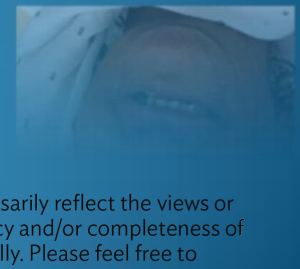


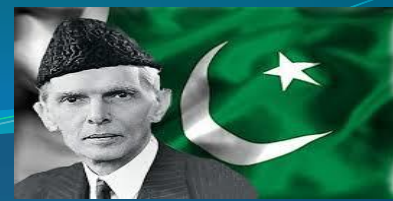


“National Identity Cards for poor women” (BENAZIR INCOME SUPPORT PROGRAMME)

Government of Pakistan



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BENAZIR INCOME SUPPORT PROGRAM (BISP)

- **National social safety net program**
- **BISP, a statutory body established under an act of Parliament– BISP Act 2010**
- **Unconditional cash transfers for poor families**
- **Complementary BISP initiatives**
- **National Socio-Economic Registry**
- **Technology based operations**



POVERTY PROFILE OF PAKISTAN

- Total Population (est. 2014): 186 million
Women population=49.19%(91.4 million)
- Population living below \$1.25 /day (2008): 21% (37.8 million)(World Development Indicators 2013)
- Pakistan ranked 123 out of 148 countries in the gender inequality index (GII) of the UNDP's 2012 Human Development report.



POVERTY TARGETING

Proxy Means Testing based poverty scorecard survey conducted nationwide for objective targeting of poor families

- Pilot phase of survey was done in 16 districts
- Nationwide Survey completed across the country
- Data of 27 million households collected
- Almost 85 % of population surveyed
- More than 7.7 million potential beneficiary families identified

DONORS' SUPPORT TO BISP



- **World Bank funded Technical & Financial Assistance**
 - \$ 60 million for Poverty Survey
 - \$ 150 million for Unconditional Cash Transfer (UCT) & Co-responsibility Cash Transfer (CCT)
- **USAID's support for UCT – \$ 160 million**
- **ADB's support for UCT – \$ 150 million**
- **Grant from DFID for UCT & CCT - £ 300 million (\$446M)**
- **ADB's support for Social Protection - \$ 430 million**

Computerized National Identify Cards (CNICs) & BISP



- **The program design defines the eligible beneficiary as**

“A woman head of the family within an eligible Household, provided it has female head of family over 18 years of age & having a valid CNIC”.

Which would include :

An adult ever married woman over 18 years of age either;

i) Living with husband & unmarried children

ii) A divorced woman

iii) A widow



YEARLY BENEFICIARY COUNT (Addition in CNICs)

Financial Year	No. of Beneficiaries	Yearly Addition	Addition through CMS
2008-09	1.76 (M)	-	-
2009-10	2.24 (M)	0.48 (M)	-
2010-11	3.09 (M)	0.85 (M)	0.091 (M)
2011-12	3.63 (M)	0.54 (M)	0.239 (M)
2012-13	4.63 (M)	1.17 (M)	0.768 (M)
2013-14	5.41 (M)	0.61 (M)	0.560 (M)



BARRIERS IN REGISTERING FOR CNIC's.

- Social & Cultural barriers including :
- Traditional attitudes and perceptions
- Confinement at homes
- Unaware of rights ---vote & property
- Lack of interest of family members
- Too much dependence on male family members
- Procedural hurdles

WHAT DOES A CNIC MEAN FOR WOMEN ?



- Recognition as a Pakistani citizen
- Access to legal services, courts & access to justice
- Eligibility for registering on electoral rolls
- Right to vote
- Access to health ,education & welfare services
- Direct impact on economic empowerment by access to bank loans ,financial assistance from government, secure property & formal employment.
- Enrolment in BISP as beneficiary

WHAT DOES REGISTRATION MEAN FOR POOR WOMEN IN PAKISTAN?



- CNICs for women gives poor women legal identity
- Legal identity is the first step towards women empowerment.
- Eligibility cash grants from BISP
- Higher status in the family
- Access to their own finances
- Less dependence on men
- New avenues for socio-economic & political empowerment
- Financial inclusion (first time women have opened bank-accounts),
- Interacting with new technology.(ATMs , smart cards)

