



Disclaimer:

The views expressed in this document are those of the author, and do not necessarily reflect the views and policies of the Asian Development Bank (ADB), its Board of Directors, or the governments they represent. ADB does not guarantee the accuracy of the data included in this document, and accept no responsibility for any consequence of their use. By making any designation or reference to a particular territory or geographical area, or by using the term "country" in this document, ADB does not intend to make any judgments as to the legal or other status of any territory or area.



GOVERNMENT OF PAKISTAN

عزت نفس - باختیار - BISP - مقصد حیات

**BENAZIR INCOME
SUPPORT PROGRAMME**





BISP: A SOCIAL SAFETY NET

Social Safety Nets

Social Safety Nets are programs, which protect a person or household against either a chronic incapacity to work, economic shocks or catastrophic expenditure risks.

SSN are non-contributory transfers with following objectives:

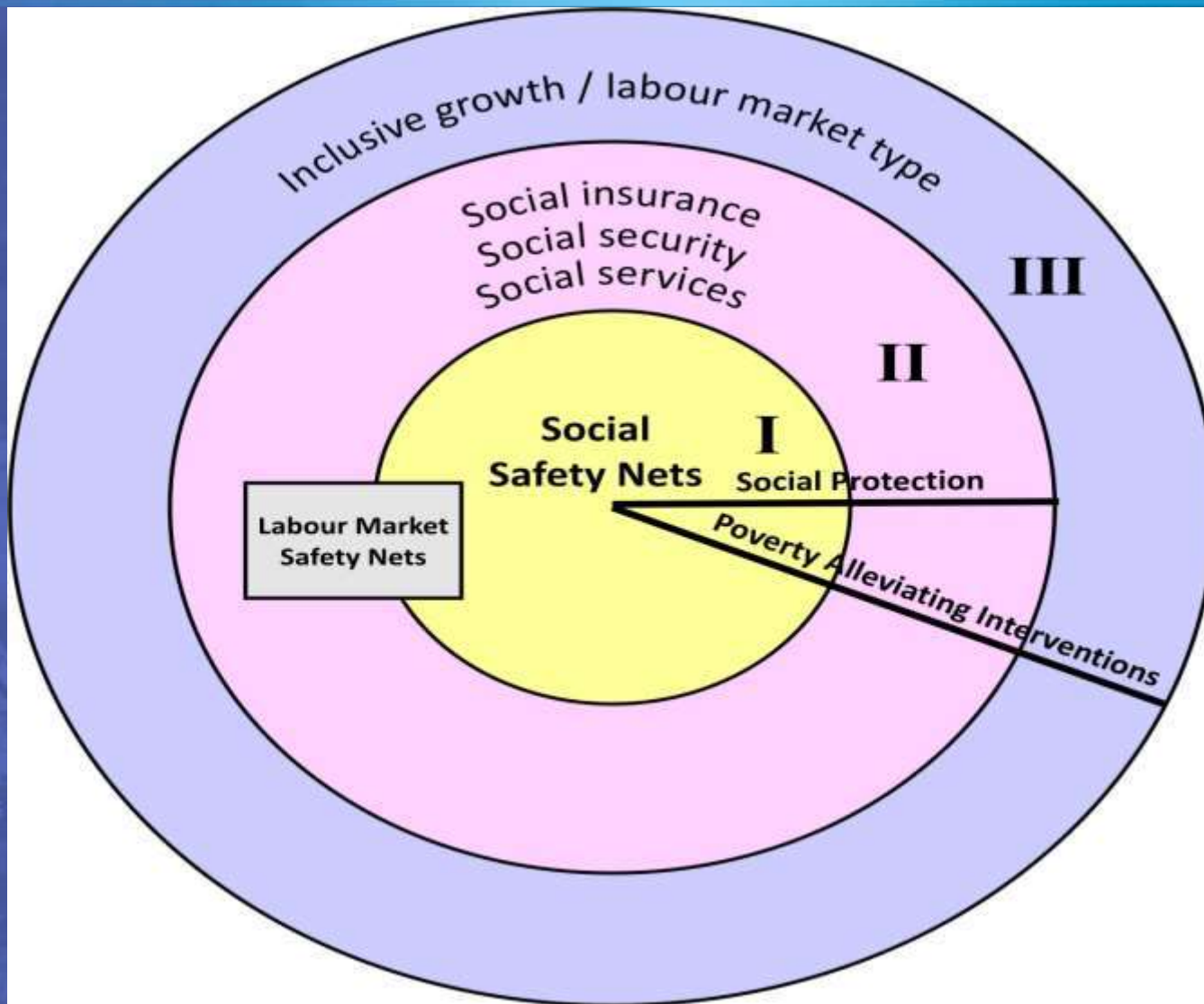
- Redistribute income to the poorest and most vulnerable
- Enable households to make productive investments in their future
- Help households to manage risk, at least counteracting harmful coping strategies
- Allow governments to make choices that support efficiency and growth

TYPES OF SAFETY NET

Safety net transfers include:

- Unconditional Cash transfers (UCT)
- Food-based programs (food stamps, vouchers, coupons etc)
- In-kind transfers such as school supplies and uniforms
- Conditional cash transfers (CCT)
- Price subsidies for food, electricity, or public transport
- Fee waivers and exemptions for health care, schooling and utilities

Social Safety Nets & Social Protection



INGREDIENTS OF A SAFETY NET

Selecting beneficiaries (Targeting)

