

Final Report of the Beneficiary Feedback Survey, National Cash Transfer Programme – Pakistan

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List of Abbreviations

AD	Assistant Director
AJK	Azad Jammu and Kashmir
ATM	Automated Teller Machine
BBC	BISP Beneficiary Committee
BDC	Benazir Debit Card
BFS	Beneficiary Feedback Survey
BISP	Benazir Income Support Programme
CCT	Co-responsibility Cash Transfer
CMS	Case Management System
CNIC	Computerised National Identity Card
FGD	Focus Group Discussion
GB	Gilgit–Baltistan
KPK	Khyber Pakhtunkhwa
MIS	Management Information System
MoU	Memorandum of Understanding
NADRA	National Database and Registration Authority
NGO	Non-governmental Organisation
NIC	National Identity Card
PMT	Proxy Means Test
PoS	Point of Sale
PP	Pakistan Post
PSC	Poverty Scorecard Census
PSLM	Pakistan Social and Living Standards Measurement Survey
SM	Social Mobilisation
SMS	Short Message Service
UC	Union Council
UCT	Unconditional Cash Transfer
WeR	Waseela-e-Rozgar
WeT	Waseela-e-Taleem

Executive Summary

This report provides Beneficiary Feedback on the Benazir Income Support Programme. The Benazir Income Support Programme (BISP) is the main cash transfer programme of the federal government which started in 2008 and is underpinned by an act of parliament (BISP Act) which authorised BISP as an autonomous safety net authority. While an unconditional cash transfer (UCT) to women in poor households remains the main plank of the programme, BISP has also initiated other interventions including an education-linked co-responsibility cash transfer (CCT), called Waseela-e-Taleem. DFID Pakistan's support to the BISP encompasses technical assistance for the UCT and CCT, particularly for improving beneficiary outreach and feedback, and the entire financing of the CCT pilot component. The research conducted for the Beneficiary Feedback Survey (BFS) intends to contribute to greater accountability of this expenditure.

This report understands the UCT component as being made of three processes. The first relating to identification of potential beneficiaries through the Poverty Scorecard Census (PSC), the second concerning registration or enrolment into the programme of eligible women in order to become beneficiaries and the third is concerned with the payment of the cash transfer. The CCT component consists of processes which flow through from identification to enrolment and then compliance to payment, with the process of Social Mobilisation (SM) running in parallel.

Qualitative field work was conducted in three sites in the provinces of Sindh, Punjab and Azad Jammu and Kashmir (AJK). In Sindh and Punjab field work focused on the UCT and in AJK feedback was collected on both the UCT and CCT. The BFS was designed in such a way to account for social exclusion, therefore the main source of information for feedback included not just beneficiaries, but a broader understanding of who the Programme's intended beneficiaries are, that is the poorest of the poor. For the purposes of this report this includes existing beneficiaries, as well as those deemed eligible but have not received the cash transfer, and those who may be identified as very poor but who may not, for one reason or another, appear as eligible or actual programme beneficiaries.

The BFS collected intended beneficiary views about the programme impact and their interaction with programme processes. The findings cannot be used to draw generalizable conclusions, but instead help gain insight into these aspects of the programme. Case studies and focus group discussions have been used to triangulate findings from other sources such as the Process Evaluation, key informant interviews, direct observations at BISP offices, as well as BISP and National Database and Registration Authority (NADRA) databases.

The perceived impact of the UCT on actual beneficiaries was generally positive with regards to consumption, food security, health, education, leisure and care time, and empowerment. Beneficiary households relied on the cash transfer to cover the short fall in their household expenditures, which resulted in improvements in their diets and consumption smoothing. Families have been able to use the cash transfer to repay regular debts to retailers and to improve their general creditworthiness with local suppliers. Disruptions in the programme, therefore, can have correspondingly negative impacts.

BISP may have positively impacted women's empowerment in many cases. Women said that although the cash transfer did not change their daily life in a drastic manner, women spoke of having an improved status in the household as a result of the marginal financial independence they had gained from receiving the cash transfer. In addition households reported increased respect in their communities as a result of the recognition they received from the government by becoming beneficiaries. More specifically women felt empowered when they themselves interacted with the programme processes as they had direct access to the government.

Beneficiaries across the sites had a clear understanding that the programme was targeting poor women. Local FM radio campaigns and other public communication tools purposely designed to transmit information to beneficiaries proved to be helpful. However there was evidence that beneficiary communication could be improved in connection to programme processes concerning eligibility and payment. Especially within the registration process, lack of clear communication prevented many from pursuing registration. Communication flows which were supposed to happen through the postal system were found to be weak and most beneficiaries relied on information provided to them through informal channels.

Numerous beneficiaries had interacted with BISP and its processes, however nearly all beneficiaries rely on some form of intermediation to access programme processes and resources. This intermediation could be as simple as getting a male member from the household to withdraw the cash transfer from the Automated Teller Machine (ATM), to more complex methods of paying someone to help maneuver through payment or grievance related issues. Therefore intermediation often relies on existing power structures; however in this respect social mobilisation has the potential to play an important role. Social mobilisation if utilized effectively can help facilitate women's direct interaction with the programme, without relying on local influential people or patrons.

Fieldwork revealed that there are beneficiaries, which probably represent a majority of BISP intended beneficiaries, who do not experience difficulties navigating the programme processes and are successfully able to resolve any problems. However what many other interactions with intended beneficiaries revealed was that most do not have the capacity in terms of time and resources to proactively pursue problems connected with programme enrollment or follow-up on payment related complaints once they have become beneficiaries. This finding also has important implications for additional CCT, which require more pro-active engagement from beneficiaries.

Waseela-e-Taleem proved to run a successful public information campaign with respect to registering UCT beneficiaries in to the programme. A common problem women faced when registering related to the birth records of their children was that in order to become CCT beneficiaries women had to rectify these at NADRA and therefore faced similar circumstances as those potential UCT beneficiaries did with NADRA related discrepancies. In addition women are required to have Benazir Debt Cards (BDC) in order to become WeT beneficiaries, therefore, any BDC related complaints must be resolved in order to become a beneficiary and start receiving WeT payments. The second process of compliance following through to payment was completely absent in the field site in Mirpur. There was a lapse in coordination and communication between BISP and the Education Department at the Tehsil level and this resulted in little to no information about the programme in WeT schools in the field. Attendance records had not been passed on to anyone in the programme and the women who had enrolled their children into the programme complained that they had not received the cash transfer as promised. They cited the government as not taking responsibility for the running of the programme. There was evidence that lack of payment had negatively affected the motivation of others in the village to enroll their children, as beneficiaries noted that there were time and money costs associated with WeT enrollment and expenditures associated with sending their children to school. Although social mobilisation had been effective in recruiting UCT beneficiaries to WeT, the lapse in the running of WeT has the potential to directly impact beneficiary perceptions of the UCT, as the connection between the two programmes is clear to the beneficiaries.

