

**Speech by the Chairperson**  
**on the Occasion of BISP's Seminar**

**“BISP Making Difference in the Lives of the People”**

Distinguished International Guests  
Representatives of Donor Organizations,  
Members of Civil Society,  
Media,  
Academia  
Ladies and Gentlemen,  
and My Dear Students  
Assalam - o - Alaikum,

It is an honor & privilege to welcome you all to the Seminar on “*BISP is making difference in the lives of the people*”.

Fundamentally speaking, poverty means not having enough to feed and clothe a family, not having a school or clinic to go to; not having the land on which to grow one's food or a job to earn one's living.

It means insecurity, powerlessness and exclusion of individuals, households and communities. It often implies living in marginal or fragile environments, without access to clean water or sanitation, and it often means tendency towards violence and violent behaviors.

Poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. Poverty is manifest deprivation in well-being.

According to some estimates, over 1.2 billion people - one in every five on Earth - live on less than \$1 (U.S) a day. No doubt, widespread poverty is an enduring problem for sustainable development across the globe.

Pakistan is ranked among the top 43 countries most exposed to poverty risks. Taking Poverty as a serious concern, Government of Pakistan developed its first Poverty Reduction Strategy Programme (PRSP). It aims, among others, to protect the poor and the vulnerable and develop human capital for the 21<sup>st</sup> century.

The purpose of gathering here today is to share, with the representatives of civil society, media, donor organizations, academia and above all our young budding future leaders the students, BISP's experience of how BISP is practically making the difference in the lives of the people. BISP is creating hope through motivation. This is the first ever programme that proves to women and the poor of this country that State is like a mother for them and in case of absence of any other dependable source of income, the State in the form of BISP is there to come to the rescue of these people.

Benazir Income Support Programme is a rare ray of hope for the millions of under-privileged men, women and children of Pakistan who are surviving on less than \$ 1.25 per day; who cannot arrange the second meal of the day for their children; whose children have never seen the face of a school; and who neither have resources nor access to consult any doctor for the treatment of their ailing children.

We hope to gain from your insights and suggestions and also try to answer any questions that you may have regarding the Programme.

Ladies and Gentlemen,

Benazir Income Support Programme was launched in the year 2008 as the country's main safety net mechanism with prime focus on poverty alleviation and women empowerment.

BISP is aimed to help the poor in Pakistan get out of vicious cycle of poverty. In its broader objective BISP aims to meet the redistributive goals of the country by providing a minimum income support package of Rs.1000 per month to the under-privileged and marginalized segments of our society.

Here, I would like to tell you clearly that BISP is not fostering dependency on handouts; rather we are promoting a culture of self sufficiency through our various initiatives. We have developed BISP into a comprehensive social safety net by provision of Health & Accident Insurance, Vocational & Technical Training, and Micro Finance for gainful self-employment through our Waseela-e-Haq Programme.

BISP has, in a three year time, reached out to more than 5 million families across the country. We are lucky to have the patronage and supervision of the President and continued encouragement and support of the Prime Minister. It is indeed because of their support that we are now in a position to claim in utter humility that BISP has become a torch bearer of change and is making difference in the lives of the people.

BISP is the major program in the country, which is striving for the economic and social empowerment of the women. It is aimed to get women into a virtuous cycle of opportunities as women in Pakistan suffer from poverty of opportunities throughout their lives. Thus, it is being expected that the women folk would now play more vibrant and effective role in the progress and development of the country.

Within a short span, BISP has expanded its coverage throughout the country. It is for the first time in the history of Pakistan that a program in the social sector has made its outreach to more than 5 million poor families belonging to downtrodden segments of society.

Moreover it is noticeable that in execution of its initiatives, BISP has brought more transparency and objectivity in the targeting of beneficiaries besides launching several

graduation programs designed to bring the people at the bottom of the social ladder out of the poverty trap.

Respectable Guests!

Within a short time, BISP has achieved what many organizations and programmes around the world have not achieved in decades. Let me give you a glimpse of our achievements:

Lack of reliable and objective data has always been the weakest link in all the social safety initiatives launched in last sixty years. BISP faced the same problem, but instead of relying on unscientific alternatives BISP opted for scientific, transparent and internationally recognized targeting approaches. To ensure objective and scientific identification of the most deserving families, BISP has conducted a Proxy Means Testing (PMT) based poverty scorecard survey of the entire country. An unprecedented accomplishment in the entire South Asian region. More than 25 million households have been surveyed in the width and breadth of the country; it's hard to find a parallel of an extensive social safety net survey of this magnitude in the entire world. With the completion of Poverty Survey in FATA, the number of beneficiary families is projected to touch the 7 million mark. This means BISP will be supporting more than 42 million individuals (almost 23% of the entire population).

