



GOVERNMENT OF PAKISTAN

عزت نفس – باختیار – BISP – مقصد حیات

BENAZIR INCOME
SUPPORT PROGRAMME



INFORMATION SYSTEM UNIQUE IDENTITY CHALLENGES & OPPORTUNITIES LEAGUE OF SOCIAL SAFETY NET

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PAKISTAN - Overview

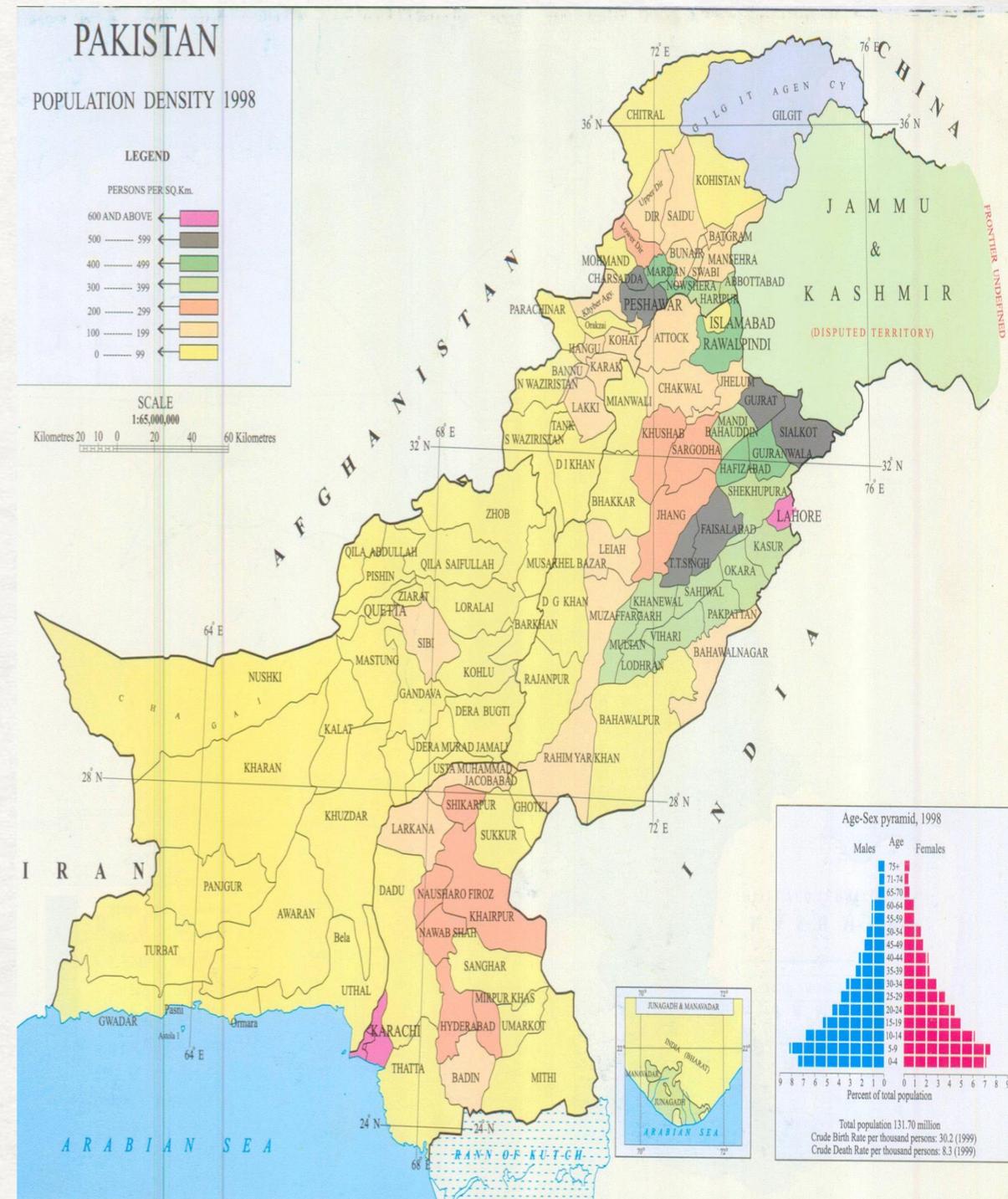
Area: 796,095 km²

GDP: \$ 285 Billion (2015)

