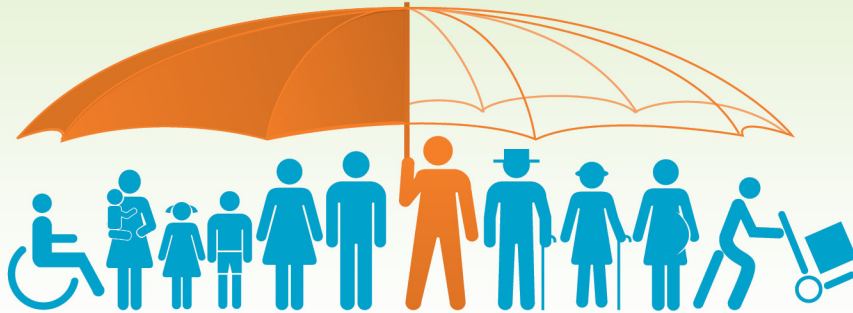


ADB



**ASIA-PACIFIC**  
**SOCIAL PROTECTION WEEK 2023**  
**Social Protection in a Changing World**

26–28 September • ADB Headquarters, Manila, Philippines

# Digital Social Protection - Whole of Government Approaches

## Case Study: Pakistan

**Mr. Naveed Akbar**

Director General (NSER/CCT)

Benazir Income Support Programme, Government of Pakistan



# Outline

## Background

- Program Introduction
- Fragmented SP Initiatives to Systems Based Approach

## Digital Transformation

- Improved Targeting Mechanism through Digital Transformation
- Technology-enabled Social Protection Payment System

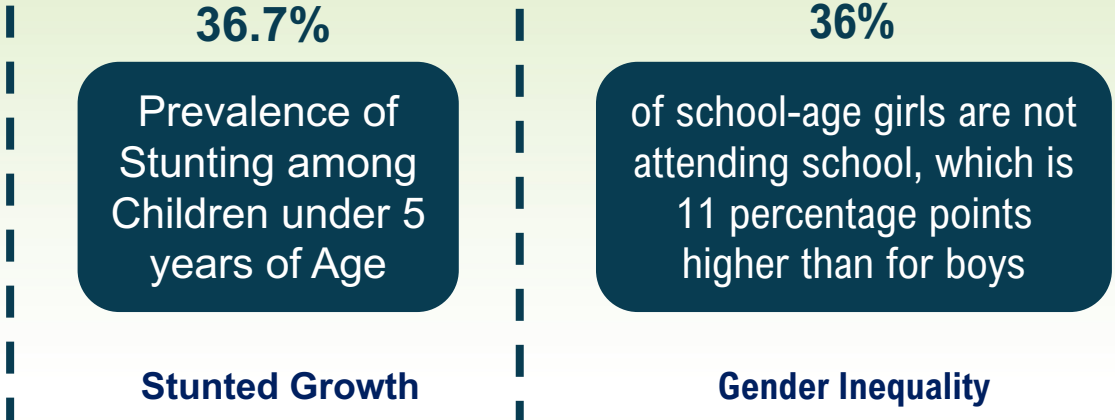
## Adaptive Social Protection using Digital Transformation