Findings from the BFS survey show that UCT is a well-functioning programme with positive impacts on its beneficiaries. However regular payments made at set intervals of time are essential to

maintaining the effectiveness of the cash transfer. There are also other areas where the programme can take proactive steps towards improvement, such as reducing the gap between eligible households and beneficiary households. Improved communication through a tailored strategy which integrates social mobilisation would help overcome some of these issues. BISP Beneficiary Committees (BBCs) can become important channels for communication and beneficiary feedback and the professionalization of social mobilisation will work to create incentives for leaders to proactively reach out to intended beneficiaries and help to make the BISP Beneficiary Committees (BBCs) become more effective in resolving complaints. Audits to cross-check that BISP processes are functioning efficiently would help further streamline BISP's work, and audits of payment systems will help reduce misappropriation of beneficiary funds by individuals abusing payment modality systems.

The BFS revealed that WeT was not running effectively in the area. Greater coordination and monitoring of various partners and stakeholders in the processes is required. BISP needs to be cautious that the manner in which the CCT is run does not impact perceptions of the UCT. BISP should work to maintain its reputation of providing the services it promises to its beneficiaries.

1. Introduction

This report focuses on Beneficiary Feedback on Benazir Income Support Programme's (BISP) Unconditional Cash Transfer (UCT) and Co-responsibility Cash Transfer (CCT). A qualitative Beneficiary Feedback Survey (BFS) was conducted in three sites in Pakistan to fill knowledge gaps on an interim basis before the commissioning of a more comprehensive 3-year Spot Check and Beneficiary Feedback Survey. Its primary purpose is to provide inputs into the Annual Review and provide a beneficiary perspective of the programme.

DFID Pakistan has extended significant financial support to Pakistan's cash transfer programme – both UCT and CCT. The research conducted for the BFS intends to contribute to greater accountability of this expenditure. Qualitative field work was conducted in Sindh and Punjab to collect feedback on the UCT and in Azad Jammu and Kashmir (AJK) on both the UCT and CCT with the objective of gathering information on beneficiaries views on the benefits and limitations of the programme, communication and information flows, opportunities of involvement for improving services, quality and effectiveness of the programme inputs and evidence of accountability to beneficiaries. Six case studies from this field work are also presented in this report, 4 UCT case studies and 2 CCT studies.

The BFS has been designed to capture beneficiary perceptions of BISP's impact and their interaction with BISP processes with a specific focus on social exclusion, ensuring that feedback is not dominated by individuals who are relatively powerful at the expense of those who face social exclusion. Therefore the survey has been designed to pay special attention to diverse groups who may face exclusion, and to place a premium on their views about programme impact and process. In addition to this, gender as it relates to empowerment is specifically examined as this is an objective that BISP itself seeks to address directly. Within impact the BFS examines how the BISP influences:

- Consumption and food security;
- Nutrition, health and education;
- Work, leisure, care division within household;
- Asset ownership;
- Empowerment, including financial literacy.

The BFS focuses on the following aspects of the beneficiary experience with BISP:

- Exposure to the programme;
- Interaction with programme processes;
- Experience with complaints processes;
- Empowerment.

The next section of this report outlines our understanding of BISP and its processes and Waseela-e-Taleem (WeT) and its main components. Section 3 explains the methodology employed in selecting respondents, research instruments utilized and the sampling process for field work sites. Sections 4 and 5 present our findings as they relate to impact and beneficiary interaction with the programme, respectively. Section 6 deals with WeT processes. Section 7 provides a detailed analysis of these findings and section 8 offers our recommendations and conclusions.

2. Programme Description

The Benazir Income Support Programme (BISP) is the main cash transfer programme of the federal government which started in 2008 and is underpinned by an act of parliament (BISP Act) which authorised BISP as an autonomous safety net authority. This programme marked a turning point in social protection interventions both in quantitative and qualitative terms. It led to a several-fold increase in budgetary outlays for cash transfers and now covers a substantial proportion of the population. The BISP also represents a shift in programme design and implementation with the incorporation of systematic targeting based on a Poverty Scorecard Census (PSC), and well-integrated and technology-driven mechanisms for the maintenance, processing and updating of beneficiary and payments data. While an UCT to women in poor households remains the main plank of the programme, BISP has also initiated other interventions including an education-linked CCT called Waseela-e-Taleem (WeT).

DFID Pakistan's support to the BISP encompasses technical assistance for the UCT and CCT, particularly for improving beneficiary outreach and feedback, and the entire financing of the CCT pilot component.¹ Additionally, DFID Pakistan is involved in supporting preparatory work for other possible interventions and organizational improvements.

2.1 Unconditional Cash Transfer²

This report understands the unconditional cash transfer component as being made of three processes. The first relating to identification of potential beneficiaries through the PSC, the second concerning registration or enrolment into the programme of eligible women in order to become beneficiaries and the third is concerned with the payment of the cash transfer. Each of these processes are carried out by the BISP with the help of a range of sub-contractors including the National Database and Registration Authority (NADRA), the Post Office, commercial banks, NGOs and private sector organisations.

Identification

During the first phase of the programme beneficiaries were identified by the elected representatives of their constituencies. Identification then entered a Test Phase, where a poverty scorecard was created with technical assistance from the World Bank. The score was based on proxy indicators derived from the PSLM (Pakistan Social and Living Standards Measurement Survey). The PSC was tested in select districts and then rolled-out nationally in Phase 2 of the programme. The PSC was conducted with the assistance of NGOs and private sector organisation and the Pakistan Census Organisation. There was a second round of surveying to ensure that no one was left out.

¹ DFID Pakistan (2013), Terms of Reference: Beneficiary Feedback Survey, National Cash Transfer Programme – Pakistan, Department for International Development.

