

Maintains



Research supporting social
services to adapt to shocks

Options for making Pakistan's flagship national cash transfer programme shock-responsive

Research Report

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May 2020



About Maintains

Maintains aims to save lives and reduce suffering for people in developing countries affected by shocks such as pandemics, floods, droughts, and population displacement. This five-year programme, spanning 2018-2023, is building a strong evidence base on how health, education, nutrition, and social protection systems can respond more quickly, reliably, and effectively to changing needs during and after shocks, whilst also maintaining existing services. With evidence gathered from six focal countries—Bangladesh, Ethiopia, Kenya, Pakistan, Sierra Leone, and Uganda—Maintains is working to inform policy and practice globally. It also provides technical assistance to support practical implementation.

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List of abbreviations

ADB	Asian Development Bank
AJK	Azad Jammu and Kashmir
BISP	Benazir Income Support Programme
BVS	Biometric Verification System
CCI	Council of Common Interests
CCT	Conditional Cash Transfer
CDCP	Citizen Damage Compensation Programme
CFC	Citizen Facilitation Centre
CNIC	Computerised National Identity Card
DDM	District disaster management
DDMA	District disaster management authorities
DFID	Department For International Development
DRM	Disaster Risk Management
DRR	Disaster Risk Response
EAD	Economic Affairs Division
EOBI	Employees' Old-Age Benefit Institution
ESSI	Employees' Social Security Institution
ESSN	Emergency Social Safety Net
FATA	Federally Administered Tribal Areas
HSNP	Hunger Safety Net Programme (Kenya)
IDPs	Internally Displaced Persons
IGG	Income-Generating Grant
KII	Key Informant Interview
KPK	Khyber Pakhtunkhwa
LoC	Line of Control
Maintains	Maintaining Essential Services After Natural Disasters
MoU	Memorandum of Understanding

NADRA	National Database and Registration Authority
NCC	National Coordination Committee
NCOC	National Command and Control Centre
NDM Act	National Disaster Management Act
NDMA	National Disaster Management Authority
NDRP	National Disaster Response Plan
NFC	National Finance Committee
NGO	Non-governmental organisation
NSER	National Socio-Economic Registry
OPM	Oxford Policy Management
OSS	One-Stop Shop
PASS	Poverty Alleviation and Social Safety
PBM	Pakistan Bait-ul-Mal
PDMA	Provincial Disaster Management Authority
PMT	Proxy Means Test
POS	Point-of-Sale
PPAF	Pakistan Poverty Alleviation Fund
PSPA	Punjab Social Protection Authority
PWDs	Persons with disabilities
SAPM	Special Assistant to the Prime Minister
SMBR	Senior Member Board of Revenue
SOPs	Standard Operating Procedures
SUCCESS	Sindh Union Council and Community Economic Strengthening Support
UCBPRP	Union Council-Based Poverty Reduction Programme
UCT	Unconditional Cash Transfer
WFP	World Food Programme

1 Study objectives and programme background

The objective of this study is to explore the viability and potential mechanisms for making BISP, Pakistan's flagship national social protection programme, shock-responsive. Our study focuses on the BISP Unconditional Cash Transfer (UCT) only. We do not examine other programmes run under BISP such as the Conditional Cash Transfer for Education Waseela-e-Taleem, nor do we look at other Ehsaas programmes.

In using the term 'shock', we refer to covariate shocks such as natural disasters that affect entire communities (see Box 1). Routine social protection schemes support households during **idiosyncratic shocks**, such as loss of income, but they can also be mobilised to support entire communities during **covariate shocks** that affect several households at the same time, such as drought and floods. We distinguish between rapid-onset shocks and slow-onset shocks. Our study has been slightly modified from its inception to also include a discussion of the ongoing response to COVID-19.

Box 1: Most common shocks in Pakistan

Pakistan is prone to a variety of shocks because of its specific geography, climate, and demography. The most common shocks are floods, earthquakes, droughts, extreme temperatures, storms, landslides, avalanches, and epidemics, usually resulting in the substantial loss of life and property. Floods are most common, followed by earthquakes. The earthquake in Khyber Pakhtunkhwa (KPK) and Azad Jammu and Kashmir (AJK) in 2005 resulted in 73,338 deaths and damage amounting to almost PKR 208 billion. The super-floods of 2010 resulted in 1,985 deaths and damage to 1.6 million houses. Smaller-level floods are a common recurring phenomenon and occur almost every year. Less severe earthquakes are also frequent and have occurred in 2008, 2013, and 2015. Parts of Sindh and Balochistan have been suffering from chronic drought conditions in recent years. Economic shocks are also common, most notable being that of 2008 due to high food and fuel prices, and the current one in 2020 due to the COVID-19 pandemic.

Source: National Disaster Response Plan 2019, NDMA, Government of Pakistan

1.1 Objectives and use of the study

The objective of this study is to recommend how BISP can become more systematically involved in supporting a shock response in Pakistan. Our focus is on operational delivery of a response by one particular programme, i.e. BISP. This complements previous work on shock-responsive social protection in Pakistan carried out by Watson *et al.*, which gives a national overview over a number of programmes and recommends different types of shock responses without going into operational details.¹

Our study will describe what a shock response carried out by BISP would look like and what role different actors would play in it. Our key research question is:

¹Carol Watson *et al.*, 'Shock-Responsive Social Protection Systems Research. Case Study: Pakistan' (Oxford Policy Management, Oxford, UK., 2017).

What role can BISP play in shock responses? How could the institutional arrangements, delivery mechanisms, and coordination mechanisms adapt in order for the programme to play a role in shock response?

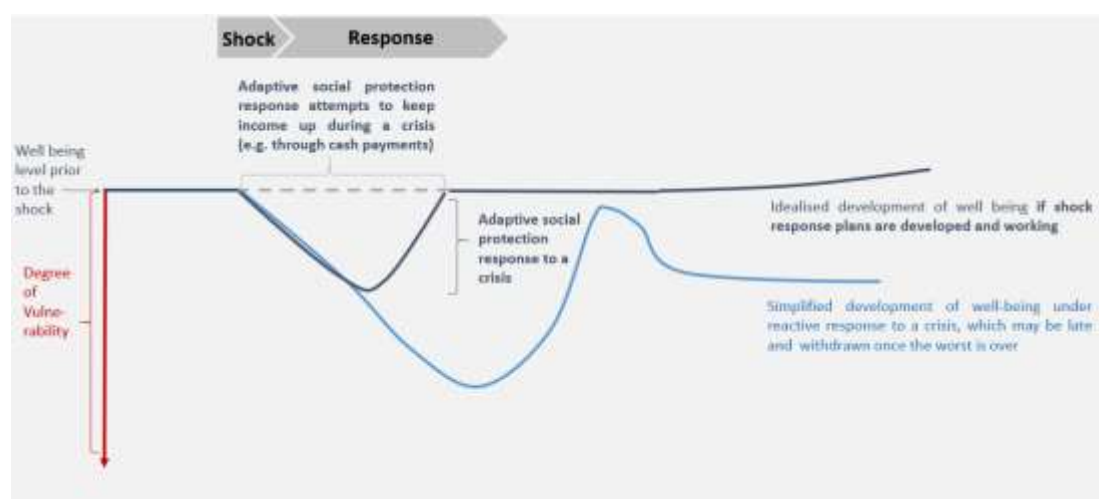
To best define a potential role for BISP in a shock response, it is necessary to take stock of existing shock response mechanisms outside BISP to identify the scope for joint responses and ensure that social protection delivery systems are not duplicated. The study will draw experiences from existing social protection programmes in Pakistan other than BISP.

Our ambition is to present useful and operationally relevant policy recommendations to DFID and BISP officials. Identifying clear recommendations for action is especially urgent considering the current COVID-19 crisis.

1.2 Social protection, disaster risk management and shock response

The welfare of populations affected by shocks is critical for social cohesion and human development perspectives of affected communities. There is overwhelming convincing evidence that social assistance can affect human welfare in a wide variety of dimensions, such as poverty, vulnerability, and inequality.² Shocks that affect a sizeable proportion of the population simultaneously, even if short-lived, can have long-term adverse life consequences. Enrolment into a social protection system during a shock helps keep negative impacts on people at a minimum level and to regain, as much as possible, a pre-shock development path. Social protection can help permanently limit the impacts of a crisis by keeping household income at a minimum level and thus avoiding negative coping mechanisms such as going into unsustainable levels of debt or taking children out of school (see Figure 1 for a stylised representation).

Figure 1: Stylised impact of a crisis with and without social protection



Source: OPM

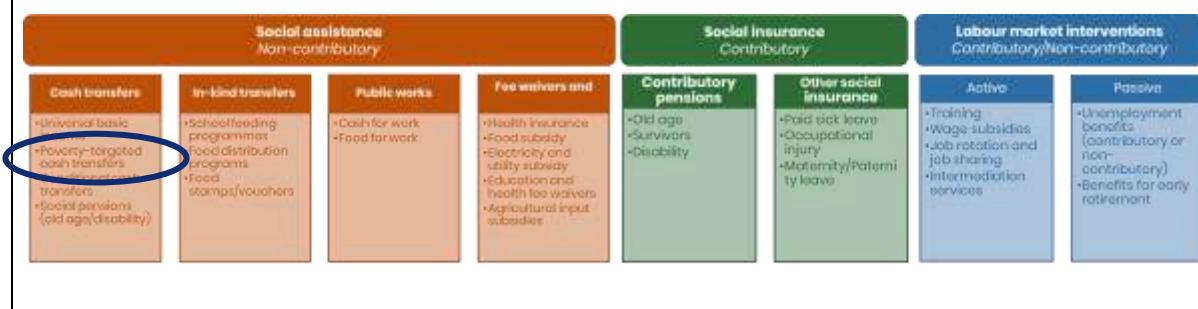
²Francesca Bastagli et al., 'Cash Transfers: What Does the Evidence Say?' (London UK: ODI, 2016); SPaN, 'Supporting Humanitarian and Development Outcomes through Common Programming: A Focus on Social Protection', EU Concept Paper, 2019.

The field of social protection includes a variety of tools; our focus is on unconditional cash transfers (see Box 2). Making social protection shock-responsive is an invitation to risk-inform an existing social protection system and to use the experience, capacity, and delivery mechanism of existing social protection systems in an emergency response.

Social protection systems are developed for routine provision objectives. But their administrative and delivery systems can potentially be used to mount a quick and large-scale response to shocks. This avoids setting up new response systems after a shock occurs, potentially leading to more as well as accelerated responses. Existing systems usually have large numbers of trained staff with knowledge of government systems and processes as well as awareness of the needs of beneficiaries. They will have tried and tested delivery systems and existing contracts with payment providers, which can be adapted and mobilised in an emergency.

Box 2: What is social protection?

Social safety nets include cash transfer programmes, in-kind and voucher transfer programmes, and public works, as well as safety nets plus productive safety net programmes. When governments provide social assistance to citizens in times of crises, we call that a shock response or an emergency national social assistance response. Social protection programmes are designed to protect households in a crisis against poverty, to prevent negative coping strategies, and improve resilience.



Source: Adapted from World Bank, 'The State of Social Safety Nets 2018' (Washington DC.)

Rather than developing an emergency relief programme from scratch, there is an opportunity to mobilise the experience, capacity, and delivery mechanisms of existing social protection systems in an emergency response. However, existing national systems can be overwhelmed in shocks if they are not prepared and resilient. **This note examines how BISP would or could act in a shock response.**

There are two dimensions to a national system's response to a covariate shock³:

First: Resilience – is the system able to meet additional demand without collapsing?

Second: Adaptation – can the various programmes and processes in the system adapt to meet changing contexts and different needs? Programme adaptations need to keep three core questions in mind:

³Valentina Barca and Michael Samson, 'How Can Social Protection Systems Respond to the Covid-19 Crisis?', 2020, <https://www.socialprotection.org/how-can-social-protection-systems-respond-covid-19-crisis>.

1. **Extend coverage:** Do more people need help, i.e. people that used to be fine before? This requires registering more people quickly, which brings operational challenges (more on that below).
2. **Comprehensiveness:** Have the needs of people changed and do they need additional services and programmes? This calls for the design of new programmes, or for improving the layering of existing programmes. For instance, if there is a list of school meal recipients, they may automatically be enrolled in a poverty-targeting programme.
3. **Adequacy:** Is the level of assistance sufficient given the changed circumstances? Operationally, this is the easiest to implement since it merely requires increasing the amount transferred to beneficiaries.

It is important to note that social protection does not have to cover all the needs of affected populations; however, it can work with other government and non-government actors and systems to offer a comprehensive set of services to fully meet the needs of households affected by shocks.

1.2.1 Shock-responsive social protection – Country experiences and strategies

Some countries have successfully used their national social protection systems to deliver a social protection response to a crisis. In what follows we describe five strategies⁴ that help achieve the objectives of higher coverage, more comprehensiveness, and better adequacy.

Vertical expansion



Increasing the value or duration of benefits for existing beneficiaries during a crisis is a common shock response. This could involve temporary top-ups on existing benefits; new components can also be added to existing programmes.

For example, in Argentina, in response to the flooding of 2015, the government gave additional benefits to beneficiaries of the child grant *Asignación Universal por Hijo*. Similarly, in Guatemala recipients of the conditional cash transfer *Bono Seguro*, who were declared as suffering from an emergency, received a top-up of up to 50% of their transfer.

During the current COVID-19 crisis, the Ecuadorian government has rolled out a top-up for existing beneficiaries, who are holders of the *Solidarity Card*. Singapore has added cash top-ups and food vouchers for senior citizens who are existing *Passion Card* holders. Trinidad and Tobago has topped up the benefits of three

⁴ All country examples, unless otherwise stated, and graphics below are taken from: Clare O'Brien *et al.*, 'Shock-Responsive Social Protection Systems Research: Synthesis Report' (Oxford, UK: Oxford Policy Management, 2018), http://www.opml.co.uk/sites/default/files/OPM_Synthesis_Report_Shock_Responsive_SP.pdf.

programmes: the Food Card, Public Assistance, and Disability Assistance. Meanwhile, Pakistan is paying an additional PKR 1,000 per month to existing BISP beneficiaries.

Horizontal expansion



Horizontal Expansion

Temporarily increase the number of recipients in an existing programme

Increasing the number of recipients of an existing social protection programme is also a common shock response, albeit one that is harder to implement. This involves temporarily including new beneficiaries from communities affected by the shock.

For example, in Kenya, the Hunger Safety Net Programme (HSNP) gives a cash transfer to 100,000 poor households. In 2013, registration and pre-enrolment of almost all other households in the participating counties took place. The accounts of these households are normally dormant, but some become eligible to receive payments from HSNP in the event of a drought, as measured by rainfall. During the current COVID-19 crisis, Jordan is enrolling an additional 25,000 households into its Takaful programme. In Pakistan, BISP is temporarily enrolling almost 7 million additional families into the Ehsaas Emergency Cash Programme, for the one-time payment of a PKR 12,000 grant as part of COVID-19 response.

Design tweaks



Design Tweaks

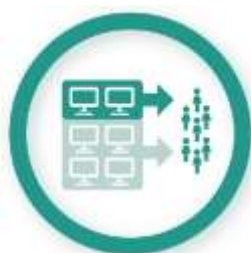
Adjusting the design of routine social protection interventions

Some countries chose to make small adjustments to the design of their routine social protection programmes. This involves, for example, allowing people to receive a cash transfer over the counter instead of on a bankcard, or to waive eligibility criteria and conditionalities.

For example, before Typhoon Haiyan in 2013 the Philippines passed a resolution that, in a state of emergency, conditions on cash transfer programmes would be waived for three months and the transfer would become temporarily unconditional. Similarly, in 2020, during the response to COVID-19, Austria has suspended the obligatory health check, a condition for health benefits. In addition, Romania and Costa Rica have relaxed attendance conditions on their education cash transfer and Italy waived all conditions on its poverty cash transfer programme⁵. As part of the COVID-19 response, the Ehsaas Emergency Programme has changed the BISP eligibility criteria: men as well as women can now be BISP beneficiaries and the poverty score eligibility threshold has been relaxed.

⁵Ugo Gentilini *et al.*, 'Social Protection and Jobs Responses to Covid-19: A Real-Time Review of Country Measures "Living Paper" Version 4' (World Bank, 10 April 2020), <http://www.ugogentilini.net/?p=830>.

Piggy-backing



Piggybacking
Use an existing programme's infrastructure

Some countries have used existing elements of a social protection programme to deliver a separate response. This could involve using a national database, an existing payment mechanism, or an existing capacity for an emergency programme.

For example, during the El Niño-induced drought in Lesotho in 2016, the UN Food and Agriculture Organization and Catholic Relief Services used the national Child Grant Programme's beneficiary list to distribute seeds, training, and vouchers. The government can also piggy-back on systems built by non-state actors. In Mali, the government used a humanitarian beneficiary database to build its social registry, while in Lebanon the government used the payment mechanism developed by the World Food Programme (WFP) to pay Syrian refugees to deliver funds to Lebanese beneficiaries of the National Poverty Targeting Programme.

Alignment



Alignment
Align with other current or planned interventions

Governments or humanitarian agencies may also choose to design new programmes or align new programmes with existing social protection programmes. This could involve the alignment of key programme elements, such as objectives, targeting method, or transfer value.

For example, in Mali the Jigisèmèjiri programme could not be rolled out in the north, since the region was not under government control during the 2012 crisis. A group of non-governmental organisations (NGOs) set up a cash transfer programme known as the Cadre Commun, with one of its aims being to provide a model for extending Jigisèmèjiri to the north once government control returned. In Turkey, the government and WFP agreed to align the transfer value of the humanitarian cash transfer to refugees to the transfer value given to Turkish citizens. During the current COVID-19 crisis, Pakistan has launched the Ehsaas Emergency Cash Programme.⁶ This is a new programme but uses all the structures and mechanisms of the routine BISP system.

Capacity considerations of existing programmes, including access to financing and infrastructure, are particularly important since they determine whether making an existing system shock-responsive will overwhelm it or whether the additional demands can be absorbed. O'Brien *et al.* provide a comprehensive list of more details on prerequisites, opportunities, and challenges for each of these response options⁷. When deciding whether and to what extent social protection should play a role in an emergency response, it is useful to keep in mind the following five guiding criteria⁸:

1. **Meeting needs:** The adaptation should deliver an equal or greater impact than alternative approaches.

⁶ See www.pass.gov.pk/Detail92a7fc95-647d-43bd-a86c-477897e596e2 accessed 22 April 2020

⁷ O'Brien *et al.*, 'Shock-Responsive Social Protection Systems Research: Synthesis Report'. See Table 1

⁸ O'Brien *et al.*

2. **Ensuring greater coverage:** The adaptation increases the number of people reached.
3. **Ensuring timeliness and predictability:** The adaptation will lead to quicker support to households compared to alternatives and can be delivered in a predictable manner.
4. **Eliminating duplication:** The programme adaptation will reduce the duplication of delivery systems and processes.
5. **Sustainability:** The adaptation leads to strengthened organisational capacity.

1.2.2 What to think about when designing an adaptive system

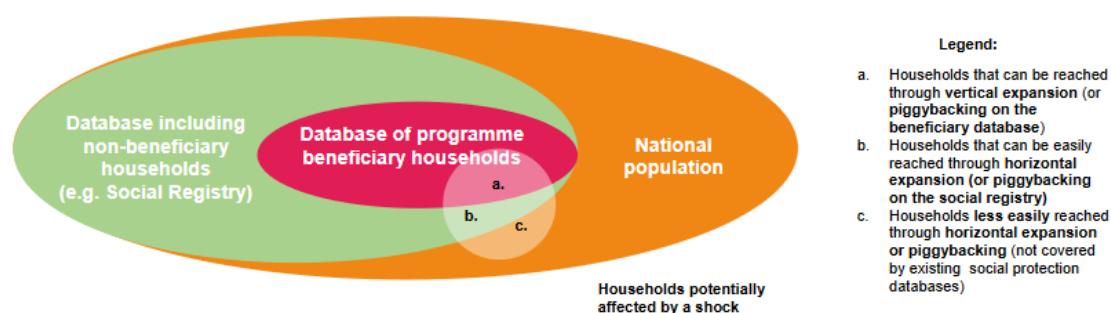
The previous section outlined ways to respond to a crisis once it occurs. There are, however, ways to strengthen the shock response of a social protection programme before the shock occurs. There are three factors to consider when designing a shock response **before** the shock:⁹

Has the system the capacity to:

1. identify and select people affected by shocks?
2. deliver / transfer cash and in-kind support?
3. align resources and actors for an integrated response?