- Govt. of Pakistan's Covid 19 Response
- Flood Response 2022

## Way Forward

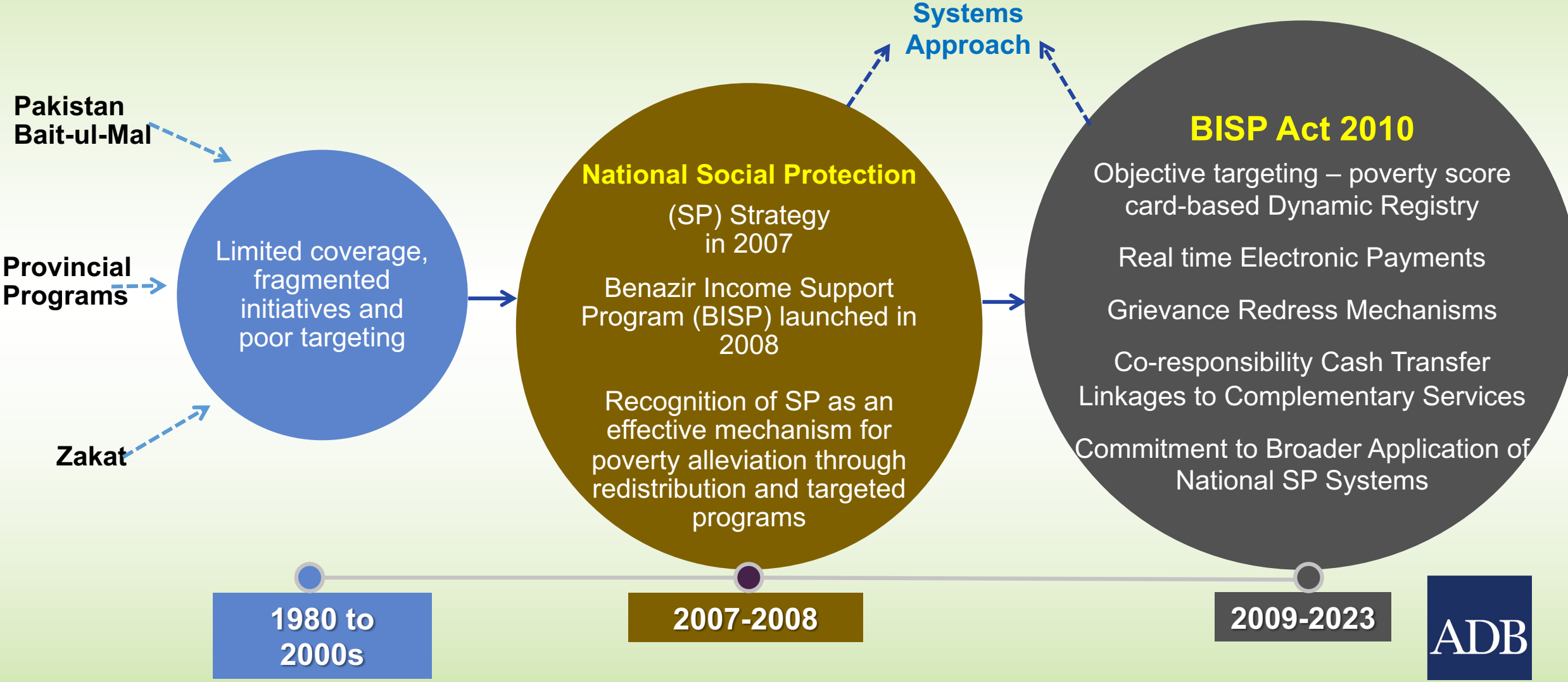
- Interoperability with other Social Protection Systems
- Social Protection BI Infrastructure for Anticipatory Actions

# Background

- Country's Population 249,566,743 (Census 2023)
  - Pakistan - ranked among the 43 countries most exposed to poverty risks
  - 54% population is vulnerable to poverty due to health shocks
  - **21.9%** of the population (**46.5 million**) living below Cost-of-Basic-Needs poverty line (HIES 2018-19)
  - 39.8% of the population (87.5 million) living below poverty line as per Lower Middle Income Class Poverty Line\* (World Bank, 2018)
- 
- | Indicator                                                                                        | Value |
|--------------------------------------------------------------------------------------------------|-------|
| Prevalence of Stunting among Children under 5 years of Age                                       | 36.7% |
| of school-age girls are not attending school, which is 11 percentage points higher than for boys | 36%   |

\* Lower Middle Income Class Poverty Line 132.5 in Pakistan rupee (2018) or US\$3.65 (2017 PPP) per day per capita