² Information from this section has been sourced from the BISP Targeting Manual, Haris Gazdar (2011) Social Protection in Pakistan: In the Midst of a Paradigm Shift? Special Article. Volume 46 No. 28. *Economic and Political Weekly*, ICF GHK, AiD and Collective for Social Science Research (2013), Benazir Income Support Programme Targeting Process Evaluation (Cluster A & B) and World Bank. 2013. "Pakistan Towards an Integrated National Safety Net System: Assisting Poor and Vulnerable Households: An Analysis of Pakistan's Main Cash Transfer Program." , *World Bank Report* (66421-PK)

Registration / Enrolment

Those households that are considered eligible to become beneficiaries of the programme have a score below 16.17 in the PSC. There are certain cases where women with scores above 16.17 and below 20.00 can appeal their eligibility status based on specific characteristics such as the number of children they have, their age, marital status, and disabled members in the household. In addition women's personal information, including their name, address and Computerised National Identity Card (CNIC) number, entered on the PSC forms must match NADRA's record. Those women that are eligible but fail to become beneficiaries are permitted to lodge a complaint with BISP; such complaints are known as Grievance Cases. Grievance Cases can be lodged by households that were not surveyed, by those that fit within the appeal criteria, and those women that have discrepancies with their personal information (women with discrepancies in their NADRA record have to resolve these directly with NADRA for their enrolment problems to be redressed).

Previously Grievance Cases were recorded manually; however since 2012 they have been handled using an integrated IT-driven Case Management System (CMS) which is an interactive database with well-defined protocols for maintaining, updating and amending information. Despite the CMS there is still a large gap between eligible and actual beneficiaries of the programme; only those individuals who actually lodge complaints with BISP are identified as having Grievance Cases.

Payment

Payment of the cash transfer was initially done through money orders delivered by the Pakistan Post (PP). The postman was required to deliver the money order to the beneficiary and note her signature or thumb impression as sign of receipt. This modality is currently being phased out and replaced by the Benazir Debit Card (BDC). To receive their BDCs beneficiaries have to visit BDC centres where they are required to verify their thumb impression and show photo identification (a CNIC with their photograph). Once they have their BDCs beneficiaries can withdraw their payments directly from ATMs of partner banks or Point of Sale (PoS) machines located in select shops. Two other pilot modalities, mobile phone payments and Benazir Smart Cards, are also being used, although it is expected that the transition to BDC will be completed within a year.

Payment complaints relate to non-delivery of a payment by a BISP partner (e.g. Pakistan Post) or other problems related to accessing the cash transfer. Different payment modalities have led to different payment-related complaints. With the BDC common problems relate to lost cards or PINs, damaged cards, and blocked cards due to misentered PINs (often cards get swapped). These payment complaints can be lodged with the BISP or directly with the concerned service provider. Complaints lodged with BISP are then sent onwards to the relevant service provider for resolution. There have been a small minority of complaints regarding embezzlement by either the Pakistan Post or shop keepers where PoS machines are located, or intermediaries who operate ATM machines for beneficiaries.

2.2 Co-responsibility Cash Transfer and Social Mobilisation³

Recent BISP statistics show that over 71% of children of beneficiaries have never been to school. The co-responsibility cash transfer (CCT) addresses this statistic by providing beneficiaries with a cash transfer if they send their children aged 5-12 years to primary school and ensure they maintain a 70% attendance record. Beneficiaries sign an agreement with BISP that they will take on this responsibility while BISP commits to providing beneficiaries who comply with the criteria Rs. 200 per child, up to three children, enrolled in the programme.

The CCT, WeT, is planned to launch in 20 districts across Pakistan, so far the programme is in its test phase in 5 districts: Mirpur (AJ&K), Malakand (KPK), Karachi South (Sindh), Noshki (Baluchistan) and Skardu (GB). Subsequently it will be rolled out to remaining 15 districts of Pakistan as part of the extended pilot phase. This programme is run in partnership with the provincial Education Departments and BISP has signed MoUs with the provinces of Sindh, Balochistan and KPK. Within these provinces BISP is responsible for engaging with stakeholders of the programme by building their capacity as well as creating a Management Information System (MIS) to help support the information sharing of attendance records and admissions. The Education Department is responsible for the supply side of the education process as well as admitting children into schools, keeping their attendance records and supporting the transfer of this information to BISP. Besides provincial education departments, NGOs have been sub-contracted to carry out community mobilization and beneficiary group formation.

Eligibility

Those families that are already beneficiaries of the UCT, that is are receiving the UCT cash transfer, and have one or more children between the ages of 5-12 years are eligible for the CCT.

Enrolment

Enrolment involves general as well as targeted information campaigns to persuade potential beneficiary to enroll in the programme. To enroll beneficiary families have to visit temporary enrollment centres and verify that they are BISP beneficiaries by showing their BDCs and CNICs. Beneficiaries are given training on the co-responsibilities of the programme and processes. Using online household data beneficiaries are required to confirm their family structure and can enroll up to 3 of their youngest children in to the programme by signing agreements with BISP accordingly. Beneficiary families are given Admission Verification Certificates which are to be signed by the WeT school to verify the child's admission; this certificate then has to be submitted to the BISP Tehsil office. Beneficiaries are given three copies of the certificate, one for their own records, one for the school's records and one to deposit the BISP office.

Potential WeT enrollment problems relate to household data. Beneficiaries are required to have birth certificates for their children ensuring that records are able to account for the number and age of beneficiary children in each household and those that are enrolled in WeT. Complaints relating to children's birth records have to be resolved with NADRA, which issues child registration certificates.

³ Information from this section has been sourced from BISP (2012), Operations Manual, Waseela-e-Taleem - Primary Education Co-responsibility Cash Transfer Programme and BISP (2012), 6th Progress Report (Jan 1, 2013 – Jun 30, 2013), Pakistan Social Safety Net Program

Compliance

The compliance process is based on tracking their attendance of enrolled children through logging attendance forms based on WeT schools' attendance register. Education School Supervisors are responsible for handing over these forms to the schools and collecting them back on a quarterly basis. Based on Compliance Monitoring reports, beneficiary payments are to be generated. This process is to be implemented in close coordination between the District Education Department and BISP and monitored by Education Supervisors, Education Staff, BISP Tehsil Staff, BISP M&E staff and Spot Check consultants. Technology based compliance monitoring is also to be piloted using Short Message Service (SMS) and the internet.