- Objective
- Scientific

Delivery of benefit (Payments)

- Transparent
- Efficient

Monitoring of entire process (M&E)

- Continuous
- Effective

BISP - INTRODUCTION

- BISP, a statutory body established under an Act of Parliament – BISP Act 2010
- First largest, methodical & transparent social safety net
- Nationwide presence: 2024 employees
- Maintains National Socio-Economic Registry: Latest, scientific, reliable and extensive database of socio-economic status of the population
- Technology based operations

ESTABLISHMENT & MANAGEMENT

Chief Patron &
Executive Patron

BISP
Board

Council

HQ

Chairman

Secretary (HQ)

Regional Offices (6)

Divisional Offices (35)
(inclusive AJK & GB)

Tehsil/Sub-divisional Offices (415)

BISP INITIATIVES

Core Initiative

- Unconditional Cash Transfers

Complementary Initiatives/programs

- Conditional Cash Transfers (Waseela e Taleem)
 - Vocational & Technical Training (Waseela e Rozgar)
 - Micro-finance (Waseela e Haq)
 - Health Insurance
 - Life Insurance
- (Waseela e Sehet)

BISP OPERATIONS

Programme Key features:

**Scientific
Targeting**

**PMT based Poverty Scorecard
Survey (Phase I & II)**

Verification

**Through State of the Art NADRA
Database**

Payments

**Post Office & Branchless Banking: Smart
Card/ Mobile Banking/Debit Cards**

**Grievance
Redressal**

**Web based management
information system.**



Selection of Beneficiaries

TARGETING

TARGETING PHASE-I

Targeting through Parliamentarian

- 8000 forms were given to each MNA/Senator
- 1000 forms were given to each MPA
- 4.2 million filled form received from parliamentarians
- Screening criteria was developed
- After screening by NADRA 2.24 million forms were accepted
- Phase-I Targeting stopped on 1st April 2009
- Payments to Phase-I ended on 30th June 2011
- Almost Rs. 64.3 billion disbursed amongst Phase-I beneficiaries

WHAT IS PMT ?

- Proxy means tests (PMT) is a targeting method by which a score for applicant households is generated based on easy-to-observe household characteristics, such as the location and quality of the household's dwelling, ownership of durable goods, demographic structure, education, and so on.
- The indicators used in calculating this score and their weights are derived from statistical analysis of data from detailed household surveys (PSLM)

REASONS FOR PMT BASED SURVEY

- PMT requires less information than true means testing
- It is scientific and objective
- The formulae used usually rely on indicators that are fairly stable
- But PMT can be insensitive to quick changes in household welfare status

CALCULATION OF PMT SCORE

PMT score calculated by considering the following:

- ✓ Education level of the household
- ✓ Quantity of rooms correlates with number of people living
- ✓ Number of dependent living in household (less than 18 and more than 65 years)
- ✓ Type of toilet is used in the household
- ✓ Electronic Appliances
- ✓ Livestock
- ✓ Cooking Appliances
- ✓ Vehicle ownership
- ✓ Land owned by Household

TARGETING PHASE-II

Targeting through Poverty Scorecard Survey

- PMT based questionnaire containing 43 questions was designed in Urdu in collaboration with the World Bank
- PMT score of 16.17 was set as cut off point
- Pilot launched in 16 districts
- Representation of all geographical areas in Pilot phase
- National rollout of survey launched in 2011
- Partner Organizations hired through open tender competition for carrying out survey

Contd...

- Survey done through: RSPN, PCO, PPAF, AHLN, AASR and FINCON
- Data entry, verification & PMT calculation done by NADRA
- Door to door survey of entire country
- 27 M HHs & 155 M population surveyed
- GPS reading of almost all HHs obtained
- More than 7.7 million families identified as eligible
- The largest and most reliable national registry of socio-economic status of the all households

THIRD PARTY EVALUATIONS

- Rigorous evaluations built in the design of BISP
- Evaluations done by national & international independent organizations
- Spot Check & Process Evaluation to test the coverage and quality of survey
- Third party evaluation results very encouraging:
 - Survey coverage (87.8%)
 - Difference in Poverty Score (1.82%)
 - Processes being followed (85%)

Contd...

- **Results of Baseline study show that BISP beneficiary families have:**
 - Large family size
 - High dependency ratio
 - Low educational attainment
 - Suffering more from illness
- **Their children are:**
 - Mostly out of school (almost 70%)
 - Malnourished
 - 43% stunted
 - 15% wasted
 - 35% underweight

REGION WISE BENEFICIARIES

Region	Active Beneficiaries	Pending	Total
AJK	104,761	17103	121,864
Baluchistan	234,419	214,816	449,235
Islamabad /FATA	163,594	78,255	241,849
Gilgit Baltistan	46,594	7821	54,415
KPK	1,135,303	269,735	1,405,038
Punjab	2,026,573	761,783	2,788,356
Sindh	1,886,931	838,678	2,725,609
Grand Total	5,598,175	2,188,191	7,786,366

UNCONDITIONAL CASH TRANSFERS

- Cash grant increased from \$.10 to \$. 12 w.e.f 1st July 2013 and to \$. 15 w.e.f. 1st July 2014
- Current status summary is as following:

Identified Eligible	Active with CNIC	Pending	Receiving Payments
Numbers in million			
7.7	5.6	2.1	5.2

GRIEVANCE REDRESSAL THROUGH CMS

- BISP launched Case Management System (CMS) in 2102
- CMS operational at all established Tehsil & Divisional offices
- Provides uniform solution to beneficiaries' complaints
- Designed to redresses 25 types of complaints
- These complaints include: updates, appeals, payment and quality of service related issues
- Complaint resolved within 48 hrs
- Outcome communicated to beneficiary through intimation letter

TYPES OF UPDATES THROUGH CMS

- CNIC
- Marital status
- Gender
- Age
- Address & contact number
- Duplicate CNIC (one CNIC appearing in more than one form)
- CNIC, marital status, gender and age are updated from NADRA.