Per Capita Income: \$ 1512

Population: 192 Million

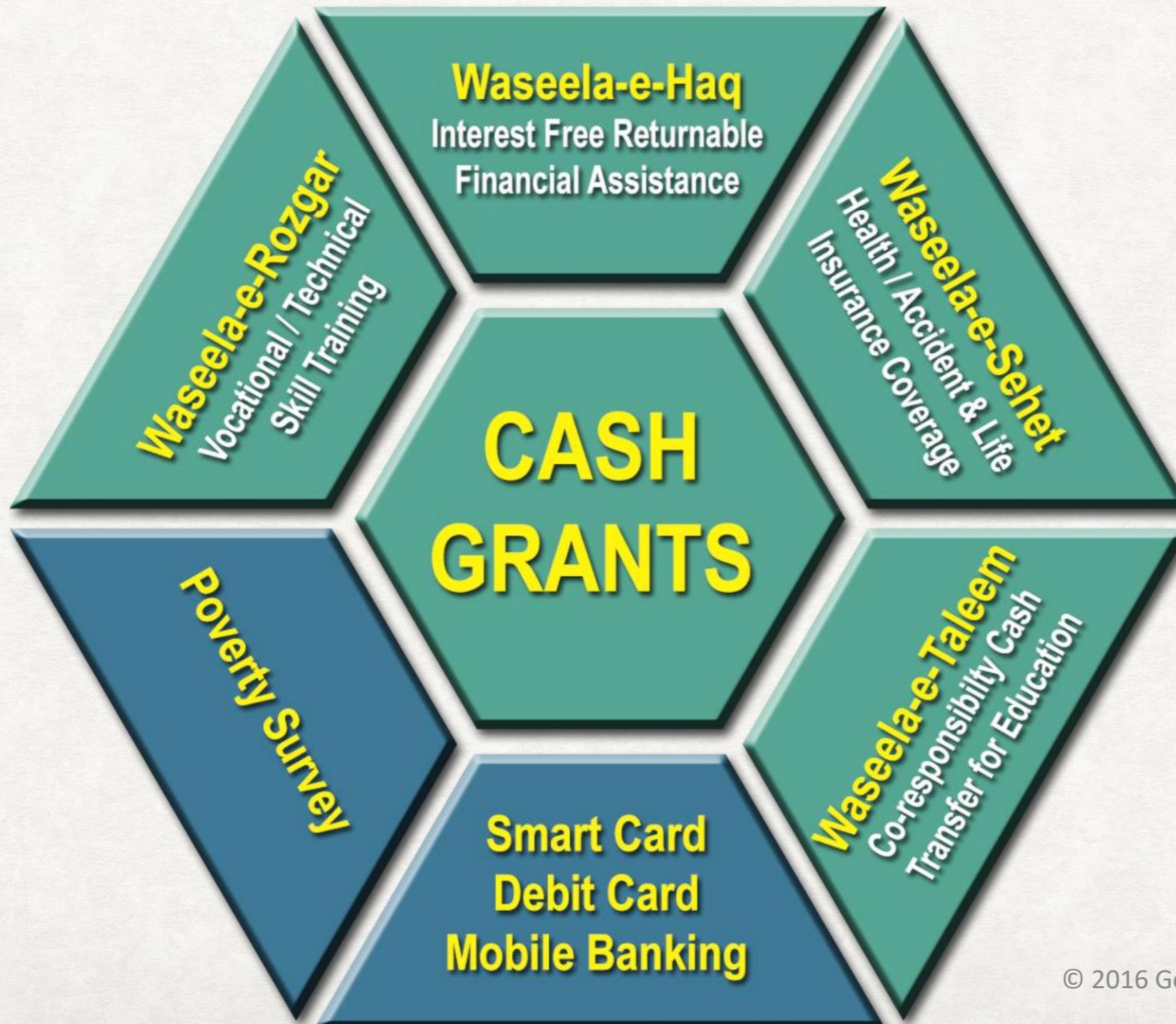
Below Poverty Line: 29 %



BISP – Introduction

- BISP, a statutory body established under an Act of Parliament – BISP Act 2010
- First largest, methodical & transparent social safety net
- Nationwide presence: 2400 employees
- Maintains National Socio-Economic Registry: Latest, scientific, reliable and extensive database of socio-economic status of the population
- Technology based operations

BISP – Initiatives



BISP – Achievements

Scientific Targeting through PMT based Poverty Scorecard Survey

27 million HHs, 155 million population surveyed, Identified 7.7 million families; 5.3 million active beneficiaries

Unconditional Cash Transfer: \$ 47/Beneficiary/Quarter

Total Cash Grant Disbursements: Approx. \$ 4.1 Billion

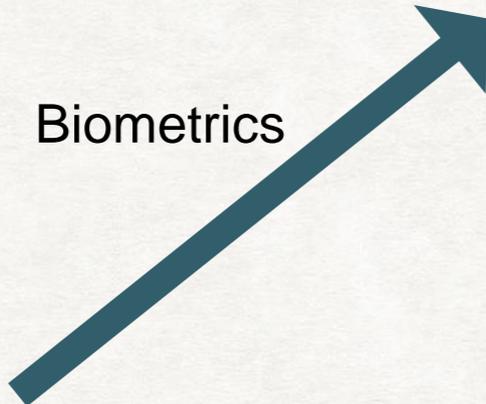
School enrollment of 1.3 million children; Stipend disbursed: \$ 240 M

Web Service
Biometric validation

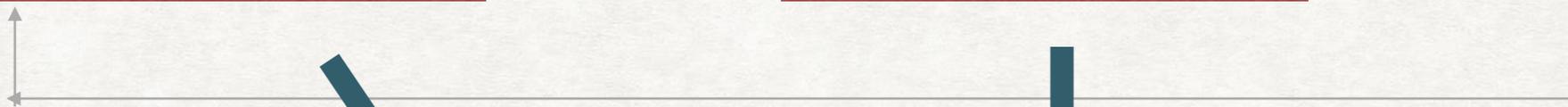
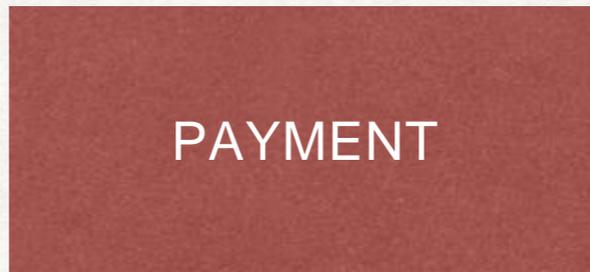
IDENTITY
SOURCE