# Journey from Fragmented Initiatives to Systems Based Approach

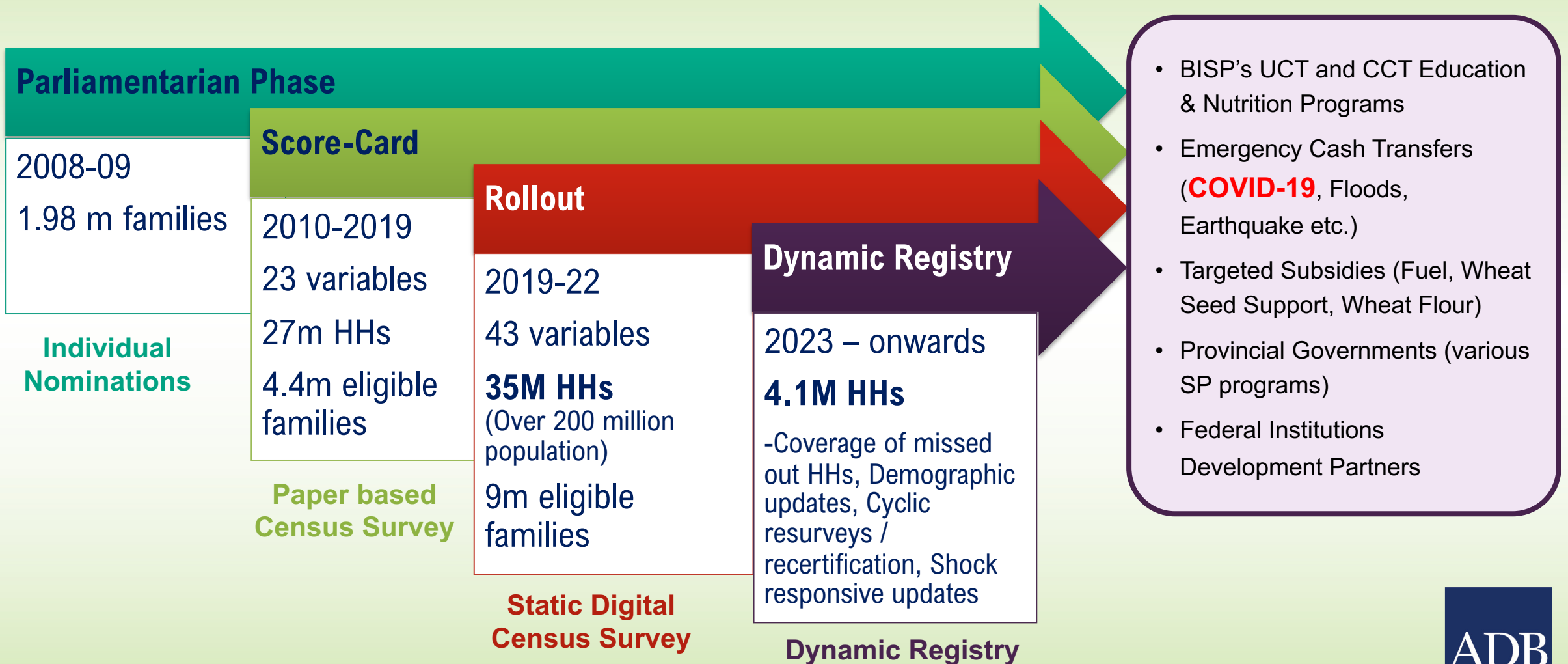


# Programme Introduction

- **BISP was established in 2008** as country's largest social safety net to provide financial assistance to economically distressed persons and families
- The **objectives and purposes** of the Programme are:
  - **Enhance financial capacity** of poor people and their dependent family members;
  - Formulate and implement comprehensive policies and **targeted programs for uplift of underprivileged** and vulnerable people; and
  - **Reduce poverty** and promote equitable distribution of wealth especially for low-income groups
- **Kafaalat (UCT), Taleemi Wazaif (Education CCT), Nashonuma (Health & Nutrition CCT), Scholarships for Undergraduates** are core initiatives of BISP
- Annual Budget of PKR 471 billion (USD ~2 billion) for FY 2023-24