Delivery of Benefits

PAYMENTS

CASH GRANTS PAYMENTS SYSTEM

BISP has two Cash Grants disbursement mechanisms:

- Pakistan Post (Money Orders)
- Alternative Payment Mechanisms

RATIONALE FOR CHOOSING PAKISTAN POST

- Pakistan Post out reach across the Country
- Pakistan Post doorstep delivery Process (No Traveling Cost by BISP beneficiaries)
- Easy receipt of Cash by BISP Beneficiaries at their doors.
- BISP Beneficiaries familiarity with Money Order system.

REASONS FOR SHIFTING TO APM

- Rigid manual transaction system of Pak Post hard to integrate with BISPs Systems/programs
- Slow Money Order delivery process of Pak Post
- Slow reconciliation process between BISP & Pak Post
- Complicated/slow complaints redressal system
- No payment transactions visibility
- BISP little control over payments transactions
- Transparency a big Challenge

PRESENT PAYMENT SUMMARY

- Pakistan Post:
 - 297,000 beneficiaries in 19 districts
- Smart Cards:
 - 173,000 beneficiaries in 4 districts
- Mobile Phone Banking:
 - 132,000 beneficiaries in 5 districts
- Debit Cards:
 - 4.9 million beneficiaries in 120 districts

TECHNOLOGY BASED PAYMENTS

- Initially payments were made through Pakistan Post
- BISP has gradually shifted to technology based payment mechanism
- More than 93% of payments are made through electronic instruments
- Initially amount of grant was Rs.3000, which was increased from July 2013 to Rs 3600 and further increased from July 2014 to Rs.4500 (\$45)
- Total unconditional cash grant disbursement of Rs 358 Billion (\$3.5 B)
- Target is to reach to 5.3 M families by the end of FY 2015/16

BIOMETRIC BASED SOLUTIONS

- Reasons for shifting to Biometric Based Solutions
 - Middleman culture
 - Exploitation of beneficiaries at ATMs
 - Low literacy levels to comprehend complex verification processes
 - Biometric provides real-time verification for card activation and payment
- Biometric based payment is being tested in Larkana District
- Biometric based debit card replacement is being implemented in selection of districts
- New banking model to incorporate biometric based solutions

TOTAL UCT PAYMENTS

Fiscal Year	PHASE – I		PHASE - II		Total Payments
	No of Beneficiaries	Amount Disbursed	No of Beneficiaries	Amount Disbursed	
2008/2009	1.76 M	15.81 B	-	-	15.81 B
2009/2010	2.23 M	28.55 B	341,083	3.39 B	31.94 B
2010/2011	1.95 M	19.12 B	1.14 M	10.84 B	29.96 B
2011/2012	61,501	653.75 M	3.62 M	40.35 B	41.00 B
2012/2013	16,020	162.44 M	3.72 M	42.74 B	42.90 B
2013/2014	5,433	78.23 M	4.63 M	65.00 B	65.08 B
2014/2015	5,432	94.73 M	5.04 M	88.51 B	88.60 B
2015/2016			5.2 M	22 B	43 B
TOTAL		64.46 B		291.83 B	358.29 B

CONDITIONAL CASH TRANSFER FOR EDUCATION

Objective

- To enrol and retain 3 million children (Age Group: 5 to 12 years) of BISP beneficiary families in primary schools

Programme Entry Criteria

- BISP beneficiary Family
- Children of 5 to 12 years
- Support both for in school & out of school children

Beneficiary family/child Responsibilities

- Admit out of school children in Primary education
- Ensure at least 70% quarterly attendance of her child in school

Programme Benefit

- Rs 250 per child per month (paid quarterly)

Penalties on non-compliance

- Stoppage of benefit amount on 2nd quarterly default
- Exit from CCT on 3rd consecutive quarterly default

CONDITIONAL CASH TRANSFER FOR EDUCATION

➤ **Test Phase:**

- 32,980 children in 5 districts
- First payment of Rs.84 million released

➤ **Extended Phase:**


- 1 million children in 27 new districts

➤ Design revised in the light of test phase with focus on:

- supply assessment,
- social mobilization,
- improved enrollment & registration

• **Current Status**

- 1.3 million registered
- 850,000 enrolled
- Rs.650 million disbursed



GRADUATION INITIATIVES

CONCEPT OF GRADUATION

Providing opportunities to the beneficiary families to start earning their livelihood and move out of poverty on sustainable basis

WASEELA-E-SEHET

(Health & Life Insurance)

Health Insurance

- Health and Accident insurance cover provided to all members of beneficiary's families
- Maximum benefit cap of Rs.25,000 per family per year
- Pilot launched in one district; more than 58,000 families enrolled
- Initiative capped