Identifying and selecting people affected by shocks: When designing a shock response, it is important to understand who is poor and vulnerable and how shocks interact with these factors. The target populations of existing social protection programmes do not always coincide with the households affected by a shock; existing social protection databases have the potential to improve the efficiency of emergency response by improving timeliness in the identification of individuals for assistance.

Figure 2: Identifying who needs assistance



Source: OPM

Delivering cash transfers: Some of the delivery mechanisms for regular social protection programmes have the potential to be rapidly scaled up during emergencies. However, these systems may rely on specific infrastructure, such as mobile phone networks, and need to be

⁹Rodolfo Beazley, 'Study on Shock-Responsive Social Protection in Latin America and the Caribbean: Dominican Republic Case Study' (Oxford, UK: OPM, 2017).

developed prior to the crisis. Flexible delivery systems need to be designed in the absence of a shock to be able to respond during a shock¹⁰.

Aligning resources and actors for an integrated response: Preparedness should also include a significant level of planning and coordination among actors involved in emergency response. For instance, while BISP enjoys high levels of support at the national level, it is important that any shock response effort by BISP is carried out in tandem with existing national disaster management protocols and avoids duplication of provincial programmes.

1.2.3 Delivery chain

Above, we presented a short summary of response options. Each requires technical and operational changes along different elements of the social protection delivery chain. For instance, to expand a programme's coverage and horizontally expand it to encompass a larger number of beneficiaries requires changes in targeting and eligibility criteria. In addition, registration, enrolment, and payment mechanisms will likely need adapting to include the new beneficiaries.

Figure 3: The social protection delivery chain



Source: OPM

The social protection delivery chain is composed of policy, design, and operational elements (see Figure 3).¹¹ Each element of the chain will require its own adaptation to mount a

¹⁰Francesca Bastagli, 'Responding to a Crisis: The Design and Delivery of Social Protection', ODI Working Paper, 2014.

¹¹ This description of the delivery chain draws on Karin Seyfert et al., 'Unbundled: What Options for Synchronizing Safety Nets and Humanitarian Assistance in Refugee Settings?' (World Bank, 2019); Barca and Samson, 'How Can Social Protection Systems Respond to the CovidCOVID-19 Crisis?'

response. This report will outline how each element of the BISP currently responds to a shock and will recommend where changes would facilitate a shock response.

1.3 Methodology

This study is based on a review of grey literature, BISP design documents, as well as key informant interviews (KIIs).

The literature consultation focused on key texts on shock-responsive social protection as well as a more thorough investigation of relevant laws, reports, and policy documents related to BISP and Ehsaas.

We consulted key informants at the national level in Islamabad as well as at the provincial levels in Sindh, Punjab, Balochistan, KPK, and AJK. At each level we met government officials working in social protection as well as disaster risk management. In addition, we met officials working in planning, public finance, and interprovincial coordination. At the central level we also met international agencies. Annex A provides a complete list of the institutions from where we met key informants.

This study is a rapid assessment. The data presented relies on the expertise of our key informants. Wherever possible we have tried to validate our findings by consulting reports and government documents. However, the emphasis is on presenting a comprehensive picture quickly and much of the operational knowledge described in this study is not written down; thus, some facts we relate may only be attributed to one respondent, albeit a knowledgeable representative of government. A key shortcoming of our approach is that we rely on personal accounts and experience when written Standard Operating Procedures (SOPs) or operational manuals are absent.

The study design and methodology were formally presented to and endorsed by the BISP Secretary and Additional Secretary on 4 March 2020. The original study design involved a stakeholder roundtable discussion to validate and critique the findings of this report. Given recent developments around the COVID-19 virus outbreak, this consultation will likely happen remotely following, rather than preceding, the finalisation of this report. Thus, the findings presented here are preliminary and need to be validated by government counterparts.

2 Social protection and Disaster Risk Management in Pakistan

Social protection at the federal level is dominated by BISP, which is part of the Ehsaas strategy on social protection. BISP, one of the largest social protection programmes globally, provides cash transfers to 4.7 million households in Pakistan, covering around 17% of the population below the poverty line.¹² Although a number of other social protection programmes exist at the federal as well as provincial levels, these remaining programmes are fragmented and have much lower levels of coverage. In some provinces, social protection programmes are already responding to running and sometimes even piggy-backing on BISP. Moreover, BISP has been involved in shock responses in the past, i.e. in response to earthquakes, floods, and droughts.

National shock preparedness and response are led by disaster risk management authorities. Disaster risk management and social protection have been devolved to provinces. Legally, provincial governments are leading in disaster risk planning and the provision of social protection programmes. Below, we briefly describe BISP and Zakat as the two key federal cash transfer social protection programmes. Box 3 gives an overview of other important federal programmes. There are significant social protection efforts in the provinces. They are summarised in Section 2.3. We also describe how the provision of social protection interacts with national DRM structures.

2.1 National social protection programmes and their shock response

In this section we discuss BISP and Zakat in more detail, since these are the largest two regular unconditional cash transfer programmes, albeit BISP being much larger than Zakat. Box 3 briefly lists other national social protection programmes that involve different targeting and protection objectives, such as micro-credit, insurance old-age pension or benefits targeted at specific categories of the population.

2.1.1 A very brief introduction to BISP

BISP was launched in 2008 as the Government of Pakistan's flagship social safety net programme and is the largest and most systematic social protection initiative to be launched in the country. At its core, BISP is an unconditional cash transfer with the objective of cushioning poor people from the adverse impacts of the 2007 financial crisis. Its broader objective is to meet the redistributive goals of the country by providing a minimum income support package to the chronically poor and those who are more likely to be affected negatively by economic shocks.¹³

¹² The number of beneficiaries was 5.6 million (Project Administration Manual, Social Protection Development Project, ADB 2019). But BISP has recently excluded about 800,000 beneficiaries by implementing a data cross-check using administrative data sources.

¹³ Available at <https://bisp.gov.pk/cash-grant/> (accessed 25 April 2020).

The programme provides eligible households with monthly¹⁴ cash payments. Recognising the goal of promoting women's empowerment, the transfer is paid directly to the female head of a family, where the female head is defined as every ever-married woman in the household in possession of a valid Computerised National Identity Card (CNIC). BISP beneficiaries are characterised by high rates of poverty. As measured by the poverty line, before the start of the programme in 2011, 88% of BISP beneficiaries were classed as poor, which declined to 73% of beneficiaries in 2019.¹⁵

Institutionally, BISP was established as an autonomous organisation through the BISP Act of 2010. It has disbursed over PKR 691 billion to beneficiaries since its inception.¹⁶

The umbrella of the Ehsaas Strategy, to which BISP belongs, is implementing a range of complementary programmes; from a rickshaw design competition, over a TV station, to scholarships, and conditional cash transfers for education.¹⁷ Ehsaas is a multi-sectoral and multi-stakeholder social protection strategy aimed at creating a welfare state, providing comprehensive safety nets, creating livelihoods and jobs for the poor, and investing in human capital. The Poverty Alleviation and Social Safety Division (PASS) is the custodian and implementer of the Ehsaas Strategy through 34 federal ministries and agencies. The Strategy has four pillars:

1. Countering elite capture and strengthening governance;
2. Federal safety nets;
3. Income and livelihoods; and
4. Human capital.

BISP falls under Pillar 2 of the Strategy, but does not constitute the entire pillar. The Ehsaas Emergency Cash Programme also falls under the strategy and is effectively a BISP shock response, since it is based entirely on BISP structures.

2.1.2 Zakat

A system of Islamic charity, Zakat and Ushr exist in all provinces and in AJK. The subject is devolved to the provinces under the 18th Amendment. The PASS collects Zakat funds and disburses them to the provinces and federal areas (Islamabad Capital Territory and Gilgit-Baltistan) as per an approved formula (see Table 3 in Annex B). Zakat is deducted annually from savings accounts, fixed deposit certificates, government securities, and other sources, as well as voluntary contributions through the banking system. Zakat is collected centrally by all the banks (on a single day of the year) and the federal government then distributes it among the provinces according to the formula. This is done by the Zakat Administrator, which is part of PASS, even though Zakat was previously under the Ministry of Religious

¹⁴ Payments used to be made on a quarterly basis until December 2019.

¹⁵ Oxford Policy Management, 'Benazir Income Support Programme How Has the Welfare of BISP Beneficiaries Changed over Time?', March 2019.

¹⁶ As of June 2019 (Pakistan Economic Survey 2018/19). It includes beneficiaries of all programmes and not only UCTs.

¹⁷ A complete list can be found at www.pass.gov.pk/Detail845ae76f-4161-4d46-8452-ab8805d1f953

Affairs. Zakat is completely independent from BISP, administratively as well as in terms of implementation.

All the provincial governments have promulgated their own Zakat laws. Zakat councils or committees are established at provincial, district, and local levels. Community-based targeting is used. Local Zakat committees determine '*Istehqaq*' (eligibility through social targeting) and disburse Zakat funds among '*Mustahiqeen*' (the deserving).

A number of other benefits are also paid under Zakat. Educational stipends are paid to poor students, with different amounts for different levels of education. Medical grants are also paid for treatment of the sick and 'marriage grants' at the time of the weddings of poor girls. The Guzara Allowance is a form of monthly cash assistance provided under the Zakat umbrella at a rate of PKR 1,000 per month, per poor person. Applicants must be Muslim adults living below the poverty line. Certain categories of applicants, particularly widows, orphans and persons with disabilities (PWDs), are especially targeted. The Guzara Allowance is one of the benefits given by the provincial Zakat programmes. It has nothing to do with PASS as Zakat is now a devolved subject. Before BISP it was the major UCT programme in the country.

In Sindh and Punjab, disbursement is made through banks. In Sindh, the Guzara transfer is moving to biometrics to facilitate payment. The card is called the Benazir Muawinat Card and issued through a Memorandum of Understanding (MoU) with the National Database and Registration Authority (NADRA) for ID verification and Sindh Bank to make the payment.¹⁸ There are around 300,000 Guzara beneficiaries, making it very small compared to BISP (see Table 4 in Annex B). Beneficiary lists are held by local Zakat committees. The lists for BISP and Zakat are kept independently and the system does not allow for automatic cross-checking. Duplication between BISP beneficiaries and Zakat beneficiaries is not checked on a systematic level.

Box 3: National social protection providers beyond BISP

Pakistan Bait-ul-Mal (PBM) was established under an Act of 1991 to provide financial assistance, rehabilitation, and medical treatment to the destitute, needy widows, orphans, the invalid, infirm and other needy persons and their children.¹⁹ It also provides accommodation and financial support for medical treatment and education²⁰. PBM implements the Child Support Programme, a conditional cash transfer, in 13 districts (PKR 300 per month for one child) and also runs 159 child labour rehabilitation centres, 154 vocational training centres, 39 orphanages, and one old-age care home²¹. The conditional cash transfer is poverty score based.

The **Pakistan Poverty Alleviation Fund (PPAF)** works in the livelihoods sector. It is a not-for-profit company established by the government and works in 130 districts²² through 130 civil society organisations.²³ It extends micro-credit, executes small social-sector infrastructure projects, delivers training, transfers productive assets, and offers interest-free loans. It has disbursed about PKR 222 billion to its partner organisations since its inception.²⁴

¹⁸ KII23

¹⁹Section 4 of the PBM Act of 1991.

²⁰Pakistan Economic Survey 2018-19 Page 246.

²¹Ibid.

²² accessed on 27th March 2020.

²³ accessed on 27th March 2020.

²⁴Pakistan Economic Survey 2018-19 page 250.

The **Employees' Old-Age Benefit Institution (EOBI)** created under its Act of 1976 establishes a compulsory insurance scheme for private-sector workers. EOBI registers all employers with more than five employees. The employers and employees pay a monthly contribution of 5% and 1% respectively of the wage. The EOBI provides old-age, invalid, and survivors' pensions, as well as old-age grants. 248,740 individuals receive the old-age pension and 14,829 the survivor pension. The coverage of EOBI is very small compared to the actual number of workers. Most employers do not get registered and do not pay the contribution.

Employees' social security institutions (ESSIs): ESSIs are autonomous organisations in each province. They aim at providing medical care facilities and cash benefits to insured workers and their dependents. ESSIs are responsible for the collection of contributions from participating industries as well as the disbursement of cash benefits, registration of employers and workers, and the survey of new establishments. Benefits are extended only to registered workers. The provision of medical care is the major function of ESSIs, and this is done through social security hospitals and dispensaries. In addition, sickness and maternity benefit, and death and 'Iddat' grants, are also paid. Dependents are entitled to medical care after the death of the insured person for a period of one year. An insured person is entitled to injury benefit and disablement pension/gratuity. Survivor pensions are paid to dependents.

The **Workers Welfare Fund and Boards (WWF and WWB)** is a federal organisation with provincial Workers Welfare Boards²⁵ industrial establishments deposit 2% of their income into the fund. The present activities of the WWF include the construction of flats/houses for workers, free education for workers' children, free uniforms, shoes, books and bags, grant in aid for marriage of worker's daughters, scholarships for workers' children, and financial aid to legal heirs of deceased workers. Funds deposited at federal level are distributed among the provincial boards according to an agreed-upon formula and eligible workers must be registered either with the EOBI or ESSIs.²⁶

2.1.3 Previous shock responses

As noted earlier, Pakistan is prone to a variety of covariate shocks. Depending upon the magnitude of the shock, responses have come both from the provincial and federal governments, with the active financial assistance of bilateral and multilateral donors as well as operational support from UN agencies and international and local NGOs. Below, we describe a number of recent shock responses by BISP and provincial-level social protection actors.

BISP shock response

BISP has responded to shocks by adding additional benefits to the formerly quarterly, now monthly, payments (i.e. vertical expansion) or expanding the number of beneficiaries (horizontal expansion). There have also been instances where other social protection programmes have used the BISP registry, the National Socio-Economic Registry (NSER) (piggy-backing). Some of these expansions were small in scale, being limited to a small geographic area, while others were large.

Bomb-blast victims and Indian-occupied Kashmir refugees: During the 'war on terror', it was decided that bomb-blast victims and their families would be included as BISP beneficiaries and also be given additional benefits in the event of the death of a family's breadwinner. Information on the injured and dead was collected from law-enforcement agencies by BISP local offices, details were filled in on a specially designed proforma, and

²⁵ The Government of Sindh has enacted its own Act creating an autonomous organisation.

²⁶ Pakistan Economic Survey 2018-19 page 256

verification was done by law-enforcement agencies and the local administration. Those affected were small in number and events were sporadic in different parts of the country.

Malakand Division internally displaced persons (IDPs), 2009: A military operation was conducted in KPK's Malakand Division and inhabitants of the area migrated to different parts of KPK's adjoining districts and even further. BISP paid unconditional cash to all those families. Data collected by the Social Welfare Department of KPK was used and was validated by NADRA. This was horizontal expansion and cash was given to all families from the area (geographic targeting). Regular benefits were paid for one year to female heads of the family in two instalments of PKR 6,000 each. Cash distribution centres were established by United Bank Limited, where representatives of both the bank and NADRA were present. Debit cards were issued after due verification of CNICs by NADRA. Security cover at the distribution centres was provided by the Pakistan Army. The whole operation took almost six months.

Super-floods, 2010: Emergency relief was provided to BISP beneficiaries in flood-affected areas through vertical expansion. As BISP had pre-existing channels, payment was much faster. It took less than two months to disburse funds. Post offices had to establish emergency disbursement centres and the banks took 3–4 days to distribute cash. BISP paid PKR 4,000 to all beneficiaries residing in affected districts.

Earthquake-affected districts in Balochistan, 2013: The districts of Awaran and Mashkel in Balochistan suffered an earthquake in 2013. It was decided that benefits would be extended to affected households through horizontal expansion. About 5,000 families were affected and provided with relief irrespective of their BISP beneficiary status. Specially designed forms were used, and registration was done by BISP field offices with the help of communities.

Drought-affected districts, 2014 and 2019/20: In drought-affected Tharparkar district, Sindh, a one-time top-up of PKR 4,000 was given to BISP beneficiaries. Currently, vertical expansion in drought-affected districts of Sindh (Tharparkar and Umarmkot) and Balochistan (Kharan, Nushki, and Jhal Magsi) to about 54,000 BISP beneficiaries is in progress in collaboration with WFP. BISP beneficiaries are being paid PKR 3,000 for nutrition. This is not a conditional payment, but the declared purpose is nutrition.

Inclusion of households as BISP beneficiaries along the Line of Control (LoC) in AJK, 2019 and 2020: With the approval of the government, BISP has decided to include all the families in 209 Union Councils of AJK districts along the Line of Control who are affected by Indian firing. It has been decided to give regular cash benefits to all the families for one year. BISP has only about 33,000 families registered in its database in these Union Councils. Since it is geographical targeting and every family in the affected area is eligible, it is important to collect data regarding the remaining households. BISP is in the process of working out a mechanism for collecting data regarding these missed-out households. Another similar demand from the Government of Gilgit-Baltistan has also been received and is under consideration.

BISP response to COVID-19, 2020: The Government of Pakistan has constituted the National Coordination Committee for COVID-19 Response, which is chaired by the prime minister and has all the provincial chief ministers as members. It has been decided to pay

cash grants to 12 million families: the existing 4.7 million BISP beneficiaries will be paid PKR 4,000 once, in addition to their normal PKR 2,000 monthly grant. They will be paid an amount of PKR 12,000 in one instalment equal to four months' benefits. An additional 4 million poor beneficiaries who currently do not qualify for BISP will be selected from the existing database. A further 3 million families who are not in the database will be enrolled. The applicants register through SMS or a web portal, providing their CNIC number. Special arrangements are being made to ensure social distancing during payments.

Major shock responses in social protection other than BISP

Citizen Damage Compensation Programme (CDCP): The programme was started after the floods in 2010 that affected large swathes of territory in four provinces as well as AJK and Gilgit-Baltistan. It was estimated that 20 million people were affected and close to 2,000 died. Houses and crops were damaged. The programme started to provide early cash assistance of PKR 20,000 as a one-off grant which was later extended to support recovery through distribution of PKR 40,000 in two equal instalments²⁷. The programme was implemented by the now defunct Emergency Relief Cell in the Cabinet Secretariat. Provincial governments and NADRA also played an active role in implementation. Initial cash assistance was given to 1.62 million families. Geographical targeting was used in Punjab, Sindh, and Balochistan. In AJK, Gilgit-Baltistan and KPK eligible households were identified based on a rapid housing survey. The NADRA database was used to verify IDs. Cash was distributed through Watan Cards. The Government of Pakistan, the World Bank, USAID, DFID, and the Government of Italy contributed the finances.

Temporarily displaced persons' early recovery programme (TDP-ERP): In 2014, the Government of Pakistan led an operation called 'Zarb-e-Azab' against militants in five agencies (North Waziristan, Kurram, Orakzai, Khyber, and South Waziristan) of the Federally Administered Tribal Areas (FATA). The operation caused the displacement of about 336,000 families. The Government of Pakistan implemented the TDP-ERP to provide cash grants of PKR 4,000 per month amounting to a total of PKR 16,000 for four months to displaced families for livelihood support, an early recovery grant of PKR 35,000, and child wellness grants of PKR 7,500 in three tranches. Payments were made after biometric verification by NADRA. All the programme activities were implemented at One-Stop Shops (OSS) established for the purpose. NADRA, a payment service provider, and Department of Health representatives were all present at the OSS. All activities such as beneficiary identification, enrolment, biometric verification, and child health awareness sessions were done at the same OSS.

2.2 Disaster management at the federal level

Disaster management is a devolved subject and typically involves a range of actors in Pakistan. The actual response varies on provincial capacity and the nature of the shock.

The disaster management system in Pakistan was created through the National Disaster Management Act of 2010. Although disaster response is a provincial subject, the Provincial Assemblies of three provinces passed resolutions under Article 144 of the Constitution and

²⁷World Bank 2013. Pakistan Citizen Damage Compensation Programme (CDCP), Case Study 2013.

authorised parliament to legislate in order to regulate the national disaster management system. The Act has established a National Disaster Management Commission chaired by the prime minister, with all provincial/ area chief ministers as members. The commission brings together the entire political leadership of the country, including relevant federal ministers. It has responsibility for laying down the policies, plans, and guidelines for disaster management.

Section 8 of the Act provides for the establishment of the National Disaster Management Authority (NDMA) as an autonomous organisation. The authority consists of a number of members and a chairman. The NDMA lays down national policies and plans that are approved by the commission; it is also an implementing, coordinating, and monitoring body for disaster management.²⁸

2.3 Disaster management at the provincial and district levels

The NDMA Act provides for the creation of institutional structures at provincial and district levels. Each of the four provinces has established Provincial Disaster Management Authorities (PDMAs). The PDMA Punjab is headed by a Relief Commissioner, all relevant provincial secretaries as members and the Director General PDMA as the member secretary of the authority. The Provincial Disaster Management Commission is headed by the chief minister. District Disaster Management Authorities (DDMAs) in all districts are headed by deputy commissioners. DDMAs are created only through a notification with all the district departmental heads as the members. The PDMA in collaboration with DDMAs finalise provincial and district disaster response plans for each district.