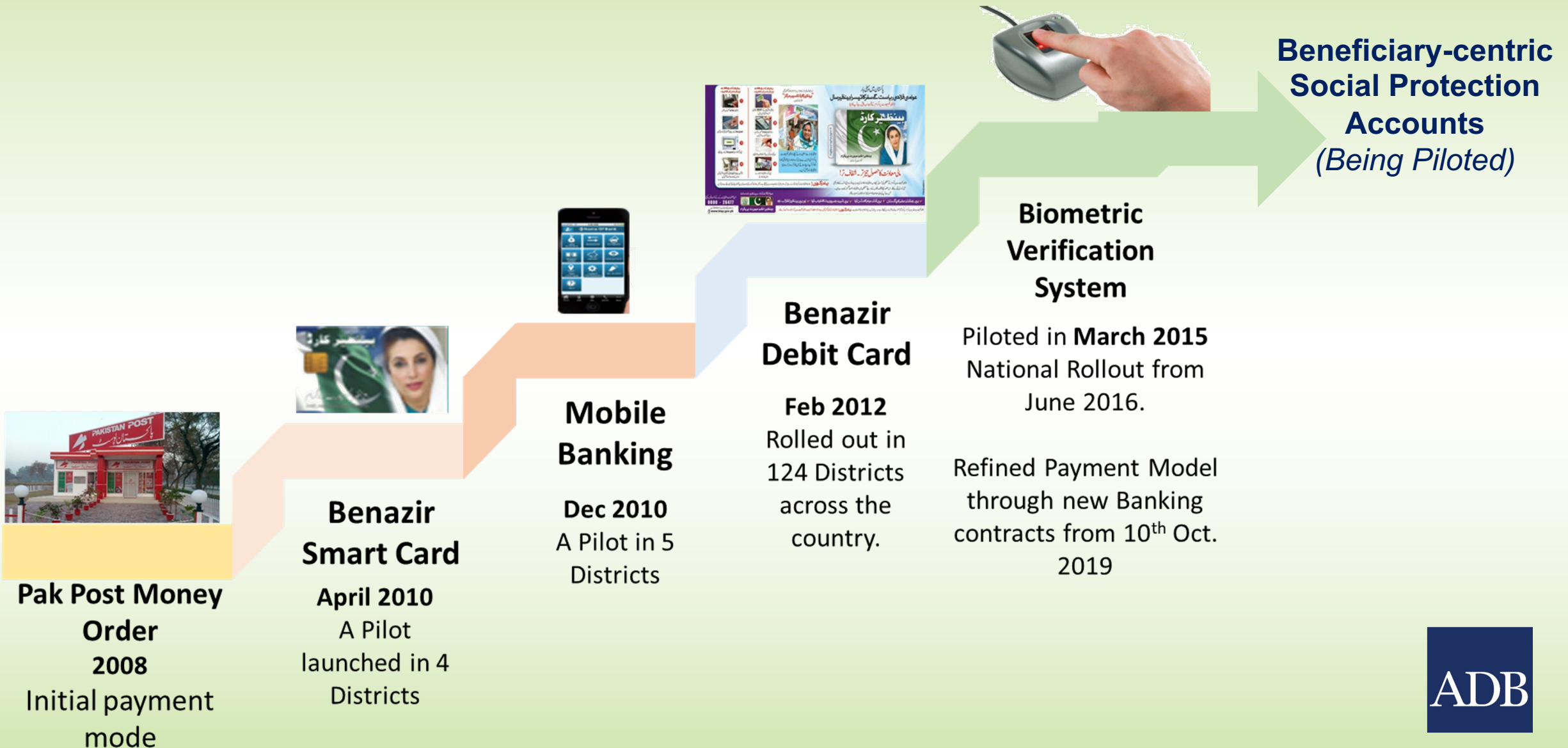
# Digital Transformation

# Evolution of Targeting



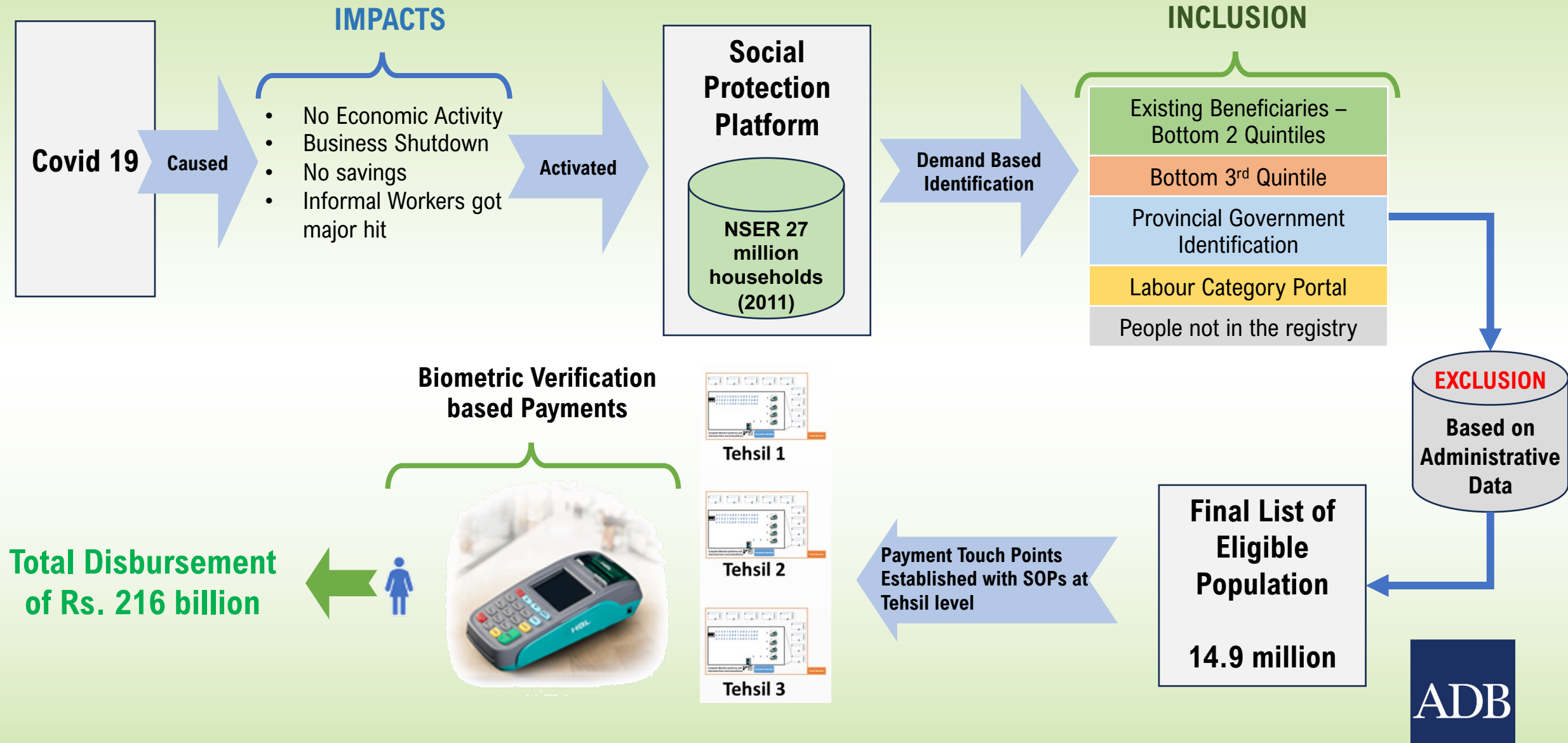


# Technology-enabled Payment System



# **Adaptive Social Protection using Digital Transformation**

# COVID 19 Response



# Challenges and Course Corrections

Static data for over 9 years – no inclusion & exclusion

**Regular update of database to mitigate inclusion and exclusion errors**

Registry was not shock responsive as it did not cater to changes in socio-economic status of households