Life Insurance

- Life of the bread earner of the beneficiary's family insured against Rs,100,000
- 4.1 million families provided life insurance.
- Claims:23,000 Paid: 15,500

WASEELA-E-HAQ (Micro-Finance)

- Long-term interest-free financial assistance (returnable in 15 years) of Rs.300,000, along with basic training & counseling, for randomly selected beneficiaries to establish small businesses
- 34,318 eligible beneficiaries in 41 draws
- Rs. 2.6 billion disbursed to 16,119 beneficiaries
- 9193 beneficiaries started their own businesses
- Initiative capped

WASEELA-E-ROZGAR

(Technical & Vocational Education & Training)

- Free of cost vocational training to one member/family, between the age of 18 to 45 years
- Trainees provided Rs.6000 stipend on the basis of 80% attendance
- Duration of offered trainings 4 and 6 months
- Training in public and private sector institutions in 52 different trades
- More than 57,000 students trained at the cost of Rs.2.23 billion
- Initiative capped.

EMERGENCY RELIEF PACKAGE

Nature of Emergency	No. of Beneficiary Families	Benefits Disbursed (Rs)
Floods of 2011	953,783	1.90 B
Floods of 2010	1,122,478	4.48 B
IDPs	318,126	3.82 B
IDPs	3,965	28.0 M
Bomb blasts	2,725	71.0 M
Earthquake	3,729	71.0 M
Famine (Tharparkar)	51,321	328 M
Total		Rs.10.69 B

IMPACT IN GENERAL

- Women empowerment through citizenship (104% increase in CNIC registration)
- Greater role of women in financial decision making
- Women beneficiaries were able to decide on the use of the BISP cash transfer
- Studies show that most of the money is spent on food, school supplies, and clothing
- BISP's families are able to increase (over 80%) their monthly expenditure on food items

IMPACT EVALUATIONS

- Findings of third party impact evaluations are as follows:
 - Evaluation by Mott MacDonald
 - 65% satisfied with program and its design
 - 90% women feel they have increased importance in family
 - 73% are more involved in decision-making
 - 87% feel they have more self-confidence
 - Evaluation by Oxford Policy Management
 - Increase of Rs. 318 in per adult monthly consumption expenditure
 - Increase of Rs. 50 in per adult equivalent health expenditure
 - Reduced malnutrition in girls (0-59 months) as measured by wasting
 - 64% women have full control over cash received
 - Increase in proportion of men who are self-employed

DONORS' SUPPORT

Lending Agency	Category	Purpose	Amount (in million)	Status
World Bank	Loan	TA for Poverty Survey	\$ 60	Completed
World Bank	Loan	UCT & CCT	\$ 150	10 of 19 DLIs achieved; \$61M received
DFID	Grant	UCT & CCT	£ 300 (21 + 279)	10 of 19 DLIs achieved; \$ 94M received
USAID	Grant	UCT Payments	\$ 160 (85+75)	Disbursed
ADB –AETP II	Loan	UCT Payments	\$ 150	Disbursed
ADB - SPDP	Loan	UCT, WeR & WeS	\$ 430	Yet to become effective

STRENGTHS

- National socio-economic registry of 27 million HHs
- Information & data sharing
- Technology based payments
- Computerized Case Management for Targeting
- Public and donor support

WEAKNESSES & CHALLENGES

- Development of a dynamic inclusion and exclusion database
- Consolidate partnership with the provinces for better integration of federal and provincial social protection programs
- Further refinement of graduation programs
- Facilitate Government in using BISP Registry for provision of targeted subsidies and elimination of non-targeted subsidies.
- Weak interface at grass root level- social mobilization
- Need for institutional and legal review & nomenclature related challenges

WAY FORWARD

- Ascertaining role of BISP in overall social protection regime – addressing fragmentation of social protection sector
- Review of the legal framework and mandate of the Programme
- Institutional review to enhance efficiency of the Programme
- Partnership with provinces – post 18th Amendment imperatives
- Design review of graduation programs and developing a dynamic inclusion and exclusion database
- Incorporating grass root level social mobilization

FUTURE PLANS

- Up-dation of National Socio-economic Registry
 - Self Registration Approach
 - Universal Targeting Approach
- Hiring of new payment agencies
 - Bio-metric based payments
 - Funds Pull strategy
- Graduation through collaboration
 - Health Insurance, Micro-finance through PM's Programs
 - Provincial collaboration
 - Collaboration with NGOs, INGOs, Corporate Sector
- Information driven management
 - Dashboards
 - Payment Verification Interface

