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USAID: BUDGET SUPPORT MONITORING (BSM) PROGRAM

**FINAL MONITORING REPORT FOR BENAZIR INCOME
SUPPORT PROGRAM (BISP), JULY 2011**

**PURCHASE ORDER NUMBER:
391-O-00-11-01222-00**

JULY 14, 2011

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Contents

ACRONYM LIST	4
EXECUTIVE SUMMARY	6
BACKGROUND STATEMENT	8
Budget Support Monitoring Program:	8
Benazir Income Support Program:	8
Assessment Methodology	9
SUMMARY OF FINDINGS	10
Monitoring Summary	10
Findings Summary	11
RECOMMENDATIONS	16

ACRONYM LIST

AJ&K	Azad Jammu and Kashmir
BISP	Benazir Income Support Program
BSM	Budget Support Monitoring
CFY	Current Fiscal Year
FATA	Federally Administered Tribal Areas
GIS	Geographic Information System
HEC	Higher Education Commission
HUASP	Housing Uniform Assistance Subsidy Project
ICT	Islamabad Capital Territory
IDPs	Internally Displaced People
KPK	Khyber Pakhtunkhwa
MIS	Management Information System
NOCs	No Objection Certificates
SPBEP	Southern Punjab Basic Education Program
SRS	Systematic Random Sampling
ToT	Training of Trainers
USAID	United States Agency for International Development
VTT	Voice Tel Tech (Private) Limited

EXECUTIVE SUMMARY

VTT has successfully completed the monitoring and assessment exercise for Benazir Income Support Program (BISP) under the Budget Support Monitoring Program (BSM). The monitoring exercise was carried out for a sample size of 384 beneficiaries across 13 districts of Punjab, Sindh, KPK, Balochistan, and AJ&K. During this survey exercise, we have come across several findings. Here is the summary of these findings:

- 98.69% of the beneficiaries have received the cash payment from BISP.
- Out of the 98.69% beneficiaries who have received the cash payment from BISP, 76 % of the beneficiaries have received the payment from BISP in the last 3 months.
- 31.94% of the beneficiaries are receiving the payment through Mobile Payment (UBL OMNI/HBL), 25.65% are receiving through Pakistan Post, 41.1% have received through UBL Smart Card, and 1.31% beneficiaries have never received any payment.
- 50.26% of the beneficiaries knew the amount and frequency of payment. The average amount is Rs.1,000 and average frequency is Monthly.
- 96% of the beneficiaries knew when their family first started receiving the cash payments from BISP.
- 97.36% of the beneficiaries knew the total amount they had received from BISP till date of interview since they started receiving the cash payments from BISP.
- 46.42% of the beneficiaries knew about their next due payment. All 46.42% knew about the due amount but 5% did not know the next due date.
- 81.08% of the beneficiaries had to spend on average 1 day, or 2 hours, or Rs.175 to receive the cash grant. In Balochistan, all 12 beneficiaries had to pay on average Rs.200 to the postman to receive the cash assistance.
- 95% of the beneficiaries have used the cash grant received.
- 60.27% of the cash grant use was decided by senior female member of the house and 33.33% of the cash grant use was decided by the beneficiary jointly with husband/father/son.
- 5% of the beneficiaries had not used the cash payments yet.
- Out of these 5% beneficiaries, 13% are planning to use the cash for furnishing dowry and medical treatment, 13% are planning to pay tuition fee and medical treatment, 7% are planning to pay debt, and the remaining 67% are planning to use the cash for various purposes such as buying domestic assets, and repair home etc.

This report provides details about the program background, our assessment methodology, summary of survey findings, and recommendations for future monitoring and assessment activities.

BACKGROUND STATEMENT

Budget Support Monitoring Program:

The Budget Support Monitoring (BSM) program is a one-year project awarded to VIT by USAID. The program will provide independent third-party monitoring of USAID's budget support (also referred to as cash transfers) to the following government initiatives:

1. Internally Displaced People (IDPs) Support
2. **Benazir Income Support Program (BISP)**
3. University Operating Budgets, under HEC
4. University Development, under HEC
5. Housing & other Resettlement Needs, under PaRRSA
6. Southern Punjab Basic Education Program (SPBEP)

The purpose of the monitoring program was to assess whether each cash transfer has been utilized by the select institute and to conduct surveys/evaluations of each program's target beneficiaries to determine if they have received the end products of the initiatives. Due to the unique nature of the program where separate institutions will be evaluated, distinct methodologies and survey tools have been designed for each assessment through regular collaboration with USAID.