I feel immense pride to share with you that now BISP has the most authentic, most current, and most reliable socio-economic data of the 25 million Households of Pakistan.

So far BISP has disbursed more than \$ 1 Billion as cash grant among the 5 million poorest of the poor beneficiary families (more than 30 million individuals). This assistance is provided through multiple payment mechanisms like: money orders, Benazir Smart Card and Mobile Phone Banking.

To promote self-employment among women and to improve their livelihood, BISP provides interest-free returnable financial assistance up to Rs.300,000/- (about \$ 3530) to the randomly selected beneficiary families.

Furthermore, to empower beneficiary families to become economically independent, BISP offers opportunities of free of cost Vocational and Technical Training to each beneficiary or her nominee. This programme named as Wsaeela e Rozgar will be a turning point in our when we will be making our Human Capital as the best asset to be invested in local as well as international labour market

To reduce the economic risk of these under privileged families BISP provides insurance cover of Rs. 100,000 (\$1176) for the life of the bread earner of the family. This is again a new idea for the lower strata of the society and this is an indication that lives of all the Pakistanis are very dear and priceless.

Besides providing above-mentioned social safety net related assistance, BISP also caters for the needs of already marginalized affected by any human-induced or natural emergency through its Emergency Relief Package. Through this package BISP has provided immediate and timely assistance to earthquake affectees, IDPs of Swat and Malakand, flood affectees, and the civilian bomb blast victims. So far, BISP has disbursed almost Rs.8.5 billion (\$ 100 million) under this package.

Because of BISP more than one million women have got their CNICs in last one year only, including around 100,000 women of FATA. Now there are more eligible voters than ever before in our history and they are in a position to have their stamp on the political scene of the country. They cannot be taken for granted anymore and this step will help in the realization of the goal of securing the fundamental rights of women

Now coming to our upcoming initiative of Waseela e Taleem (Co-responsibility Cash Transfer for Education), you would be alarmed to know that almost 70% children between the age of 5 to 12 of the BISP beneficiary families, do not attend any school. Number of these unfortunate children is around 8 million. Realizing the value of education for building human capital, BISP is in the process of designing a new initiative under which financial incentives will be provided to the beneficiary families to enroll their children in primary schools. World Bank and DFID have very kindly agreed to provide additional financing of \$ 350 million for this initiative. InshaAllah, very soon we would be launching pilot of this initiative in selected district of all the four provinces.

Ladies and Gentlemen!

During the last sixty years, numerous social safety net initiatives have been launched in the country but none achieved this much public support, international recognition and operational success.

Considering the transparency and efficacy of the Programme, multilateral financial institutions and international donors like World Bank, Asian Development Bank, USAID and DFID are providing both technical and financial support to BISP.

It is worth mentioning that today BISP is in a position to help other countries in implementing the cash transfer program utilizing the National Registry on poor households. Keeping in view the transparent mechanism of BISP and its effectiveness, many developing countries of the world are considering replicating BISP, which is a huge success for us. We are also honored by the interest shown by Royal government of Cambodia to learn from BISP experience of identification of poor households for cash transfer and financial assistance. A delegation from Ministry of Planning, Royal Government of Cambodia is currently visiting us to see BISP operations. This is indeed a reflection on the credibility and success of BISP's role in eradication of poverty on sustainable lines.

It goes without saying that BISP has served as a catalyst in linking pro-poor policy, women empowerment and community development in the most crucial times in the history of Pakistan. Its comprehensive conceptual framework well-supported by state-of the art technology and international best practices makes it the most transparent and credible social safety system not only in the country but in the world as well.

I believe this all has been made possible with Grace of Allah and unflinching support of President of Pakistan and the democratic set up in the country. It is the democratic government elected by the people of Pakistan that has, despite dire economic difficulties, shown its resolve by providing around 100 Billion rupees for the poor people of Pakistan. I hope that this help will continue and soon we will be in a position to at least reduce the poverty through participation of the poor people in the economic activity of the country.

Ladies and gentlemen,

I would not take your more time and conclude my address with the remarks that we, the BISP would like to like to work together with all the honourable guests, members of Donor organizations, Civil Society, Media, Academia and the Younger Generation. On behalf of millions of vulnerable and marginalized men, women, and children, I would humbly request your support and cooperation in this effort because at least in Pakistan this is a new idea,

A new way of tackling the poverty;

A new method of empowering our women.

As the old theories of economic growth model have failed to redress the problems of the marginalized and excluded segments of our society, I am sure this is the only way that we can make a difference in the lives of our beloved countrymen, women and children.

God bless you all. Thank you very much!