Payment

Payments are to be made using the BDC and therefore CCT beneficiary families are required to have a BDC at the time of enrolment. In addition to the UCT of 1,000 rupees per month, beneficiary families receive 200 rupees per child at the time of admission and 200 rupees per month for every child if they maintain a 70% attendance record. Similar to the UCT, quarterly payments are to be made. Once children are enrolled and if they consistently maintain 70% attendance beneficiary families are entitled to receive payments until their children complete their primary education. The age criteria for admission to grade one under WeT is between 5-8 years.

If children do not maintain 70% attendance the programme will reduce the payment amount by 50% for the first default and communicate this to beneficiary families. On the second consecutive default the entire payment will be suspended and the reason communicated to the family. Payments will resume once families begin to comply. Evidence would need to be provided if non-compliance was due to lack of service offering, physical disability on the part of the child/children, natural calamity or any other unavoidable reason.

Payments are to be generated based on information provided by the CCT's MIS, which is anticipated to log information concerning school enrolment, attendance records and compliance of schools and beneficiary families.

Social Mobilisation

Social Mobilisation is being run in conjunction with the CCT in pilot districts to help BISP beneficiary women understand the basic design features of the programme and enhance beneficiary participation in programme processes. An implementing partner agency has formed BISP Beneficiary Committees (BBC) including beneficiaries at a 2 km range after approximately every 50 households. BBCs serve to gather beneficiaries to discuss issues relating to BISP and update them on various aspects of the programme. The meetings are co-ordinated by the implementing agency which also provides training and information to the committee. Each committee nominates a leader who then receives training at the Union Council (UC) level and is a member of the UC Committee; leaders of the UC Committees then feed into Tehsil level committees, creating a network of beneficiaries.

3. Methodology

3.1 Intended Beneficiaries

Intended beneficiaries are the main source of information for the BFS. Intended beneficiaries include those who are existing beneficiaries of the programme as well as those deemed eligible but

not yet receiving benefits. DFID Pakistan are interested in a broader definition of intended beneficiaries to include those who may be identified as very poor but who may not, for one reason or another, appear as eligible or actual programme beneficiaries. The broader notional definition is based on the premise that even in the best of cases the poverty scorecard card may have missed some households, and that the Proxy Means Test (PMT) design acknowledges the existence of exclusion errors.

Intended beneficiaries, moreover, are not an undifferentiated population. Although there is no expectation of statistical representation, qualitative fieldwork does need to ensure the representation of important categories of intended beneficiaries, and comparisons between them as a source of insight. With agreement of DFID & BISP we have identified the following intended beneficiary categories:

- Eligible versus actual beneficiary
- Waseela-e-Taleem (WeT) beneficiaries
- Beneficiaries involved in BISP Beneficiary Committees (BBCs)
- Community-identified poor non-eligible, non-beneficiaries
- Eligible individuals with and without grievance cases
- Beneficiaries with and without payment complaints
- Pakistan Post versus BDC beneficiaries
- Socially excluded individuals versus relatively included ones

Different types of intended beneficiaries were identified in the empirical work through questions relating to their beneficiary status and were triangulated using beneficiary information provided by BISP. Since the definition of 'intended beneficiary' is deliberately broad, those who are outside the BISP's own eligible or actual beneficiary list were identified using community-level knowledge and feedback about extremely poor individuals. This community-based identification should not be taken to imply that this particular method is in any way better than the targeting method used by BISP, but simply as an alternative approach which might provide some cases of exclusion.

Community Mapping exercises were used to identify individuals who full-filled our intended beneficiary categories. When available, this information regarding intended beneficiaries was cross-checked with BISP data.

3.2 Research Instruments

A number of research instruments have been purposively developed for this study. Within each field site the following research instruments were used to collect qualitative data:

Key informant interview – BISP local staff

The lowest administrative presence of the BISP is at the tehsil level and the purpose of this office is mainly to deal with complaints received from beneficiaries. An interview was conducted with a representative for the BISP tehsil office to gain insight into the BISP operational systems and capacity at the local level and its interaction with beneficiaries.

Key informant interview – WeT school staff

In Mirpur, school staff were interviewed to collect information on the condition of the WeT school in the community, how the programme was running, the role of Social Mobilisation (SM), beneficiaries'

interaction and satisfaction with the programme and specifically the role of the school in WeT and the programme's effect on enrolment and attendance.

Key informant interview – local social activist

To help triangulate information about BISP in the community an interview was conducted with a local social activist, someone who was an active member in the community and would be able to provide general insight into how BISP functioned in the community, perceptions about the programme's targeting, processes and impact, and people's level of interaction and satisfaction with the programme.

Community profile

This provided basic facts about the community such as demographics, social structures, livelihoods and infrastructure, NGOs or government programmes running in the area, with a specific focus on BISP, WeT and SM.

Focus Group Discussion

Two Focus Group Discussions (FGDs) were carried out with women belonging to different intended beneficiary categories. The purpose of the FGDs was to gauge perceptions about BISP's processes and impact and interaction within the community.

Individual Intended Beneficiary Interaction

Five in-depth interviews were conducted with beneficiaries from different intended beneficiary categories. The purpose of these interviews was to capture information for case studies, detailing beneficiary household's socio-economic position, interaction with BSIP and its processes and perception of the programme's impact.

In reporting the results respondents' real names have been replaced with pseudonyms to protect the identity of participants in the survey. Kinship names have also been replaced in certain cases where they could potentially identify respondents.

3.3 Sampling

Time constraints limited the scope of fieldwork to just three sites. We decided to limit our focus to individual rural communities – by targeting administrative villages within selected Union Councils (UCs). The first stage in the sampling was the selection of districts. It was decided with DFID-P to select one district each in Punjab and Sindh, and to select the Mirpur district from Azad Jammu Kashmir where social mobilization for the Waseela-e-Taleem CCT component was underway. Muzaffargarh from Punjab and Thatta from Sindh were selected after consultation with DFID-P and BISP, on the basis that these two districts had a relatively high prevalence of BISP beneficiaries in their respective provinces.