Benazir Income Support Program:

BISP was an essential initiative of USAID's Budget Support Monitoring Program. Benazir Income Support Programme (BISP) was initiated by Government of Pakistan with initial allocation of Rs.34 billion (US \$ 425 million approximately) for the financial year 2008-09.

In financial year 2007-08, the sharp rise in oil prices and primary products in the international as well as domestic market resulted in double digit inflation, which almost halved the purchasing power of the people. Hence, there was an urgent need for direct and speedy relief to the underprivileged sections of the society and BISP is the response to the said compulsions.

The Programme aimed at covering 3.5 million families in the financial year 2008-2009. The allocation for the last fiscal year was Rs. 70 billion to provide cash assistance to 5 million families which constitutes almost 15% of the entire population. Thus the programme aims at covering almost 40% of the population below the poverty line allocation for the CFY is 50 Billion. The enrolled families are paid cash assistance of Rs.1000 per month at their doorsteps. A monthly payment of Rs.1000/ per family would enhance the income of a family earning Rs.5000 by 20%. BISP is being implemented in all four provinces (Punjab, Sindh, Baluchistan and Khyber-Pakhtoonkhwa) including Federally Administered Tribal Areas (FATA), Azad Jammu and Kashmir (AJ&K) and Islamabad Capital Territory (ICT).

Assessment Methodology

SAMPLING:

The sampling method chosen for the programs is Systematic Random Sampling (SRS). SRS is a popular sampling schema for social surveys where a random sample is selected by defining 'stepping intervals' on an ordered list of the population. The statistical significance for each sample has been kept on a 5% confidence interval at 95% of the time. A sample size of 384 beneficiaries was obtained and household surveys were carried out in 13 districts of all the regions.

INSTRUMENT DEVELOPMENT:

A quantitatively coded questionnaire was developed and used for the assessment of BISP program and the same was automated on our MIS/GIS Monitoring and Assessment Portal for data entry and reporting.

TEAM COMPOSITION:

VIT has regional field offices across the country including Punjab, Sindh, KPK, Balochistan and AJK. Each field office is headed by a regional field coordinator. Each field office consists of a field coordinator, 2 female and 2 male enumerators. Additionally a database assistant is also working in each regional office for data entry and processing.

TRAINING:

Six (6) lead trainers were trained in a ToT session held at VIT headquarters and all the lead trainers visited the regional offices and trained the enumerators using presentations, role plays with sermons.

PILOT TESTING:

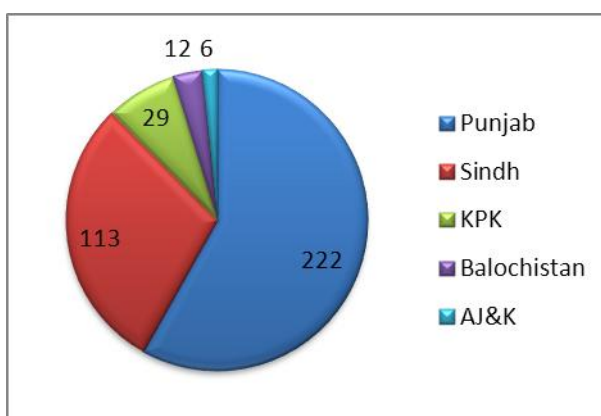
Pilot Testing for BISP survey instrument was carried out across four provinces; Punjab, KPK, Sindh, and Balochistan. A sample of fourteen (14) beneficiaries was selected across the provinces.

