



Benazir Income Support Program Redressing Women's Vulnerabilities

...Above all, I want to be remembered for what I did for women. My identity comes ultimately from being a woman, and I felt that my life has to make a difference to the lives of other women. So in terms of population control or in terms of exposing domestic violence or in terms of permitting women easy access to credit to start business of their own, I have always done my best to allow women to succeed.¹

Shaheed Mohtarma Benazir Bhutto

social protection programs for the vulnerable is what Shaheed Mohtarma Benazir Bhutto set as a priority agenda for her party and the People's Government.

The PPP Manifesto 2008 clearly recognizes that "the growing gap between the rich and the poor must be bridged by supporting the unprivileged, the downtrodden and the discriminated."⁴ Keeping its word, the People's Government has conceived the unique and widely acclaimed BISP targeting vulnerable women across the country. It is a first ever mega initiative of direct cash transfer to the resource-poor women and their families⁵ in Pakistan's history.

BISP was initiated by the Government with an initial allocation of Rs.34 billion for the year 2008-2009, which almost doubled to Rs.70 billion in 2009-2010. It became the third-largest financial allocation in the total budget accounting to be 0.3% of the GDP for 2008-2009.⁶

The program has been initiated to partially offset the impact of inflation on the purchasing power of the poorer sections of society. In the years 2005-2007, inflation stood at almost 10% with food inflation in the range of 13-15%. In the year 2007-2008, a sharp rise in oil prices and primary products in the international as well as domestic markets resulted in double digit inflation rate, which almost halved the purchasing power of the people.⁷

It is an unfortunate fact that women become more vulnerable to social discrimination in societies like Pakistan. Discrimination is generated when a balance is not found.² Gender bias and women's vulnerability in our social safety network has led to the creation of the Benazir Income Support Program (BISP): to dispense cash assistance directly and regularly to needy women and their families.³ Strengthening and expansion of

Hence, there was an urgent need for direct and speedy relief to the poor sections of the society, and BISP is the response to the above compulsions. The program is aimed at covering almost 15% of the entire population, which constitutes 40% of the population below the poverty line.⁸ A monthly payment of Rs.1000 per family would increase the income of a family earning Rs.5000 by 20

¹Profile of Shaheed Mohtarma Benazir Bhutto, BBC World Service, <http://www.bbc.co.uk/worldservice/people/features/wiwp/dyncon/bhutto.shtml>.

²Sanam Mukhtar, "Gender Discrimination in Pakistan", January 15, 2008, <http://www.shvoong.com/humanities/1746727-gender-discrimination-pakistan/>.

³Dawn, February 8, 2010.

⁴Pakistan Peoples Party Manifesto 2008, p.2

⁵Husband, wife and dependent children constitute a family.

⁶Benazir Income Support Program, www.bisp.gov.pk/.

⁷Kaiser Bengali, Initial Concept Note on BISP, www.bisp.gov.pk/.

⁸Benazir Income Support Program, www.bisp.gov.pk/.

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January 19, 2010 - President Asif Ali Zardari distributing certificates of Waseela-e-Haq Program.

Three Hundred and Eighteen Thousand affectees of Swat and Malakand have been registered and United Bank Limited (UBL) Cards are being issued to them for monthly payment. The UBL has planned to set up 300 stations for distribution of cards so that the beneficiaries do not face any hindrance in collection of cards and money. Rupees 28 million of the program have already been distributed among the IDPs of FATA and Bajaur Agency. More than 318,000 IDPs from Swat and Malakand have been registered in BISP. More than 3,729 earthquake-hit families have also been included in the program.

Acknowledging its credibility, efficiency and relevance, The World Bank has given \$200 million as budgetary support and \$60 million as technical support to BISP.

BISP: Key Features⁹

Objectives

- A measure to compensate low - income families for reduction of purchasing power
- A cash grant of Rs.2000 every alternate month
- Only one benefit per family
- Female head of family or adult female member of the family can be a recipient

Coverage

- Allocation for 2008-2009: Rs.34 billion
- ~ 0.3% of GDP
- Target coverage (3.5 million families) ~ 15% of the population
- Allocation for 2009-2010: Rs.70 billion
- Target beneficiary families for 2009-2010: 5 million
- Plans over the medium-term to

percent. BISP will cover all four provinces including the Federally Administered Tribal Areas (FATA), Azad Jammu & Kashmir (AJK), Gilgit-Baltistan, and Islamabad Capital Territory (ICT).