The PDMA in KPK works under the Relief Rehabilitation and Settlement Department. KPK has created small district disaster management (DDM) units in a few districts with an Additional Deputy Commissioner as DDM Officer. Control rooms have been created at the divisional levels.

PDMA Balochistan is chaired by the Senior Member Board of Revenue (SMBR), with several ministers as members along with all relevant departmental secretaries. The Director General PDMA is secretary to the authority. The SMBR is also the administrative secretary of the Provincial Disaster Management Department. DDMAs are headed by deputy commissioners. DDM teams have been created in districts. These are teams of 20 persons in each district who are employees of other departments. They are given training and their services are utilised at the time of disaster. Additional deputy commissioner generals will be designated DDM officers. The Director General PDMA is the Relief Commissioner and also has magisterial powers.

In Sindh, the PDMA has been created under the Rehabilitation Department. The Minister for Rehabilitation is the chairman of the PDMA with the Chairman Zakat Council, the SMBR, the Director General PDMA, and several other provincial secretaries as the members of the authority. DDMAs are headed by deputy commissioners with almost all the district heads of

²⁸ The Chairman NDMA is the executive head of the authority. The authority has three members, i.e. Member DRR, Member Operations, and Member Administration and Finance.

departments as members. The Senior Member, Board of Revenue, is the Provincial Relief Commissioner.

For all four PDMAs, conditions are similar: they have limited resource allocation, weak technical capacity, lack of multi-hazard contingency plans for districts, non-operationalisation of PDMA funds, and weak convening power within the provincial government.²⁹

Additionally, Pakistan's armed forces play an important role in rescue, relief, recovery, and rehabilitation. They have established a relief cell in the Joint Staff Headquarters that coordinates with NDMA. The armed forces' relevant formations coordinate with disaster management authorities at each level. The Department of Civil Defence, fire-fighting services, NGOs, UN agencies, the National Humanitarian Network, and then Pakistan Humanitarian Forum all have roles in disaster response too.³⁰

2.3.1 Linkages between social protection and DRM in an emergency

Social protection-related departments are members of PDMAs. For example, in Sindh the Zakat Department and in Punjab the Social Welfare Department are represented on the respective PDMAs. Although not all social protection departments are represented on PDMAs, DDMA are headed by deputy commissioners and the district heads of provincial departments are members of DDMA. For example, in Sindh the district social welfare offices are members of DDMA, though not all social protection departments have an organisational presence at district level. Hence, coordination seems to exist at each level but is contingent on regional and district-level capacity of the department. For instance, the Health Department is a member at each level, while social protection departments have weaker organisational presence and capacity at the district level.

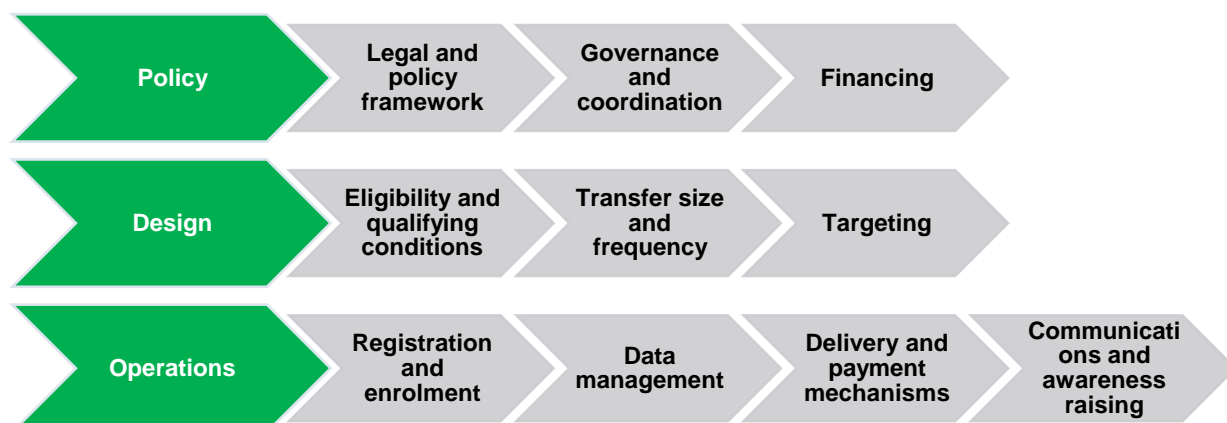
²⁹ World Bank. 2016. *Pakistan - Sindh Resilience Project (English)*. Washington, D.C. : World Bank Group. <http://documents.worldbank.org/curated/en/180721468187768824/Pakistan-Sindh-Resilience-Project>

³⁰ For further details see the National Disaster Response Plan for 2019, which is available at www.ndma.gov.pk/publications/NDMA%20book%20complete.pdf

3 Findings

We have structured the findings of this study along the key elements of the social protection system delivery chain (see Figure 3). We will begin by describing the policy elements of BISP and how the legal and policy framework, as well as governance and financing of BISP, could be tweaked to support a shock response. We will proceed in a similar way with design elements of BISP, such as eligibility, transfer size, and frequency. Our Findings section will close by discussing operations, in particular the enrolment and registration processes as well as data management, payments, and communication. It should be noted that this is not an exhaustive treatment of all elements of the social protection delivery chain. For instance, grievance and complaints or monitoring and evaluation are not discussed. While important, due to the speed of implementation during a shock, they currently still play a lesser role during a shock response. The delivery chain elements we will discuss are shown in Figure 4 below.

Figure 4: Structure of the Findings section



Each sub-section (represented by a chevron in Figure 4) will first describe the state of the current BISP routine programme before commenting on the existing shock response experience. We conclude the sub-section with a number of recommendations. For readers interested in a particular element of the delivery chain, each sub-section can be read independently.

Policy



3.1 Legal and policy framework



3.1.1 What is the current legal and policy framework for BISP?

BISP was established through an Act of Parliament in 2010. The programme's stated objective is to 'enhance the financial capacity of the poor, [...] reduce poverty and promote equitable distribution of wealth'.³¹ This mandate is fairly general and using BISP in a shock would fall within its purview. The Ehsaas Strategy of the current government, though focused only on the Ehsaas programmes, is the closest document Pakistan has to a national social protection strategy and has a major focus on safety nets. It aims at better targeting, increased budgetary allocation, enhanced coverage, and the provision of assistance to those who have suffered catastrophic events.³²

Social protection is a devolved subject after the 18th Constitutional Amendment. Almost all social-sector ministries were disbanded in the federal government and the subordinate institutions were handed over to provincial governments.³³ With the devolution of subjects, financial resources were also handed over to provinces and are distributed according to a formula specified in the 7th National Finance Commission (NFC) Award.

That said, certain social protection institutions – including BISP, EOBI, and PBM – still operate at the federal level. The federal government has successively been increasing allocations to BISP under successive governments, despite fiscal constraints. There is no institutionalised coordination mechanism between the federation and provinces on social protection.³⁴

³¹ Section 4 of the BISP Act of 2010.

³² Available at www.pass.gov.pk/userfiles1/files/Strategy_Ehsaas_for_online_consultation.pdf (accessed 28 April 2020).

³³ Some of the ministries have again been created under different names and with revised mandates. All the devolved/handed-over institutions are with the provincial governments. Moreover, the maternal and child health centres of the erstwhile Ministry of Population Welfare and the institutions for special education of the erstwhile Ministry of Social Welfare were handed over to provinces.

³⁴ There is no ministerial-level coordination body facilitating communication between the federation and provinces.

There is no national social protection policy and no province has an approved social protection policy. Punjab has a policy draft but it has not yet been approved, while Sindh has prepared a Policy Note but this has not been approved by any forum.

In sum, while there is strong legal anchoring of social protection at the federal and provincial level, there are no up-to-date federal strategies or provincial policies that present a coherent vision of how responsibilities in social protection should be divided geographically across federal and provincial authorities or institutionally between different providers of social protection.

3.1.2 What is the existing regulatory framework governing a shock response? To what extent does it support an adaptive and resilient shock response from the social protection sector?

Disaster management takes place under the remit of two legal instruments: the National Disaster Management Act (NDM Act) of 2010 and the Calamities Act of 1958. While the focus of the NDM Act is more comprehensive disaster management – i.e. risk reduction, preparedness, response, recovery, rehabilitation, and reconstruction – the later law covers only the humanitarian response, i.e. prevention and relief. The declaration of any area as ‘calamity-affected’ is carried out under the Calamities Act. The Act further provides for the provision of ‘relief’ by the relief commissioners. The term ‘relief’ as such has not been defined under the law and relief commissioners are charged with deciding what type of relief is to be provided. Thus, the law does not preclude the provision of cash in response to any calamity.

The NDM Act provides for the establishment of a national disaster management system. The National Disaster Risk Reduction Policy 2013 identifies the need for a clear assessment of a disaster. The policy identifies the need for local-level Disaster Risk Response (DRR) plans with focus on high-risk areas. These plans require the identification of vulnerable groups and how to protect them.

The National Disaster Response Plan (NDRP) of 2019 has been prepared to deliver assistance in a coordinated manner at each level. It is a multi-hazard response plan and assigns responsibilities to stakeholders. Cash transfers are not mentioned as such in the DRR Policy or Disaster Management Response Plan 2019. Local-level institutions are responsible for drawing up their own response plans. Social protection-related departments are represented on PDMA and social welfare officers at district level are members of the DDMA. The NDM Act provides for ensuring the involvement of NGOs and voluntary social welfare organisations in response at the grassroots level.

The NDM Act indicates ‘response’ as an essential element of disaster management. It also provides for having ‘Guidelines for minimum standards of relief’ as per Section 11. Any policy or response plan made under the law may contain details of the relief to be provided. Cash transfer is not the selected modality of the NDMA or any DDMA as part of their response plans.

Section 11 of the Act specifies minimum standards of relief and compensation in the event of a calamity; however, this rarely covers recurrent or economic shocks such as droughts, floods, or, indeed, the current COVID-19 crisis. Furthermore, the ‘Guidelines for Minimum

Standards of Relief' (2017)³⁵ do not contain any provision for cash transfers in the case of a disaster.

During the current crisis, the federal government is paying cash through BISP as a response to economic shock due to COVID-19. In terms of the provincial governments' responses, Punjab is also paying cash to 2.5 million families from its own budget while Sindh, KPK, and Balochistan are providing food assistance to affected households. These responses were in the process of being rolled out at the time this report was being prepared.

3.1.3 Are there any changes we can recommend to better facilitate a shock response?

The national framework for social protection, which has been drafted by the Planning Commission, should be approved. A social protection framework at the national level, within which provincial policies are framed, has the potential to create coordination and unison within the entire social protection sector.

3.2 Governance and coordination of BISP in a shock response



While BISP enjoys high levels of support at the national level, it is important that any shock response effort by BISP is carried out in tandem with existing national disaster management protocols and avoids duplication of provincial programmes.

3.2.1 What is the current governance and coordination process for BISP?

The key coordination body of BISP with other departments is via its Board, which comprises not less than nine and not more than 11 members equally distributed between government and non-government members.³⁶ The Chairperson of BISP is also the Chairperson of the Board. The Board has the power to approve the budget, make regulations, and approve policies and manuals, eligibility criteria, and financial assistance from the programme.

Day-to-day management of BISP is carried out by the Secretary, who is appointed by the federal government. The Secretary is assisted by an Additional Secretary and Director Generals for NSER, cash transfers, complementary initiatives, monitoring and evaluation, audit, finance and accounts, technology, and provincial director generals (see Annex D for a detailed organisational chart).

³⁵The guidelines for minimum assistance specify compensation but not cash assistance:

www.ndma.gov.pk/Publications/NDMA_Guidelines_for_Minimum_Ex-gratia_Assistance_to_the_Persons_Affected_by_National_&_Man_Made_Disasters.pdf.

³⁶ In fact, the Law also provides for a Council to be headed by the Chief Patron, i.e. the President of Pakistan. However, this Council has never been activated and thus the Board is the real overall governing body.

To coordinate the social protection sector overall, the federal government has created the PASS Division, which brings many social safety net institutions, such as BISP, PBM, PPAF, etc., under one umbrella. The division is relatively new and is headed by the Special Assistant to the Prime Minister (SAPM) on PASS.

There is hardly any institutionalised coordination or exchange between the disaster management system and BISP, either at the federal or provincial level. There is also no coordination mechanism between BISP and provincial social protection institutions. However, BISP does sign *ad hoc* MoUs with specific provincial authorities for particular programmes. For instance, BISP signed an MoU with provincial education departments for the implementation of the conditional cash transfer (CCT) for education. It is also in the process of entering into similar arrangements with health departments for the implementation of new CCTs on health and nutrition. BISP also signs data-sharing protocols with organisations including provincial governments for sharing NSER data on an 'as-needed' basis.

More generally, the ongoing process of devolution has created challenges with respect to federal and provincial mandates and coordination. While devolution of social protection to provinces is legally enacted, it is in practice only partially implemented. This has implications for social protection in general; for example, BISP remains the most important social protection programme in all provinces despite being a federal programme.

From the perspective of the provinces, collaboration with BISP is not always smooth. Even when close integration of federal and provincial programmes is required, for instance to avoid duplication, there is no rapid way of communicating.³⁷ In addition, collaboration on the CCT for education is not always seamless³⁸ and BISP does not let provincial departments lead on programme design³⁹ for devolved issues (i.e. health or education). This lack of coordination extends to PDMA; for instance, the PDMA in AJK was not aware that BISP was planning to distribute emergency funds to people along the LoC.⁴⁰

From the perspective of BISP it is difficult to collaborate with provinces in a participatory but also coherent way. If BISP wants to work with social protection authorities in the provinces, BISP has to set up an MoU with every single one. There is no existing body where engagement across provinces can be pooled.⁴¹ BISP's biggest coordination challenge is its relationship with other cash transfer programmes in Pakistan and how to prevent duplication or ensure no one is left behind.⁴²

This problem is not specific to social protection but persists in other areas of government. There are signs that interprovincial coordination is improving. The Council of Common Interests (CCI), which is in charge of interprovincial coordination, met only infrequently in the past but frequency has seen an upward trend after the 18th Amendment – we were informed that meetings have been held very regularly since.⁴³ However, the CCI is not a body for

³⁷ KII 42

³⁸ KII 31

³⁹ KII 28

⁴⁰ KII 51

⁴¹ KII 6

⁴² KII 12

⁴³ KII 2

sector specific coordination and specific social protection matters are unlikely to make it onto its agenda.

3.2.2 How adaptive and resilient are these coordination mechanisms in the face of a shock?

The NDMA is the national coordination entity in a shock response,⁴⁴ while if an emergency happens at the provincial level it is the PDMA that leads coordination. At the highest level, the National Disaster Management Commission headed by the prime minister takes the decisions.⁴⁵ As soon as disaster strikes, post-disaster needs assessments are carried out (usually led by the World Bank or Asian Development Bank (ADB)) and these will specify the level of need.⁴⁶

Shock responses by BISP are triggered by the Board, and decisions to act upon Board recommendations are made at the highest level (i.e. the cabinet or prime minister), although small-scale responses can be authorised by the Board itself. As discussed above, there is no institutional link at the level of BISP with the disaster response institutions. BISP's involvement in the COVID-19 crisis, described below, will serve to illustrate how coordination for a large shock happens.

Coordination during Pakistan's COVID-19 response

A National Coordination Committee (NCC) for the COVID-19 response has been established and is chaired by the prime minister. All the chief ministers, ministers, and advisers for health, foreign affairs, the interior, aviation, education, overseas Pakistanis, religious affairs, finance, information and broadcasting, as well as the NDMA and representatives from the army, are members of the Committee. The SAPM on the PASS Division and Chairperson BISP is also included as a member. The NCC is tasked with taking all necessary measures including data collection, situation review, taking required decisions and issuing instructions to relevant departments, and ensuring the availability of necessary equipment.⁴⁷

A National Command and Control Centre (NCOC) has been established under the auspices of the NCC, with the NDMA as the lead agency. The commander of army defence is the coordinator and the SAPM for Health, the chairman of the NDMA, and representatives of other ministries and provincial governments are members of the NCOC. The NCOC is tasked with reviewing the situation continuously using real-time data, issuing advisories, taking decisions, and issuing instructions.⁴⁸ A Director General from BISP is also represented in the NCOC. Both the NCC and NCOC have been constituted in pursuance of the decision of the National Security Committee.

⁴⁴ KII 11

⁴⁵ KII 13

⁴⁶ KII 13

⁴⁷ National Security Division Government of Pakistan Gazette Notification No. NSD-II/2/2019-NSC (32) dated 13 and 16 March 2020.

⁴⁸ Prime Minister's Office letter dated 26 March 2020.

3.2.3 Are there any changes we can recommend to better facilitate a shock response?

The above shock response involves coordination at the highest level but there are no institutionalised coordination mechanisms at lower levels. Day-to-day coordination between BISP and provincial or disaster authorities happens on an *ad hoc* and as-needed basis. The lack of a space where interprovincial coordination on social protection can take place makes coordination time-consuming and cumbersome.

Recommendations

- Launch a consultative process to define a permanent institutional cooperation process between BISP and provincial social protection authorities. Instead of transitory and *ad hoc* arrangements, there is a need for institutionalised cooperation. The levels at which this could take place are as yet unclear and will require further investigation. While the CCI is probably too high a level, the directorates are likely too low – hence, our recommendation to set up a process exploring this.
- Clearly delineate federal and provincial mandates in social protection, especially with respect to identifying the populations each serves and ways to regularly exchange data and information on programmes and beneficiaries. Setting up these structures for routine service provision will allow for a more coherent and comprehensive shock response.

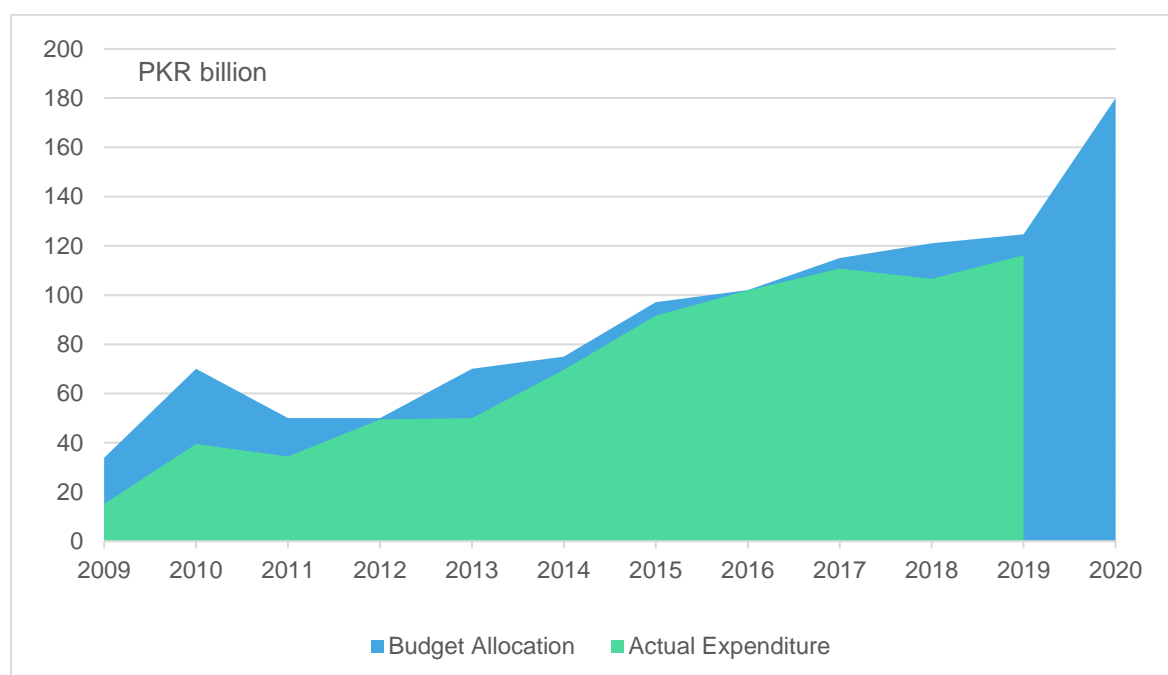
3.3 Financing



The Government of Pakistan's budget allocations to BISP have increased over the years (see Figure 5). This is despite the fiscal constraints faced by the country, which has repeatedly entered into IMF programmes over this period. The increase in funding reflects the political support and commitment of successive governments to BISP as a safety net for the poor.