Benazir Income Support Programme

Thank You

‘F’ Block, Pak Secretariat, Islamabad, Pakistan
www.bisp.gov.pk



GOVERNMENT OF PAKISTAN

عزت نفس - باختیار - BISP - مقصد حیات

贝·布托收入支持计划





BISP: 一个社会安全网

社会安全网

社会安全网（SSN）是一些保护个人或家庭抵御丧失工作能力、经济冲击或巨大支出等风险的项目。

SSN 作为非供款性的转移项目具有以下目标：

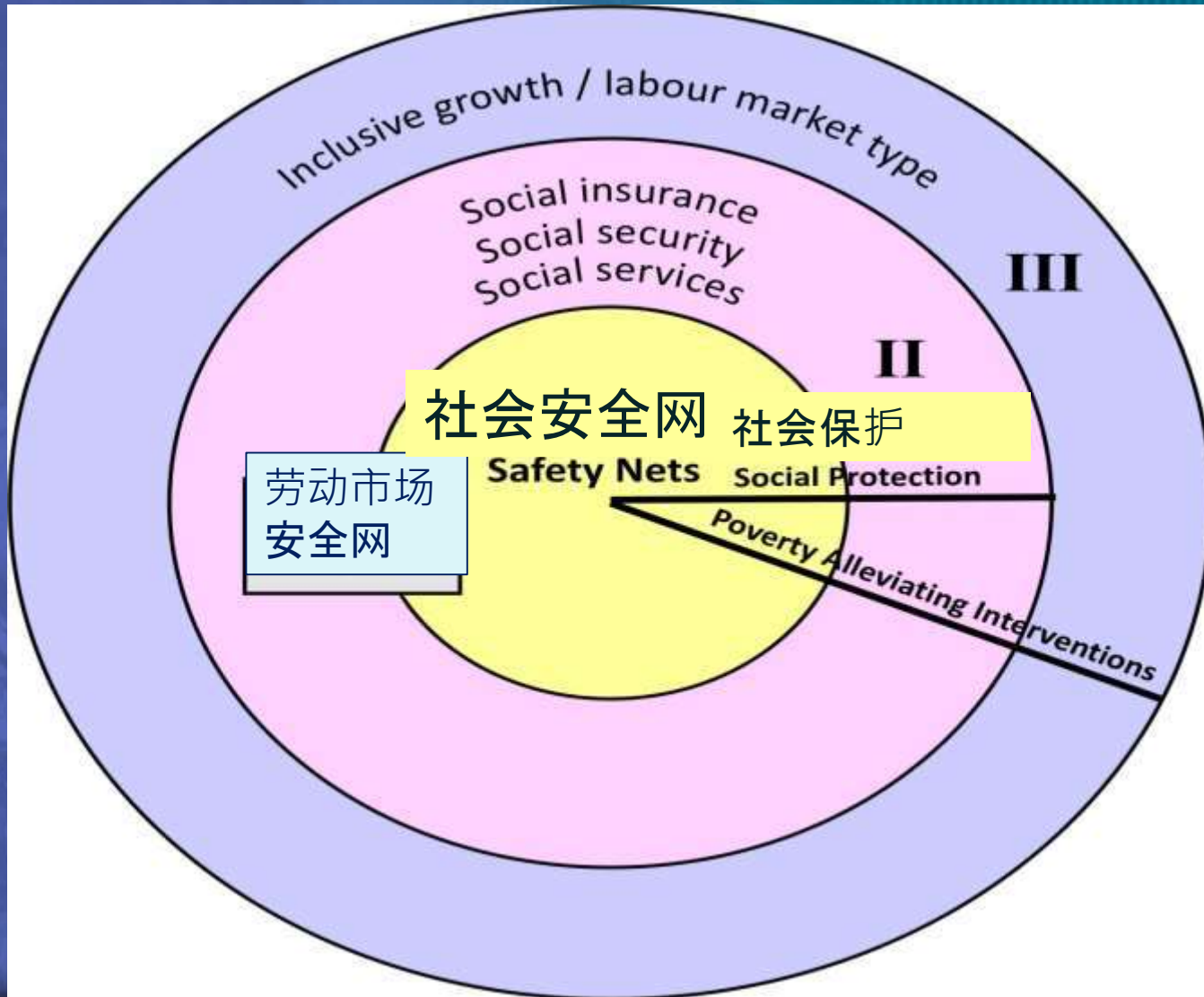
- 对最贫困与最弱势群体的收入再分配
- 使家庭能够为他们的未来做出生产性投资
- 帮助家庭管理风险，提供风险抵消的应对策略
- 允许政府做出支持效率与增长的选择

社会安全网的种类

安全网转移项目包括:

- 无条件现金转移(UCT)
- 食物转移项目 (食品券, 抵用券, 优惠券等)
- 实物转移, 如学习用品与校服
- 有条件现金转移(CCT)
- 食物、电或公共交通的价格补贴
- 医疗服务、教育及公共设施的社会转让与豁免

