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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

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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

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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

36.7%

Prevalence of Stunting among Children under 5 years of Age

Stunted Growth

36%

of school-age girls are not attending school, which is 11 percentage points higher than for boys

Gender Inequality

- **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)

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

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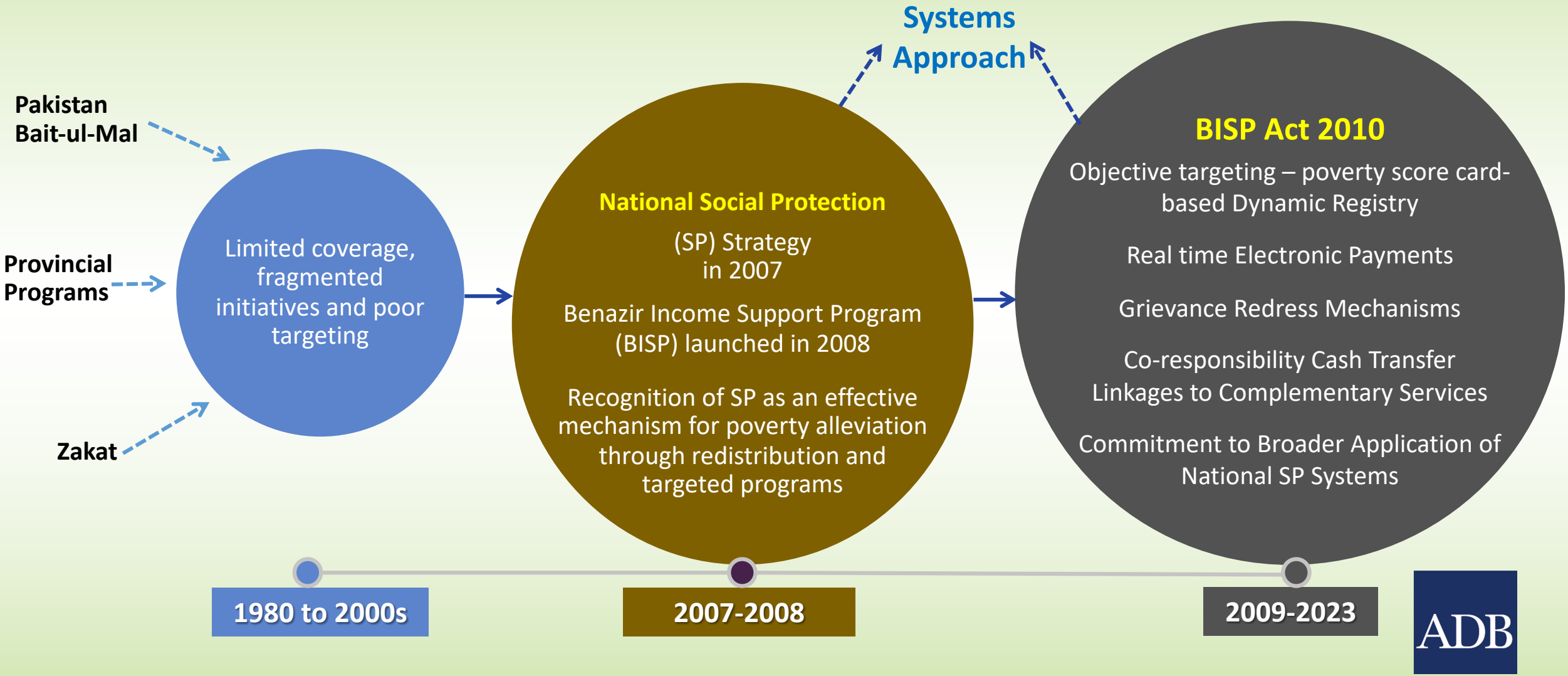
Journey from Fragmented Initiatives to Systems Based Approach



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Programme Introduction

- **BISP was established in 2008** as country's largest social safety net to provide financial assistance to economically distress 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

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Digital Transformation

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Evolution of Targeting

Parliamentarian Phase

2008-09

1.98 m families

Individual Nominations

Score-Card

2010-2019

23 variables

27m HHs

4.4m eligible families

Paper based Census Survey

Rollout

2019-22

43 variables

35M HHs
(Over 200 million population)

9m eligible families

Static Digital Census Survey

Dynamic Registry

2023 – onwards

4.1M HHs

-Coverage of missed out HHs, Demographic updates, Cyclic resurveys / recertification, Shock responsive updates