BISP made available UC level data from the three selected districts (Mirpur, Muzaffargarh and Thatta) on the total number of households surveyed, as well as numbers of eligible and beneficiary households and individuals. We ranked UCs within the selected districts by the prevalence of eligible households and generated a shortlist of the top three UCs in each district (Table 1). There was, of course, a great deal of variation between districts in terms of actual numbers and proportion of beneficiaries. Out of the top three UCs we selected one each based on logistical criteria. This

choice was justified on the grounds that there was relatively little time to carry out the qualitative fieldwork, and the task could be completed by restricting the proportion of available time which would be used for travelling.

In Mirpur we first considered Dudyal UC, but then discovered that it had a peri-urban character. This led to the choice of Onah over Raipur which was relatively remote. In Muzaffargarh the relatively more accessible of the top three UCs (Basira) was selected, and in Thatta we selected Bajora UC which is in Sujawal taluka which is more accessible compared with the alternative of Shah Bunder and Jati talukas. In the event, Onah and Bajora both turned out to include some relatively remote communities. We feel, therefore, that even though our sampling purposively took into account accessibility, our fieldwork did have some representation of problems faced by remote communities.

Within UCs the selection of administrative villages was motivated by a combination of logistic and evaluation-related factors.⁴ We selected Nagan Khas village within the Onah UC of Mirpur not only because it was relatively accessible, but also because it had a reasonable number of BISP beneficiaries, had a functioning WeT school, and had a population with a heterogeneous mix of kinship groups. In Thatta, we selected Soomra within the Bajora UC of Sujawal taluka for partly the same reasons: there was a large number of beneficiaries of different types and a diverse population consisting of a number of different kinship groups. In Muzaffargarh also the choice of Manak Wala mouza in Basira UC was justified on the grounds of there being a large and diverse group of beneficiaries as well as a relatively heterogeneous population. In addition this village was a relatively remote one within a more accessible UC.

Table 1: Selected UCs by Share of Eligible Beneficiaries

Province	District	Tehsil	Union Council	Households surveyed	Share eligible	Share beneficiaries
AJK	Mirpur	Dudyal	Raipur	1,361	32%	24%
			Onah	2,190	27%	23%
			Dudyal	1,784	21%	17%
Punjab	Muzaffargarh	Muzaffargarh	Uttar Sandaila	5,818	56%	37%
			Usman Korya	5,843	54%	38%
			Basira	8,331	52%	47%
Sindh	Thatta	Shah Bunder	Daulatpur	4,030	80%	38%
		Jati	Murid Khoso	6,738	79%	56%
		Sujawal	Bajora	5,314	72%	52%

⁴ Village names have been replaced with pseudonyms to prevent participants from being identified through research locations.

Table 2: Sites Selected for Fieldwork

Province	District	Tehsil	Union Council	Village Community ⁵ /
AJK	Mirpur	Dudyal	Onah	Nagan Khas
Punjab	Muzaffargarh	Muzaffargarh	Basira	Manak Wala
Sindh	Thatta	Sujawal	Bajora	Soomra

4. Findings - Impact

4.1 Consumption and food security

The BISP cash grant has made a positive impact on food consumption and food security according to beneficiaries across the three sites. Households that had very little to eat are eating better as a result of BISP. In Muzaffargarh a beneficiary explained, “Earlier we used to eat whatever was available, whether it was salt or spice less or even stale bread. But now our diet has improved.” Women are able to buy flour and eat better for a few days after receiving the cash transfer. Some households reported eating meat for the first few days after receiving the money, an item they could not otherwise afford, while others said they ate chicken. However it was suggested that beneficiary households could not afford to eat as well throughout the month. Though members from the community said children in beneficiary households no longer had to face hunger. In Thatta, a woman said “nowadays prices are so high this money helps mitigate the effect of the price hike to some extent.”

“Earlier we used to eat whatever was available... even stale bread. But now our diet has improved.”
(Beneficiary in Muzaffargarh)

Women also reported being able to decide what to cook as they would spend BISP money to purchase food items. In Mirpur a beneficiary woman said “Previously we made whatever our men brought home but now our men say, ‘go and bring whatever you wish to eat from the market’ and now we are able to serve our guests as well.”

Aside from ensuring a certain level of food security, women use the money to pay back their debts and are also able to get further loans in times of need. It was commonly reported that these loans were taken from shop keepers who willingly lent money to beneficiary households as they knew they would be receiving the cash transfer in the upcoming months. This was corroborated by the fact that when in some instances BISP payments stopped, shopkeepers also stopped extending credit – this was particularly the case in the long time lag in the payment cycle in 2013.

Women also reported buying clothes for themselves and their children as well as other household items. A beneficiary in Mirpur equated the day they receive their cash transfer to Eid, explaining “the children become happy and expect their mothers to buy things for them. We [also] go to see our

⁵ Village names have been replaced with pseudonyms to prevent participants from being identified through research locations.

relatives sometimes.” Most commonly the money is used to cover daily expenditures and women felt that they did not always have to ask the men in their family for money. Across the three field sites women reported that their dependency on men had decreased as a result of the cash transfer.

4.2 Nutrition, health and education

Beneficiary households reported that they were able to provide their children with milk and fruit as a result of the cash transfer. In Muzaffargarh, **Shanaz**, a beneficiary said, “the day we are supposed to get money my son says to me that we want to eat fruit today so I bring home lots of fruits.” However beneficiaries said the money did not significantly impact their children’s health. Women did say they use the cash transfer to treat their children when they fall ill, buy contraceptives, on treatment during pregnancy and on health emergencies.

In Thatta, **Shabana**, a widowed beneficiary with diabetes, explained how the cash transfer helped her treat her illness:

If I would not have received that money, I don’t know how I would be able to pay for the expenses of the medicine. Thank God I did get it, otherwise affording the medicine would be impossible for me. I am already a burden on my daughter in law, how would she be able to get the money and get my illness cured.

In contrast, another widow in Thatta, **Fatima**, who is eligible but was not aware of eligibility status⁶ said, “Last month, my condition had deteriorated, so my grandson took a loan of 3000 rupees from a shopkeeper in Soomra and took me to a hospital in the city at night. Later, to pay back the 3000 rupees he had to sell off his last goat. “

Fatima, an elderly widow, who is eligible to receive the cash transfer, but is not aware of her eligibility status, describes how her illness has resulted in the asset depletion of her household:

While **Fatima** was still treated despite not receiving the cash grant, this was done at the expense of her household’s financial condition as they had to sell a valuable asset. These two personal accounts highlight the lasting impact receiving money from BISP can make on a household. **Shabana’s** daughter-in-law, **Ayesha**, summarized succinctly the change the cash transfer has made by saying, “if there is a need to go to the doctor it does not seem like a problem.”

