Social Protection in Cities: A forward Looking Discussion

Final Session

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BISP, Pakistan
BENAZIR INCOME SUPPORT PROGRAMME
Social protection in cities: A forward-looking discussion

1. Why is urban social safety net critical priority for Pakistan in 2015?
2. What has BISP accomplished so far / ongoing projects at BISP?
3. Implementable plans for BISP from this forum?
4. What is Pakistan proposing to the world on SSNs?
Why is urban social safety net critical priority for Pakistan in 2015?

Economic stabilization linked to urbanization trends

- With the highest growth rate in years of 4.24% and with a target of 5.5% FY2016, Pakistan is fast moving towards urbanization.
- Despite the price on war against extremism, and due to the success in it, FDI is going up, stock markets trends highest at KSE index 34336, market capitalization at $69.33 b on 9 Nov 2015.
- Inflation brought down to 4.53% in 2015, fiscal deficit from 8.2% of GDP (2012/13) to 5.3% (2014-15), tax to GDP ratio increased to 11%, development budget at highest ever $7bn.
- SBP slashed policy rate by cumulative 350bps to 6% to provide more credit, S&P and Moody’s ratings upgraded to positive, FX reserves touched $20bn, remittances up to $18.45bn.
Why is urban social safety net critical priority for Pakistan in 2015?

Landmark agreements will lead to faster urbanization

• China-Pak Corridor agreement worth $46bn signed, which will have major impact on infrastructure, roads, rail, telecommunication, power related mega projects… jobs ad faster urbanization.

• After 9 years Pak entered international markets with realization of $3bn.

• Pak has become member of Asian Infrastructure Investment Bank & Shanghai Coop Org which will fasten infrastructure development thus lead to faster urbanization.

• Lending from WB, ADB resumed making Pak eligible for IBRD facilities. 9 reviews with IMF successfully concluded.

• Pak megacities growing and after population census of 2016 all of them will be higher than the current: Karachi 25mm, Lahore 15mm, Faisalabad 7mm, Rawalpindi/Peshawer/Hyderabad 4mm, etc.
What has BISP achieved so far/ongoing?

- Biggest asset: National Socio-Economic Registry, Latest, scientific, reliable, extensive database of socio-economic status of the population through PMT survey. 27 mm households surveyed, 7.7mm WOMEN eligible, 5.15 WOMEN customers getting payments to date.
- NSER update in progress through Advisory Committee, Donor coordination, and board consultations.
- UCT of $10 per month increased to $15, and budgets of BISP up from $0.4bn to $1.02bn this year.
- Education CCT with DIFID and provinces to reach enrollment of 1mm primary children (5-12 yrs age) by end of Nov 2015 in 32 districts with $5.5mm already disbursed. By June 2016 2mm to school.
- Vocational and microcredit schemes launched to over 50,000 women customers but being redesigned to add value to PM Interest Free loan and MoF other microfinance schemes through ADB. Over 18000 BISP customers already benefitting from PMIFL.
- Health insurance pilot launched but being redesigned to support PM National Insurance Scheme for BISP customers.
What has BISP achieved so far/ongoing?

- 2015 finally regular quarterly payments and in 2016 monthly payments to improve impact on customer nutritional values.
- Third party pending Impact assessments and Spot Check publicly released for corrective action plans and for transparency.
- Federal govt nationwide presence: 2024 employees, over 450 offices in 4 provinces 2 territories, and FATA
- Technology based operations: Having experimented with postmen delivering cash, BDC cards, Mobile phone banking, ATMs... now moving to latest safest biometric through CNIC only for ease and transparency. To date more than 93% payments made electronically and $3.3bn already has reached customers.
- Web based Grievance Redressal System
- 9am-9pm Customer Hotline for customer redressal.
- Customer satisfaction survey pilots launched on tablets for illiterate women.
- Public Sector governance to corporate sector governance with KPIs, Branding, Internal spot checks, retreats, best hiring.
What has BISP achieved so far/ongoing?

- Empowerment of Marginalized Women
  - Identity. CNIC, voter rights, cash in hand, self esteem and 64% control over funds.
  - Active inclusion of Non CNIC Ided Women and those who have ID but who don’t have cards for payment through GIS systems of density.
- BISP Beneficiary Committees
- Launch of anti violence, productive inclusion, Women Councils
- Sisters in Success
- Demographic directory
- PM fee re-imbursement/ laptops/
- RSP model stories projections
- Emergencies: 2010 floods, ongoing War on terror TDPs, Thar famine.
- Transparency, the Hallmark of BISP: Audits, spot checks, data sanity checks. PM Internship program to provide BISP police to check on safety of women.
- Outreach and communication strategy: illiterate so using radio, 10 different national languages, BBCs, street theatre, assemblies of women to get the BISP narrative projected. Using RSP/ Women NGOs for social mobilization. Remodelling bank agreements to create an even more sophisticated payment system for 2016
What is ongoing at BISP?

Working with Private and other public sector for graduation complementary initiatives thus empowerment of our customers.

- Medi banks
- E-clinics
- E-education
- Immunization, nutritional and family planning CCT being planned with provinces and through future Local Governments.
- Pharmaceutical and other Corporates being encouraged to do their CSRs through BISP database for BISP customers.
- Agro universities being encouraged to make agro buddies of BISP youth
- Provincial TEVTAs being encouraged to give preference to BISP customers
- Philanthropic orgs, societies being encouraged to do projects for BISP customers.
- Campaign for poverty reduction through Art
- Patronization Micro Finance Institutional Network for BISP customers
- Sensitizing Parliament and Youth Parliament
Implementable plans for urban BISP from Forum

• NSER redesigning to be done differently this year with a special emphasis on urban learnings, including self reporting at different locations of enrollment, and dynamic recertification.