社会安全网& 社会保护

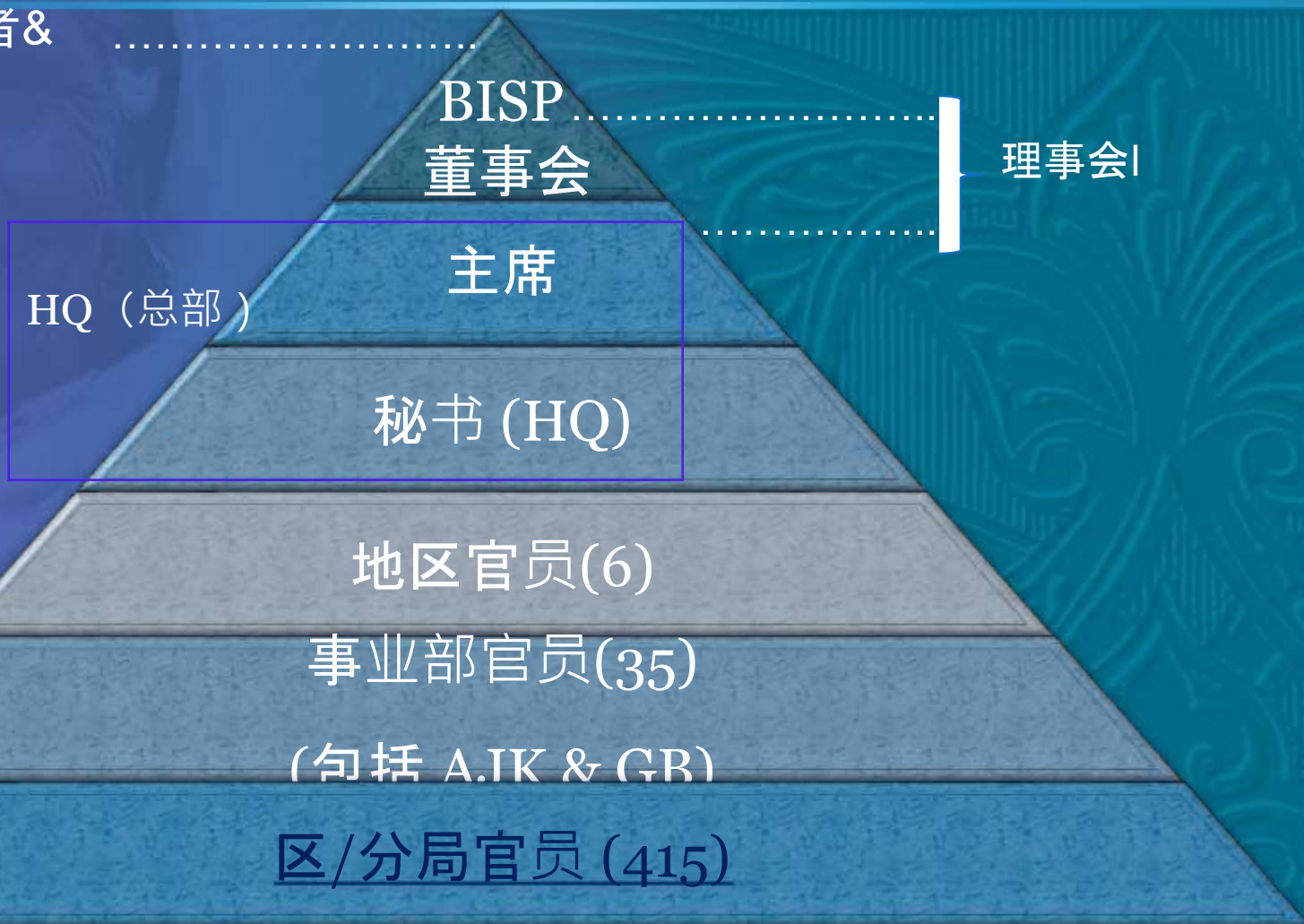


BISP – 介绍

- BISP, 是根据议会法案—BISP 法案 2010—建立的法定机构
- 首个大型的、系统性的、透明的社会安全网
- 在全国建立：2024 位雇员
- 国家社会经济登记：
- 最新的、科学化的、可信赖的、大范围的人口社会经济状况数据库
- 技术化运营

建立 & 管理

主要支持者&
执行人





BISP: 社会安全网

BISP措施

核心措施

- 无条件现金转移

互补性措施/项目

- 条件性现金转移(Waseela e Taleem)
 - 职业技术培训(Waseela e Rozgar)
 - 微观-资金 (Waseela e Haq)
 - 医疗保险
 - 人身保险
- (Waseela e Sehet)

BISP 操作

方案主要特点:

科学定位

基于PMT 的贫困积分卡调查(Phase I & II)

核查

各州NADRA数据库

支付

邮局和银行网点：智能卡/借记卡/手机银行

合理调整

基于网络的管理信息系统。

The background of the slide features a blue-tinted image. On the left, a woman wearing a white headscarf is smiling. On the right, there is a large, intricate, light-colored floral or paisley pattern. At the bottom left, a smaller, semi-transparent image shows a group of people, including a woman in the foreground.

目标定位

受益人的选择

目标定位第一阶段

通过国会议员进行目标定位

- 给每个MNA /参议员8000 张表格
- 给每个MPA1000 张表格
- 从国会议员那里收到420万张填好的表格
- 筛选标准的制定
- 在NADRA数据库筛选后， 224万张表格被认定为合理
- 目标第一步在2009年4月1日截止
- 在2011年6月30日， 向第一期的支付结束
- 向第一期受益者支付约64.3亿卢比

什么是PMT？

- 代理家计调查 (PMT) 是一种目标定位方法，通过一些容易观测到的家庭的特点来生成申请救助家庭的得分，如家庭住所的位置和住房质量，耐用物品的所有权，人口结构，教育等方面的得分。
- 计算得分的指标及其权重来源于对详细住户调查(PSLM)的数据的统计分析

基于调查的PMT更加优越的原因

- 和真正意义上的家计调查相比，PMT需要的信息更少
- 科学、客观
- 所用的公式通常依赖于与相对稳定的指标
- 但是PMT对家庭福利状况的快速变化不敏感

PMT 得分的计算

计算PMT得分要考虑以下因素：

- ✓ 家庭的受教育程度
- ✓ 与人口数相关的房间数量
- ✓ 家庭中需要抚养和赡养的人口数量(小于18岁和 大于65 岁)
- ✓ 家庭中使用的卫生间类型
- ✓ 电器
- ✓ 牲畜
- ✓ 烹饪工具
- ✓ 车辆所有权
- ✓ 家庭拥有的土地