I am a patient suffering from blood pressure. My monthly expenditure on medicines is 800-1,200 rupees, which my grandson takes care of. Last month my condition deteriorated, so my grandson took a loan of 3,000 rupees from a shopkeeper in Soomra and took me to a hospital in the city at night. Later, to pay back the 3,000 rupees he had to sell off his last goat. When my husband was alive, I had 5 to 6 goats and 2 young cows. But, after his death, we gradually had to sell the livestock due to poverty. Currently, we don’t have any livestock except for 2 to 3 chickens.

Across the three sites women reported that they spent BISP money on children’s school fees and supplies. Some beneficiaries had begun to send their children to private school, as they could now afford the fees. In Thatta, the social activist in the area attributed women wanting to send their children to school due to their interaction with BISP and other NGOs. He stated that women

⁶ There was a data entry error recording Fatima’s CNIC at the time of the PSC which prevented her from accessing correct information about her eligibility. In addition, her old age and lack of access to a resource person who could invest time in the matter also compounded her inability to find out her status and follow the grievance redress process.

realised the importance of education when they had to deal with people from outside of the village. In Muzaffargarh, women reported that in schools, teachers knew children from beneficiary households would be able to pay school fees and therefore treated them differently. In Mirpur, women said that enrolment in schools had increased as a result of WeT however this was not supported by teachers in the WeT schools in the area. Beneficiary mothers also reported that they felt they were able to look after their children better as a result of the cash transfer, as they had money to fulfill some of their needs. In Muzaffargarh a mother said, “Since we’ve started receiving the BISP money, our children are being brought up in a better way as they get healthy food to eat, they get a good education and good medical assistance.”

4.3 Work, leisure, care division within household

Beneficiaries did not typically view the amount of the cash transfer to be enough to leave their jobs or change their earning patterns; however upon further questioning some women did acknowledge that they did not work as much a few days after receiving the cash transfer and consequently spent more time on leisure and care. In Thatta, a focus group participant, said women did not engage in wage labour for four to five days after receiving money from BISP.

In Muzaffargarh, where women are commonly employed as domestic workers in other people’s homes, beneficiary women reported leaving their jobs upon receiving the cash transfer, as their average income per month is approximately the same amount as a month’s payment from BISP. Other women who continued to work said they did not work as much the entire year around.

In Mirpur, most women did not work therefore the unconditional cash transfer did not affect how they divided their time. However the co-responsibility cash transfer allowed women more time for leisure, as children were away at school during the day. A beneficiary said, “It is easier to work at home when they go to school regularly; we now have some free time.” In Mirpur, beneficiaries who were a part of Waseela-e-Rozgar (WeR), found that attending training sessions prevented them from upholding their responsibilities or work and child care at home and as a result women stopped going after a few months.

4.4 Asset ownership

Women frequently said they spent the cash transfer on daily expenses and therefore the money was not commonly put towards household savings; hence there was not a substantial change in the assets that they owned. However in both Thatta and Muzaffargarh some women did report being able to buy chickens and goats from the cash transfer money and either selling or consuming the eggs and milk. There were two accounts of BISP beneficiaries buying sewing machines and earning an income from stitching clothes. In Thatta, a beneficiary woman said she started a small shop at home, purchasing goods from BISP money and making a profit of 100 – 250 rupees per month. In Muzaffargarh, a beneficiary family leased a cow and has now been able to purchase it.

*“Before this I could never buy anything,
nor were our men able to buy us
anything”
(Beneficiary Muzaffargarh)*

Women in these two areas reported purchasing assets, such as chickens, goats and sewing machines, which they could earn an income from as well; therefore the cash transfer had an impact on savings as well as the income of women, highlighting that the cash transfer not only gave women

the opportunity to demonstrate that they had the financial independence to purchase assets but also that they had the skill and ability to manage them successfully to generate an income.

Beneficiary households also said they were able to take out loans with greater ease as there is greater assurance that they will be able to return the money. In Mirpur, beneficiaries generally did not report buying assets, but spent the money on household items, or improving their homes themselves. In two sites women also mentioned using the money for their daughter's dowry.

4.5 Empowerment, including financial literacy

There was much evidence of BISP giving women greater financial freedom and reducing their dependence on men in their households, as shown in the sections above. In many cases women reported that this reduced dependence led to an increase in their status within their homes. Sometimes men asked them for money and this too, according to some women, enhanced their position within the family. The sense that the cash transfer belonged to the women and allowed them control over the resource was repeated by many women:

“This money is mine, so I can spend it however I want and whenever I wish to. We can even scold the men and tell them that this money is ours.” (Ayesha, Thatta)

“Our husbands value us, now we decide what will be cooked and when.” (Focus Group Discussion, Muzaffargarh)

“Previously we were treated as a waste piece at home but now we have a small amount of power in our hands. When we receive the cash then we buy things and fulfill some of our children's wishes, we feel useful now.” (Focus Group Discussion, Mirpur)

In Muzaffargarh, women said “Now our husbands joke that we don't need them anymore as now the government takes care of us” and “Now we aren't a burden for our husbands and fathers, instead, as a result of BISP, we share their burden so now they respect and take care of us.” Further, in Muzaffargarh women reported that their status within the community increased. A beneficiary said “because of BISP people stay behind us. They find out information through us and want to know how they can get the money” and “because of BISP our respect is secure”.

“Now our husbands' joke that we don't need them anymore as now the government takes care of us”
(Focus Group Discussion, Muzaffargarh)

These comments show women's increase in status goes beyond just the financial aspect of the cash transfer but also relates to the fact that these women are being recognised by the state (by becoming beneficiaries of the programme). This recognition carries some weight not only within the household but also within the broader community. Increased recognition from the state displayed signs of translating into a sense of citizenship for some women. In Thatta a beneficiary said in the next election she will not vote for the candidates her family historically supported but would cast her vote according to her own will.