Budget allocations for BISP are made annually on the basis of the projected number of beneficiaries to be enrolled during the coming year, in addition to administrative expenses. Disbursements from the Ministry of Finance to BISP are made on a quarterly basis. However, BISP rarely manages to reach the projected beneficiary targets and expenditure is usually below the budget allocation (see Figure 5), with funds being returned to the Ministry of Finance.⁴⁹ BISP management prepares a detailed annual budget, which is approved by the BISP Board. Any changes or re-allocation across budget lines within the approved budget can be approved by the Board.

⁴⁹ KII 5

Figure 5: Summary of BISP budget allocations and actual expenditure

Source: BISP, Communication with Director General Finance, nominal values

BISP interacts with bilateral and multilateral donors, international NGOs, and UN agencies through the Economic Affairs Division at the Ministry of Finance. Since its inception, BISP has received support from bilateral and multilateral institutions, notably the World Bank, DFID, and ADB. Assistance from these three major donors has been for the expansion of UCT payments, expansion of CCTs for education, and the implementation of programme processes such as targeting and other technical support.

In terms of financial flows, transfers are made from international agencies to the Ministry of Finance and on to BISP. It takes between one and six months to obtain approval from the Economic Affairs Division for a project with an international agency.⁵⁰ Each different project requires a separate budget reconciliation, to ensure funds are auditable to the withdrawal level.⁵¹ This means that channelling international funding to BISP can be relatively quick.

Provinces fund social protection expenditure through their budgets and allocations via the NFC Award.⁵²

3.3.1 How is shock response financed?

The fact that BISP usually underspends means that responses to shocks such as droughts, floods, or conflict – particularly if limited in scale – fall mostly within BISP's approved budget and only require Board approval to move funds across budget lines.

⁵⁰ KII 6

⁵¹ KII 5

⁵² KII 3

When large sums are required, budget lines from other departments are re-allocated by the Ministry of Finance. For instance, the Government of Pakistan has allocated PKR 104 billion for the COVID-19 response.

In the case of an unexpected event, the federal or provincial governments provide funds to institutions over and above their budgetary allocations; these are known as supplementary grants and technical supplementary grants. Technical supplementary grants fall within the overall budget envelope but require the re-appropriation of other budget lines by the Ministry of Finance. In KIIs we were informed that federal as well as provincial governments keep funds 'parked' in various line items that are actually meant to be re-appropriated and used in case of unforeseen circumstances. These budget lines might have been for investment or development projects. Supplementary grants go above the national budget and lead to an increased deficit beyond the planned budget. This requires parliamentary approval.⁵³

Financing cooperation between the federation and provinces

As has already been explored, disaster response is a devolved subject. Provincial governments make yearly allocations to PDMA's in order to provide relief in the event of a disaster. In our interviews with PDMA's it was made clear that funds are often only partially utilised. In this pandemic, provinces are financing a number of shock responses. For instance, within the COVID-19 response the Government of Sindh is spending PKR 12 billion in relief efforts including the provision of food rations to poor families. Similarly, the Government of Punjab announced a PKR 10 billion relief package to support daily-wage earners in addition to the financial support packages announced by the federal government.

However, in the case of a major shock the federal government steps in and shares the burden of financing the response. For instance, during the 2011 CDCP response, the federal government contributed 50% of the cost of the programme, while flood-affected provinces covered the remaining 50%. The amount was deducted up front from the NFC Award. In the cases of AJK and Gilgit-Baltistan, which are not provinces, the federal government covered their share. Such shared financing arrangements were worked out through the CCI, convened by the Ministry of Interprovincial Coordination.

The provinces cannot raise funds with international partners since this requires a sovereign guarantee, which provinces cannot give. Similar to BISP, provinces work with the Economic Affairs Division (EAD) of the Ministry of Finance.⁵⁴

Innovative risk financing approaches

Pakistan has sought financial assistance from donors in the wake of past major shocks such as the floods of 2010. Large appeals are run and coordinated by the Economic Affairs Division with the approval of the prime minister and usually through the UN system. Certain new shock financing instruments are available with the World Bank and ADB, but Pakistan has not yet used them.

⁵³ KII 3
⁵⁴ KII 25

At the National Disaster Risk Management Fund, a disaster risk financing strategy is being developed that aims to create the fiscal space to carry out a disaster response without taking funds out from development plans. Options being considered include insurance, which would pay out if a certain trigger is reached (such as certain rainfall levels). A hazard mapping and loss-estimation exercise is being carried out to establish what could be used as a trigger. Another option is the catastrophe draw-down, i.e. contingency risk financing for which the subscriber pays a premium when there is no disaster, but which can be drawn in case of disaster. Recently the World Bank and ADB have removed commitment charges, although a formal agreement is still required.

3.3.2 Are there any changes we can recommend to better facilitate a shock response?

In the past, BISP has hardly ever faced any budget constraints and can often respond to shocks within its own budget. In emergencies, funds can be mobilised rapidly enough. There are strategies that can be employed to better plan the disaster preparedness for Pakistan as a whole, but these recommendations would be outside the scope of this study, which is addressed at BISP.

It is worth bearing in mind that BISP's ability for shock response is 'bought' at the expense of beneficiaries who should be covered by the programme but are not. BISP still covers only 17% out of 25% of the planned poor population. Coverage should of course be increased, but so should the budget for BISP in order to keep its current responsiveness in an emergency.

Moreover, BISP as a programme may not always enjoy the level of government commitment and support it currently enjoys. An emergency finance mobilisation plan should be put in place, which spells out what emergency funds BISP would have access to, how it would be accessed, and what triggers would catalyse a response. This can be linked to existing DRM plans and financing provisions made by the NDRMF. Four criteria should be kept in mind when drawing up an emergency finance mobilisation plan for BISP:⁵⁵

1. Timely – Being fast and on time is important for both the release of financing and for delivering a response.
2. Appropriate – Not all resources are needed at once; they can be sequenced according to needs over time.
3. Available – Rules to release resources and deliver support need to be pre-agreed and understood before a disaster and the process for accessing resources needs to be straightforward and administratively light.
4. Predictable – all stakeholders must have confidence that the finance will be available on time and that the agreed actions will be adequately financed and implemented.

⁵⁵ This list is adapted from Matthew Hobson, 'Financing Responses to Disasters: Experiences, Opportunities and Challenges in Disaster Risk Financing and Shock Responsive Social Protection' (OPM, 2020).

Design



3.4 Eligibility and qualifying conditions



3.4.1 How is eligibility to BISP currently identified?

Any ever-married woman in the household in possession of a valid CNIC, who is registered as 'poor' within the NSER according to a 2011 proxy means test (PMT) based on data collected in 2011, is eligible to receive the transfer.⁵⁶ In addition to these eligibility criteria, new exclusion criteria were introduced in December 2019. As a result, 820,165 recipients were struck off the beneficiary list for being a government employee, or having a spouse working for the government (including mail and railways), for ever having travelled abroad themselves or for their spouse having travelled outside Pakistan, for them or their spouse owning a car or motorbike, for having a monthly phone bill in excess of PKR 1,000, for having applied for a passport using executive fees, or for having three or more members of their family who paid executive fees to obtain the CNIC⁵⁷. In addition, key informants mentioned that those owning property or those with a formal source of income and hence a tax record were also excluded. Thus, about 16% of beneficiaries were removed from the programme.⁵⁸

The new eligibility criteria have not been formally added by the Board to the two existing ones (ever having been married and having a CNIC)⁵⁹ and beneficiaries were not formally notified of these changes, nor are they aware that their travel, tax, and mobile phone records are being consulted. It is unclear how often and with what frequency these eligibility assessments will take place.

Since there is no way to graduate from the programme and current eligibility assessments were made in 2011, these eligibility assessments constitute an option to 'update' BISP beneficiary status and allow no-longer-deserving beneficiaries to leave the programme.⁶⁰

⁵⁶Iftikhar Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020' (Oxford Policy Management, March 2020).

⁵⁷APP, 'Over 800,000 "Undeserving" BISP Beneficiaries' Exclusion Will Save Rs60bn: PM's Aide', *The News International*, 27 December 2019, <https://www.thenews.com.pk/print/589188-over-800-000-undeserving-bisp-beneficiaries-exclusion-will-save-rs60bn-pm-s-aide>.

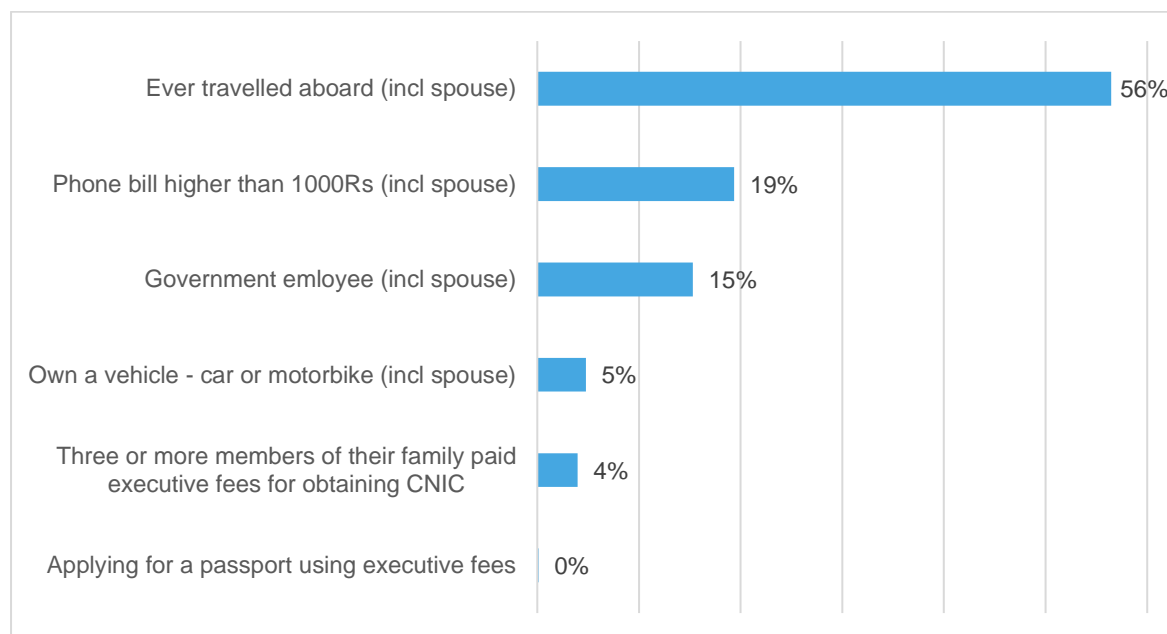
⁵⁸ KII 24 and KII 28

⁵⁹ KII 28

⁶⁰ KII 24

However, some criticism as to the appropriateness of these new eligibility criteria exists. For example, Pakistanis visit Iran and Saudi Arabia overland for pilgrimage and many are economic migrants in the Middle East. In addition, mobile phones may be registered in one person's name but used by a number of family members.

Figure 6: Beneficiaries removed from BISP, December 2019, by reason



Source: APP, 'Over 800,000 "Undeserving" BISP Beneficiaries' Exclusion Will Save Rs.60bn: PM's Aide', *The News International*, 27 December 2019, <https://www.thenews.com.pk/print/589188-over-800-000-undeserving-bisp-beneficiaries-exclusion-will-save-rs60bn-pm-s-aide>. Note: some beneficiary households likely had more than one exclusion criteria applied to them.

3.4.2 How resilient and adaptive are these eligibility assessments to a shock?

Many eligibility criteria of the routine transfer are relaxed during a shock; for instance, the poverty cut-off is frequently relaxed. During the current Ehsaas Emergency Programme to respond to the COVID-19 outbreak, the PMT score cut-off has been relaxed. As for the gender criterion, male heads of households are also allowed to apply during the current crisis. This is the first time that this particular eligibility criterion has been relaxed. Presumably this is due to the fact that fewer women than men have a CNIC.

The newly introduced eligibility criteria (see Figure 6) will be applied in the current shock response. Possession of a CNIC is considered an essential criterion, since it is required to open a bank account and register a mobile phone and is used as ID validation across a number of post-disaster relief schemes. Out of 210 million citizens, 96 million had a CNIC by 2017.⁶¹

⁶¹ See Watson *et al.*, 'Shock-Responsive Social Protection Systems Research. Case Study: Pakistan'. CNIC is issued only to an adult citizen above the age of 18. Children if registered get a B Form and not a card but the level of registration among those below 11 years is low.

Some stakeholders felt that the more disadvantaged households had a higher likelihood of being excluded since they generally do not possess CNICs.⁶² Over recent years, NADRA, the issuer of CNICs, has built the technical and management capacity to carry out relatively rapid CNIC registration. It did so first for the Watan Card in the flood response of 2010 as well as for IDPs in FATA, by setting up biometric registration centres including mobile vans⁶³.

3.4.3 Are there any changes we can recommend to better facilitate a shock response?

The eligibility criteria related to the poverty score cut-off as well as gender are suitably flexible and have been adapted to specific needs during a shock. However, applying the newly developed exclusion criteria might be unduly restrictive and could potentially exclude deserving households. In addition, carrying out these eligibility checks might be time-consuming in terms of data management (see Section 3.8 for a discussion). The biggest hurdle to rapidly accessing relief is the CNIC.

Recommendations

CNIC possession is likely to remain a core eligibility criterion to access any type of disaster relief but, at least at the moment, this criterion is likely to exclude those who need support the most. CNIC coverage needs to be more proactively extended, especially to the most vulnerable.

Eligibility criteria need to be communicated to beneficiaries more clearly and transparently. This refers in particular to the ones newly introduced.

Depending on the shock, at least part of the recently introduced eligibility criteria should be temporarily suspended, especially those related to foreign travel and phone usage. Ideally a study should be commissioned investigating whether the recently excluded households were more or less affected by the COVID-19 crisis as compared to those households remaining in the programme.

More generally, not related to a shock response, beneficiaries' consent needs to be sought for data sharing and eligibility assessment. This involves two separate activities:

1. BISP as a programme should seek informed consent for data use and data sharing from applicants in its database (see recommendation under Section 3.8).
2. Broader legislation should advocate better data security and citizens' rights to data protection. In Turkey this is done by asking applicants to sign a consent form at the

⁶² KII 28. This is validated by news reports that indicate that women and people with disabilities are less likely to have a CNIC: Bilal Karim Mughal, 'How Will the Women from Mianwali Who Do Not Have CNICs Vote in the Upcoming Election?', DAWN.COM, 23 March 2018, <https://www.dawn.com/news/1395642>; Sehrish Wasif, 'Disabled Persons Still on Margins of Society', *The Express Tribune*, 22 April 2013, sec. Pakistan, <https://tribune.com.pk/story/538657/disabled-persons-still-on-margins-of-society/>; Hussein Hussein, 'Only 18% of Trans People Recorded by NADRA', *The Express Tribune*, 18 December 2017, sec. Pakistan, <https://tribune.com.pk/story/1586495/1-18-trans-people-recorded-nadra/>.

⁶³Watson *et al.*, 'Shock-Responsive Social Protection Systems Research. Case Study: Pakistan'.

time of application, which describes the data that is being used in the eligibility checks⁶⁴.

3.5 Transfer size and frequency



3.5.1 What is the situation at the moment at the national and provincial levels?

The monthly unconditional cash grant, which was PKR 1,000 per month initially, has been doubled to PKR 2,000 per month and has now been linked to the rate of inflation. BISP has been paying UCT benefits to 4.7 million families, which constitute almost 17% of the population. Despite the increases in the nominal value of the transfer, however, the real value of the transfer has, when adjusted for inflation, decreased by 9% over the lifetime of BISP. According to evaluation findings, the BISP transfer amount currently does not have an impact on reducing poverty.⁶⁵

In a recent evaluation of BISP, the authors cite evidence from global cash transfer programmes to argue that transfers need to pass the 20% of consumption threshold to have an overall transformative effect on beneficiary households⁶⁶. The original design of the programme intended for the monthly stipend to cover 20% of average household consumption expenditure.⁶⁷ This is no longer the case, however, as BISP currently covers less than 9% of household consumption expenditure⁶⁸ and there is no rationale behind the current transfer amount. Decisions around the amount disbursed are made by the Board.

Frequency

The programme provides eligible households with monthly cash payments. Evaluators as well as key informants state that there are delays in the disbursement of the transfer, which means that beneficiaries do not receive the full PKR 20,000 within an annual cycle⁶⁹. Similar to decisions around the amount, decisions on the frequency of disbursement, whether monthly or quarterly or six-monthly, are also decided by the Board.⁷⁰ Despite documented delays in quarterly payments, the payment frequency was moved from quarterly to monthly in December 2019.

⁶⁴Nick Maunder et al., 'Evaluation of the ECHO Funded Emergency Social Safety Net (ESSN) in Turkey November 2016–February 2018 Volume 1: Evaluation Report', 2018.

⁶⁵Cheema et al., 'Benazir Income Support Programme Evaluation Report 2020'

⁶⁶Cheema et al., 'Benazir Income Support Programme Evaluation Report 2020'. Citing *Davies and Handa (2015)*

⁶⁷ World Bank (2010)

⁶⁸Cheema et al., 'Benazir Income Support Programme Evaluation Report 2020', 32.

⁶⁹Cheema et al., 'Benazir Income Support Programme Evaluation Report 2020'.

⁷⁰ KII5

3.5.2 What would a shock response look like in rapid-onset shocks and in slow-onset shocks?

Most BISP beneficiaries depend on informal day labour or home businesses. Only 22% of men who are active labour participants have formal employment. The rest are predominantly casual labourers (44%), with the remainder either self-employed or agriculture based. The BISP transfer as it stands is nowhere near sufficient to support these households in the event of an income shortfall, such as during the current COVID-19 crisis. In addition, the vast majority do not have any form of savings (88% of beneficiaries have none). Additional support, on top of the BISP transfer, is therefore needed.⁷¹

Typically, emergency response values are based on basic needs assessments and are not determined by consumption estimates (unlike poverty-targeted cash transfers). Changes in emergency disbursements for BISP were made without any needs assessments. So far, BISP has adopted vertical and horizontal expansion to respond to COVID-19, but overall the amounts disbursed remain low compared to needs.⁷²

It has been decided that cash grants will be paid to 12 million families: the existing 4.7 million BISP beneficiaries will be paid PKR 4,000 once, in addition to their normal PKR 2,000 monthly grant. They will be paid an amount of PKR 12,000 in one instalment equal to four months' benefits. An additional 7 million poor beneficiaries who currently do not qualify for BISP will be enrolled and will receive a PKR 4,000 transfer. Vertical expansion is a response to shocks that has been employed before the COVID-19 response, in that BISP beneficiaries from two districts in Sindh and three districts in Balochistan were receiving a top-up of PKR 4,000 due to drought. As with the routine transfer, the Board, and through it the government, decides how much to give.⁷³

3.5.3 Are there any changes we can recommend to better facilitate a shock response?

BISP as a programme readily tops up beneficiaries' accounts in the event of an emergency. However, the overall amounts disbursed are low and not related to a rationale linked to consumption expenditure or needs. Decisions on disbursement amounts and frequency are made centrally at Board level. Disbursement frequencies have remained uneven throughout the life of BISP. As a response, disbursements during shocks are usually made as a one-time instalment, which is appropriate.

Recommendations

Disbursement amounts during a shock response should be clearly linked to a rationale around maintaining household resilience in a shock. Even if budget constraints are an important factor, it is also important to specify an aim of what the transfer wants to achieve at the household level.

⁷¹ Personal communication with the BISP evaluation team; see also Cheema *et al.* (2020).

⁷² The BISP transfer amounts to PKR 1,666.67 per month (PKR 5,000 per quarter) in routine times, which covers 9% of typical household expenditure. The increase to PKR 3,000 planned in response to COVID-19 covers only about 13% of *routine* expenditure, despite the fact that household expenditure in crises is likely to increase.

⁷³ KII 5

The impact of emergency cash transfers on beneficiaries should be evaluated as a matter of routine. For instance, the current Ehsaas Emergency Cash Programme is constantly evolving to adapt to the changing context. It is important that these changes are documented and that the programme is evaluated.

3.6 Targeting



3.6.1 How is targeting for BISP carried out at the moment?

Although there is some debate around the accuracy of the targeting approach⁷⁴, this section will focus on the targeting process rather than on targeting accuracy.