目标定位

通过贫困得分卡调查进行目标定位

- PMT 基于包含43个问题的问卷，该问卷与世界银行合作，并在 巴基斯坦设计
- PMT 得分16.17 是分界点
- 在16个地区进行试点
- 在试点阶段，所有地理区域代表
- 国家调查在2011年首次展示
- 通过公开招标方式聘请合作伙伴进行调查

- 通过 RSPN, PCO, PPAF, AHLN, AASR和FINCON所做的调查
- 由NADRA所做的数据登记、核实 以及PMT 计算
- 全国挨家挨户的调查
- 对2700万 家庭 （ 1.55 亿人口） 进行了调查
- 所获得的几乎所有家庭的GPS阅读
- 被确认为具有资格的超过770万的家庭
- 关于所有家庭社会经济状况的最大和最可靠的国家登记

第三方评估

- 建立在BISP设计基础上的严格评估
- 由国家和国际独立组织实施的评估
- 现场核实以及过程评估来检测覆盖面和调查的质量
- 第三方评估结果很支持：
 - 调查覆盖面 (87.8%)
 - 贫困得分差异(1.82%)
 - 遵循的程序 (85%)

续

- 基本线研究结果显示 **BISP** 受益家庭具有：
 - 大型的家庭规模
 - 高依赖比率
 - 低教育水平
 - 遭受更多疾病风险
- 他们的孩子是：
 - 大部分辍学 (几乎 70%)
 - 营养不良
 - 43% 发育不良
 - 15% 颓废
 - 35% 体重不足

地区受益者

地区	受益者	等待者	总计
克什米尔	104,761	17103	121,864
俾路支	234,419	214,816	449,235
伊斯兰堡/FATA	163,594	78,255	241,849
吉尔吉特-巴尔 蒂斯坦	46,594	7821	54,415
KPK	1,135,303	269,735	1,405,038
旁遮普	2,026,573	761,783	2,788,356
信德省	1,886,931	838,678	2,725,609
总量	5,598,175	2,188,191	7,786,366

无条件的现金转移

- 2014从2013年7月1号起，现金授予额从10美元增加到12美元；2014年7月1号起，现金授予额增加到15美元。
- 当前的总结情况如下：

确认具备资格者	CNIC 受益者	等待者	接收给付者
单位：百万			
7.7	5.6	2.1	5.2

通过案例管理系统进行投述赔偿

- BISP在2012年创建了案例管理系统 (CMS)
- CMS 在所有区所建立的办事机构运行
- 对受益者的投诉提供统一的解决方案
- 对25种类型的投诉进行赔偿
- 这些投诉包括: 相关事务的更新、上诉、给付和服务质量
- 投诉在48小时之内解决
- 结果通过告知信来通知受益者

通过案例管理系统的更新类型

- 信息化的全国确认卡
- 婚姻状况
- 性别
- 年龄
- 地址和联系电话
- 信息化的全国确认卡的复制品（不仅仅以一种形式出现的信息化的全国确认卡）
- 信息化的全国确认卡，婚姻状况，性别和年龄通过国家数据库及登记管理局进行更新。



待遇发放

给付

现金补偿制度

BISP有两项现金拨付机制：

- 巴基斯坦邮政 (汇票)
- 代付机制

选择巴基斯坦邮政的原因

- 覆盖全国
- 送递上门（无个需受益人支付交通费用）
- 接收简单
- 受益人熟悉该方式

换为APM机制的理由

- 邮政系统的刚性交易系统难以与BISPs系统实现一体化
- 投递慢
- BISP和邮政沟通慢
- 应对投诉的反应机制缓慢
- 不公开
- BISP 对支付过程的控制弱
- 透明性差

对支付系统的总结

- 巴基斯坦邮政：
 - 19个地区的297,000 受益人
- 智能卡：
 - 4个地区的173,000 受益人
- 手机银行：
 - 5个地区的132,000 受益人
- 借记卡：
 - 120个4.9 million 受益人

科技应用

- 最初通过邮政支付
- BISP逐步转变为基于科技运用的支付机制
- 93%以上的支付通过电子形式实现
- 最初补助金额为3000卢比，2013年7月提高到3600卢比，2014年7月提高到4500卢比(\$45)
- 无条件现金救助项目支出总额达3580亿卢比(\$3.5 B)
- 预计到FY 2015/16覆盖530万家庭

基于生物识别的解决方案

- 原因

- 中间人文化
- 向受益人普及ATM的使用
- 文化水平低，难以理解复杂核实程序
- 生物识别提供实时核查、激活卡及支付支持

- 基于生物识别的支付系统正在 Larkana 实验
- 基于生物识别技术的信用卡替换工作正在部分地区施行
- 实行新的银行模式

总支出

财政年	阶段1		阶段 2		总指出
	受益人数	支出金额	受益人数	支出金额	
2008/2009	1.76 M	15.81 B	-	-	15.81 B
2009/2010	2.23 M	28.55 B	341,083	3.39 B	31.94 B
2010/2011	1.95 M	19.12 B	1.14 M	10.84 B	29.96 B
2011/2012	61,501	653.75 M	3.62 M	40.35 B	41.00 B
2012/2013	16,020	162.44 M	3.72 M	42.74 B	42.90 B
2013/2014	5,433	78.23 M	4.63 M	65.00 B	65.08 B
2014/2015	5,432	94.73 M	5.04 M	88.51 B	88.60 B
2015/2016			5.2 M	22 B	43 B
合计		64.46 B		291.83 B	358.29 B