Under the BISP component called 'Wasila-e-Haq', approximately 747 families are provided Rs.300,000 each through computerized draw. The families taking benefits under the program are supposed to return the money in 15 years without paying any additional markup. The money under Wasila-e-Haq component will be given to the women of the families, while their husbands/sons/brothers would launch a business venture.

'Smart Cards' are being issued for transparent and fast distribution of payment money. A Poverty Survey has been completed in 15 districts, and soon it will be expanded all over the country. The survey was commenced in December 2009 in 21 districts. Payments shall be made through 'smart cards' in those districts where the survey has been completed.

⁹Omer Bin Zia, Deputy Secretary, Benazir Income Support Program, paper presented at Regional Workshop on Social Assistance and Conditional Cash Transfers, Asian Development Bank Headquarters, Manila, July 23-24, 2009.

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extend coverage to 7 million families by 2010-2011

Targeting - 1

- Eligibility Criteria
- Monthly income less than Rs.6000
- No family member in Government service
- Possession of no or less than three acres of agricultural land or up to 3 marlas residential property
- Possession of Computerized National Identity Card (CNIC)
- Should not be beneficiary of other support programs
- Should not have an account with a foreign bank
- Should not possess a passport or an Overseas Pakistani identity card

Targeting - 2

- Identification of applicants/recipients through democratically-elected Parliamentarians.
- Equal number of forms distributed to each Parliamentarian
- Attestation by local level representatives of Parliamentarians and Union Councilors
- Screening/Verification of basic criteria through checks with National Database and Registration Authority (NADRA)
- Cost effective and quick targeting process

Benefits Level

- A cash grant of Rs.2000 every alternate month
- Rs.1000 = 20% increase in income for family earning Rs.5000 per month
- At prevalent prices Rs.1000 payout is sufficient to finance 20-25 days' flour needs of a family with 5-6 individuals

¹⁰Data provided in this section is dated to July 13, 2009.

- Rs.1000 per month not a labor disincentive – only women family member is recipient

Payment Mechanism

- Postal Money Orders of Rs.2000 every alternate month through Pakistan Post
- Accessibility and affordability main advantages
- System also reliable and safe

Monitoring of Payments

- Internal monitoring mechanisms of Pakistan Post Department
- External Monitoring through BISP Provincial and Regional Offices
- Pakistan Post reports monthly (electronically) to BISP on payments, with list/addresses of houses and name of postman making the delivery
- Eligibility and Payment status available on BISP website www.bisp.gov.pk

Implementation Status¹⁰

- Forms Processing Status by NADRA
- Total Forms Processed: 3,736,914
- Total Eligible: 2,122,038
- Total Ineligible: 496,927
- Total in Process: 50,600
- Total Withheld: 1,067,349

Special Initiatives of BISP

Emergency Relief Package launched for IDPs from FATA and Swat due to Operations against terrorists; earthquake-affected districts of Balochistan province; and victims of bomb blasts and terrorism.

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BISP Reform Plan

- Test phase of Poverty Scorecard Survey
- Nationwide rollout of Survey
- Phased transition of benefits to families identified through PMT based targeting
- Expansion/addition of complementary programs
- Graduation/Exit Strategy

Test Phase Survey- Improved Targeting

- Poverty Scorecard adopted
- Three survey organizations
- Approximate number of households: 2.5 million
- NADRA to handle the data entry, validation and verification
- Apply Proxy Means Testing formula through an MIS
- A cut-off score to be decided by

Government based on the pilot results and funds availability

Test Phase Survey- Improved Targeting

- Survey of households in 16 districts in all four provinces and AJK/GB
- Districts selected on the basis of poverty level, presence of survey organization, accessibility and law & order situation
- Process evaluation and spot check consultants appointed to ensure the quality
- Formulation of transition strategy for beneficiaries

Test Phase -Implementation Status

- Enumeration/data collection
- Completed in five districts in June 2009 by first partner
- To be completed by end-July 2009



September 15, 2009 - President Asif Ali Zardari addressing during the launching ceremony of Waseela-e-Haq Initiative under the BISP in the Presidency.

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- in five districts by second partner
- To be completed by mid-August 2009 in six districts by third partner
- Data Entry, Validation/Verification and Case Management
- MIS being developed by NADRA
- Data processing completion expected by end-August
- Payments in pilot districts under new targeting to start from September 2009

Nationwide Rollout of Survey

- Based on lessons learnt from Test Phase, plan for national rollout to be prepared
- Target: completion of survey throughout the country by end of 2010
- New/composite payment mechanisms to be introduced



Prime Minister Yousaf Raza Gilani and President Asif Ali Zardari distributing cheques among the beneficiaries of Waseela-e-Haq Programme of Benazir Income Support Project during a ceremony.