BISP beneficiaries are identified via a PMT, called the poverty scorecard. The scorecard approximates a household's level of poverty using a set of indicators correlated with measures of monetary welfare. The poverty scorecard cut-off of the routine unconditional cash programme is 16.17⁷⁵. A limitation is that the PMT does not capture short-term wealth fluctuations since it relies on static household variables that, moreover, are now outdated.⁷⁶

The World Bank has recently updated the PMT formula to go along with the updating of the NSER currently underway. A new PMT-based scorecard and questionnaire was devised using the latest Household Integrated Economic Survey data of 2015/16. The formula has gained in complexity since its first version in 2011. Since the NSER is moving to a desk-based data-collection model, many of the indicators collected cannot be verified at the household level.

3.6.2 How resilient and adaptive are these targeting processes to a shock? What processes have been used during a shock in the past?

A shock affects a wide variety of people and even though the poorest are likely to be most affected, not necessarily all poor people will be affected at a specific location (see Figure 7). This likely necessitates a change in the targeting approach in the event of a shock.

During a shock BISP responds by enrolling more beneficiaries (horizontal expansion), which is operationalised through an increase in the poverty scorecard cut-off. Presently, during the COVID-19 response, the PMT scorecard cut-off has been moved from 16.17 to 36,⁷⁷ which is forecasted to temporarily add 7 million beneficiaries to the programme.

⁷⁴Amen Jalal, 'The Targeting Performance and Short-Term Welfare Effects of Female Income. Support Programs: Evidence from Pakistan' (Department of Economics, Yale, 3 April 2017),

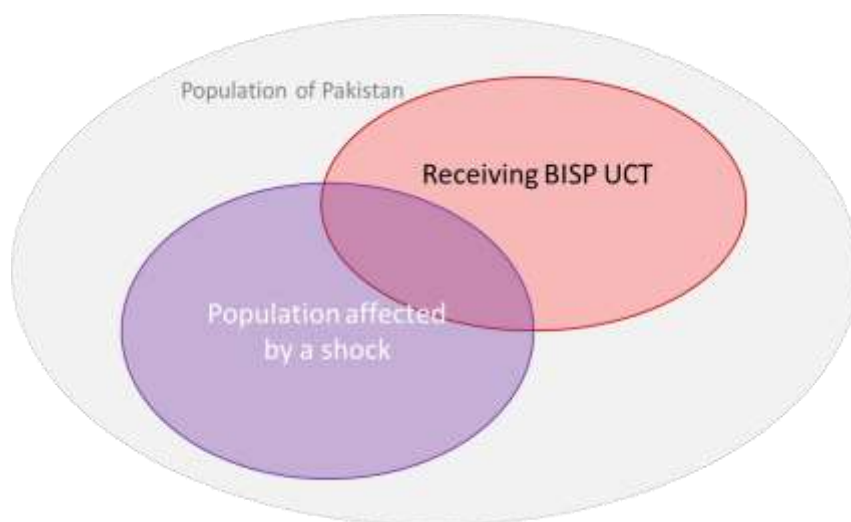
⁷⁵Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020'.

⁷⁶Watson *et al.*, 'Shock-Responsive Social Protection Systems Research. Case Study: Pakistan'. also KII50

⁷⁷ The finalisation of the threshold is still in progress and may change.

Other approaches include geographical targeting, such as is employed in AJK and on the LoC, where everyone, irrespective of the PMT results, is being temporarily enrolled into the programme.⁷⁸ For compensation claims, such as during the CDCP programme or the earthquake, targeting approaches based on a combination of geographical targeting and damage assessments were used.⁷⁹

Figure 7: Population potentially affected by a shock



Punjab and Sindh are beginning to use geographical targeting techniques combined with weather-related indicators. In Sindh, a drought is declared if rainfall is below a certain level at a certain time in the year, as was the case in March 2020; then, a number of relief measures kick in, largely the conveyance of rations. This may or may not be combined with other eligibility criteria (such as being a BISP recipient, for instance⁸⁰). Similarly, in Punjab a flood hazard mapping has been carried out and disbursements are automatically made to the affected households when flooding occurs.⁸¹

While there are automatic triggers at the provincial level for specific provincial programmes, for BISP a Board decision is always required before any temporary expansion takes place.⁸²

3.6.3 Are there any changes we can recommend to better facilitate a shock response?

BISP has shown awareness that those affected by a shock are not always the poorest and not only BISP beneficiaries. The programme has adapted its targeting approaches in response to a crisis, increasing the scorecard cut-off or waiving poverty targeting altogether. However, changes in targeting approach have always relied on BISP Board decisions. There is scope to learn from provinces in this regard, which are using automatic triggers such as rainfall or flooding levels to trigger a response.

⁷⁸ KII 5

⁷⁹ KII 7

⁸⁰ KII 28

⁸¹ KII 41

⁸² KII 5

Recommendations

NDMAs and PDMAAs should expand existing hazard mapping of selected regions to cover all of Pakistan. In the future, these mappings should link to the NSER, ideally using geographic coordinates that link specific hazards to people in the database.

To cover citizens affected by shocks but not enrolled in BISP, BISP should define triggers for geographic targeting before a shock occurs. The hazard risk mappings should give a good idea of the potential impact of a shock, which would allow the formulation of a response. Ideally, this would mean that a board decision is no longer required, or can at least be expedited.

Major registration and targeting changes are being implemented. The performance of the new PMT formula should be closely monitored to ensure that it targets the most vulnerable citizens who are likely hit harder by a shock.

Operations



3.7 Beneficiary registration and enrolment



3.7.1 How does beneficiary registration and enrolment into BISP take place at the moment?

There are two ways to register with BISP: 1) through a census-style door-to-door survey; and 2) on-demand registration, which is a more recent route currently being piloted and carried out through registration desks in selected districts. We briefly describe both below:

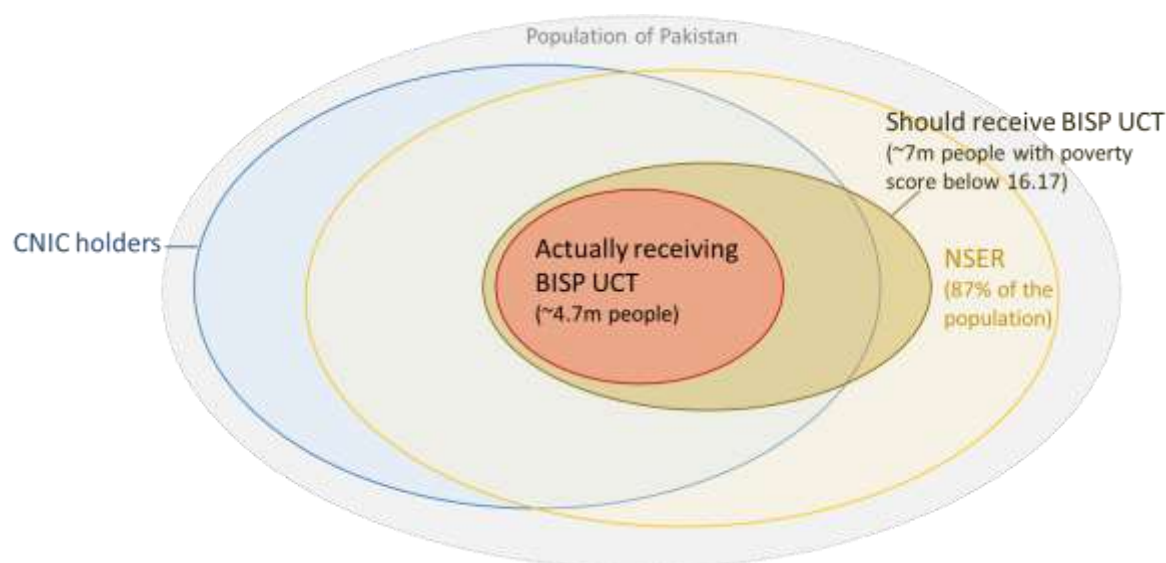
Door-to-door census-style survey

In 2011/12, a door-to-door survey of about 27 million households across the entire country took place using a PMT-based scorecard. The aim of the survey was to cover the entire population. NSER collects data on 23 characteristics (such as gender, age, schooling attainment, and ownership of household assets, land, and livestock). It covers about 85% of the population. The registration approach via a census-style survey excludes potentially eligible households that were not covered by the survey. In 2011, poverty scores were calculated for each household based on the survey variables. Should the score be 16.17 or below and the eligibility criteria described in the previous section are fulfilled (see section 3.4.1), the household is enrolled into the programme.

Roughly 7.2 million beneficiaries meet the poverty criteria in the NSER dataset. However, due to missing and incoherent data, or missing CNICs, only just over half of them – about 4.8 million – received the transfer in 2015;⁸³ by 2019, this had increased to 5.3 million people but this was reduced to 4.7 million following eligibility assessments in December 2019 (see Section 3.4). Due to missing or incorrect data as well as missing CNICs, a number of eligible households do not actually receive the transfer (see Figure 8 for a schematic representation).

⁸³ KII 28

Figure 8: Schematic representation of the difference in coverage between CNIC coverage, the NSER, and the BISP UCT



Source: OPM using data from Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020' (Oxford Policy Management, March 2020) and Watson *et al.*, 'Shock-Responsive Social Protection Systems Research; Case Study: Pakistan' (Oxford Policy Management, Oxford, UK, 2017).

On-demand registration

The NSER database is currently being updated by a second census style survey round, which took place in 2019. BISP does not collect the data itself, but subcontracts this process to third-party data collectors. These third-party providers are contracted from the federal office and have no connection to provincial or district BISP offices.⁸⁴ The quality of data collected by these providers during this update was mixed, with some reports of very poor quality data (i.e. some CNICs have been entered multiple times, while others are incorrect).⁸⁵ By early 2020, a desk-based application process had been piloted in several districts, with initially two registration offices per tehsil.⁸⁶

The set-up and management of the registration desks is led by NADRA, under contract by BISP headquarters in Islamabad. NADRA is the agency reaching out to provincial and district governments as well as union councils for support in logistics and infrastructure. Premises to locate registration centres are provided free of charge by the local authorities.⁸⁷ In April 2020, the Punjab, Balochistan, and Sindh registration centres were operating in four districts, with more registration centres planned to open throughout 2020. Prior to the

⁸⁴ KII 40

⁸⁵ The test phase of the survey was completed in 15 districts. For national roll-out, the remaining districts were divided into eight clusters. In two clusters the survey could not be initiated at all due to the lack of security clearance. In a further two clusters, the performance of the third party data collection providers was poor. As a result, contracts were either cancelled or suspended for four clusters. Surveys are continuing in the remaining four clusters, albeit slowly. As a result, BISP has concluded that no credible and competent private parties are present in the country through which the entire door-to-door exercise can be completed.

⁸⁶ In Sindh these are Jacobabad, Thatta, Sajawal, and Sukkar. In Balochistan they are Nasirabad, QS, and Kech.

⁸⁷ KII 24

COVID-19 outbreak, in Sindh registration desks were planned to be operating in all districts by April 2020.⁸⁸

Registration centres can register between 60 and 300 applicants in an eight-hour shift.⁸⁹ First piloting results indicate that there are huge crowds at registration.⁹⁰ In Sindh, about 500–600 women present themselves every day. In response, centre capacity has been increased. Registration desks are planned to remain open for six months.⁹¹ It is unclear what the future of these centres will be. Some stakeholders mentioned that, following a successful pilot, continuous data entry will take place from BISP offices at the tehsil level,⁹² while others stated that new or updated applications can only be received on registration desks, which would only be open every three years.⁹³

The only role for BISP provincial offices during the registration process is to carry out monitoring activities and relay back observations to NADRA focal points, with some also supporting crowd management.⁹⁴ BISP capacity at the local level is too low to carry out large-scale registration (see Box 4).

The data collected on households is self-reported and is not verified⁹⁵ and there is a risk of potentially large exclusion errors in relation to those unable to reach registration centres.⁹⁶ Home visits to verify responses are so far not planned due to their high cost.⁹⁷

Other recent registration processes

Two innovative, recently piloted registration approaches are worth mentioning. One is taking place in FATA and supported by the World Bank and the other is in Punjab supported by GIZ. Though they are for civil registration and not for registration of cash transfer beneficiaries, they offer lessons for registration modalities in a potential shock response.

The World Bank is supporting the piloting of Citizen Facilitation Centres (CFCs) in FATA under the TDP-ERP. These centres are carrying out civil registration activities such as family registration and issuing birth certificates. These fall under the responsibility of the local government. In addition, the CFCs offer services such as mobile phone services, paying bills, or registering vehicles. These centres are run by NADRA and users pay a fee, which makes the running of these centres sustainable. These centres build a permanent registration infrastructure that is sustainable and could be used in a shock response.⁹⁸

In Punjab, GIZ is supporting eight “One-Window Service Centres”. Similarly, to CFCs, these offer several services in one place: the issuing of drivers’ licences, birth registration, etc.

⁸⁸ KII 24

⁸⁹ Planned capacity is initially is for between two and 10 desks per centre, depending on location. One data entry operator in eight hours can cover 30 registrations (i.e. 3 to 4 per hour), taking 20–22 minutes each and covering 65 questions, a slightly longer questionnaire than previously used. See KII 24.

⁹⁰ KII 24 and KII 31

⁹¹ KII 24

⁹² KII 40

⁹³ KII 24

⁹⁴ KII 40

⁹⁵ KII 11

⁹⁶ KII 28

⁹⁷ KII 7

⁹⁸ KII 10

Within the centre, each desk is from a different department offering a different service. For instance, the Punjab Social Protection Authority has a desk in two of these centres where it issues cards to beneficiaries and deals with grievance redressal.⁹⁹

Box 4: BISP's lack of local capacity

Despite its six provincial offices, 34 divisional offices, and 385 tehsil offices¹⁰⁰, BISP has weak institutional presence at the local level. BISP tehsil offices are manned by only five persons: the assistant director, field coordinator, complaint assistant, peon, and watchman. A tehsil is usually a large area with a large population.¹⁰¹ For instance, a number of tehsils in Balochistan have no BISP offices: 48 tehsil offices are in place while the total number of tehsils is 94. The remaining tehsils do not have offices. Recruitment took place in 2014 and 25 appointments were made, only 12 of which are still in place.¹⁰² BISP relies on the provincial and federal governments to second their employees for a fixed period, after which they return. The table below shows the current level of unfilled posts:

Region	Vacant posts
BISP HQ	16%
Punjab	43%
Sindh	54%
KPK	35%
Balochistan	78%
AJK	27%
Gilgit-Baltistan	25%
Average	50%

Source: BISP. Summary of BISP Human Resource Position as at 23 January 2020

At the central level in Islamabad, BISP has led a number of shock responses but without the human resources to cover the additional tasks.¹⁰³ For any social protection programme to have a dynamic on-demand social registry, there is need for a robust interface between the programme and citizens at the level closest to those citizens.¹⁰⁴

3.7.2 How resilient and adaptive are these registration processes to a shock? What processes have been used during a shock in the past?

If shock response requires the registration of new beneficiaries into the system, i.e. horizontal expansion, then resilient and adaptive registration processes are key. Up until 2020 the registration process into BISP has been census-based, that is to say static and without the possibility of registering beneficiaries outside the survey rounds. There is scope

⁹⁹ KII 42

¹⁰⁰ Pakistan Economic Survey 2018-19 Page 246.

¹⁰¹ Districts and tehsils vary widely in size/area and population in Pakistan. For example, Lahore City Tehsil has a population of 3.6 million with 577,349 households in a small area in Punjab while Dalbandin in Chaghai has a population of 126,822 with 17,597 households in a large area in Balochistan according to the latest census of 2017. See www.pbs.gov.pk/sites/default/files/bwpstr/balochistan/CHAGAI_BLOCKWISE.pdf

¹⁰² KII 31

¹⁰³ KII 5

¹⁰⁴ Leite *et al* (2017). "Social Registries for Social Assistance and Beyond: A Guidance Note and Assessment Tool, Discussion Paper No.1704. World Bank Washington

for vertical expansion – i.e. adding more benefits on top of what existing beneficiaries receive – but for horizontal expansion it remains the case that new registration processes need to be set up in times of crisis.

Since 2005, there have been a number of emergency relief programmes to respond to floods, the earthquake, or conflict. In almost all of them the last-mile registration infrastructure has been provided by NADRA, with varying levels of provincial and local support.¹⁰⁵ The financing and design of the relief programme was done by BISP, the NDMA, or provincial authorities. Below is an overview of three commonly used approaches:

First, BISP's shock response approach has been demand based, relying on the setting up of registration centres. For instance, during the IDP response BISP commissioned NADRA to set up registration and distribution centres in affected areas; these centres had both NADRA and bank agents present, to validate applicants' IDs and open a bank account at the same time. Similarly, in the LoC areas, on 24 December 2019 the BISP Board decided to support households in the area through scaling up vertically, increasing benefits to existing beneficiaries but also registering households not included in the NSER or updating household information. Here again, NADRA leads on the registration of beneficiaries, with banks providing financial services.¹⁰⁶

Second, while BISP's focus is welfare-oriented and often poverty targeted, NDMA's cash responses deal with compensation claims in the context of a calamity (see Section 2.2). A mix between a census-based and a demand-based registration is often used. For instance, during the floods in 2010 local employees of the revenue department carried out a mapping of affected households, including noting their CNIC numbers. Once mapped, eligible applicants were sent to NADRA registration centres, where ID verification took place. Employees of commercial partner banks issued cards to the beneficiaries in the same building. Cash disbursement points were located in the same registration centre. Ninety-four centres were set up, and setting up the first centre took one week; all were set up within two months. The number was limited to 94 due to NADRA's capacity constraints for expansion.¹⁰⁷

A third registration model is survey-based pre-registration of beneficiaries, as for instance in Punjab covering the floodplains of three rivers. The PDMA, supported by the World Bank and ADB, carried out a census of 8 million households, including their fields and houses. When floods occur, disbursements are made to the affected households. This database is now also linked to the one held by the Punjab Social Protection Authority.¹⁰⁸

There are two additional, untested registration approaches. One has been used for the Naya Pakistan Housing Project (not an emergency programme) and the other is currently being rolled out as part of the COVID-19 response.

Registration for the Naya Housing project relies on Pakistan's large network of branchless bank agents. To support plans for the construction of low-cost housing (the Naya Pakistan Housing Project), the government launched a nationwide survey to assess the needs for

¹⁰⁵ KII 11

¹⁰⁶ KII 5

¹⁰⁷ KII 11

¹⁰⁸ KII 41

housing.¹⁰⁹ NADRA developed the data infrastructure, including a website and data-collection platform for registration. Applications could be made online via the portal, at NADRA e-Sahulat¹¹⁰ offices, and via bank agents. Applicants had to pay PKR 250 as a fee to the agent. This last option is especially targeted at those who do not have access to a NADRA office, are illiterate, or do not have access to the Internet.

In terms of beneficiary capacity, 82% of BISP beneficiary households have a member who is literate. This tends to be younger members of the household; only 32% of household heads are literate. This means households could be engaged with targeted written communication. In addition, a reasonably high proportion of beneficiary households have access to a mobile phone, at just over 80%, which they could use in a potential application and registration process.¹¹¹

The fee, and potential other non-sanctioned payments to agents, are a major downside of this system (see also Section 3.9). However, the flexibility of the network is a big advantage, as agents can be very rapidly recruited.¹¹²

Similarly, beneficiary registration for the Ehsaas Emergency Cash Programme, which has been launched as a response to the COVID-19 outbreak, is based on online but also SMS registration. There are three types of programme beneficiaries: first, existing beneficiaries, who receive a top-up; second, beneficiaries who are eligible for the programme but were not included for missing data reasons (see the brown circle in Figure 8); and third, households meeting the new eligibility criteria (i.e. a poverty score cut-off above 16.17 points). Recall that men as well as women can now receive payments on behalf of the household to ease the CNIC constraint. While the first group is already registered, the second and third groups of applicants registered by sending their CNIC details via SMS to 8171. Applications were open for 20 days, from 1 to 19 April 2020.¹¹³ About 48 million unique CNICs were received. Once the CNIC is received and validated by NADRA, a number of checks are carried out to establish eligibility. This includes the wealth-based eligibility checks outlined in Figure 6. At the time of writing, information on the success of district-level verification and the actual payment mechanism were still outstanding.

Who is best placed to carry out registration services in a shock?

BISP does not have the manpower to run large-scale registration campaigns using its own staff¹¹⁴ (see Box 4). However, BISP does have proven capacity in poverty targeting and

¹⁰⁹ The [Naya Pakistan Housing Programme](#) aims to build 5 million low-cost houses for lower-middle and lower-income households in Pakistan. The project was officially announced by PM Imran Khan on 10 October 2018. The link to the [online form](#) is now closed.