教育条件性转移支付

目标

- 涵盖 BISP受益家庭中上小学的3 00万 儿童 (年龄: 5 到 12 岁)

参加条件

- BISP 受益家庭
- 5 to 12 岁的儿童
- 在校儿童和非在校儿童

受益家庭/儿童责任

- 允许非在校儿童接受初级教育
- 保证70%的入学率

收益：

- 每个儿童250卢比/月（按季度给付）

违规处罚

- 连续两个季度违规停止支付
- 连续三个季度违规从CCT 中清退

对教育的条件性现金转移支付

- 实验阶段：
 - 5个地区的32,980 名儿童
 - 首次支付 84 00万卢比
- 推广阶段：
 - 27个新地区的1 00万名儿童
- 针对试验阶段的矫正：
 - 支付评估
 - 社会动员
 - 加强登记和注册
- 现状
 - 13 0万登记人数
 - 850,000 注册
 - 已支付6.5亿卢比

退出机制

退出机制的概念

为受益家庭提供机会使他们在可持续的基础上维持生计并脱贫

健康与生命保险

健康保险

- 健康和意外险覆盖了受益者家庭的所有成员
- 每个家庭每年最多可获得25,000卢比
- 在一试点地区，超过58,000户家庭参加了该保险
- 提倡封顶

生命保险

- 为受益家庭的主要劳动力提供100,000卢比的保险
- 为4,100,000家庭提供生命保险
- 索赔额:23,000 支付额: 15,500

小额贷款

- 随机挑选一些受益者，为他们提供300,000卢比的长期无息贷款（15年偿付期）和基本培训与辅导，使他们创立小企业
- 41个地区有34,318名合格受益者
- 向16,119名受益者支付2,600,000卢比
- 受益者建立了自己的事业
- 提倡封顶

职业技术教育与培训

- 为18-45岁的成员或家庭提供免费的职业培训
- 在80%出勤率的基础上为学院提供6,000卢比的奖学金
- 培训长达4—6个月
- 公共和私人机构提供52个不同行业的培训
- 超过57,000名学员接受培训，花费2,230,000卢比
- 提倡封顶

救急难的举措

急难性质	受益家庭数	支付额 (卢比)
2011年洪水	953,783	1.90 (十亿)
2010年洪水	1,122,478	4.48 (十亿)
无家可归	318,126	3.82 (十亿)
无家可归	3,965	28.0 (百万)
炸弹爆炸	2,725	71.0 (百万)
地震	3,729	71.0 (百万)
饥荒	51,321	328 (百万)
总计		10.69 (十亿)

影响

- 通过公民权赋权于女性（在CNIC的注册增加了104%）
- 女性在经济决策中的地位上升
- 女性受益者能够决定BISP现金转移的使用
- 研究表明，大部分资金都花在食品，学习用品和衣服上
- BISP家庭每月在食物上的支出增加了超过80%

效果评估

- 第三方影响评估:

- 茂特咨询公司

- 65%对程序和设计感到满意
 - 90%妇女认为她们在家庭中的重要性日益增加
 - 73%更倾向于参与决策
 - 87%的人感觉有更多的自信

- 牛津政策管理

- 每位成人每月消费支出增加318卢比
 - 与医疗支出同步，每位成人增加50卢比
 - 若女孩营养不良（0-59个月）则被是视为资源浪费
 - 64%名妇女能自主支配现金
 - 增加自雇男性的比例

捐助者的支持

贷款机构	分类	目的	数目 (百万)	状态
世界银行	贷款	TA用于贫困调查	\$ 60	完成
世界银行	贷款	UCT & CCT	\$ 150	10 of 19 DLIs achieved; \$61M received
英国国际发展署	补助金	UCT & CCT	£ 300 (21 + 279)	10 of 19 DLIs achieved; \$ 94M received
美国国际开发署	补助金	UCT 支付	\$ 160 (85+75)	已支付
ADB –AETP II	贷款	UCT 支付	\$ 150	已支付
ADB - SPDP	贷款	UCT, WeR & WeS	\$ 430	尚未生效

优势

- 2700万HHS注册
- 信息与数据共享
- 以技术为基础的支付方式
- 目标定位的信息化管理
- 公众和捐助者支持

不足和挑战

- 动态更新包括数据库的进入和清除
- 巩固各省间的合作伙伴关系，以更好地整合联邦和省的社会保护计划
- 进一步细化退出机制
- 促进政府使用BISP登记为目标群体提供补贴并提出非目标群体
- 对广大基层社会成员动员能力弱
- 需要制度和法律监督 以及相关挑战

发展方向

- 明确BISP在整体社会保护制度中的作用—解决碎片化社会保障部门
- 法律审查和项目执行
- 制度审查以提高效率
- 省与省之间的合作—第十八次修正案后的要求
- 退出机制的设计和动态数据库的开发
- 动员基层社会成员

未来计划

- 注册更新
 - 自注册方法
 - 一般目标定位方法
- 雇用新的支付机构
 - 生物识别支付系统
 - 资金拉动战略
- 退出机制
 - 医疗保险，通过 PM项目确定个人经济状况
 - 省级协作
 - 与NGOs, INGOs和企业协作
- 信息驱动管理
 - 信息指标
 - 支付审核

贝·布托收入支持计划

谢谢

巴基斯坦伊斯兰堡，巴基斯坦秘书处
www.bisp.gov.pk