**Shock responsive registry**

Cost implications of door-to-door activity for each registry update cycle

**Operational costs of registration & targeting have significantly reduced**

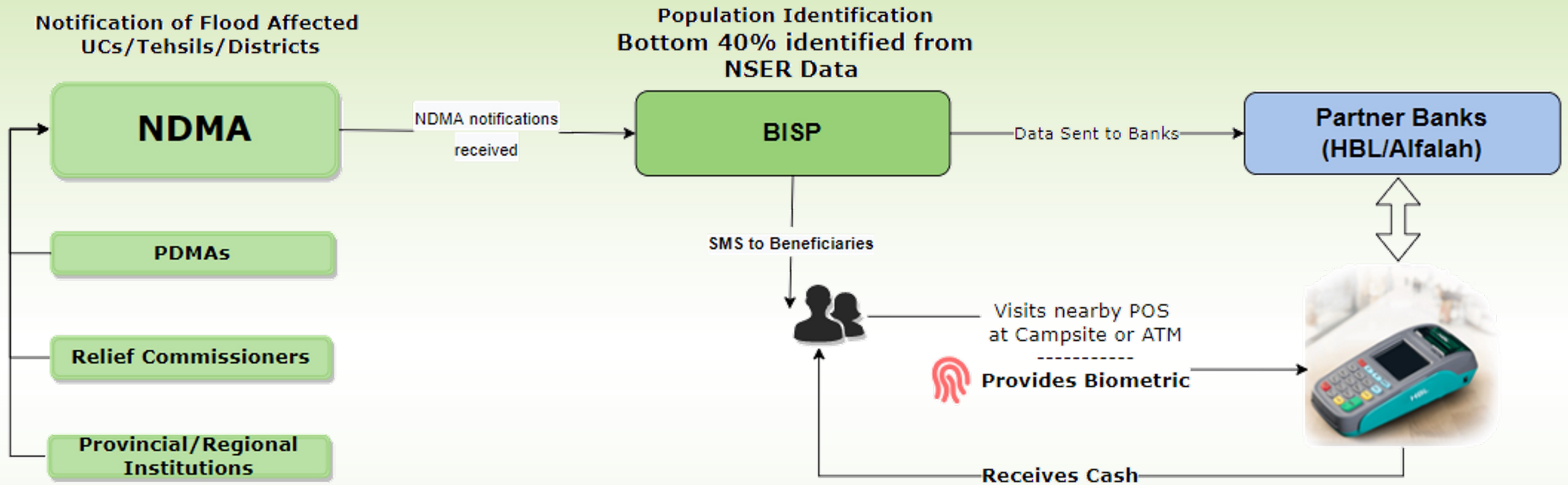
Payment mechanism had challenges, largely due to financial illiteracy and implementation of biometric based payment system

**Beneficiary-centric payment model, with inclusion of all financial institutions**

Lack of Administrative Data access, incompatibility for integration, lack of digitization, data completeness issues