¹¹⁰ These outlets offer e-commerce services and have been installed at public places. They are connected to NADRA's National Data Warehouse through secure Internet connections. This system offers a low-cost alternative to bill payments and other electronic transactions.

¹¹¹ Personal communication with the BISP evaluation team; Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020'.

¹¹² KII 11

¹¹³ INP, 'SMS Service 8171 Launched for Deserving Families to Benefit from Ehsaas Emergency Cash Programme', *The Nation*, 1 April 2020, <https://nation.com.pk/01-Apr-2020/sms-service-8171-launched-for-deserving-families-to-benefit-from-ehsaas-emergency-cash-program-dr-sania>. and Sania Nishtar's twitter account

¹¹⁴ KII 20 and KII 11

established payment mechanisms, as well as good monitoring mechanisms.¹¹⁵ If a shock response is not welfare-based but requires compensation, it falls within the remit of PDMAAs.¹¹⁶

NADRA always provides the data infrastructure and ID verification. Occasionally, NADRA also provides data registration services. It has the capacity to set up registration centres and frequently also provides the registration staff.¹¹⁷ However, NADRA's ability to expand is limited, as the experience during the 2010 flood showed. In terms of scale, local government employees (especially revenue department staff) probably have the best registration capabilities in terms of manpower as well as knowledge of the local context; this applies to the pre-registration of beneficiaries, verification, and registration once a disaster has occurred, as well as actually staffing emergency registration centres.¹¹⁸

Rather than setting up registration centres from scratch, there are two options for using existing structures. Neither has been utilised during a previous shock response but could be piloted in the future. First, the network of commercial banking agents could be mobilised as is being done for the Naya Housing project. Second, the Citizen Facilitation Centres or One-Window Service Centres supported by the World Bank and GIZ, respectively, are centres that can be used for registration in the event of horizontal expansion during a shock response. These centres already exist and have Internet and electricity connections, while also bringing together a number of provincial services.¹¹⁹

A crucial element of a successful shock response is coordination between national- and province-level government institutions. While national institutions often provide funding, programme design, and ID verification, the provinces provide security services, logistics support, and surge capacity manpower.¹²⁰ For instance, the current COVID-19 response involves a 'whole of government' mobilisation.

Table 1 below summarises the four registration options available. It is important to note that there is no need to choose only one of the options available; different registration modalities will be suitable for different contexts. Setting up emergency registration centres is likely the most appropriate in remote or unsafe locations, while using a network of banking agents may work in areas of dense, informal housing, where demand for registration is high but government presence is low.

¹¹⁵ KII 6

¹¹⁶ KII 10

¹¹⁷ KII 11

¹¹⁸ KII 20

¹¹⁹ KII 10

¹²⁰ KII 5

Table 1: Four registration options during a shock response

Registration options	Data infrastructure provider	Data entry personnel	Previous experience	When to use
1. Set up a new registration centre (mobile or fixed)	NADRA	NADRA	FATA 2010 floods	This is the slowest but safest option; also the most expensive. Most suitable in very remote or unsafe areas
2. Use an existing civil registration centre	NADRA	Provincial, district, or tehsil staff (i.e. from the revenue authority)	CFC pilot in FATA One-Window Stop Centres in Punjab	This is faster than option 1 but requires a dense network of well-staffed civil registration centres. Suitable for densely populated areas
3. Use the existing agent network of private banks	NADRA	Private agents	Naya Housing Programme	This is fast but requires close agent monitoring. The large network of agents means that it can process many applicants. A likely good option in urban or densely populated and safe areas
4. Use a mobile application/ SMS	NADRA	Beneficiaries	Ehsaas Emergency Cash Programme Naya Housing Programme	This is fast but requires literacy and phone ownership

3.7.3 Are there any changes we can recommend to better facilitate a shock response?

While BISP itself does not have on-the-ground capacity for rapid beneficiary registration, there is clearly strong registration scale-up capacity due to a combination of partnership and expertise from NADRA as well as support from district- and province-level government offices. BISP has so far focused on setting up new structures from scratch to respond to a shock. In a large-scale emergency, this will lead to capacity constraints and there is an opportunity to make better use of, or to strengthen, existing structures for a faster and more comprehensive shock response.

Recommendations

A plan should be drawn up that specifies which registration option is most appropriate for what type of response. We have identified four registration options in Table 1 above that can be used, alone or in combination, in a shock response. The appropriateness of each depends in the context and the shock.

- This plan should make use of and strengthen existing local capacities and draw on learning from the CFC and One-Window Stop Centre pilots.
- This plan should include clear roles and responsibilities for different stakeholders (e.g. NADRA provides back-office and data infrastructure, the revenue department provides manpower for local registration, BISP provides monitoring, etc.).
- This plan should be approved by all stakeholders involved, that is to say provincial governments, BISP, NADRA and NDMA.

Ideally this plan would work as a blueprint for beneficiary registration across Pakistan. It would not just be used by BISP for welfare cash transfers but also by NDMA for calamity compensation claims.

Major registration changes are being implemented. The performance of the desk-based data-collection approach and the data quality it yields should be closely monitored to ensure they target the most vulnerable citizens.

3.8 Data management



3.8.1 How is data management for BISP handled at the moment?

In 2011 all households surveyed for BISP were included in the NSER, a dataset encompassing roughly 27 million households. The NSER dataset is owned by BISP. Its key advantage is that it contains socio-economic data and is hence an easy way to identify the most vulnerable.¹²¹ Its second advantage is that it covers a large proportion of the Pakistani population. BISP shares the NSER data with other entities to support them in beneficiary selection across a variety of sectors.¹²² For instance, the NSER was used to identify recipients of food rations in Sindh in 2017,¹²³ as well as beneficiaries of a health insurance programme and of flood emergency relief.¹²⁴ This dataset has become an informal national

¹²¹ KII 9

¹²² KII 1

¹²³ KII 5. Also, following the 2013 flood in Sindh the NSER was used to identify beneficiaries and during the 2014 drought in Tharparkar BISP card holders received rations (KII 20).

¹²⁴ KII 7

social registry and NSER is used by 30 provincial and national programmes to identify beneficiaries.¹²⁵

The NSER is a static dataset that cannot easily be updated. The current dataset is a decade old and there are also data quality concerns. Although data is shared with other entities, data only flows one way – from BISP to provinces or anybody who receives the NSER data.¹²⁶

Data-sharing requests are submitted to the Data Sharing Committee, which meets fortnightly or monthly and discusses all pending requests. If a request is granted, data sharing will take 15–20 days according to BISP stakeholders, though stakeholders outside BISP mentioned that it took up to six months to receive the data they had requested.¹²⁷ Data is shared through an API database link.¹²⁸ There are some concerns about NSER data-sharing practices regarding confidentiality and data identifying beneficiaries.¹²⁹

Data exchange is only one way, although BISP is developing a data-exchange protocol with PPAF and PBM since these organisations are now part of the same ministry; however, this is under development and third-party organisations cannot and do not send back data corrections or updates.¹³⁰

While BISP owns the NSER dataset and runs the poverty scorecard analyses, the eligibility assessments are carried out by NADRA.¹³¹ NADRA accesses records from the tax bureau, utility companies, or border control. NADRA has the official role of being the national ID authority on the one hand but also maintains a huge registration infrastructure and capabilities throughout the country; it has in-house capabilities of related data warehouse and IT services. However, NADRA delivers all its activities as individual projects (see Figure 9). Even within NADRA these exist as individual, unconnected datasets.¹³²

In practice what this means is that, were someone to be a BISP beneficiary with a certain address, then while opening a bank account followed by registering a driver's licence the person could give a different address in all three instances without this automatically being flagged.¹³³ Analysis across datasets can be done, but only manually and not through an automated process. When NADRA carries out the eligibility assessments for BISP and the Ehsaas Emergency Cash Programme (see Figure 6), the required tax, vehicle, and travel records are not integrated but exist as separate databases. During analysis, they have to be aggregated and compared by the analyst.

¹²⁵Valentina Barca, 'Integrating Data and Information Management for Social Protection: Social Registries and Integrated Beneficiary Registries.' (Canberra: Commonwealth of Australia, Department of Foreign Affairs and Trade., 2017), <http://dfat.gov.au/about-us/publications/Documents/integrating-data-information-management-social-protection-full.pdf>.

¹²⁶ KII 7

¹²⁷ KII 20

¹²⁸ KII 7

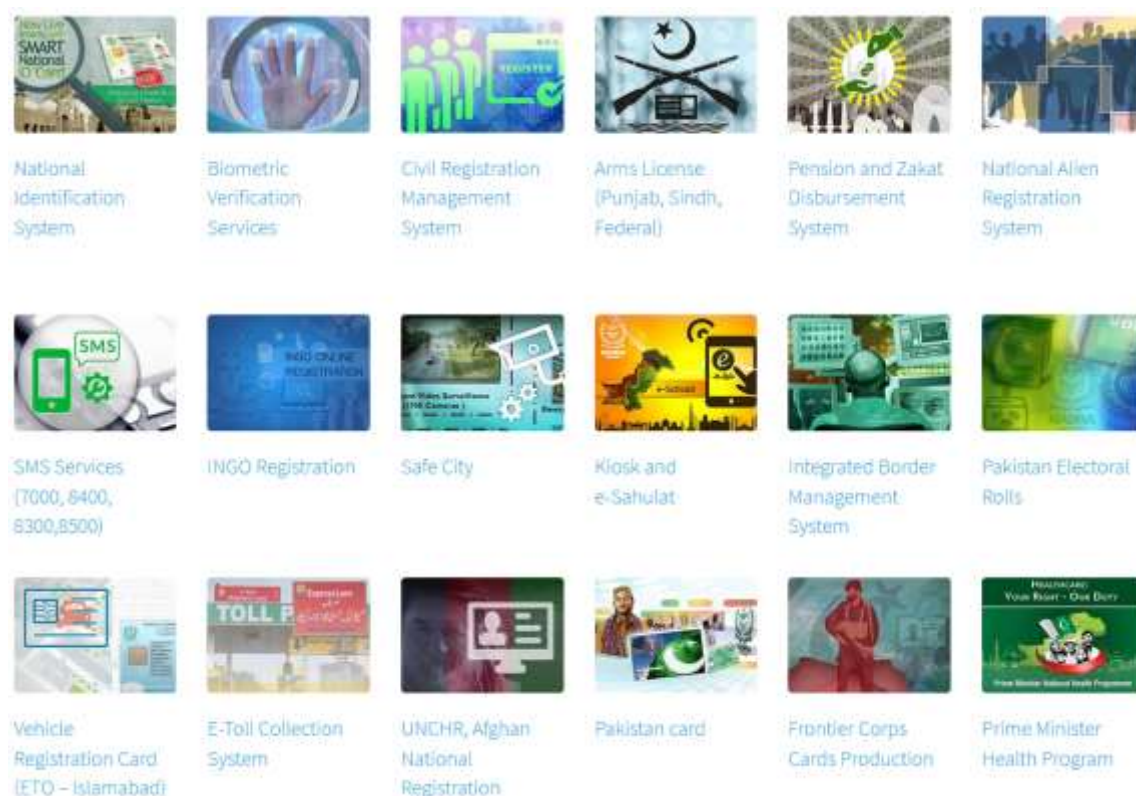
¹²⁹ KII 11

¹³⁰ KII 7

¹³¹ NADRA also currently hosts the NSER on its servers, although a transfer to BISP servers is planned.

¹³² KII 11

¹³³ KII 11

Figure 9: Selected NADRA projects in Pakistan

Source: NADRA website: www.nadra.gov.pk/local-projects/ (accessed 27 April 2020)

The fact that data exists across a number of unconnected databases also means that duplication is difficult to track. It is currently not possible to track which programmes are reaching which beneficiaries and to what extent beneficiaries benefit from more than one programme.¹³⁴ An exception here is Punjab, which built a social protection registry on the basis of the NSER and excludes BISP beneficiaries from some of its social protection programmes.¹³⁵

Finally, the NSER is the backbone of much of the Punjab Social Protection Authority (PSPA) data, which is updated through additional data collection via social protection programmes. The PSPA would not have the capacity to build its own database and has no ambition or funding to do its own data collection.¹³⁶ However, PSPA information is not fed back to BISP.

3.8.2 How resilient and adaptive to a shock are these data management processes? What processes have been used during a shock in the past?

Established data-sharing and management approaches are also used during a shock but initiating data-sharing (i.e. section of the NSER) during a shock can take time,¹³⁷ while the

¹³⁴ KII 8

¹³⁵ KII 11

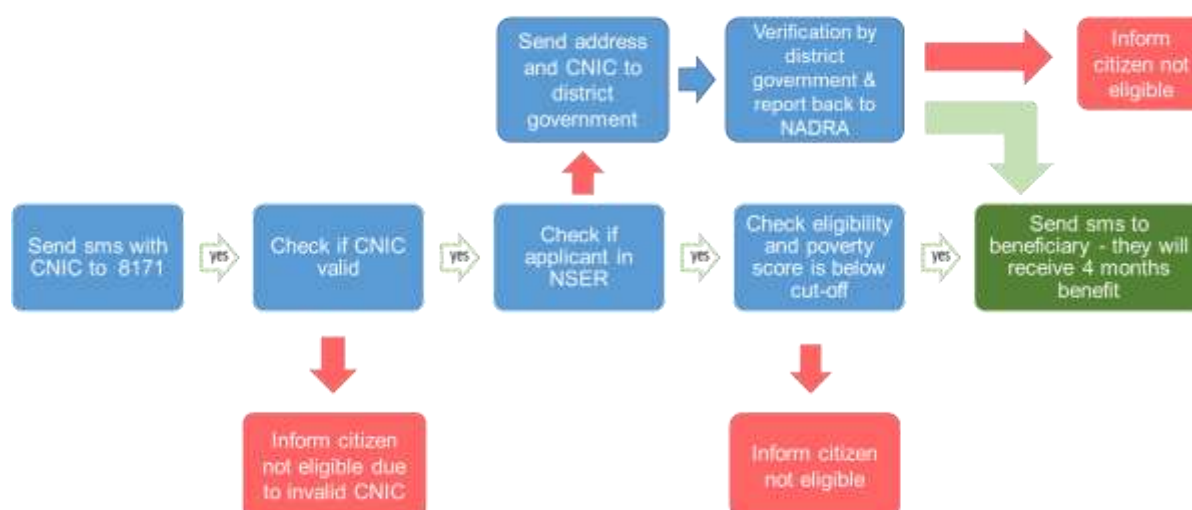
¹³⁶ KII 42

¹³⁷ KII 7

fact that the data is by now nearly a decade old means that some stakeholders feel it is no longer as useful.¹³⁸

Nonetheless, data access to support the current COVID-19 response has been fast. The eligibility assessments involving the consultation of a number of datasets have been taking place as applicants registered for the emergency transfer. Once SMS messages are sent, this involves authenticating the CNIC, carrying out a number of eligibility checks again such as travel, tax, or mobile phone records, and verifying the poverty scorecard value in the NSER database (see Figure 10 below). The eligibility assessment likely benefited from the fact that a similar exercise had just been carried out in December 2019, meaning that much of the required data was available and prepared. Note that even though NADRA is involved in a number of registration efforts, it does not own the data it collects and has to actively reach out to other entities to obtain it. For instance, mobile phone and utility consumption data will be held by the relevant providers. Also, vehicle registrations or revenue data is held at the province level.

Figure 10: Registration process for the Ehsaas Emergency Cash Programme



Source: Authors' communication with BISP management

3.8.3 Are there any changes we can recommend to better facilitate a shock response?

Current data-management practices rely on merging and comparing data from a number of datasets in an *ad hoc* manner. In addition, NSER data currently does not allow for data input, to correct or update entries. This means that, once a rapid shock response is required, the dataset might be out of date and eligibility assessments, which require the consultation of other registries, might be time-consuming.

¹³⁸ KII 20

Recommendations

An integrated social registry should be set up. Such a registry would allow for data updates on a rolling basis and, ideally, would allow linkages to various other registries (see Figure 11). Building an integrated social registry should be comparatively straightforward in Pakistan, since many of the building blocks are there in terms of a national ID system and NSER as a *de facto* social registry. However, building a social registry requires a clear mandate for one organisation to build and maintain it.¹³⁹ BISP and NADRA would be the two candidates for this; BISP as the current owner and both BISP and NADRA with proven data-management capabilities.¹⁴⁰

Figure 11: Existing or partially existing registries and information systems



To ensure that data in the registry is up to date, we also recommend pursuing the possibility that NSER updating will move from static updating every decade or so to updating and re-assessment of beneficiaries in real time (see Section 3.7.1). The continuous updating of data will require concomitantly updated data-management practices, but will ensure that the data available is up to date in case of an emergency.¹⁴¹

Standing data-sharing protocols should be set up with key social protection providers, especially at the province level. This is to replace emergency data requests with standing requests that set out the terms of the data-sharing agreement *ex ante*. These data-sharing agreements should include strong consideration and protection of beneficiary privacy.

The social registry should also be linked with emergent early warning systems and hazard mapping databases, something that is already the case in Punjab. This is to ensure that geographic and hazard-specific targeting can quickly be operationalised.

¹³⁹ KII 11

¹⁴⁰ One respondent felt that BISP is not able to spend money on the right IT infrastructure, which NADRA does. BISP colleagues are government employees, with the commensurate rates, while NADRA is able to pay beyond that and attract top IT engineers.

¹⁴¹ KII 7

3.9 Delivery and payment mechanism



Payment systems in Pakistan exist in a context of very low financial inclusion, low usage of mobile money, and great variation in access to the Internet and banks across districts.

3.9.1 What delivery and payment mechanisms does BISP currently use?

Currently, beneficiaries receive their payments through a digital payment mechanism based on branchless banking using biometric verification.

A beneficiary can withdraw her instalment from a biometrically enabled ATM machine or from a franchise/retail agent of a partner bank through a Point-of-Sale (POS) machine. To collect her instalment a beneficiary would present her CNIC against which her biometric information can be verified at the payment collection point. NADRA collects PKR 10 per validated thumbprint.¹⁴² Payments are disbursed through two partner banks that work through their branch networks, retail agents, and franchises, or in partnership with mobile phone companies.¹⁴³ The government pays a 0.06% service charge on payments made¹⁴⁴ and has the authority to sweep back funds in a case of non-withdrawal or for other reasons.¹⁴⁵

In rare instances where the biometric mechanism cannot be implemented, payments are made at the doorstep of beneficiaries through Pakistan Post money orders.

Leakage is a concern and has become worse with the transfer to the biometric verification system (BVS) mechanism, driven by POS agents taking a commission for the delivery of cash. About half the BVS beneficiaries pay approximately PKR 200 unwillingly¹⁴⁶. Such charges mostly occur at bank agents. An agent would usually be a shop, often mobile phone-related or selling scratch cards. They will be furnished with a biometric-enabled tablet, which is used for biometric verification. Agents withdraw cash from their own funds in advance of making payments through their shop. However, as soon as the payment is authorised to the beneficiary, the agent's account is credited by the bank. In the case of Habib Bank, agents receive a commission of 0.25% for each transaction.¹⁴⁷

There is a due diligence process that banks carry out with agents: their biometric information is registered and a network of agents is managed by an agent manager employed by the bank. Each agent is tagged to their nearest branch to ensure sufficient liquidity at the branch. Centrally, a real-time dashboard monitors how many beneficiaries are served at which agent. On average, an agent serves about 100 beneficiaries in a day, while some can

¹⁴² KII 5

¹⁴³Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020'.

¹⁴⁴ KII 1

¹⁴⁵ KII 10

¹⁴⁶Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020'.

¹⁴⁷ KII 27

serve up to 500 a day. An agent's maximum capacity is about 700 per day, although in an emergency this can be ramped up to 2,000.¹⁴⁸

If complaints are made, Habib Bank blocks the agent if the complaint is proved true and pauses the account while it is under investigation. There is a scarcity of agents. For instance, Habib Bank is contracted by BISP to have 8,000 agents but in reality has a network of 4,000.¹⁴⁹ Similarly, in Kech, Balochistan, there should be 28 agents but only seven are in place. A complaint was filed against two agents for taking money from beneficiaries. Habib Bank closed the agents down but no alternative POS were opened and a request had to be made to re-open them.¹⁵⁰

In remote areas where it is difficult to find agents, camps are set up to disburse funds, operating for 15 days during disbursement. Since disbursements from BISP to banks are irregular, there are no fixed dates for the disbursement.¹⁵¹

On the one hand, banks rarely meet their contractual obligations to BISP but on the other BISP frequently changes core delivery processes. For instance in December 2019, payment frequency was changed from quarterly to monthly, despite the fact that even the quarterly payments are irregular. Hence, informally the terms of the contract change all the time, making it difficult to enforce clauses such as the minimum number of agents.¹⁵²

3.9.2 How resilient and adaptive are these payment mechanisms to a shock? What processes have been used during a shock in the past?