Dynamic Registry

Diverse Registry Users

- BISP's UCT and CCT Education & Nutrition Programs
- Emergency Cash Transfers (**COVID-19**, Floods, Earthquake etc.)
- Targeted Subsidies (Fuel, Wheat Seed Support, Wheat Flour)
- Provincial Governments (various SP programs)
- Federal Institutions Development Partners

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National Database Registration Authority

142 Million
National ID Cards Issued

198 Million
Identities Issued

97% of the Adult Population

Birth Registration	Death Registration
86.45 M	11.76 M

Biometric Profile

134 Million
Facial Images

1.2 Billion
Fingerprints

136,000 applications per day

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Technology-enabled Payment System

Pak Post Money Order

2008

Initial payment mode

Benazir Smart Card

April 2010

A Pilot launched in 4 Districts

Mobile Banking

Dec 2010

A Pilot in 5 Districts

Benazir Debit Card

Feb 2012

Rolled out in 124 Districts across the country.

Biometric Verification System

Piloted in **March 2015**

National Rollout from June 2016.

Refined Payment Model through new Banking contracts from 10th Oct. 2019

Beneficiary-centric Social Protection Accounts

(Being Piloted)

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Adaptive Social Protection using Digital Transformation

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COVID 19 Response

COVID 19

Caused

IMPACTS

- No Economic Activity
- Business Shutdown
- No savings
- Informal Workers got major hit

Activated

Social Protection Platform

NSER 27 million households (2011

NADRA PAKISTAN VERIFIED

Demand Based Identification

INCLUSION

- Existing Beneficiaries – Bottom 2 Quintiles
- Bottom 3rd Quintile
- Provincial Government Identification
- Labour Category Portal
- People not in the registry

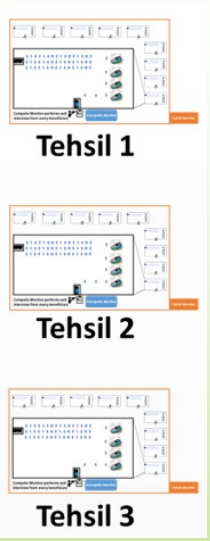
EXCLUSION

Based on Administrative Data

Final List of Eligible Population

14.9 million

Payment Touch Points Established with SOPs at Tehsil level



NADRA PAKISTAN VERIFIED

Biometric Verification based Payments

Total Disbursement of Rs. 216 billion

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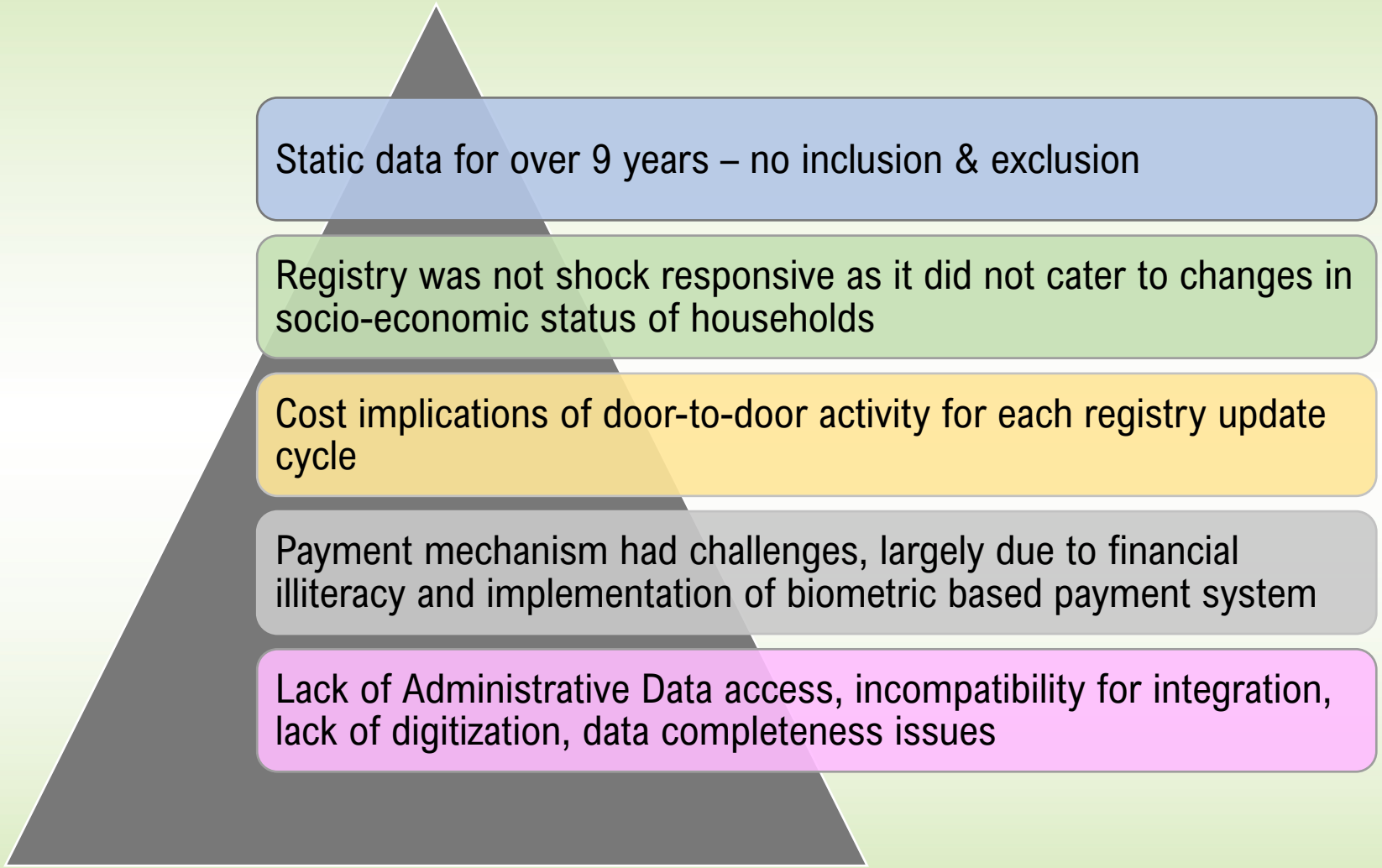
Challenges and Course Corrections