TECHNOLOGY BASED PAYMENTS

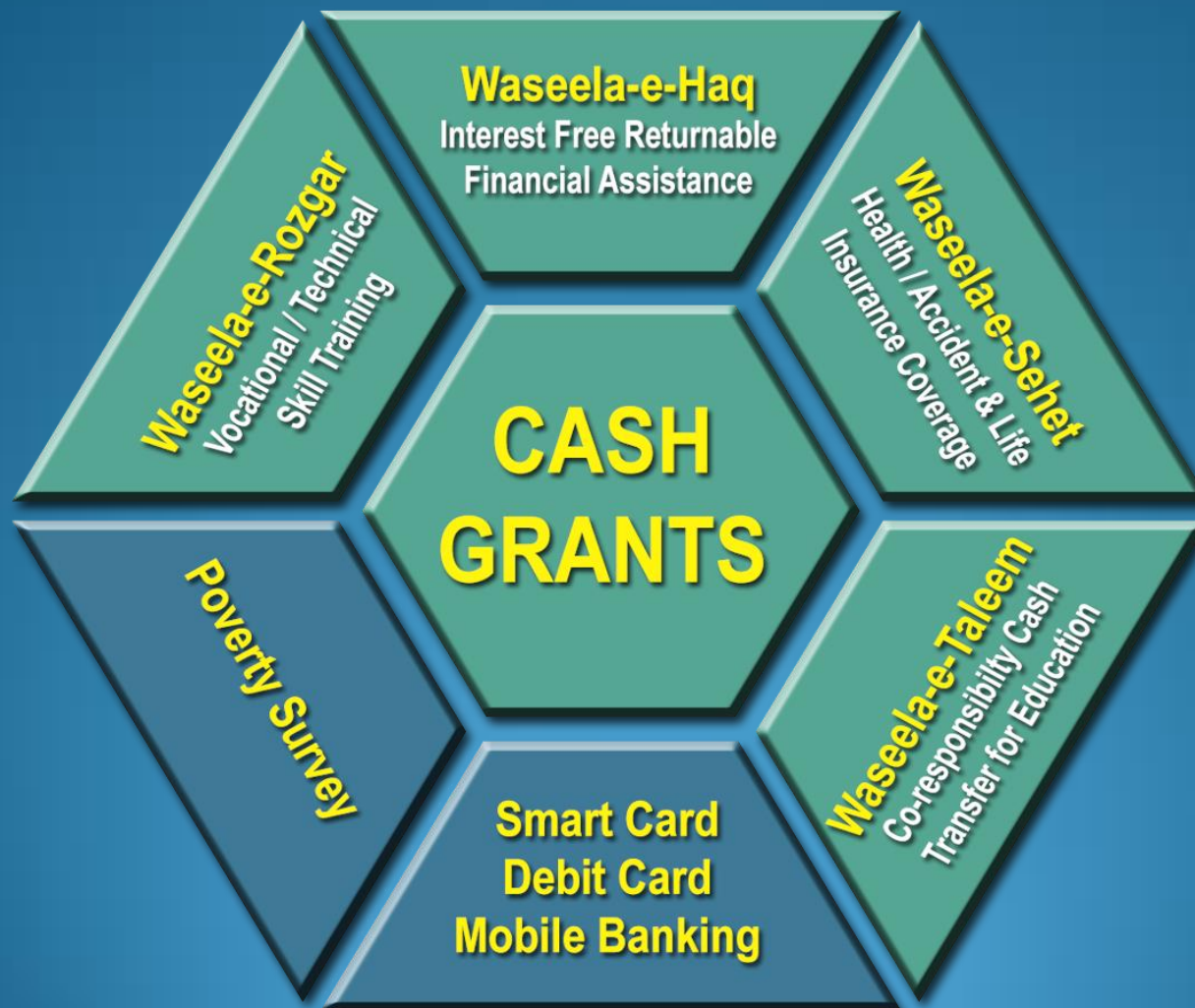


BISP shifting to technology based payment mechanism by trying different alternatives:

- Initially payments were made through money orders (Pakistan Post)
- BISP experimented with different technology based payment mechanisms like: Smart Cards, Mobile phone banking, & Debit Cards
- Debit Card distribution has started in 119 districts
- So far, 3.8 million debit cards have been distributed
- Facility will be made available countrywide by the end of this year.



BISP BENEFITS.





CONDITIONAL CASH TRANSFERS

- More than 9 million, (almost 70%) of the BISP beneficiaries' children (age 5-12) do not attend any school
- Financial incentive of Rs.200(\$2) /child/month to the BISP beneficiaries for sending and retaining their children to school
- Initiative operating in 5 districts, will be extended to 32 districts by end of year
- Program Design modified with focus on: supply assessment, social mobilization, and improved enrollment & registration mechanisms

WASEELA-E-SEHET (Health & Life Insurance)



Health Insurance

- Health and Accident insurance cover is provided to all members of beneficiary's families
- Maximum benefit cap of Rs.25000 (\$ 250 approx) per family per year
- Pilot launched in one district; 58,682 families enrolled

Life Insurance

- Launched in January 2011; life of the bread winner of the beneficiary's family insured for Rs,100,000 (\$ 1000 approx)
- Approximately 4.1 million families have been provided life insurance.



WASEELA-E-HAQ (Micro-Finance)

- Long-term interest-free financial assistance (returnable in 15 years) of Rs.300,000, (\$3000) along with basic training & counseling, for randomly selected beneficiaries to establish small businesses
- So far, 34,318 beneficiaries have become eligible in 41 draws
- Rs. 2.6 billion disbursed to 16,119 beneficiaries after imparting business training
- 9193 beneficiaries started their own businesses

WASEELA-E-ROZGAR

(Technical & Vocational Education & Training)



- Providing free of cost vocational training to one member/ beneficiary family, between the age of 18 to 45 years, through professional trainers
- Trainees are provided Rs.6000 (\$ 60 approx) stipend on the basis of 80% attendance
- Duration of trainings offered is 4 and 6 months
- Training in public and private sector institutions in 52 different trades
- More than 57,000 students already been trained
- BISP is planning to merge its Micro-Finance & Technical Training initiatives

So--- what has BISP done for Women ?



- Elevated the status of women at home
- Gave women voice in decision making like marriages of their daughters etc
- Many poor women voted for the first time in the May 2013 elections
- Husbands allowed their wives to register for CNICs , only because it is a pre-requisite for BISP.
- Has made women socially mobile & registering with national authorities
- NADRA had mobile registration vehicles(MRVs), outreach was difficult in backward areas.
- Women aware of their rights & seeking registration more proactively.

SUCCESS STORIES



- 95-year old Zainab Bibi , never had an ID card till now, she was enrolled for BISP in 2012 & gathered all her energy to get her CNIC .

“ I was shortlisted for BISP in 2012, but due to lack of CNIC, I could not get any benefits “

- Zulekha Khatoon of district Sibi was not allowed to have ID card by her husband until he came to know about BISP .

“ I am 75 years, & was not allowed by my husband to have a CNIC.I learnt about the importance & benefits o CNIC especially in context of voting & availing BISP benefits”



Benazir Income Support Programme

Thank You

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