The importance of the cash transfer for widows was mentioned frequently in different locations as well. In Muzaffargarh a beneficiary said, “Because of BISP our worth has increased. Especially the value of the aged women has increased, now when they have money they don't need to depend on their children for fulfilling their needs.” In Thatta, a beneficiary reported that she did not have to rely on her son to treat her illness and in Mirpur the BBC leader expressed concern over the non-

selection of widows into the programme in the village. These cases highlight that women are well aware of their decreased dependence on others due to the cash transfer and view this as a significant benefit of the programme.

Women's access to monetary resources has led to their agency and enhanced their mobility to an extent. Where women had interacted with BISP and its processes this had led to changes in their mobility and agency, important factors contributing to women's empowerment. In Mirpur, women reported having increased mobility as a result of BISP, stating that if men from their households were not available they were now able to go outside of the village in case of an emergency. Across the three sites beneficiary women travelled more frequently outside of their communities either to purchase items or visit NADRA or BISP offices, a change they attributed to the cash transfer. Some women noted that the fact that they needed to interact with officials to resolve their payment and grievance issues gave them additional confidence in themselves and even led them to value education more. In Muzaffargarh a beneficiary said that as a result of BISP women have gained respect and confidence and with this money "we [beneficiary women] can fight the challenges of life ourselves."

It should, however, be noted that on a regular basis most women had limited interaction and communication with BISP as they, very often, were not the ones to collect the cash transfer and would not speak to BISP staff themselves. Though women commonly attributed visiting a bank and seeing an ATM to the BISP and women in all three sites sometimes visited ATMs to withdraw their cash transfer, they did not generally operate the machines themselves.

In addition, women had little say over matters outside of the household and also were rarely involved in strategic life choices (e.g. family planning). Women across the three sites reported that their decision making power in matters outside of the household did not increase and in fact remained quite limited. In Muzaffargarh one beneficiary put it quite clearly saying "BISP has not changed our involvement matters of the outside world; our men don't allow us to get involved in it before as well as now. We keep ourselves busy in household responsibilities. We've never interfered in other's affairs."

5. Findings - Interaction

The qualitative fieldwork purposively selected 'intended beneficiaries' from a range of categories. In all, we carried out 15 in-depth individual interviews and 6 FGDs across the three survey sites. A key to these cases can be found in the Annex. To recall, an 'intended beneficiary' was a person who was either an actual beneficiary, or a person found to be eligible, or someone who was identified by various members of a community as being among the poorest persons in that community, but one who was not an actual beneficiary. Among those who were eligible but beneficiaries from the outset, we were interested in two further sub-categories: those who had not pursued complaints or grievance cases to remove discrepancies, and to become beneficiaries, and then those who had not pursued grievance cases. Among actual beneficiaries (i.e. those who had received any payment at all from the cash transfer programme) we were also interested in beneficiaries with perceived payment problems – those who had not pursued payment complaints and those who had.

We summarise our findings about the interaction of beneficiaries using some of the categories outlined above. We find 6 such categories (listed below) as being particularly salient with respect to evaluation questions relating to interaction with programme processes:

- Actual beneficiary - no notable complaint concerning registration or payment
- Poor but not eligible
- Eligible but had not launched grievance redress process
- Eligible and interacted with grievance redress process
- Beneficiary with payment problem but no complaint
- Beneficiary with payment complaint

5.1 Actual beneficiary - no notable complaint concerning registration or payment

Although it is difficult to verify this statistically, we believe that the vast majority of the intended beneficiaries of the BISP became actual beneficiaries through a relatively smooth process. It is with respect to these beneficiaries that we constructed narratives of the impact of the programme, particularly its cash transfer component.

We believe that the case of **Saira** from Mirpur is fairly typical of most BISP intended beneficiaries. **Saira** belongs to the Bhatti kinship group in the village of Nagan Khass, which is otherwise dominated by the Raja (Rajput) and Chaudhry (Jat) kinship groups. **Saira's** husband, like most Bhatti men in the village is a casual labourer. The Bhattis are dependent on, among other things, the Rajas for their residential plots. While they have lived in the village for as long as they can recall, they are also aware that they cannot outright own their residential plots and could be evicted if the Rajas so wished. **Saira's** household was surveyed by the BISP Scorecard Census team at a location close to her home, and was told that she may receive a cash transfer.

Saira's husband learnt from a friend who works in a bank that BISP funds were going to be disbursed. Soon after, their family received a phone call from BISP through which they were informed that **Saira** was eligible and that she would need to come into the BISP office to get her BDC issued, after which she will get her cash transfer. **Saira** visited the BISP tehsil office in Dudyal and received her card as she had been informed. She subsequently started to receive cash through the BDC. Her husband collects the money on her behalf from an ATM in Dudyal, and they have not had any complaints about the disbursement. According to **Saira** she has not registered for Waseela-e-Taleem which is now running in the village, although she does have children of school-going age. Though she was not explicit in why she had not registered we assume a possible reason could be that no one in the village had received the cash transfer in spite of registering and complying with the conditions. The men in the village expressed that the programme was not given importance as payments were not being made. She is vaguely aware of WeT, is registered with the BBC, and has attended meetings and given her thumb impression to mark attendance once in a while. While other women from the BBC get together to visit the ATM to collect their cash in a group, **Saira** has never gone with them.

“BISP registered us [into the programme], they cooperated well with us and dealt with us politely... we never believed that we might a grant.”
(Saira, Thatta)

Saira's case may, we believe, typify a large number of cases of poor women who are happy to have received the cash transfer, and who went through the processes of identification, registration and payment relatively smoothly. She is generally aware of various dimensions of the programme including WeT and BBC, but has little time or inclination for a more pro-active engagement with this additional interventions.

5.2 Poor but not eligible

The qualitative fieldwork had purposively sought out at least one woman in each of the three fieldwork sites which could be easily identified by local informants as being extremely poor, but who were not BISP beneficiaries. The purpose of this exercise was to expand the scope of our beneficiary feedback to those who might have been intended beneficiaries but were not selected. Even according to programme design, there were several reasons for this to have happened. BISP acknowledge that a small proportion of households may have been missed from the poverty survey due to absence or oversight. Moreover, while the scorecard design aimed to minimize both inclusion and exclusion errors, there was no absolute guarantee against the occurrence of inclusion and exclusion errors in some cases. Our method for identifying poor non-beneficiaries relied on local knowledge and perceptions – some which might well be at variance with programme objectives. Nevertheless, with all these qualifications in place, the cases we identified in each of the survey sites warrant interest and attention, as they speak to different ways in which exclusion and perceptions about exclusion might operate.

