mother leaders. Field Office Battagram & Telenor Franchise Meeting with President Telenor retailers.
دیر بالاۓ دفتریہ کیہانی
مستحقین کی BISP کی لے نیک تمدا

My boss texted me, Send me one of your funny jokes

I replied,”I’m working at the moment, I will send you one later

He replied, “That was fantastic! send me another one.”
سہمنابی امدادی رقم BISP

4834 نہیں آپ یہ کہ 5000 روپیے

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5. بینفیشری کارڈ (POS)
6. بینفیشری کارڈ (POS)

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