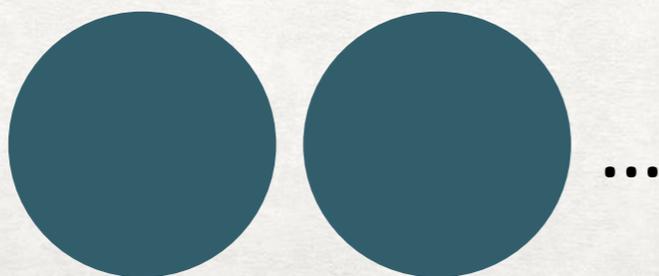
Biometrics



Payment list
Reconciliation



PAYMENT
PARTNER



Field Agents/payment points
Potential 250k+

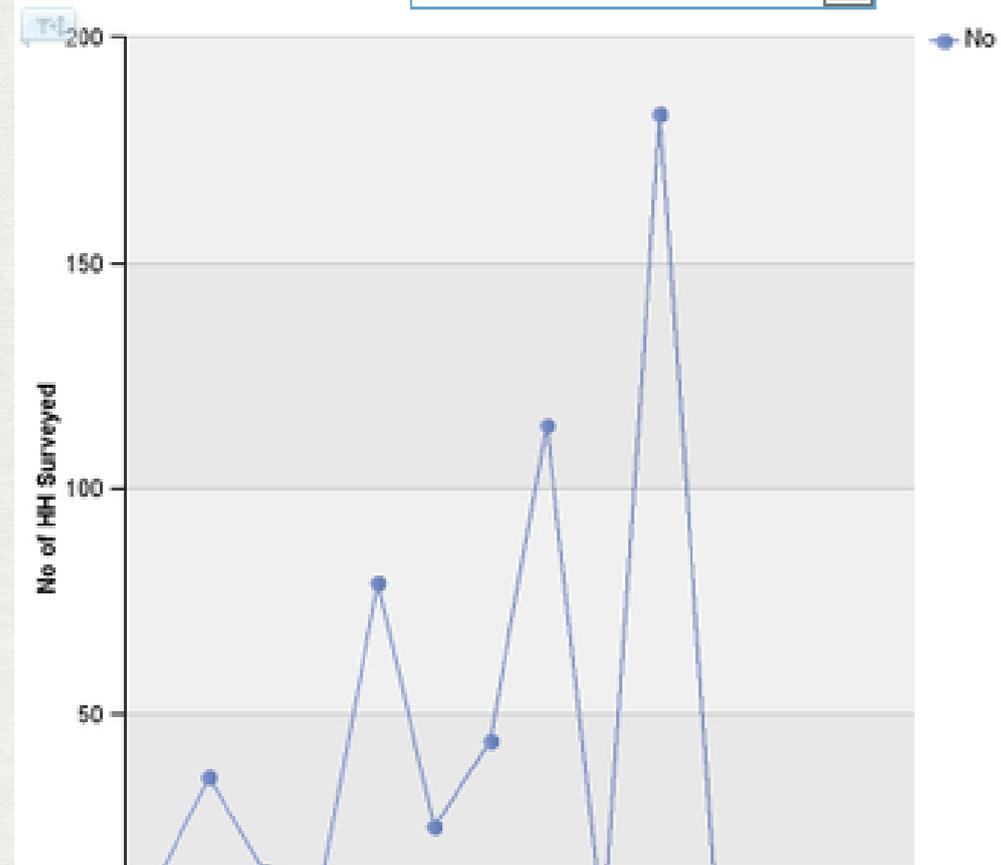
DASHBOARD – NSER Update

Total Active Sites **37** Average Time Per Entry **12** Minutes

Daily Data Entry