Various payment mechanisms have been used during past shock responses, mostly using ATM cards, namely during the earthquake,¹⁵³ the IDP crisis, and the floods, when the Watan cards were issued.¹⁵⁴ In the latter two cases, the key difficulty was matching the ATM card to the right person. Using the BVS, this obstacle does not arise, since beneficiaries can make withdrawals with their ID card. In addition, beneficiaries using the BVS system have lower travel times compared to other payment mechanisms, since BVS can spread to more remote communities given that it uses a wider network of possible payment partners.¹⁵⁵

Security is the key challenge when working with commercial payment providers. During the CDCP no commercial bank was willing to take on the payment mechanism since the target area was so dangerous and cash replenishments were such an issue. Even the local government was unwilling to provide security. Hence the National Bank took on the payment mechanisms, providing its own security.¹⁵⁶

¹⁴⁸ KII 27

¹⁴⁹ KII 27

¹⁵⁰ KII 31

¹⁵¹ KII 27

¹⁵² KII 5

¹⁵³ KII 10

¹⁵⁴ KII 13

¹⁵⁵ Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020'.

¹⁵⁶ KII 10

Figure 12: Beneficiaries collecting the Ehsaas emergency payment



During the COVID-19 response, the Ehsaas Emergency Cash Programme will use the BVS for newly enrolled beneficiaries. Banks are operating 18,065 agents throughout the country. Payments started on 9 April 2020 and by 17 June 10.7 million beneficiaries have been paid about PKR 130 billion¹⁵⁷ (see Figure 12 for an image of recipients collecting their transfer).

Payments for the emergency transfer are being made and crowd control is a challenge. It is usually routine that beneficiaries crowd to the payment points during disbursement, which poses a severe danger of viral infection.

¹⁵⁷ https://www.pass.gov.pk/ecs/uct_all.html accessed 17 June 2020.

Box 5: Resilience of commercial payment systems to a shock¹⁵⁸

The payment system relies completely on the Internet; if the Internet is working the agents are also working. Within Habib Bank there is a department that works on business continuity planning; the Bank has a parallel disaster response website to continue supporting agents. When this back-up site is down, agents can still receive money from the branch manually. As for the movement of cash, this is handled by 'cash in transit' companies, which are authorised to operate under all circumstances including emergencies, when such companies are issued special passes.

Habib Bank plans all BISP disbursement tranches within seven days. If the amounts to be disbursed are very large, Habib Bank therefore has to run a lot more camps, which are costly but easier to manage since all the infrastructure, including Internet or satellite coverage, is reliable and in one place. In an emergency, the key planning variables are logistics (how remote), the numbers of people in need of assistance, and connectivity.

3.9.3 Are there any changes we can recommend to better facilitate a shock response?

The existing biometric verification-based payment system is resilient and can easily enrol new beneficiaries. The key challenge is scaling the network of agents and monitoring them to control illicit user fees.

Recommendations

- BISP should work with a maximum number of financial providers and expand its pool of financial partners. Having multiple providers makes the overall payment system more resilient, since it helps with security and liquidity pressures if the load is spread.
- The number and monitoring of agents should be increased (i.e. make provisions that banks have to distribute mobile hotspots to agents, extend no-interest credit lines, and ask banks to build the data infrastructure required to monitor their agents). Monitoring dashboards should be accessible to BISP in close to real time: such information could then be used for crowd control and to redirect beneficiaries.
- Multiple disbursement channels should be used during any one crisis (i.e. ATMs, apps, agents, money orders, etc. *together*). In a crisis, there is a need to accommodate large numbers of diverse beneficiaries. Beneficiary needs and capabilities differ by geography and access points in rural areas need to be different from access points in urban areas.
- Make disbursements more predictable.

¹⁵⁸ KII 26

3.10 Communications and awareness raising



3.10.1 What is the situation at the moment at the national and provincial levels?

Third-party monitoring of BISP found that relatively few beneficiaries have received information directly from BISP and related staff, with less than a quarter of all beneficiaries receiving information related to frequency of payments, payment point locations, payment functionality, or about the transfer of beneficiaries to the BVS mechanism.¹⁵⁹

Already in 2016, DFID had recommended that BISP improve communication and recommended the hiring of communications specialists to support the NSER update roll-out but also to improve communication around disbursement dates, to ensure that beneficiaries understand these core programme processes better.¹⁶⁰ In August 2019, the Ehsaas Communications Committee met for the first time and planned to meet on a weekly basis. The Committee's task is to manage the publicity, communications, and media activities of Ehsaas and to coordinate outreach and advocacy activities with the general public, including beneficiaries.¹⁶¹

In early 2020 there is still no regular communication with beneficiaries at the time of payments.¹⁶² As for communication on the NSER update and registration desks, in Balochistan communication has been done through mosques and community leaders.¹⁶³ In Sindh, BISP local offices, municipal community leaders, and social mobilisers were engaged. BISP beneficiaries were also sent text messages.¹⁶⁴ However, concerted communication campaigns are rare and there is a lot of reliance on word of mouth.¹⁶⁵ Reliance on word of mouth brings a much greater risk of misinformation.

The average BISP beneficiary has extremely low levels of education, with just 6% of all BISP beneficiaries having completed primary education. Levels of education are lowest in Balochistan and Gilgit-Baltistan, and particularly low in FATA where less than 1% of beneficiaries have completed primary education. This should inform how BISP is engaging with its beneficiaries; it is essential that BISP tailors all communications to the diverse needs of its beneficiaries.¹⁶⁶

¹⁵⁹ OPM (2019a) Benazir Income Support Programme How has the welfare of BISP beneficiaries changed over time?

¹⁶⁰ DFID (2016): Under the Pakistan National Cash Transfers Programme (PNCTP) DFID is supporting BISP. The recommendations come from a 2016 annual review of the programme.

¹⁶¹ OC, 'Ehsaas Communications Committee Meets', *The News International*, 11 August 2019, <https://www.thenews.com.pk/print/511260-ehsaas-communications-committee-meets>.

¹⁶² KII 5

¹⁶³ KII 31

¹⁶⁴ KII 24

¹⁶⁵ KII 7

¹⁶⁶ Cheema *et al.*, 'Benazir Income Support Programme Evaluation Report 2020'.

3.10.2 What would a shock response look like in rapid-onset shocks and in slow-onset shocks?

The low education levels of beneficiaries and BISP's inexperience in running communications campaigns means that communication in times of a shock is particularly challenging for the programme. An instructive example comes from the CDCP shock response, where communications were handled by a third-party specialist provider that deployed mobilisers with key messages to communities. The effectiveness of this campaign was noticeable in the increase in registrations following the campaign.¹⁶⁷

During the COVID-19 crisis, SAPM Sania Nishtar has been active on social media, providing regular updates on the emergency programme. The BISP website also now includes a dashboard tracking disbursements made under the programme. However, these communications are directed at the general public with the purpose of accountability and transparency as well as advertising the efforts of the government. Unfortunately, such messages are difficult to access for beneficiaries, especially in remote areas of Balochistan, Gilgit-Baltistan, and FATA.

3.10.3 Are there any changes we can recommend to better facilitate a shock response?

Communication with beneficiaries is a long-standing weakness of BISP, and such issues are accentuated in times of shock. Most communication by the programme relies on provincial and district government officials and community leaders. However, BISP could have potentially two different communication mandates: the first is about communicating to beneficiaries about core programme processes, such as disbursement dates, registration updates, and others. The second is about public service messages such as public health advice, but also redirecting people to other agencies providing public services. This second does not fall strictly within BISP's mandate but would make use of its wide reach.

Recommendations

- BISP should put together a communications strategy, which includes a section on SOPs for communication in emergencies. This section needs to clarify what BISP's mandate and ambition is in a shock response.
- Should communication on the wider public service offering be part of BISP's communication mandate, this requires coordination at the central and provincial levels and should be part of the emergency SOPs on communications.
- BISP should ensure that its communications use a wide variety of channels so as to be accessible to all types of beneficiaries, while making sure that content is uniform across channels.

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4 Conclusions and recommendations

BISP's involvement in a shock response is clearly viable. In fact, the programme already has experience of responding to shocks on several occasions. This section summarises conclusions, across our findings, on the state of the current BISP delivery mechanism. We reproduce all of our recommendations related to improving the delivery mechanism in a second section and briefly discuss which recommendations have particular relevance for slow-onset and which for rapid-onset shocks. As we have done throughout the report, we will follow the social protection delivery chain along the areas of Policy, Design, and Operations.

4.1 Conclusions

4.1.1 Policy

Social protection is a devolved issue on which provinces are leading. In practice, however, BISP is the largest social protection programme in Pakistan but is a federal one. Provinces have not, with the exception of Punjab, set up their own social protection structures. BISP's legal and policy framework is broad and accommodating enough for BISP to respond to shocks. However, BISP's decision-making and coordination processes are concentrated at the highest level in its Board, with ultimate decision-making power at the level of the cabinet or prime minister. This makes sense in the context of large-scale shocks but may present a bottleneck for smaller or slow-onset and recurring shocks. There are no institutionalised coordination mechanisms at the lower levels.

Day-to-day coordination between BISP and provincial or disaster authorities happens on an *ad hoc* and as-needed basis. The lack of a space where interprovincial coordination on social protection can take place makes coordination time-consuming and cumbersome to BISP. It also means provinces get little say in programme design, even though it falls under their authority. Hence, there are also no national social protection sector-wide coordination structures that can be mobilised in an emergency. In practice this can lead to duplication in coverage of federal and provincial social protection programmes, especially in times of shocks when new coordination mechanisms are only set up with difficulty. In an emergency, the needs of people change and they may require additional services and programmes. Coordination between social protection entities would allow existing social programmes to be mapped out, ensuring that their layering provides a comprehensive coverage of need.

BISP shock responses have hardly ever faced any budget constraints. The programme can often respond to shocks within its own budget. Should this be insufficient, as is the case in large emergencies, funds can and have been rapidly mobilised. It is worth bearing in mind that, given BISP still only covers 17% out of 25% of the planned poor population, its shock response ability is 'bought' at the expense of beneficiaries who should be covered by the programme but are not. Coverage should of course be increased, but as this happens the budget for BISP also needs to be increased in parallel so as to keep its current responsiveness in an emergency.

4.1.2 Design

BISP's eligibility criteria have been adapted during previous shocks, with the criterion related to the poverty score cut-off often being relaxed. The gender eligibility criterion has been relaxed during the current COVID-19 crisis to also include men. However, applying the newly developed exclusion criteria, especially those related to travel and mobile phone usage, might be unduly restrictive and could potentially exclude deserving households. In addition, carrying out these eligibility checks might be time-consuming in terms of data management during a shock. Possession of a CNIC is required to verify IDs and is essential. It is, however, also an access barrier to the most vulnerable who are more likely not to have a CNIC.

BISP as a programme readily tops up beneficiaries' accounts in the event of an emergency. Nonetheless, the overall amounts disbursed are low and not linked to consumption expenditure or needs. Decisions on disbursement amounts and frequency during shocks are made centrally at the Board level without needs assessments. Furthermore, disbursement frequencies have remained uneven throughout the life of BISP. As a response, disbursements during shocks are usually made as a one-time instalment, which is appropriate. Overall, the level of assistance provided during shocks is unlikely to be adequate.

BISP has shown awareness that those affected by a shock are not always the poorest and not only existing BISP beneficiaries. As a consequence, the programme has adapted its targeting approaches in response to a crisis, including increasing the scorecard cut-off or waiving poverty targeting altogether and moving to geographical targeting. However, changes in targeting approach have always relied on BISP Board decisions. There is scope to learn from provinces, which are using automatic triggers, such as rainfall or flooding levels, to trigger a response. This is particularly useful in monitoring slow-onset and recurring shocks.

4.1.3 Operations

While BISP itself does not have on-the-ground capacity for rapid beneficiary registration, there clearly is strong registration scale-up capacity in Pakistan. This is due to a combination of partnerships with and expertise in NADRA as well as support from district- and province-level government offices. In past shock responses, BISP has so far focused on setting up new structures from scratch to respond to a shock. In a large-scale emergency, this will lead to capacity constraints since the number of registration offices that can be set up at short notice is limited. There is an opportunity to make better use of, or to strengthen, existing structures for a faster and more comprehensive shock response.

Current BISP data management practices rely on merging and comparing data from a number of different datasets in an *ad hoc* manner. In addition, BISP's main dataset, the NSER, which dates from 2011, currently does not allow for data input, to correct or update entries. This means that once a rapid shock response is required, the dataset might be out of date and new eligibility assessments, which require the consultation of other registries, might be time-consuming.

The existing biometric verification-based payment system used by BISP is resilient and can easily enrol new beneficiaries. The key challenge is scaling up the network of agents and monitoring them to control the charging of illicit user fees.

Communication with beneficiaries is a long-standing weakness of BISP, which is accentuated in times of shock. Most communication by the programme relies on provincial and district government officials and community leaders. BISP could potentially have two different communication mandates: one about communicating to the beneficiaries about core programme processes, such as disbursement dates, registration updates, and others and the second about public service messages such as public health advice, but also redirecting people to other agencies providing public services. This second does not fall strictly in BISP's mandate but would make use of its wide reach.

4.2 Recommendations

Based on the conclusions presented above, we make the following recommendations:

Policy framework

- The national framework for social protection, which has been drafted by the Planning Commission, should be approved. A social protection framework at the national level, within which provincial policies are framed, can create coordination and coherence in the social protection sector.

Governance and coordination

- Launch a consultative process to define a permanent institutional cooperation process between BISP and provincial social protection authorities. The levels at which this could take place are as yet unclear and will require further investigation. While the CCI is probably too high a level, the directorates are likely too low. Hence, our recommendation in this regard is to set up a process to work out what this coordination could look like.
- Clearly delineate federal and provincial mandates in social protection, especially with respect to identifying the populations each serves and ways to regularly exchange data and information on programmes and beneficiaries. Setting up these structures for routine service provision will allow for a more coherent and comprehensive shock response.

Financing

- BISP as a programme may also not always enjoy the level of government commitment and support it currently does. An emergency finance mobilisation plan should be put in place, which spells out what emergency funds BISP would have access to, how they would be accessed, and what triggers would catalyse a response. This can be linked to existing DRM plans and financing provisions made by the NDRMF. Four criteria should be kept in mind when drawing up an emergency finance mobilisation plan for BISP:
 1. Timely – Being fast and on time is important for both the release of financing and for delivering a response.

2. Appropriate – Not all resources are needed at once; they can be sequenced according to need over time.
3. Available – Rules to release resources and deliver support need to be pre-agreed upon and understood before a disaster and the process for accessing resources needs to be straightforward and administratively light.
4. Predictable – All stakeholders must have confidence that the finance will be available on time and that the agreed-upon actions will be adequately financed and implemented.

Eligibility

- CNIC possession is likely to remain a core eligibility criterion to access any type of disaster relief; however, at the moment this criterion is likely to exclude those who need support the most. CNIC coverage should be more proactively extended, especially to the most vulnerable.
- Eligibility criteria need to be communicated to beneficiaries more clearly and transparently. This refers in particular to the newly introduced criteria related to travel or mobile phone usage.
- Depending on the shock, at least part of the recently introduced eligibility criteria should temporarily be suspended, especially those related to foreign travel and phone usage. Ideally a study should be commissioned investigating whether the recently excluded households were more or less affected by the COVID-19 crisis than those households remaining in the programme.
- More generally, not related to a shock response, beneficiaries' consent for data-sharing and eligibility assessment needs to be sought. This involves two separate activities:
 - a. BISP as a programme should seek informed consent for data use and data sharing from applicants in its database; and
 - b. Broader legislation should advocate for better data security and citizens' rights to data protection.

Transfer size and frequency

- Disbursement amounts during a shock response should be clearly linked to a rationale around meeting needs and maintaining household resilience in a shock. Even if budget constraints are a factor, it is important to specify the aim of what the transfer wants to achieve at the household level.
- The impact of emergency cash transfers on beneficiaries should be evaluated as a matter of routine. For instance, the current Ehsaas Emergency Cash Programme is constantly evolving to adapt to the changing context. It is important that these changes are documented and that the programme is evaluated.

Targeting

- In the future, hazard mappings should link into the beneficiary database, ideally using geographic coordinates that link specific hazards to people in the database.

- To cover citizens affected by shocks but not enrolled in BISP, BISP should define triggers for geographic targeting before a shock occurs. The hazard risk mappings should give a good idea of the potential impact of a shock, which would allow it to define a response. Ideally this would mean that a Board decision is no longer required or can at least be expedited.
- Major registration and targeting changes are being implemented. The performance of the new PMT formula should be closely monitored to ensure that it targets the most vulnerable citizens, who are likely hit harder by a shock.

Registration

- Develop a plan that specifies which registration option is most appropriate for what type of response. We identified four registration options that can be used, alone or in combination, in a shock response (see Table 1 for details).
 1. Set up a new registration centre (mobile or fixed)
 2. Use an existing civil registration centre
 3. Use the existing agent network of private banks
 4. Use a mobile application/ SMS

The appropriateness of each depends on the context and the shock.

- This registration options plan should make use of, and aim to strengthen existing local capacities, and draw on learning from the CFC and one-window stop pilots.
- This plan should include clear roles and responsibilities for different stakeholders (i.e. NADRA provides back-office and data infrastructure, the revenue department provides manpower for local registration, BISP provides monitoring, etc.).
- This plan should be approved by all stakeholders involved, that is to say provincial governments, BISP, NADRA, and NDMA.

Ideally this plan would work as a blueprint for beneficiary registration across Pakistan. It would not just be used by BISP for welfare cash transfers but also by NDMA for calamity compensation claims.

- Major registration changes are being implemented. The performance of the desk-based data collection approach and the data quality it yields should be closely monitored to ensure that, in combination with revised targeting approaches, they target the most vulnerable citizens.

Data management

- An integrated social registry should be set up, which would allow for data updates on a rolling basis. Building an integrated social registry should be comparatively straightforward in Pakistan, since many of the building blocks are there – in particular, a national ID system and beneficiary database as a *de facto* social registry. However, building a social registry requires a clear mandate for one organisation to build and maintain it. BISP and NADRA would be the two candidates: BISP as the current owner of

the registry with proven M&E and targeting capabilities, while NADRA has proven data-management capabilities.

- To ensure that data in the registry is up to date, we also recommend pursuing the possibility that NSER updating will move from static updating to on-demand updating and re-assessment of beneficiaries in real time (see Section 3.7.1). The continuous updating of data will require updated data-management practices, but will ensure that the data available is relevant in case of an emergency.
- A two-way data flow process should be set up that will allow other social protection programmes to feed into the social registry. This will avoid duplication at the beneficiary level and allow planners to better assess which social protection programmes cover which type of beneficiaries to better plan an emergency response.
- Standing data-sharing protocols should be set up with key social protection providers, especially at the province level. This would then replace emergency data requests with standing requests that set out the terms of the data-sharing agreement *ex ante*. These data-sharing agreements should include strong consideration and protection of beneficiary privacy.
- The social registry should be linked with emergent multiple hazard models and databases, which is already the case in Punjab. This is to ensure that geographic and hazard-specific targeting can quickly be put into operation.

Delivery and payment

- BISP should work with as many financial providers as possible and grow its pool of financial partners. Having multiple providers makes the overall payment system more resilient, since it helps with security and liquidity pressures if the load is spread.
- The number and monitoring of agents should be increased (i.e. make provisions that banks have to distribute mobile hotspots to agents, extend no-interest credit lines, and ask banks to build a data infrastructure to monitor their agents). Monitoring dashboards should be accessible to BISP in close to real time and their information should be used for crowd control and to redirect beneficiaries where necessary.
- A maximum number of disbursement channels should be used during any one crisis (i.e. ATMs, apps, agents, money orders, etc. together). In a crisis, there is a need to accommodate large numbers of diverse beneficiaries. Beneficiaries have different needs and capabilities and access points in rural areas need to be different from access points in urban areas.
- Make disbursements more predictable.

Communications

- BISP should put together a communications strategy, which includes a section on SOPs for communication in emergencies. This would need to clarify what BISP's mandate and ambition is in a shock response: is it limited to communication about BISP or should it include wider messaging?
- Should communications on the wider public service offering be part of BISP's communication mandate, this will require coordination at the central and provincial levels and should be part of the emergency SOPs on communication.

4.3 To what extent do our recommendations apply to rapid-onset versus slow-onset shocks?

Depending on the elements in the delivery chain, recommendations may vary for slow- or rapid-onset shocks. Our analysis above is not detailed enough to be able to make in-depth differentiated recommendations; however, we present Table 2 below as a first step, which could be taken further in the future.