Regular update of database to mitigate inclusion and exclusion errors

Shock responsive registry

Operational costs of registration & targeting have significantly reduced

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

Collaboration for API based two-way data exchanges and transfer

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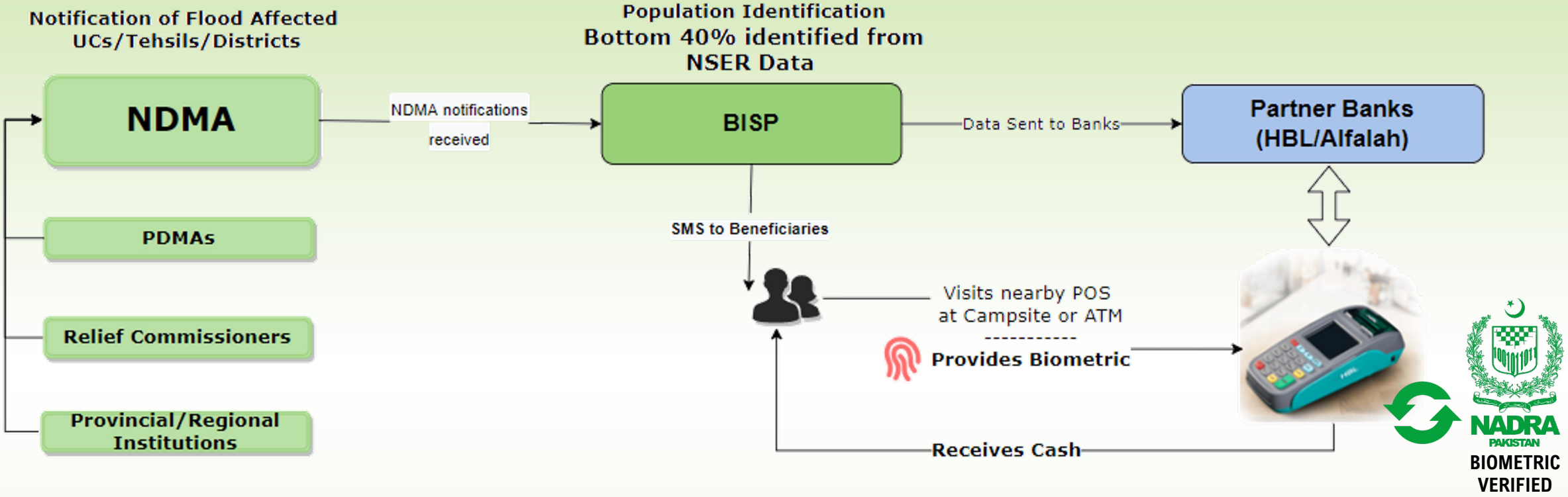
Flood Response using Digital Transformation



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.