Please Select Date

2016-09-09



Site Wise Data Entry

Choose any Province

khyber-pakhtunkhwa

Choose any District

DISTRICT_NAME

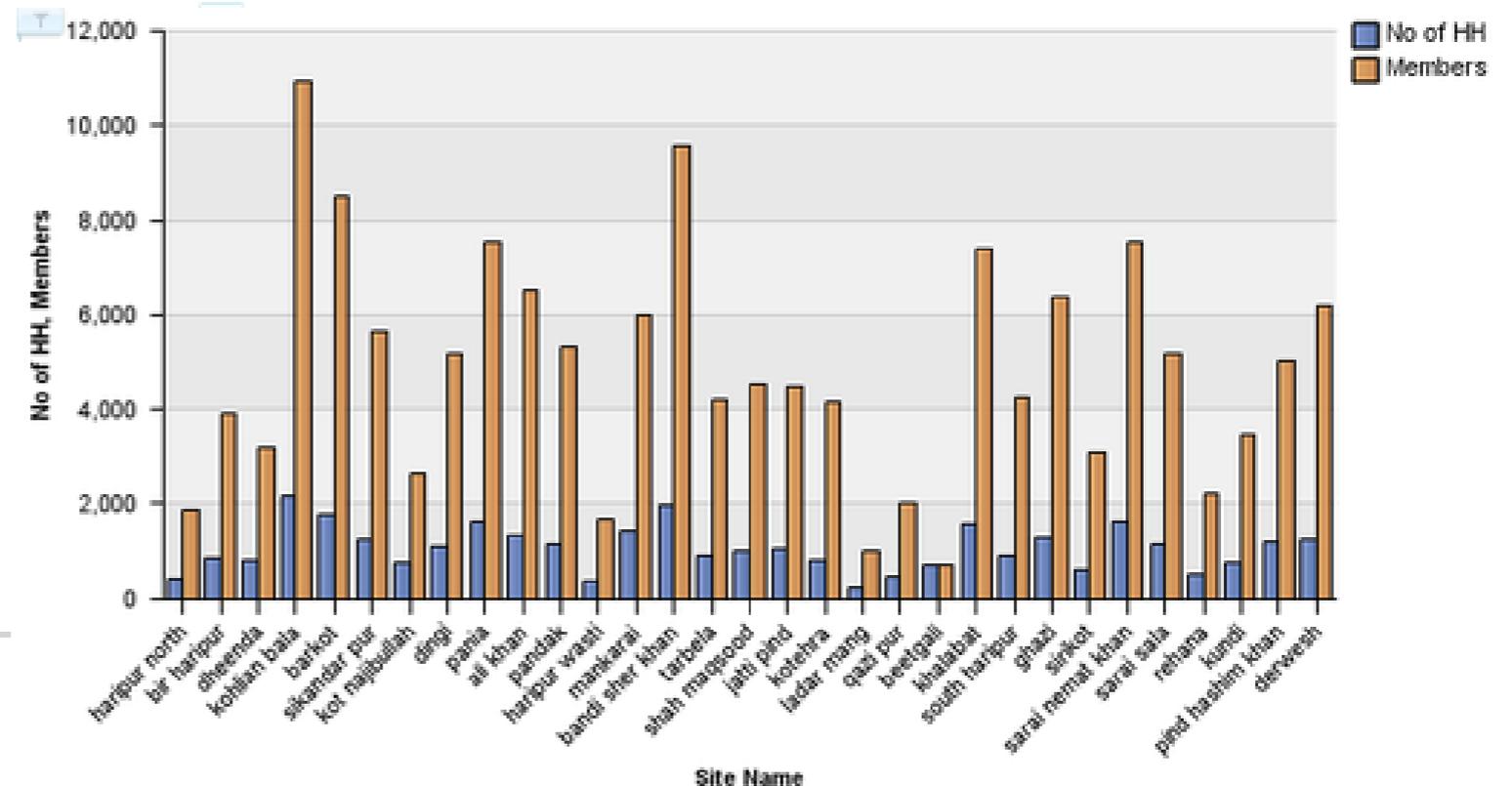
Choose any Tehsil

TEHSIL_NAME

Choose any UC

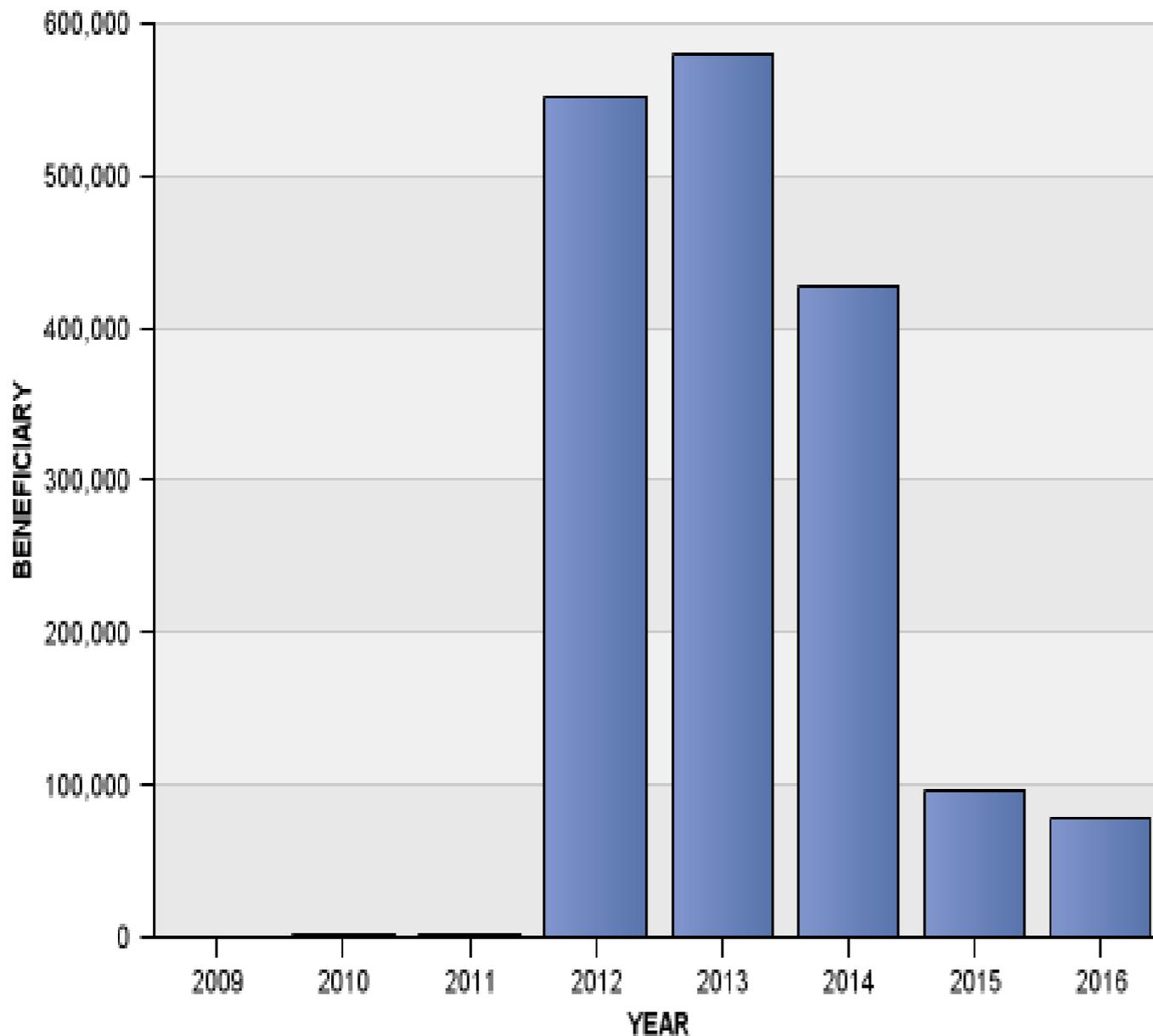
UNIONCOUNCIL_NAME

No Sites Active