Table 2: Recommendations for rapid- and slow-onset shocks

	Rapid-onset disaster	Slow-onset disaster
Legal and policy framework	Ensuring a national framework for social protection is in place is essential to ensure roles are clearly defined. This applies for both slow- and rapid-onset disasters.	
Governance and coordination	Clear and established coordination mechanisms need to be in place to rapidly mobilise, ensure coverage, and avoid duplication.	Decision-making power and coordination at lower levels is key for slow-onset disasters, to ensure continuous monitoring of the situation, which cannot happen at high levels of government.
Financing	Though BISP has not struggled with mobilising emergency funding so far, it is worth exploring innovative financing mechanisms to rapidly mobilise international funds (see Section 3.3).	Slow-onset disasters are more likely to suffer from 'donor fatigue'. Explore insurance options if the disaster is predictable.
Eligibility and qualifying conditions	In an emergency apply the principle of 'enrol first check later' and waive eligibility criteria if they are hard to verify. Be cognisant of the fact that many vulnerable people will not have a CNIC. Consider designing programmes that do not require a CNIC.	Integrate disaster characteristics into eligibility and qualifying conditions (i.e. by linking beneficiaries to hazard maps).
Targeting	Include all affected populations in the targeting, not just the poorest.	
Transfer size and frequency	Calibrate the target amount to ensure it meets needs. Carry out rapid needs assessments to establish need. Ensure that BISP regular payments are reliable and large enough as well as complementary to other programming so as to build up household resilience before a shock.	
Registration and enrolment	Strengthen existing local government capacity to mobilise for registration capacities. They will be on the ground and the fastest to respond.	Identify affected populations before the worst of the disaster happens. An existing, up-to-date database is key. As above, link disaster-related factors with beneficiary registration.
Data management	Implement simple and existing data-management routines that are fast.	Explore linking beneficiary datasets with risk and hazard mappings.

	Rapid-onset disaster	Slow-onset disaster
Delivery and payment mechanisms	Employ a wide variety of payment mechanisms to build maximum resilience into the system.	Target the payment and delivery system to the specific context and needs of the affected people.
Communications and awareness raising	Ensure clear communication across a variety of channels, to reach the largest number of people.	Coordinate communication with NDMA and other disaster observation authorities. Include forecasting into communication with beneficiaries. Identify the preferred communication channels of the target group.

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Annex A Institutions consulted

Organisation
Benazir Income Support Programme (BISP) Poverty Alleviation and Social Safety Division, government of Pakistan
National Disaster Management Authority (NDMA)
Interprovincial Coordination Division
Ministry of Finance, Government of Pakistan
Ministry of Planning, Development and Special Initiatives, Government of Pakistan
National Database and Registration Authority (NADRA) Ministry of Interior, Government of Pakistan
National Disaster Risk Management Fund, Ministry of Climate Change, Government of Pakistan
National Institute of Health, Ministry of National Health Services Regulation and Coordination, Government of Pakistan
Sehat Sahulat Programme, Ministry of National Health Services Regulation and Coordination, Government of Pakistan
World Bank Pakistan Office
Directorate General Civil Defence, Ministry of Interior, Government of Pakistan
Asian Development Bank (ADB) Pakistan Office
United Nations Children's Fund Islamabad
Provincial Disaster Management Authority (PDMA), Government of Sindh
Agriculture, Supply and Prices Department, Government of Sindh
Chief Minister's Secretariat, Government of Sindh
Planning and Development Department, Government of Sindh
Social Welfare Department, Government of Sindh
Social Protection Strategy Unit, Chief Minister Secretariat, Government of Sindh
Habib Bank Limited
Zakat and Ushr Department, Government of Sindh
Benazir Income Support Programme (BISP) Provincial Office, Sindh
Provincial Disaster Management Authority (PDMA), Government of Punjab
Punjab Social Protection Authority (PSPA), Planning and Development Board, Government of Punjab
Benazir Income Support Programme, Provincial Office, Punjab
Provincial Disaster Management Authority (PDMA), Government of Balochistan
Social Welfare, Special Education, Literacy and Non-formal Education Department of Balochistan
Benazir Income Support Programme (BISP), Provincial Office, Balochistan
Provincial Disaster Management Authority (PDMA), Government of KPK

Organisation
Social Health Protection Programme, Department of Health, Government of KPK
Zakat Ushr Social Welfare and Women Empowerment Department, Government of KPK
State Disaster Management Authority, Government of AJK
Ministry of Social Welfare and Women's Development Department, Government of AJK

Annex B Zakat and the Guzara Allowance

Table 3: Disbursement of Zakat

Federal areas / provinces	% share	Allocated budget 2018/19 (PKR million)
Federal areas (ICT, Gilgit-Balistan, FATA)	7%	516.437
Punjab	57.36% of remaining 93%	3935.608
Sindh	23.71% of remaining 93%	1626.800
KPK	13.82% of remaining 93%	948.224
Balochistan	5.11% of remaining 93%	350.609

Source: Pakistan Economic Survey 2018/19

Table 4: Number of Guzara Allowance beneficiaries by province

Province	Number of beneficiaries	Benefit amount (PKR / month)
Punjab	136,996	1,000
Sindh	100,000	1,000
KPK	34,600	1,000
Balochistan	N/A	N/A
AJK	36000	1,000 annually

Source: International Labour Organization (2019). Mapping Social Protection in Pakistan, ILO Pakistan

Annex C Social protection in the provinces

C.1 Punjab

A number of administrative departments and autonomous organisations implement social protection programmes in the province.

Institutional arrangements for social protection in Punjab

The newly created PSPA is now the institutional home for social protection, although individual programmes continue to be implemented by other departments. In addition to PSPA, the Education, Health, Social Welfare, Special Education, Food, Industries, Labour, Zakat and Ushr, Women Development, Special Education, and other departments are involved. PSPA brings all these departments together on a single platform and coordinates the entire sector in the province.

Punjab is the only province that has an institutional home for social protection. PSPA is an autonomous organisation established under the PSPA Act of 2015 to provide a comprehensive and inclusive social protection system for the province. The authority is chaired by the Chief Minister and has a wide representation of political and bureaucratic leadership of the Finance, Planning and Development, Food, Health, Industry, Labour, Social Welfare, Zakat, Women Development, and other allied departments. It works under the Planning and Development Department. PSPA is tasked with formulating policies, designing, implementing, evaluating, and coordinating social protection programmes in the province. It also facilitates payments to the beneficiaries of other departments as well. A focal person is nominated in each social protection-related department for better coordination with PSPA.

Social protection programmes in Punjab

PSPA is implementing a **Khidmat Card** to provide cash assistance to poor PWDs. The Khidmat Card is a debit card issued to the identified beneficiary after verification of their identity and medical assessment by an authorised Medical Assessment Board. PWDs able to work receive PKR 1,500 per month and those who are unable to work or incapacitated receive PKR 2,000 a month in quarterly payments. The programme uses NSER data and beneficiaries belong to households with a PMT score below 20. The total number of beneficiaries is 67,000.

The **Zevar-e-Taleem Programme** is a CCT for schoolgirls to improve enrolment and retention at middle and secondary school level in 16 less-developed districts of the province. A cash stipend of PKR 1,000 per month is paid for schoolgirls of classes 6–10 with 80% school attendance. Payments are made through the Khidmat Card (a debit card), which is issued to the mother/father of the girl student. The School Education Department is implementing the programme with the assistance of PSPA and approximately 541,000 students are enrolled.

'Education Package for Children working at Brick Kilns' is an initiative for children involved in bonded labour at brick kilns. The package envisages a monthly scholarship, as well as the provision of stationery, books, and uniforms. Again, this financial assistance is disbursed through Khidmat cards. Parents are paid PKR 2,000 as an incentive for enrolling children in school and then receive PKR 1,000 per month on compliance verification, i.e. 75% attendance in school. Targeting and enrolment is done through the Labour and Human Resources Department and the School Education Department. Khidmat cards have been issued to the parents of around 91,000 children. The programme is being implemented in association with the School Education Department.

The Punjab Social Welfare Department implements a variety of care services for women, children, and the elderly. It is also involved in the rehabilitation of beggars. The Darul Amaan are shelter homes for women survivors of violence including domestic violence. Free board, lodging, education, counselling, medical, psychological support, and legal assistance are provided. Darul Falah are mother-and-child homes for widows, divorced, and homeless women and their accompanying children. A cash stipend is provided along with free education, shelter, medical care, and rehabilitation services. Twelve Shaheed Benazir Bhutto human rights centres for women in different districts are meant to protect them against violence and discrimination. These are temporary shelters for emergency cases and provide free legal, medical, and counselling services.¹⁶⁸ The department also runs 20 socio-economic and rehabilitation centres for women and juvenile prisoners in jails. Free education, vocational training, recreation, medical, and legal aid along with financial assistance is provided.¹⁶⁹ Women's crisis and Violence Against Women centres are meant to protect women against violence and provide temporary shelter and allied necessary facilities/assistance.

Eleven model children's homes (orphanages) are established in different districts for orphaned and abandoned children. Free board, schooling, medical, counselling and rehabilitative care is provided. Three homes for abandoned babies (Gehwara) are available for abandoned babies aged 0–6 years of age till their adoption is arranged. There are also three homes for destitute girls (Kashana), one Centre for Lost, Runaway and Kidnapped Children (Nighehban), one Centre for Mentally Challenged Children (Chaman), one Home for Special Persons (Nasheman), one Halfway Home (Dar-ul-Sakoon), model drug abuse centres in 10 hospitals, one Drug Rehabilitation Centre, and six old-age homes (Aafiat). Almost all the facilities are located in the major cities of the province.

The Sehat Sahulat Programme is being implemented in Punjab through the collaboration of a federal programme unit in the Ministry of National Health Services, Regulation and Coordination. The Punjab Health Initiative Management Company is responsible for hospital monitoring, beneficiary enrolment, district-level coordination, service delivery, monitoring, and grievance redressal in Punjab. The programme is using NSER data with a cut-off PMT score of 32.5. The programme is being implemented in 30 districts and 4.7 million families have been enrolled.¹⁷⁰ The contract is signed between the federal government, the Government of Punjab, and State Life Insurance Corporation. An annual premium of PKR 1,998 per family per year for Punjab beneficiaries is being paid by the provincial

¹⁶⁸ See https://swd.punjab.gov.pk/crisis_centres (accessed 3 April 2020).

¹⁶⁹ Ibid.

¹⁷⁰ See <https://phimc.punjab.gov.pk/sspstat#overlay-context=> (accessed 4 April 2020).

government. A priority disease package of PKR 300,000 per family per year is given for eight priority diseases. Additional excess coverage of PKR 300,000 is also available (once the original package is consumed, additional excess coverage is allowed). A secondary care package of PKR 60,000 per family per year is also available with an additional excess package of PKR 60,000 allowed once the original package is consumed. Only indoor treatment is covered. No transplants, outdoor treatments, and take-home medicines are allowed.

The Punjab Educational Endowment Fund has been awarding scholarships to deserving students at different levels of education since 2009. Up to December 2019 it had awarded 374,857 scholarships worth PKR 21.41 billion.¹⁷¹ DFID has also contributed to awarding 20,000 scholarships to female students over a period of two years.¹⁷²

C.2 Sindh

Social protection in Sindh spans many departments without an institutional home. Social protection programmes are implemented by different departments including Zakat and Ushr, Social Welfare, Women Development, Special Education, Labour, Education, etc. The provincial government has recently constituted a Social Protection Policy Board chaired by the chief minister, with three ministers and three civil servants as members of the board. A Working Group has also been notified under the board to coordinate and harmonise different programmes. A social protection unit has been created in the Chief Minister Secretariat and a Coordinator to the Chief Minister has been appointed as well.

The Union Council-Based Poverty Reduction Programme (UCBPRP) and Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programmes are being implemented in rural union councils of 18 districts in Sindh with rural support programmes as the implementing agencies.¹⁷³ The programmes target the female of the household and targeting is based on PMT. One-time income-generating grants (IGGs) of PKR 20,000 are given to the poorest of poor households, widows, and households that contain members with chronic disabilities. IGGs are meant for purchasing livestock. Community investment funds are revolving funds to provide interest-free loans to poor households. Vocational training is provided to poor households and through the low-cost housing component, eligible community members are given shelter. While UCBPRP is financed by the Government of Sindh, SUCCESS is financed by the European Union.¹⁷⁴

As part of the Education Reform Programme, all the girls studying in classes 6–10 in any government school are provided with an annual stipend to address gender disparities in educational attainment in Sindh. Initially, PKR 1,000 per student was paid, which was later enhanced to PKR 2,400 per annum or even PKR 3,600 in areas with low transition rates from classes 5 to 6. The scheme is meant to increase the enrolment of girl students in secondary classes in the remote and unprivileged areas of Sindh.

¹⁷¹ See www.peef.org.pk/Scholarships_Main.html (accessed 4 April 2020).

¹⁷² Ibid.

¹⁷³ These are the Sindh Rural Support Organisation, the Rural Support Programme Network, the National Rural Support Programme, and the Thardeep Rural Support Programme.

¹⁷⁴ See <https://success.org.pk/index.php/about-us/> and www.ucbprp.net.pk/ (both accessed 8 April 2020).

Social care services are provided by the Special Education, Social Welfare, and Women's Development departments. The Special Education Department provides free education to children with special needs through over 50 special education institutions throughout the province. The Social Welfare Department is meant to provide a supportive environment through policies and a programme for addressing the needs of the marginalised and vulnerable segments of society. The department runs the 'Darul Atfal' for orphans and homeless children, 'Darul Aman' for shelterless women and their accompanying children, and industrial homes for the skills development of poor women. A number of women's complaint cells work to provide legal aid to women in cases of violence against them, while day care centres and women's development complexes also work for the welfare of women.

C.3 KPK

KPK has departments and institutions similar to those of Punjab and Sindh. It has a single department handling Zakat and Ushr, Social Welfare, and Women's Development. The department runs 11 welfare homes for the rehabilitation of vulnerable children, mostly orphans and children without mothers or guardians, 14 drug addicts and rehabilitation centres, 11 'Sarkari Sarai' (government inns) for persons accompanying a poor patient in hospitals, one Artificial Limbs Workshop, a School for the Deaf and Dumb, and 48 centres for mentally, physically, and visually handicapped students. There are five 'Darul Aman' centres for women in distress, 250 industrial training centres for women, and a Women's Crisis Centre.

The Iqra Farogh-e-Taleem Education Voucher Scheme is meant to enrol out-of-school children in schools. Families can redeem vouchers at schools and get free education for their children between the ages of five and 16 years. Varying amounts are paid for students at different levels of education. Scholarships are paid to undergraduate and graduate students in national institutions by the Chief Minister Educational Endowment Fund and financial help for higher education is delivered through the Higher Education Scholarship Endowment Fund.¹⁷⁵

KPK is also implementing the Sehat Sahulat Programme using BISP data. Initially the poorest of the poor below the cut-off of a 16.17 score were selected. In 2015, however, the programme was expanded and 50% of the population was included with PMT scores up to 24.5. At the end of 2017 it was further expanded to cover those with PMT scores below 32.5. The target was 2.5 million households with 3.2 million families and about 2.2 million cards have been distributed. In 2019, the Government of KPK decided upon 100% coverage, meaning that BISP data is no longer required. Now, NADRA CNICs are being used and the procurement of an insurance partner is in process.

C.4 Balochistan

The Social Welfare Department is running a Working Women's Hostel, 'Darul Aman' for women in distress and homeless women, a Detoxification and Rehabilitation Complex for drug addicts in Quetta, an Orthopaedic, Prosthetic and Physiotherapy Centre in Quetta, and three special education centres for free education for the disabled. The Balochistan

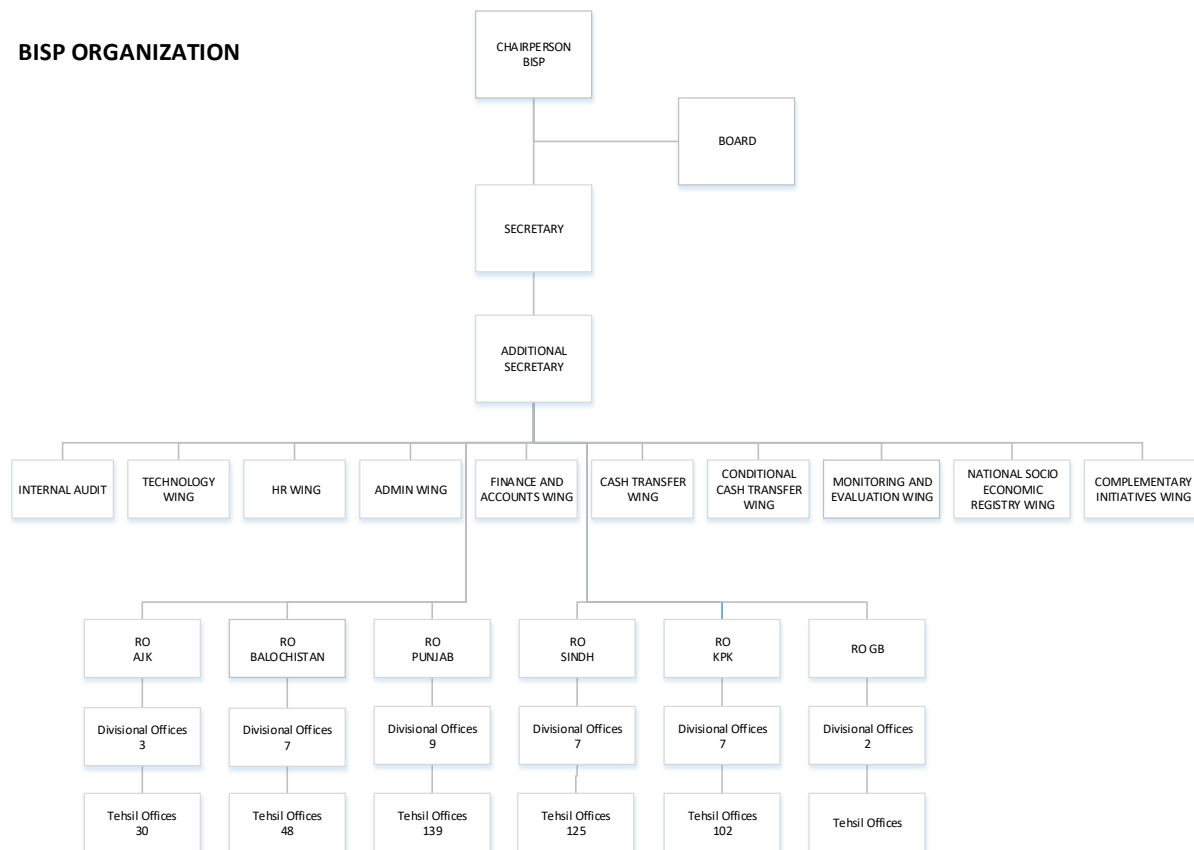
¹⁷⁵ ILO Report 2017 "Mapping Social Protection System in Pakistan"

Education Endowment Fund gives scholarships to students from secondary school to the post-graduate level. Darul Amans for women provide accommodation, health, education, and legal assistance to women in need and/or in distress or if their rights are not ensured. An Old-Age Home for the Elderly is also established and there is a Child Protection Unit as well. Vocational centres for women are also operational.

An Awami Endowment Fund has been established through the allocation of PKR 430 million. This is the first such project in Balochistan. It works for the treatment of the poor targeted by the community and verification is carried out by the local hospital. A committee constituted for the purpose makes the recommendation for approval of the application. Training and rehabilitation centres provide tricycles to the disabled. The Special Support Programme is an initiative by the Chief Minister that provides treatment costs for the poor and scholarships for sportsmen.

Annex D BISP organisational chart

BISP ORGANIZATION



Source: BISP

Annex E Government expenditure on social protection

- Government expenditure on social protection has increased from 0.6% of GDP¹⁷⁶ in 2007 to 1.6% of GDP in 2019.¹⁷⁷
- Expenditure on social security and welfare (including expenditure on BISP, the Sustainable Development Goals, and PBM) has increased from PKR 93.4 billion in 2013/14 to PKR 257.5 billion in 2017/18.¹⁷⁸
- Expenditure on national calamities and disasters has increased from PKR 18.4 billion in 2013/14 to PKR 19 billion in 2017/18¹⁷⁹.

¹⁷⁶ World Bank Social Protection Report of 2007

¹⁷⁷ ADB additional financing document

¹⁷⁸ Pakistan Economic Survey 2018-19

¹⁷⁹ Ibid