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Way Forward

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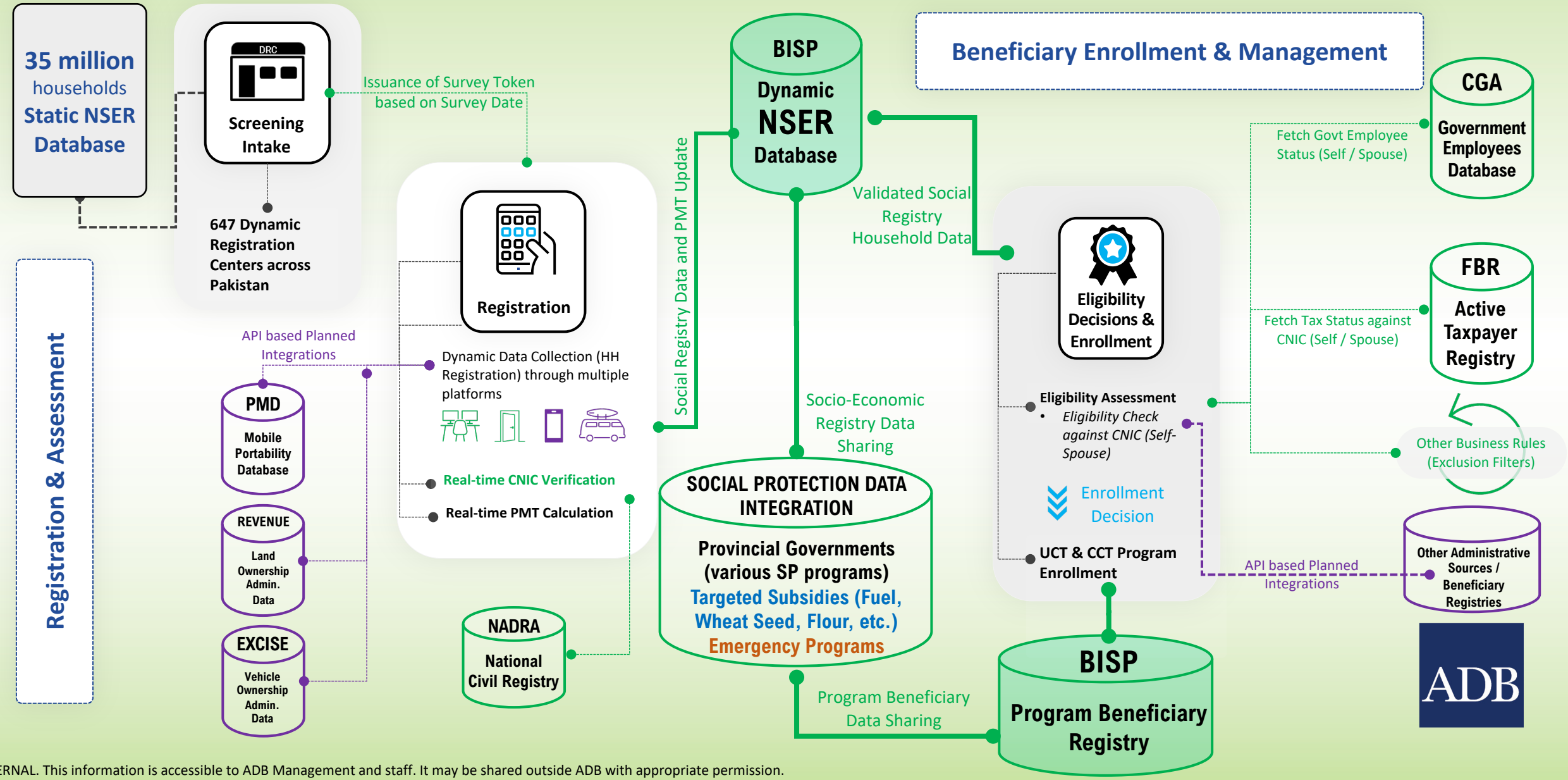
Interoperability



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Social Protection BI Infrastructure for Anticipatory Actions

Data Sources
(NADRA, NSER)

Social Protection
BI Infrastructure

Web Reports

Accessible to Provinces, DMAs
and other private SP initiatives

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Thank you.

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