SUMMARY OF FINDINGS

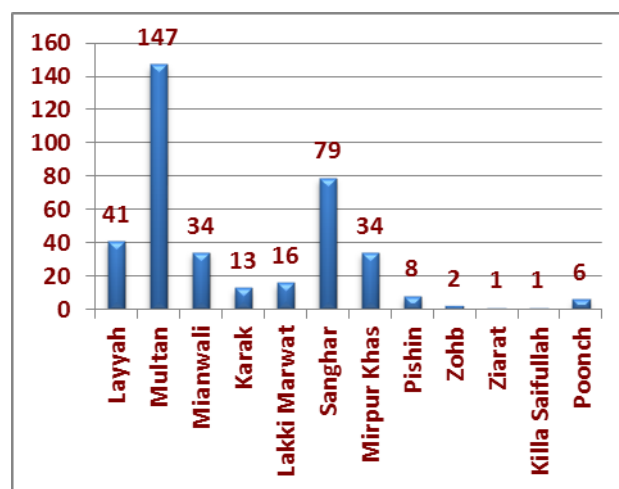
Monitoring Summary

The monitoring and assessment exercise were carried out for a sample size of 384 beneficiaries. The following tables provide province-wise and district-wise summary of the total number of beneficiaries interviewed during this exercise.

1	Punjab	222
2	Sindh	113
3	KPK	29
4	Balochistan	12
5	AJ&K	6



1	Layyah	41
2	Multan	147
3	Mianwali	34
4	Karak	13
5	Lakki Marwat	16
6	Sanghar	79
7	Mirpur Khas	34
8	Pishin	8
9	Zohb	2
10	Ziarat	1
11	Killa Saifullah	1
12	Poonch	6



The survey exercise started on 09 June, 2011 and was concluded on 07 July, 2011. Two beneficiaries in Sindh could not be interviewed as male members of the family did not allow the interview to take place. The remaining 382 beneficiaries interviewed understood the survey questions and fully cooperated with the survey teams while answering these questions.

Findings Summary

During the survey exercise, various indicators were captured through household survey. Summary for each indicator is given below:

▪ **MODE OF PAYMENT**

▪ Mobile Payment (UBL OMNI/HBL)	▪ Mobile Payment (UBL OMNI/HBL)	122	31.94%
▪ Pakistan Post	▪ Pakistan Post	98	25.65%
▪ UBL Smart Card	▪ UBL Smart Card	157	41.1%
▪ No Payment Received	▪ No Payment Received	5	1.31%

▪ **HEAD OF HOUSEHOLD**

▪ Self (Senior female member of the household)	▪ Self (Senior female member of the household)	36	9.42%
▪ Husband	▪ Husband	308	80.63%
▪ Father	▪ Father	6	1.57%
▪ Son	▪ Son	10	2.62%
▪ Any other male member of family	▪ Any other male member of family	22	5.76%
▪ Don't Know			

▪ **BISP OFFICIAL LETTER**

▪ Yes, respondent has shown the letter	▪ Yes, respondent has shown the letter	175	46%
▪ Yes, respondent has not shown the letter	▪ Yes, respondent has not shown the letter	118	31%
▪ No	▪ No	79	21%
▪ Don't Know	▪ Don't Know	10	2%

▪ **KNOWLEDGE ABOUT CASH GRANT AMOUNT AND PAYMENT FREQUENCY**

▪ Yes (Amount..., Frequency)	▪ Yes	192	50.26%
▪ No	▪ No	160	41.88%
▪ Don't Know	▪ Don't Know	30	7.85%

