

Benazir Income Support Programme

Launched in 2008, “the Benazir Income Support Programme (BISP) is the Government of Pakistan’s flagship social safety net program and is one of the largest and most systematic social protection initiative to be launched in Pakistan. At its core, the BISP is an Unconditional Cash Transfer (UCT) providing quarterly cash payments directly to female beneficiaries within households that are deemed eligible through the implementation of the BISP poverty scorecard that targets households for the program.” (BISP Evaluation, 2020).

The latest impact evaluation of BISP is from Oxford Policy Management in 2019, which uses a mixed-methods approach. “The core of the evaluation is based on a household survey targeted at beneficiary households, and a comparable subset of non-beneficiary households that can be used as an adequate counterfactual... This is combined with a qualitative research component that will provide a broader understanding of the context in which the program is operating and inform an understanding of potential impacts that are difficult to cover comprehensively and sensitively using only a quantitative survey.” (BISP Evaluation, 2020).

Quick facts

Barriers addressed



Entry and Capability

Lack of phone & SIM ownership
Real or perceived lack of money



Digital & Physical Infrastructure

Poor digital & foundational ID infrastructure



Policy & Regulation

Lack of proportional & tiered KYC requirements
Distance from financial service points



Social Norms

All social norms barriers

Segment focus

1 2 3 4

Customer Journey Relevance



Geography

[Pakistan >](#)

Key stakeholders involved

Government of Pakistan, National Database and Registration Authority (NADRA), Department for International Development (UK), Pakistan Post (formerly), Oxford Policy Management (evaluation), World Bank, USAID, Asian Development Bank

Sources

[BISP Evaluation, 2020;](#)
[Research Collective, 2019;](#)
[World Bank, 2016.](#)

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Key activities

"BISP has implemented a range of payment mechanisms since its inception, including from the post office, smart cards, or mobile phones. Originally all beneficiaries received their instalments through the Pakistan Post, who were expected to deliver cash to beneficiaries' doorsteps. This system was phased out and replaced from 2012 with the Benazir Debit Card (BDC) – an ATM card that could be used to collect instalments from any ATM machine (or a POS agent) in Pakistan." Beneficiaries have also been given access to phones and SIM cards to collect their payments in certain districts. Currently, beneficiaries receive their quarterly payments through two main payment systems (BISP Evaluation, 2020):

- "Benazir Debit Card (BDC): Beneficiaries are provided with an ATM card from which a beneficiary can draw her instalment from an ATM machine or from a franchise/retail agent of a partner bank through a Point of Sale (POS) machine. BISP is in the process of transferring all BDC beneficiaries to the Biometric Verification System detailed in the following point."

- "Biometric Verification System (BVS): a system through which a beneficiary's biometric information is collected. To collect her instalment, a beneficiary would present her Computerised National Identity Card (CNIC) – against which her biometric information has been tagged and can be verified at the payment collection point. Payments are disbursed through six partner banks who work through their branch networks, retail agents, franchise, or in partnership with mobile phone companies."

Outcomes/results

- "The switch to the Biometric Verification System (BVS) payment mechanism is associated with a slight increase in the proportion of women that retain control over money received through the BISP." 73% of the women beneficiaries decide how the BISP cash is used (BISP Evaluation, 2020).
- "The BISP continues to have a strong impact on women's empowerment in a wide range of dimensions including greater mobility, increased autonomy in decision-making, increased personal savings, increased political participation, and a reduction in some forms of gender-based violence." (BISP Evaluation, 2020).

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Outcomes/results (cont.)

- There are consistent and positive impacts of the BISP on the mobility of women across three categories (travel alone to the market, travel alone to the health facility, and travel alone to a friend's home), but "most positively for the categories relating to the ability of women to travel to markets, or health facilities alone." (BISP Evaluation, 2020).
- The 2019 evaluation reports "a positive and statistically significant increase in the proportion of women who can personally save" – of 4% that is "attributable to the BISP." (BISP Evaluation, 2020).
- One of the most "frequently cited impacts of BISP has been a marked increase in rural women's access to computerized national identity cards (CNICs), a prerequisite for obtaining the program. CNICs can be seen as the first step to citizenship and rights claims in Pakistan." (Research Collective, 2019). The enrollment of women for the national identity cards has doubled since the start of the program.

Key enabling environment factors for the intervention

BISP has support from Pakistan's government to carry out the program. This government support has enabled the program to be carried out at a large scale across the country. This program also has large international recognition, which has attracted funders like the UK's Department for International Development.

Key design elements and principles that led to successful outcomes

- The program deposits the money to the women of the household, not men.
- The program has been iterated and changed to better meet the needs of the beneficiaries as time went on. For example, the program moved away from cash delivery through the Pakistan Post because that approach was often too time consuming for the women.
- The program mandates having a National Identity Card for eligibility. This requirement helped encourage access to ID – an added bonus to the program's goals.

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- BISP has designed and implemented complementary social protection programs. BISP also launched the Waseela-e-Taleem initiative, a conditional cash transfer program that requires families receiving cash payments to enroll children between the ages of 5 to 12 to enroll in primary education.

Potential for scale/replicability

"BISP is performing well in terms of cost efficiency with program costs ranging from a minimum of PKR 3.33 to a maximum of PKR 5.24 for every PKR 100 transferred to a beneficiary." The BISP compares favorably to other social protection programs globally. Cost-transfer ratios of major global cash transfer programs range from 5% to 53%. "This places the BISP as one of the more cost efficient social protection programs in the world. A big driver of this cost-efficiency is the ability to operate at scale, reaching approximately 5.7 million households across Pakistan." (BISP Evaluation, 2020). The program has also led to complementary programs being designed, such as the Waseela-e-Taleem initiative, a conditional cash transfer program that requires families receiving cash payments to enroll children between the ages of 5 to 12 to enroll in primary education. Overall, this program is cost-effective, operates at a large scale, and has expanded beyond the initial scope.

Challenges encountered during the program

The 2019 Oxford Policy Management evaluation "found evidence of delays to disbursements of payments, which means that 17% of beneficiaries had received fewer than three payments in an annual cycle" (as opposed to the target of four payments per year). Additionally, "despite considerable efforts made by BISP to periodically increase the nominal value of the transfer", the 2019 evaluation finds that "the real value of the transfer has decreased by 9% since 2011" due to high rates of inflation observed in Pakistan over the period 2011 to 2019 (BISP Evaluation, 2020).

Recommendations from the research

The 2019 evaluation recommends BISP to tailor future programming or communication with beneficiaries to the needs of beneficiaries with lower levels of literacy and education, since only 6% of BISP beneficiaries have completed primary education. Additionally, given the extensive reach of BISP and cost-effectiveness, the programs should consider developing more complementary social protection programs such as the conditional cash transfer education program that has already been implemented.