

## **BENAZIR INCOME SUPPORT PROGRAMME (BISP)**

### **How BISP is empowering the women**

- BISP is catering to two of the Millennium Development Goals (MDGs) i.e Poverty reduction & Women empowerment
- BISP has as its objectives poverty reduction through women empowerment
- Woman is the centerpiece of BISP focus. BISP benefits like cash transfers, loans under Waseela-e-Haq, Health Insurance and vocational training are either given directly to or through females of the family
- Women no longer have to depend on male members of the family for subsistence; it gives women a sense of ownership and is a step towards women emancipation
- Under Waseela-e-Haq programme, soft loans are given to the female beneficiaries to start their own business enabling them & their family to move out of the poverty trap. Only women member of the family can be recipient of and sole proprietor of the business under Waseela-e-Haq programme. In other words she will be the Chief Operating Officer (COO) of her business. However, she can authorize any member of her family to run the business on her behalf
- Even for Technical Training female beneficiary would nominate a next of kin for receiving the training and also Health Insurance benefits of BISP would be through female of the family. This would particularly include mother and child health care
- The newly introduced Benazir Smart Card would be a key to women empowerment for the underprivileged women of our society even living in remotest areas of the country. All the above benefits would be transferred and implemented through this Smart Card

- Cash disbursement for IDPs in Malakand Division through Benazir Card is also through the female member of the family
- Moreover, the rate of female registration under NADRA has picked up considerable pace because of BISP. Even in remote areas like FATA, G-B & areas of interior Sindh and Balochistan, female are registering themselves under NADRA as it is one of the requirements for being eligible for BISP benefits
- BISP is committed to providing maximum opportunities to the women of this country to be the masters of their own destiny. They will no longer have to suffer the indignities of poverty and dependence on the male members of their family and thus suffer undue exploitation. BISP is providing them this chance to help them get their rights --- every woman of Pakistan has the right to a decent livelihood, adequate housing, education for their children, health facilities and a future to look forward to, and above all a life of independence and self esteem

## **BISP PROFILE**

### **Regular Programme**

- Benazir Income Support Programme (BISP) is the main social safety net programme of the Government of Pakistan.
- Rs.70 billion have been allocated in the current budget.
- A total of Rs.40 Billion has been distributed to over 2.6 Million eligible beneficiaries (Parliamentarian based + Internally Displaced Persons)

### **Emergency Relief Package**

- A total of Rs. 28 Million has been paid to 3965 families from FATA and Bajur under BISP Emergency Relief Package.
- A total of Rs.34 Million has been paid to 3729 earthquake affected families in Balochistan under Emergency Relief Package.

- A total of Rs. 2.7 Million has been paid to 1200 victim families in Pakistan under bomb blast victim package.

### **Payments to IDPs through Benazir Cards**

- An agreement with United Bank Limited (UBL) has been signed by BISP to pay benefits to 318,126 verified IDPs through Benazir Cards from Swat and Malakand. A total of 230,000 cards have been distributed to the IDPs to date. Rs.12, 000 will be disbursed to each IDP families from April, 2009 to March, 2010 at the rate of Rs. 1000/- per month. The total cost of the project is about Rs. 3.82 Billion.

### **Poverty Scorecard Survey (Poverty Census)**

- For the first time in the history of Pakistan Poverty Census has been launched to determine the level of poverty in the country.
- Test Phase of the poverty scorecard survey has been completed in 16 districts
- In view of Government's commitment with the people of Balochistan through "Aghaz-e-Haqooq-e- Balochistan Package" a Poverty Survey of the Province will be launched in next few weeks on priority basis.
- Nationwide survey will be launched in the next 2 months.
- Out of 650000 eligible families in these districts; 300,000 have been paid the benefits at the rate of Rs. 1000/ from the month of July 2009

### **New Payment Mechanism (Benazir Smart Cards)**

- BISP is planning to modernize the payment mechanism to bring more transparent technology based solutions like ATM/ Debit Cards (Banks), Benazir Smart Cards. A pilot project of payment through branchless banking is being launched in 4 districts (where the survey has been completed).

### **Waseela –E- Haq (The Right Source)**

- Interest free cash grant of Rs.300, 000/, to be recovered in 15 years, will be provided through National Bank of Pakistan under Waseela-e-Haq.
- Thousands of families have been selected through Monthly Computerized Balloting. 4500 families have already been selected in the six draws held so far.
- The beneficiaries will also be given occupational counseling through partner Organizations.

### **Health Insurance**

- BISP will also serve as a platform for complementary Social Assistance programs, one being the health insurance for BISP beneficiaries.
- Health Insurance will cover full hospitalization, pregnancy, daycare treatment, diagnostic tests and accident compensation for earning members of the family to a maximum limit of Rs.25000/ per family per year.
- Pilot is being launched very soon.

### **Vocational Training**

- BISP is devising a comprehensive skill development /vocational training plan for its beneficiaries. Under this programme, one member of each beneficiary family will be imparted vocational/technical training free of cost.
- Pilot is being launched very soon.