▪ **PAYMENT RECEIVED IN LAST 3 MONTHS**

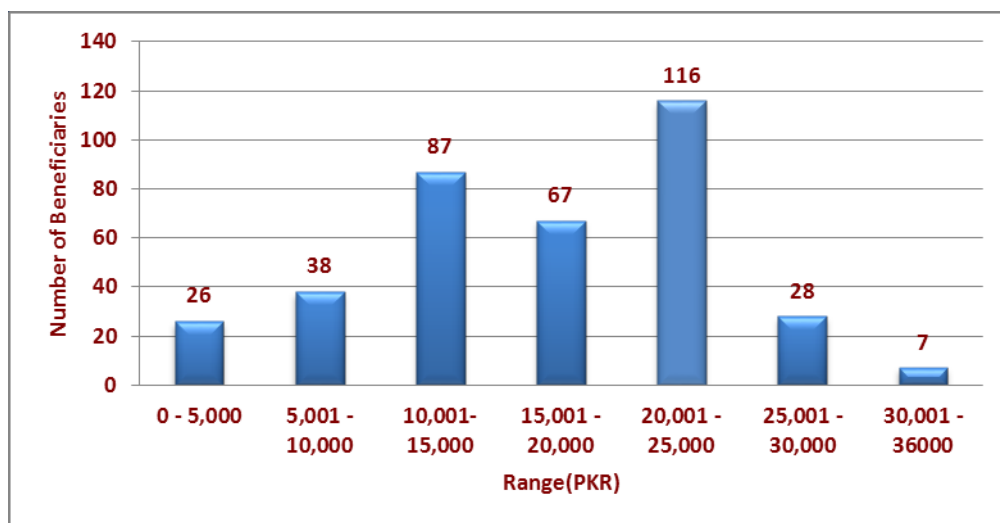
▪ Yes (Amount...)	▪ Yes	285	76%
▪ No	▪ No	92	24%
▪ Don't Know	▪ Don't Know	0	0%

▪ **INFORMATION ABOUT FIRST PAYMENT FROM BISP**

▪ Yes (Date...)	▪ Yes	331	86.65%
▪ No	▪ No	40	10.47%
▪ Don't Know	▪ Don't Know	11	2.88%

▪ **INFORMATION ABOUT TOTAL CASH GRANT RECEIVED TO-DATE**

▪ Yes (Total Amount...)	▪ Yes	369	97.36%
▪ No	▪ No	5	1.58%
▪ Don't Know	▪ Don't Know	3	1.06%



Number of Beneficiaries vs Amount Received

369 beneficiaries remembered the amount they had received to date. The minimum amount received was PKR 1,000 and the maximum was PKR 36,000. The total amount received by the 369 beneficiaries is PKR 6,403,500.

1,000	11	11,000	16,000	7	112,000
2,000	5	10,000	17,000	12	204,000
3,000	5	15,000	18,000	18	324,000
3,800	1	3,800	19,000	18	342,000
4,000	2	8,000	20,000	12	240,000
5,000	2	10,000	21,000	22	462,000
5,800	1	5,800	22,000	35	770,000
6,000	8	48,000	23,000	18	414,000
7,000	1	7,000	24,000	32	768,000
7,400	2	14,800	25,000	9	225,000
8,000	4	32,000	26,000	7	182,000
9,000	8	72,000	27,000	8	216,000
9,600	1	9,600	28,000	7	196,000
10,000	13	130,000	29,000	2	58,000
11,000	5	55,000	30,000	4	120,000
12,000	25	300,000	31,000	1	31,000
13,000	18	234,000	33,000	2	66,000
13,000	1	13,000	35,000	1	35,000
13,500	1	13,500	36,000	3	108,000
14,000	17	238,000			
15,000	20	300,000			
			Total		PKR 6,403,500/-

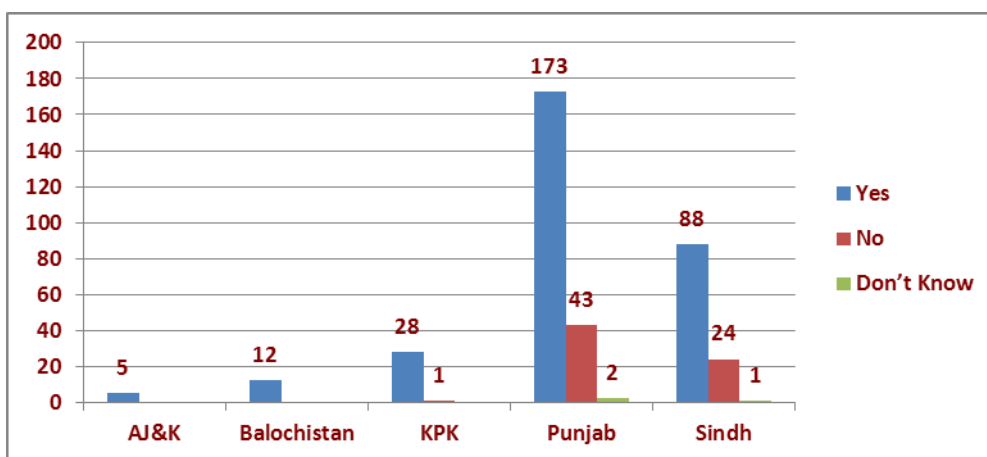
Table: Total Amount Received vs Number of Beneficiaries