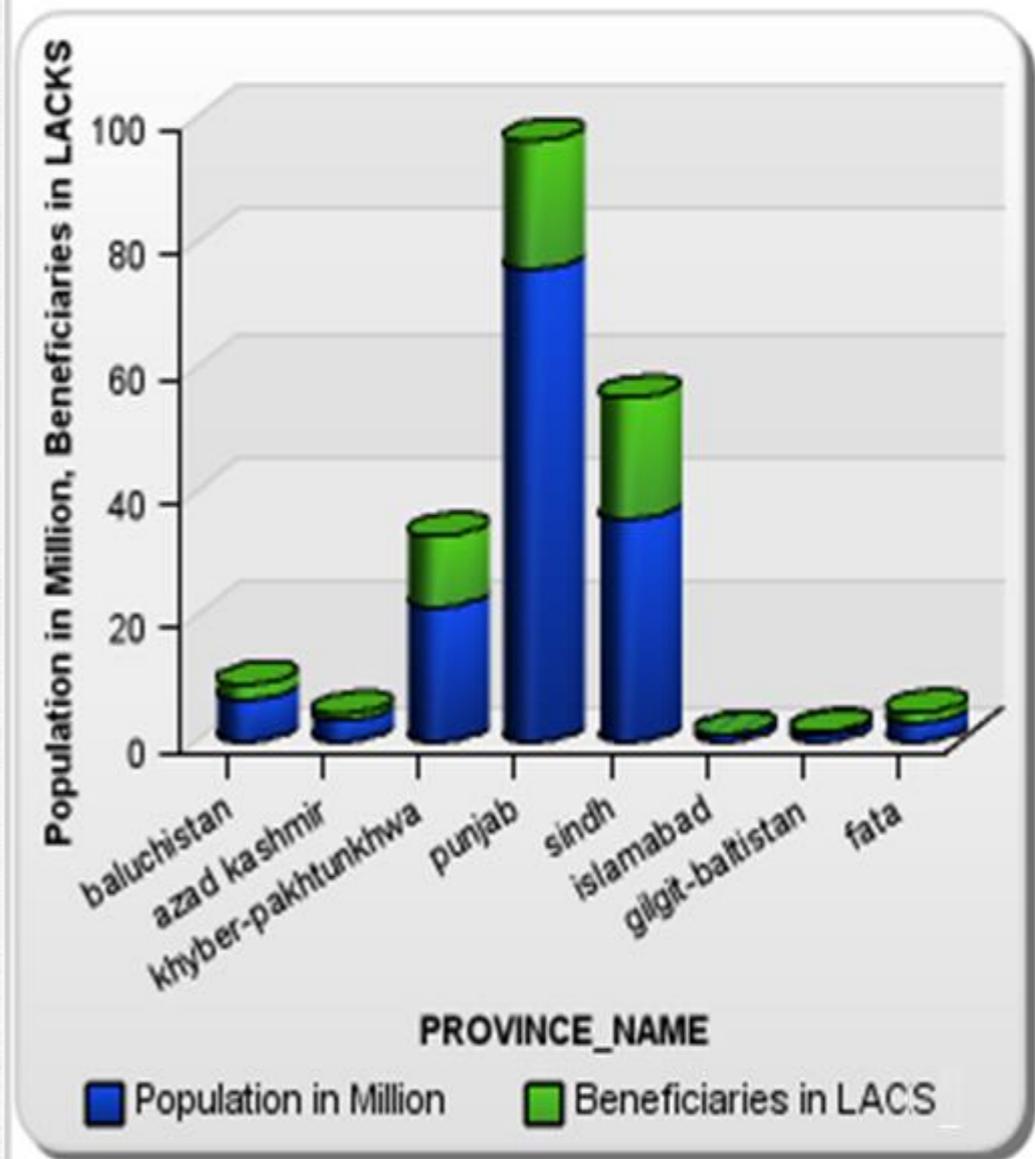


Beneficiary Addition - CMS

BENEFICIARIES Enrolled through CMS



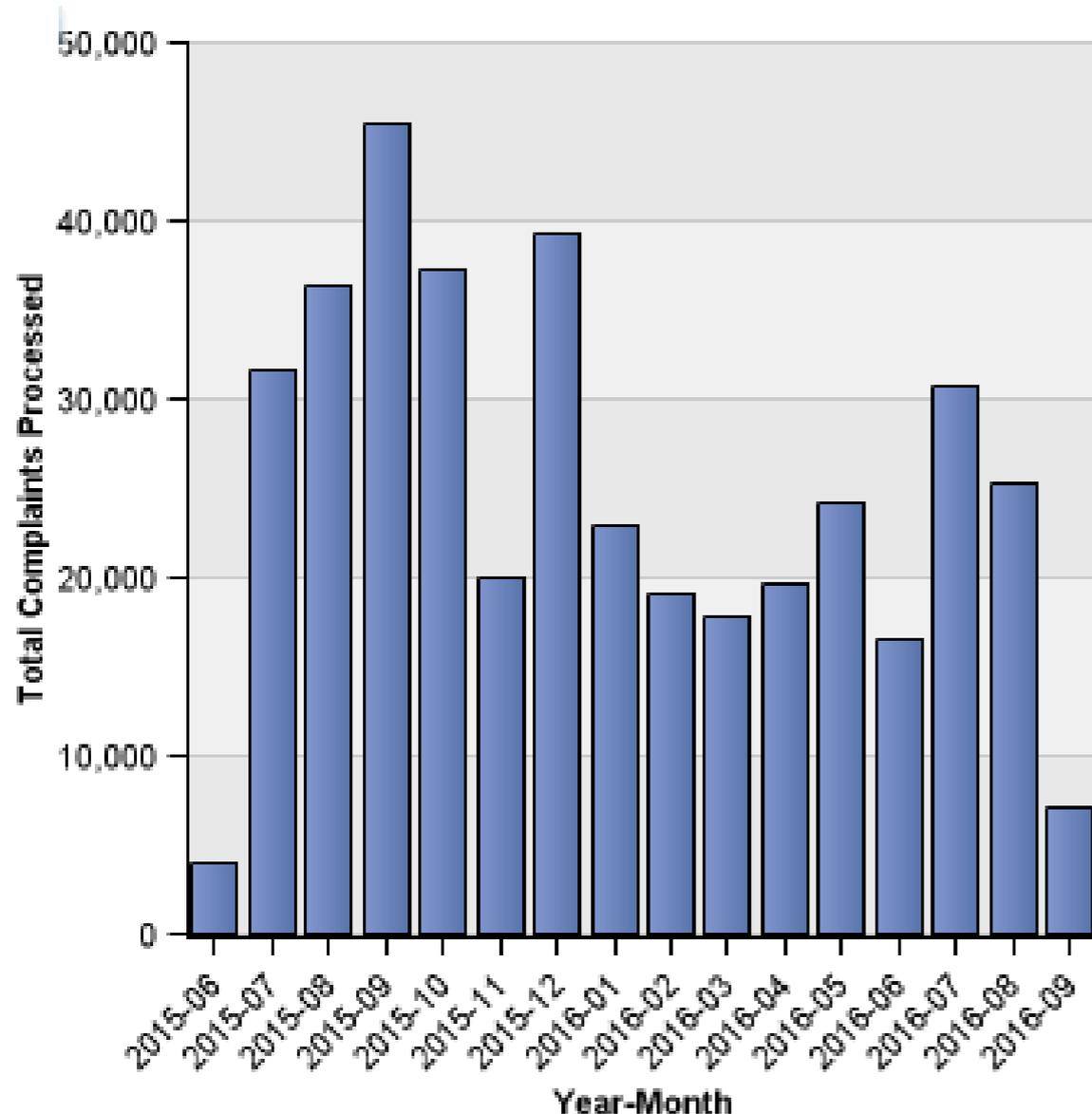
PROVINCE WISE POPULATION VS BENEFICIARIES



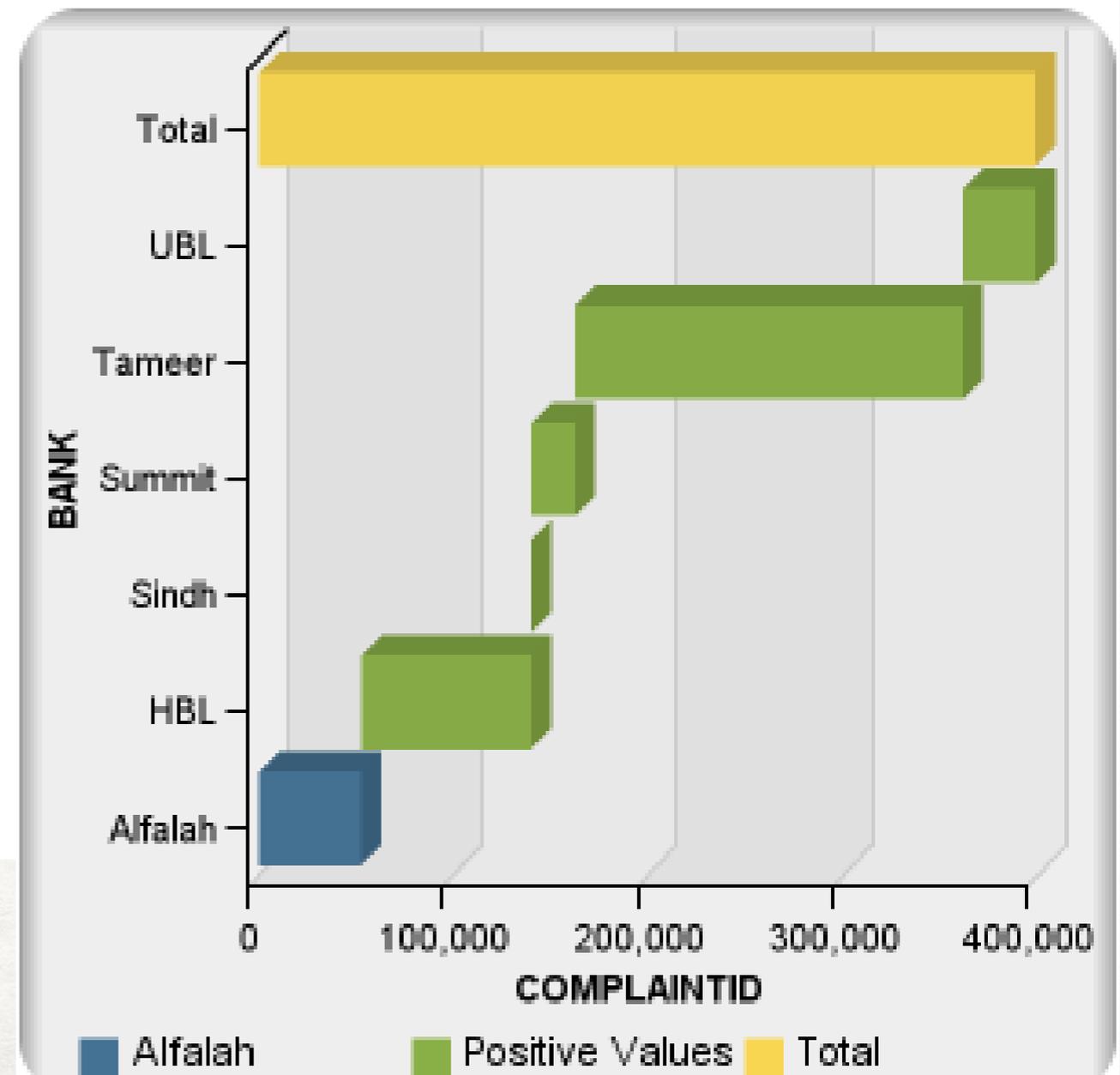
**Beneficiaries through
Case Management System – Yearly Figures**