• Career counseling and unemployment desks to be started at Tehsil offices and then linked to corporate and local job portals. Women jobs (safety/pay info) and family member jobs separate focus. Job festivals

• Active enrollment and then graduation strategies for slums and non registered settlements/ abadis through provincial and LGs.

• Urban service delivery and infrastructure mapping to be correlated with BISP urbans to ensure access to services and graduations possible with help of LGs. Clear mapping of Unsatisfied needs

• Future new city plans to be shared with BISP for better management of service delivery.

• Homeless or moving populations to be CNICed then included in resurvey then tracked for productive inclusion through CCTs
Implementable plans for urban BISP from Forum

- Mapping of cost of living for urban and rural then relevant CCTs accordingly (health/education/transportation/food/electricity/water etc costs)
- Reclassification of towns in new population census to be linked to BISP urban plans.
- Equity for mega cities despite rival political party govts to be managed through BISP.
- Violent urban areas special linkages to CSRs and CCTs
- Risky areas railway/flood prone to be encouraged towards better housing through LGs.
- Socially excluded, ethnic minorities, religious minorities to be mapped for potential CCTs.
- Public works of mega projects to be given to BISP preferentially
What is Pakistan proposing to the world on SSNs?

• South-South 2016 to be in Pakistan on women empowerment

• Sisters in Success Model to be launched in current group of countries

• League of Social Safety Nets with proper secretariat to be launched by WB and web portal with info and SDGs for all to be measured on with specific operational and ministerial summits
Sisters in Success

• BISP Women Leadership Network
• Vision
  – Enabling the empowered and celebrated women of the world to engage with the vulnerable women of Pakistan
• Scope
  – Empower the vulnerable women
  – Fostering partnerships and establishing linkages with vulnerable women
  – Creating inroads to opportunity
  – Promoting a brighter and positive image of Pakistan
• Three Tiers of Implementation
  – Tier One: Engaging national and international women leaders
  – Tier Two: Coming together of BWLN and BISP beneficiaries
  – Tier Three: Beneficiaries to emerge as role models
  – BBCs to play a significant role
BISP Pakistan
Equity, Dignity, empowerment, meaning to life
Serving the most vulnerable
Humbled to be in this mission

Thank You

MNA Marvi Memon
Minister of State and Chairperson BISP
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## REGION WISE CUSTOMERS

<table>
<thead>
<tr>
<th>Region</th>
<th>Active Customers</th>
<th>Pending CNIC</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>AJK</td>
<td>104,761</td>
<td>17103</td>
<td>121,864</td>
</tr>
<tr>
<td>Baluchistan</td>
<td>234,419</td>
<td>214,816</td>
<td>449,235</td>
</tr>
<tr>
<td>Islamabad /FATA</td>
<td>163,594</td>
<td>78,255</td>
<td>241,849</td>
</tr>
<tr>
<td>Gilgit Baltistan</td>
<td>46,594</td>
<td>7821</td>
<td>54,415</td>
</tr>
<tr>
<td>KPK</td>
<td>1,135,303</td>
<td>269,735</td>
<td>1,405,038</td>
</tr>
<tr>
<td>Punjab</td>
<td>2,026,573</td>
<td>761,783</td>
<td>2,788,356</td>
</tr>
<tr>
<td>Sindh</td>
<td>1,886,931</td>
<td>838,678</td>
<td>2,725,609</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>5,598,175</strong></td>
<td><strong>2,188,191</strong></td>
<td><strong>7,786,366</strong></td>
</tr>
<tr>
<td>Fiscal Year</td>
<td>PHASE – I</td>
<td>PHASE – II</td>
<td>Total Payments</td>
</tr>
<tr>
<td>-------------</td>
<td>-----------</td>
<td>------------</td>
<td>----------------</td>
</tr>
<tr>
<td></td>
<td>No of Beneficiaries</td>
<td>Amount Disbursed</td>
<td>No of Beneficiaries</td>
</tr>
<tr>
<td>2008/2009</td>
<td>1.76 M</td>
<td>15.81 B</td>
<td>-</td>
</tr>
<tr>
<td>2011/2012</td>
<td>61,501</td>
<td>653.75 M</td>
<td>3.62 M</td>
</tr>
<tr>
<td>2012/2013</td>
<td>16,020</td>
<td>162.44 M</td>
<td>3.72 M</td>
</tr>
<tr>
<td>2013/2014</td>
<td>5,433</td>
<td>78.23 M</td>
<td>4.63 M</td>
</tr>
<tr>
<td>2014/2015</td>
<td>5,432</td>
<td>94.73 M</td>
<td>5.04 M</td>
</tr>
<tr>
<td>2015/2016</td>
<td>5.14 M</td>
<td>22 B</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>64.46 B</td>
<td>270.83 B</td>
<td>-</td>
</tr>
</tbody>
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EARLIER GRADUATION INITIATIVES

Health Insurance
- Health and Accident insurance cover of Rs. 25,000
- 58,688 families enrolled in Faisalabad.

Life Insurance
- Bread earner’s life insurance of Rs.100,000 to 4.1 million families
- Claims: 21,441  Paid: 12,698

Micro-Finance
- Computerized draw of Rs.300,000.
- Rs. 2.6 billion disbursed to 16,119 beneficiaries

Technical & Vocational Training
- Free of cost vocational training to 57,817 students at the cost of Rs.2.23 billion