▪ INFORMATION ABOUT NEXT PAYMENT DATE AND AMOUNT

▪ Yes (Expected Date..., Expected Amount.....)	▪ Yes	175	46.42%
▪ No	▪ No	157	41.64
▪ Don't Know	▪ Don't Know	45	11.94%

▪ TIME/MONEY SPENT TO RECEIVE CASH GRANT

▪ Yes (Days....., Hours....., Amount.....)	▪ Yes	305	80.9%
▪ No	▪ No	68	18.04%
▪ Don't Know	▪ Don't Know	4	1.06%



DECISION TO USE THE CASH PAYMENT

Self (Senior female member of the household)	228	60.64%
Jointly with Husband/Father/Son	125	33.24%
Husband	18	4.79%
Father	1	0.20%
Son	2	0.53%
Any other male member of the family	1	0.20%
Don't Know	1	0.20%
Other	1	0.20%

CASH USE

Pay Debt	7	2%
Furnish Dowry	11	3%
Pay Tuition Fee	11	3%
Used for food stuff purchasing	65	18%
Bought Domestic Assets	67	19%
Medical Treatment	17	5%
Have not used it yet	15	3.97%
Don't Know	1	0.03%
Other	168	46%

‘Other’ option includes various combinations of the possible responses such as bought domestic assets + food, tuition fee + food + bought domestic assets, purchased animals, helped widow daughter etc.

▪ **PLAN TO USE THE CASH**

▪ Pay Debt	▪ Pay Debt	1	7%
▪ Furnish Dowry	▪ Furnish Dowry	1	7%
▪ Pay Tuition Fee	▪ Pay Tuition Fee	1	7%
▪ Used for food stuff purchasing	▪ Use for food stuff purchasing	2	13%
▪ Bought Domestic Assets	▪ Buy Domestic Assets	1	7%
▪ Medical Treatment	▪ Medical Treatment	2	13%
▪ Don't Know			
▪ Other	▪ Other	7	46%

‘Other’ option includes various combinations of the possible responses such as Use for Food Purchase + Medical Treatment, Buy Domestic Assets + Tuition Fee + Medical Treatment etc.

RECOMMENDATIONS

While conducting household surveys, our monitoring teams faced several challenges. Thanks to adequate measures beforehand, we were able to successfully complete the monitoring exercise. Based on these challenges and our mitigation strategies we have devised some recommendations for future monitoring and assessment activities.

- The survey exercise was conducted across Punjab, KPK, Sindh, Balochistan, and AJ&K. With the security situation being inadequate in KPK and Balochistan, there is an urgent need of proper security and logistics plan for the field teams. It is recommended that before mobilizing teams for household surveys, coordination should be made with local government and security agencies. Teams should carry necessary NOCs and identity documents while conducting surveys.
- It has been observed that beneficiaries migrate to other places due to various reasons including but not limited to the natural hazards, security situation, crops harvesting etc. so it is difficult to locate them at their given household address. Field teams should always have an alternate sample so that survey for the selected sample size can be completed.
- All beneficiaries for this program were females and sometimes the household names provided were that of the beneficiaries which makes it difficult to locate them because in rural areas people do not know the females by their maiden names. It is recommended to have at least one male household member name associated with that female beneficiary.
- People in Balochistan and KPK do not appreciate photography so it is recommended that field teams should not photograph female beneficiaries without prior permission from the beneficiary.
- It was observed in Sindh that male members of the family did not allow interviewing of the female beneficiaries and thus our teams had to discard those interviews. It is recommended that survey teams should not insist to conduct an interview and keep local sensitivities and culture in view. This also avoids trouble and unpleasant situations.