PCMS Dashboard

Complaints Launched by Months



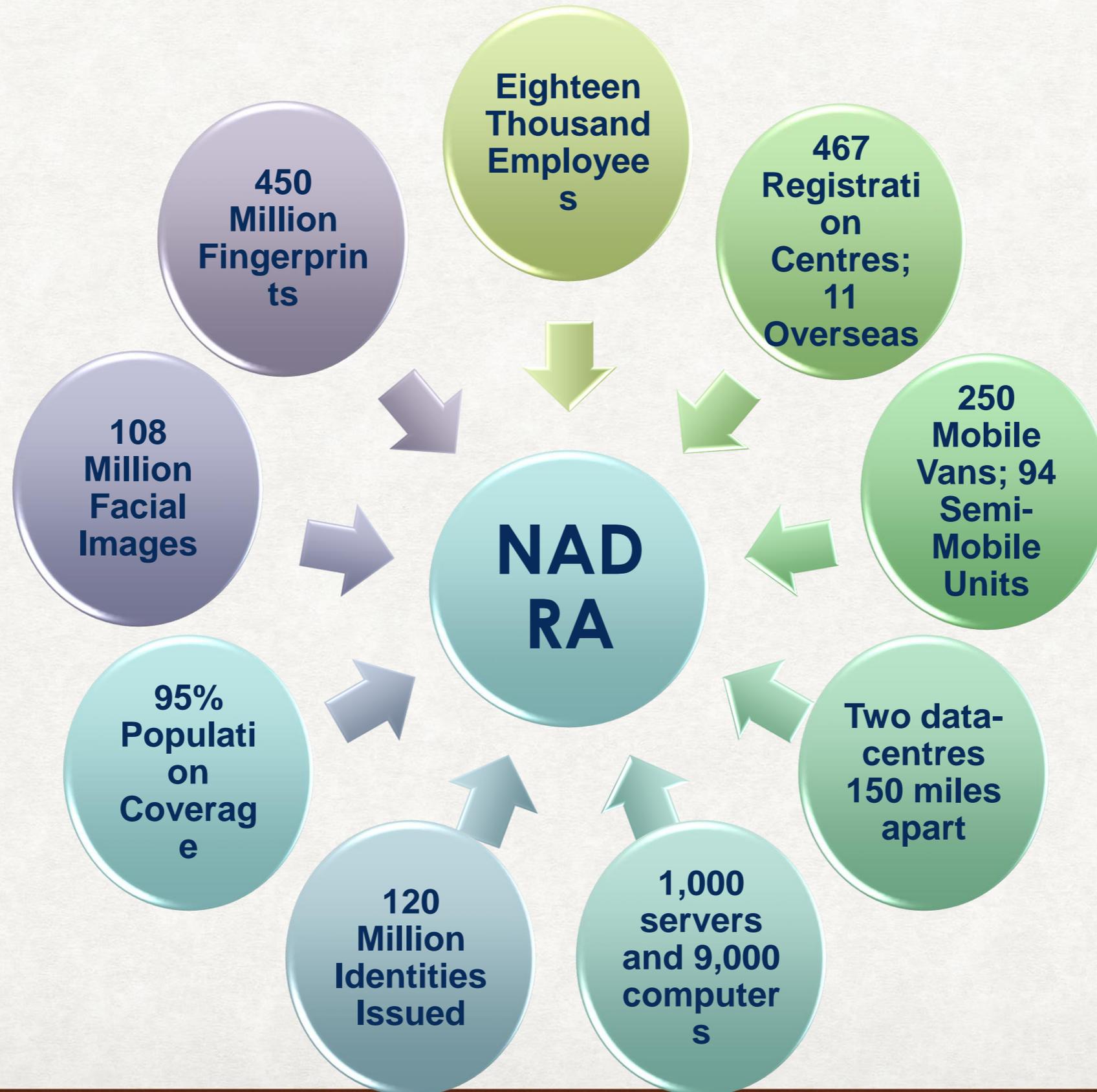
Complaints Launched Against Banks



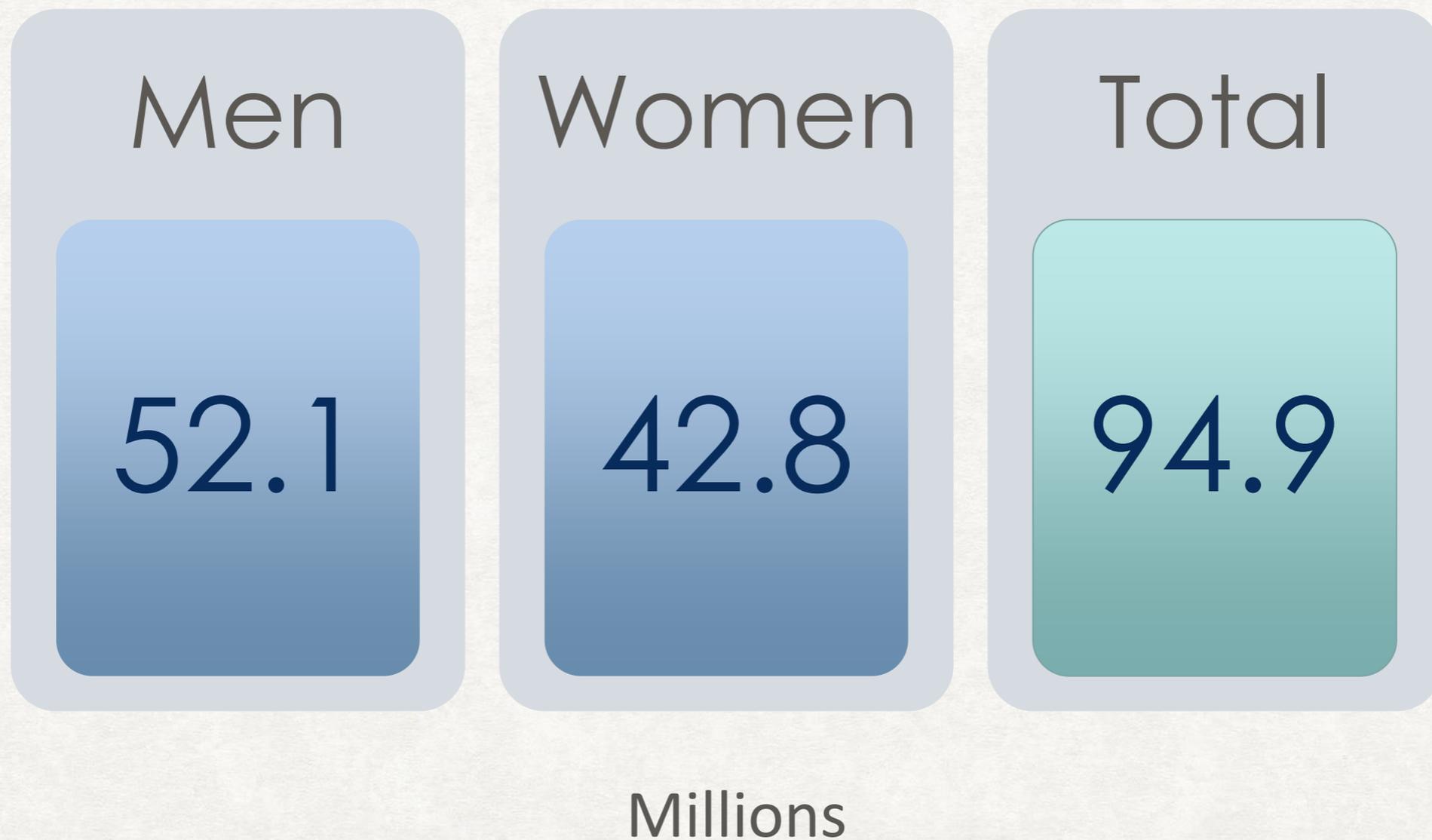


INTRODUCTION to NADRA

National Database and Registration Authority



Registration Coverage



Women Registration: Women Empowerment





BISP PAYMENTS

Different Payment Mechanisms

Pakistan Post: 330,000 Beneficiaries

Smart Cards: 103,597 Beneficiaries

Mobile Phone Banking: 128,471 Beneficiaries

Debit Cards: 4,788,658 Beneficiaries

Bio-metric Verification Systems: 254,000 beneficiaries

Benazir Debit Cards – Features

- Magnetic stripe technology
- QR Code
- ATM Compatible
- Accepted at ONE LINK ATMs
- POS Compatible
- Accepted at selected Bank Franchises