**Collaboration for API based two-way data exchanges and transfer**

# Flood Response using Digital Transformation

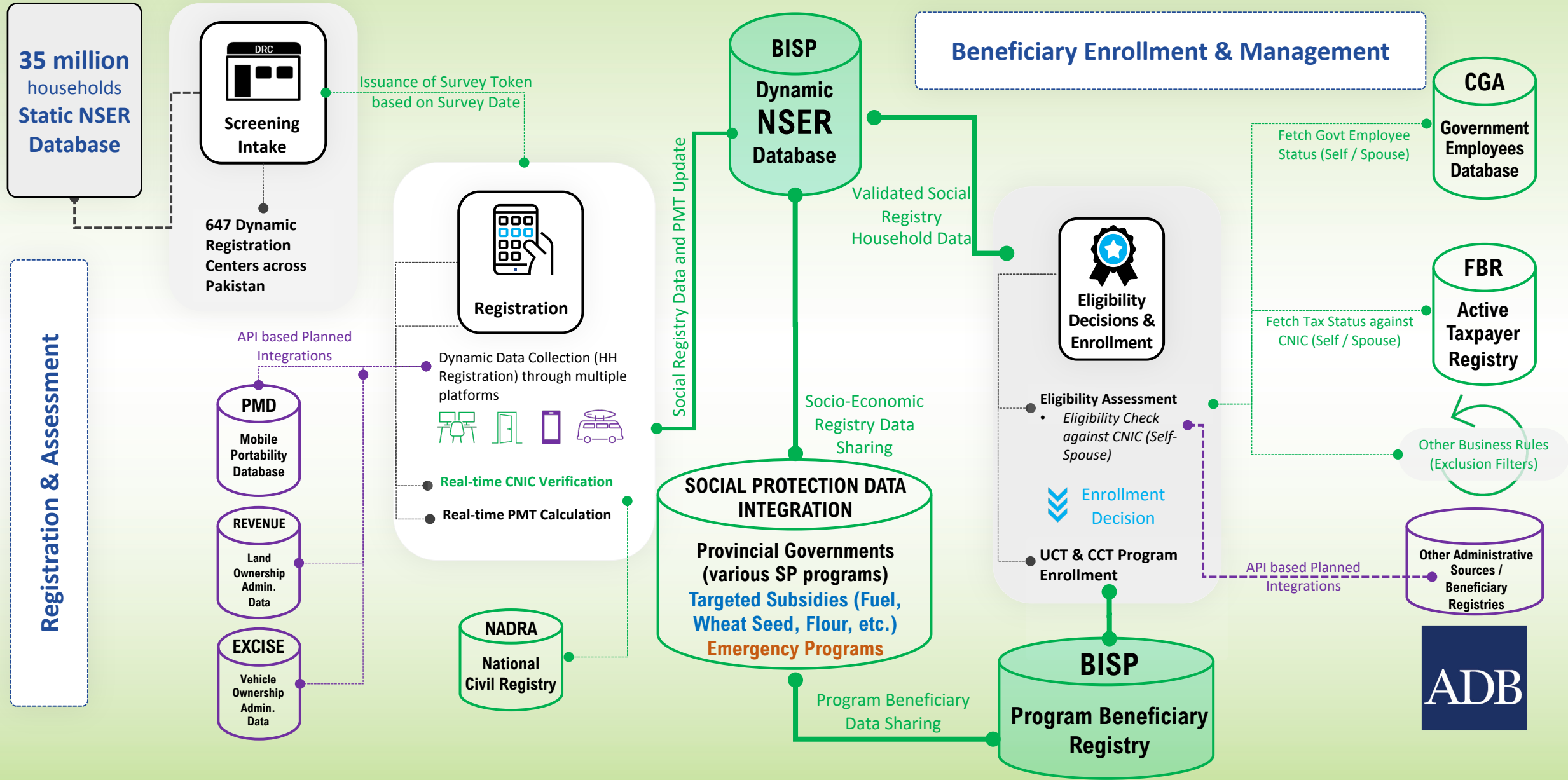


National Disaster Management Authorities (NDMA) with the support of respective Provincial Governments notified flood affected areas

Using BISP's National Socio-Economic Registry bottom 40% population was identified and through BISP's biometric payment system, Rs. 70 billion (~ USD 450 million) disbursed to 2.76 million affected families.

# Way Forward

# Interoperability



# Social Protection BI Infrastructure for Anticipatory Actions





Accessible to Provinces, DMAs  
and other private SP initiatives



# Thank you.

BISP HQ, Pak Secretariat F-Block, Islamabad, Pakistan

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