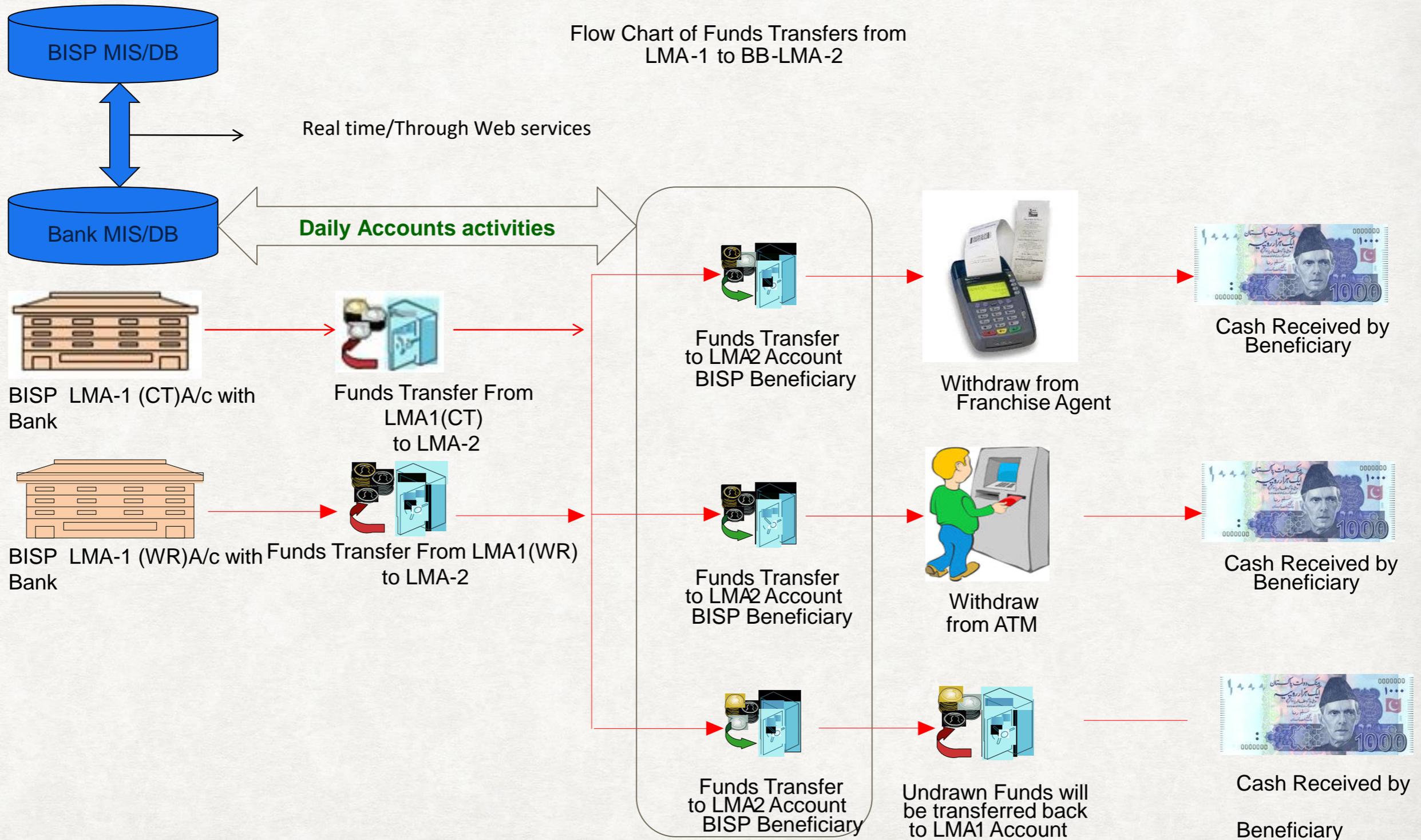


Magnetic stripe

QR Code



Debit Cards – Payment Process



Lessons Learnt

STRENGTHS

**PAYEMENTS TRANSFER to
beneficiaries accounts**

**Payment from ANY
WHERE, ANYTIME**

Transparent Payments

WEAKNESS

Beneficiary Travel

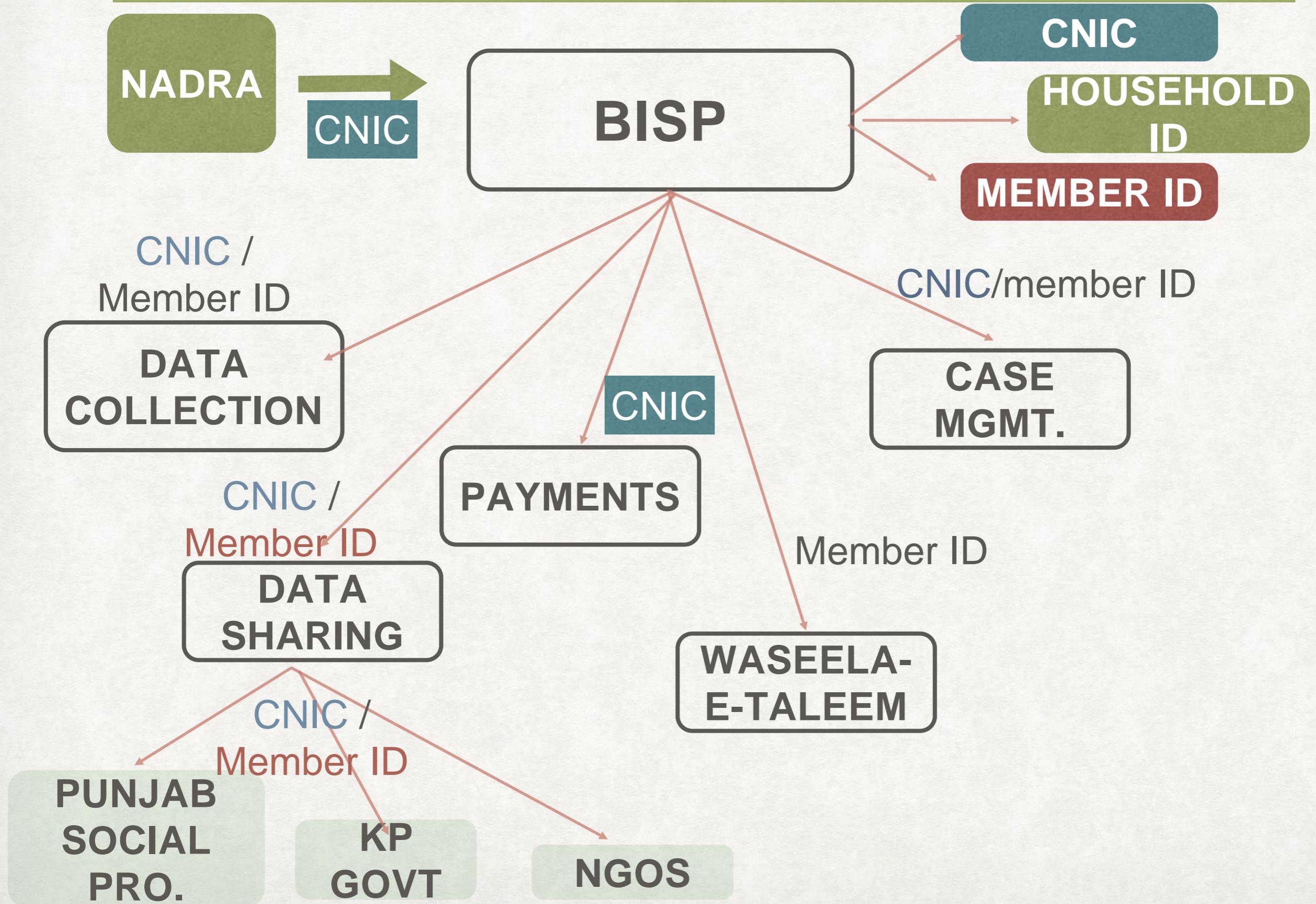
**Integration difficulties
among Stakeholders**

Complex Transactions

BISP Integrated System

- **Linked across hierarchy & programs through CNIC & Member ID**
- **CNIC is a national number available with NADRA**
- **Member ID is BISP number for each member**
- **Household ID is BISP number for each member**

BISP ID's & Linkages



Challenges & Opportunities

CHALLENGES

AUTOMATED DATA SHARING -

- LIVE DATABASE
 - MINIMUM LEVEL OF TECHNOLOGY SYSTEMS ENFORCEMENT
 - LIVE CASE MANAGEMENT & UPDATES FROM EACH INTERVENTION
- PROVINCIAL PROGRAMS INTEGRATED
 - EACH INTERVENTION CONFORMING TO A MINIMUM STANDARD
- NGO + MAJOR SUPPORT INITIATIVE IN FIELD INTEGRATED
- FLAWLESS PAYMENT TO BENEFICIARY
- SERVICE DELIVERY AT NEAREST SPOT

OPPORTUNITIES

- UNIFIED REPORTING ON ALL BENEFITS
- NON DUPLICATION OF MONETARY RESOURCES
- NON DUPLICATION OF ALL RESOURCES, ONCE REDUNDANCY IS REMOVED
- EFFICIENT POLICY MAKING
- UP TO DATE INFORMATION - TO THE DAY



LEAGUE OF SOCIAL SAFETY NET

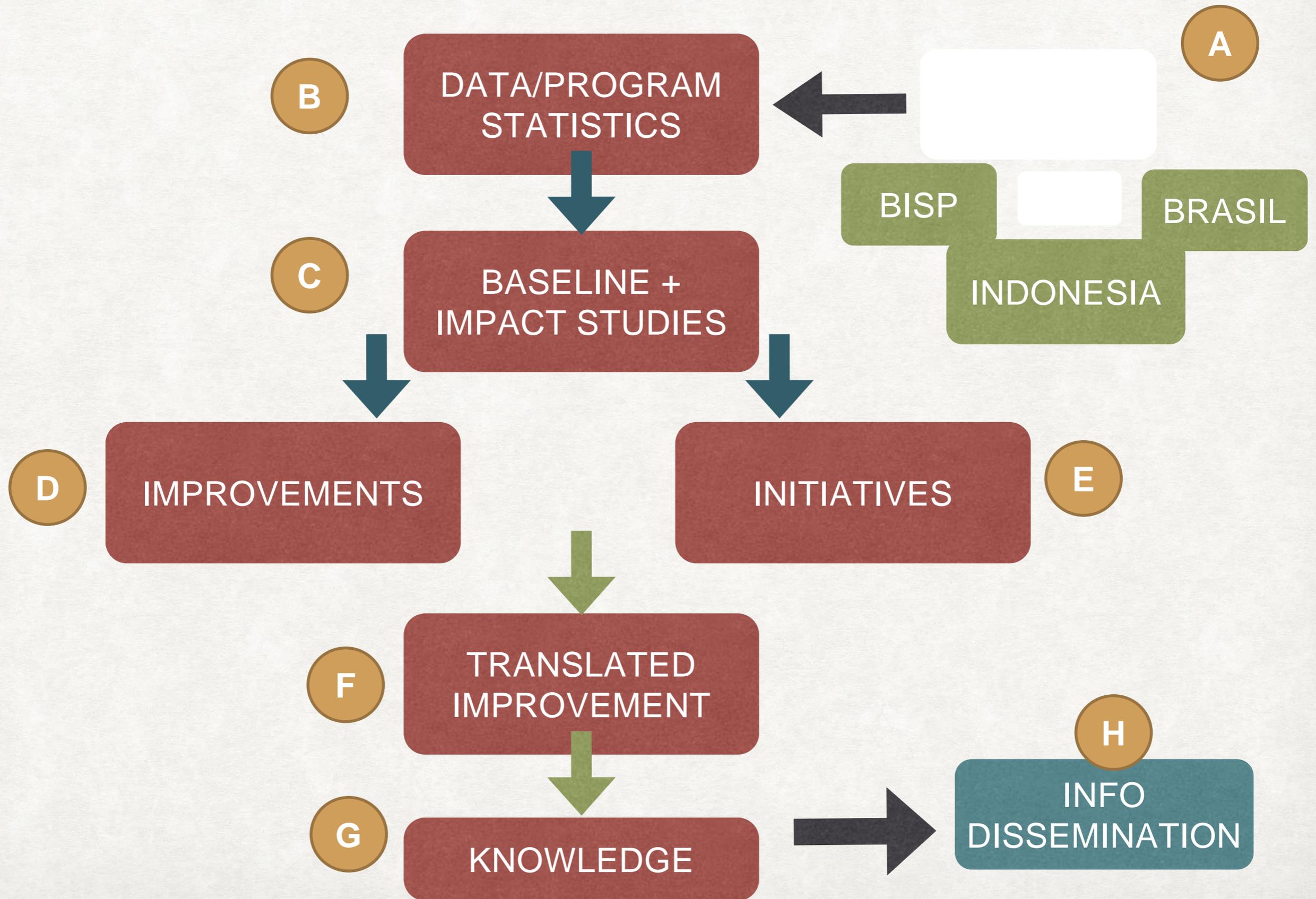
LEAGUE OF SOCIAL SAFETY NET

INFO SHARING FRAMEWORK

- Develop a **data sharing** framework with common program features
- Distribute among all stakeholders
- Contribute information studies, statistics / learning
- information collation & dissemination reports
- implementation improvement



LSSN INFO SHARING FRAMEWORK



THANK YOU