The community survey in the fieldwork site in Thatta identified **Khurshid Sama** as a particularly poor woman who was not a beneficiary. Land ownership in this predominantly agricultural community was concentrated within a few families belonging to the Soomra kinship group. There were also landless Soomra who appeared to be as poor as other landless kinship groups. The families belonging to the Sama kinship were universally acknowledged in the village as being among the poorest, and were also known for their pattern of frequent migration. Many of the men from this kinship group work as casual labourers at local tea-shops. Families migrated frequently in search of work in cities, or while following the seasonal harvest cycle. **Khurshid's** household consists of two adult men, three adult women and 7 children. Initially our survey team believed that **Khurshid** was non-eligible. **Khurshid** also believed that she was not eligible. Her household had been surveyed, and when she got her PSC slip number checked through a local resource person from an internet café, she was told that 'there was no money in her record'. She interpreted this to mean that she was not eligible for the cash transfer. When we checked her details against BISP data it turned out that she was eligible with a score of 9.825, and had a CNIC discrepancy. **Khurshid's** case, therefore, was actually one of an eligible person who had not launched a complaint or pursued the registration process.

The second case of a person identified as a poor non-beneficiary was that of **Shirin** in Muzaffargarh. **Shirin** lived in a village which was dominated in terms of land ownership and political power by a kinship group identified as Khan. The majority of the population, however, consists of Sanjrani Baloch, Thaheem and Bhatti households who work as casual skilled or unskilled labourers, and own up to one acre of land. **Shirin's** family consists of 13 individuals and has no assets except their house and a cow. **Shirin's** PSC score is above 27 and hence she is ineligible for the cash transfer. According to **Shirin**, the survey team did not come to her doorstep and took down her details in a central location in the village. She believes that the survey team which included local residents 'favoured their own people'. **Shirin** is not clear on how the score is calculated, and holds the mistaken belief that the survey team itself assigned her a score of 27.

We contrasted her situation with that of **Shanaz Thaheem** in the same village, who on the basis of our observation, did appear better off in comparison. **Shanaz's** husband had a butcher's shop, and the family with 9 members owned four goats and four cows, as well as a number of other assets. This family's PSC score was 14. We found a number of differences between the BISP poverty census and our own observations in terms of household details. The census recorded no assets at all for either of the two households. The main difference, however, and one which ensured that **Shirin's** score crossed the cut-off mark, was the fact that the census recorded just 4 members in **Shirin's**

household occupying a house consisting of 2 rooms. It was not clear if an extended family was actually recorded as two separate nuclear families in the census, and if so, whether this was done on the basis of information provided by the household members themselves.

Our comparison of **Shirin** and **Shanaz** shows that small errors in reporting – either on the part of the respondent or the enumerator – can make the difference with regard to eligibility. **Shirin's** lack of knowledge about the census process led her to suspect the survey team of wrong-doing. While there is clearly no truth in the allegation that the survey team assigned biased scores, it is possible that the lapse in terms of due process in conducting the survey allowed room for inaccuracies. In **Shirin's** case, the divergence in the reporting of household demographics was the key factor, but we also spotted other (non-crucial) inaccuracies in both her and **Shanaz's** PSC data. In actual fact both the cases belong to the bottom of the income scale, and as far as the local community was concerned there was no clear difference in their circumstances identifying one as poorer than the other.

The final case of a poor non-eligible person is that of **Noori** from the fieldwork site in Mirpur who believed that her household had been surveyed. On further probing it was discovered that she might have confused some other survey with the BISP census. After checking all relevant records we are of the view that her household was missed out during the census. This omission was entirely possible due to a number of circumstantial factors. First, the survey in this fieldwork site did not follow a door-to-door method and was conducted by collecting household members at a central location. Second, **Noori** appeared to be relatively isolated from her immediate neighbours even though her house was located close to the main settlement. Hers was the only Bhatti household which stood apart from other Bhatti families with whom her family seemed to have limited social interaction. The house which they occupied actually belonged to a landowning Chaudhry family who could evict **Noori's** family at a moment's notice. Her family depends on alms and occasional payments in kind from the powerful landowning families, and often ends up performing unpaid labour and assorted chores for the latter. We heard other complaints too of families having been left out of the survey, and efforts by the BBC leader to request a re-survey which, according to local informants had not yet happened.

These three cases show very diverse aspects of problems with beneficiary identification through the PMT. All three cases were identified by the local community on the basis of rapid research methods, and all did turn out to be among the relatively poorest families in their respective communities. Although each case was distinct, there was one common feature across them: limited information about BISP processes among communities, particularly the most marginalized. **Khurshid** was eligible but was unaware of this fact. **Noori** was missed by the census, and the non-adherence to the door-to-door method combined with the social isolation of this family played a part in this omission. In **Shirin's** case perceptions about her being a deserving person was based on the community's understanding of poverty. There was some difference between **Shirin's** actual position as we found it, and her scorecard data – but this difference may well have been due to **Shirin's** family's own inaccurate or confused reporting of their circumstances. The lack of information about process meant that **Shirin** suspected the survey team of bias, whereas their main fault was not to have followed the door-to-door method diligently.

5.3 Eligible but had not launched grievance redress process

It has been reported that out of the 7.2 million individuals identified as eligible for the cash transfer, over 1.2 million or around a sixth are yet to be registered as beneficiaries.⁷ The CMS allows for a smooth processing of the registration process, and has, indeed, led to significant increases in the number of registered beneficiaries. The beneficiary feedback survey needed to pay particular attention to those individuals who were found to be eligible according to the PSC, but who had not pursued their complaints or grievance cases in order to get registered. An understanding of factors which prevent individuals from pursuing registration, therefore, is a crucial knowledge gap.

We have two in-depth cases of women who were eligible but had not pursued the registration process. It may be added that the case of **Khurshid** (in the section above) which was presumed to have been a poor non-eligible person also belonged, upon further examination, to this very category. **Marium** from the fieldwork site in Mirpur was surveyed by the census and was found to be eligible with a score of 15.834. She was first identified by local key informants as a poor non-beneficiary. Upon further probing, we classified her as an eligible non-beneficiary, using scorecard data supplied by the BISP which we compared with the actual beneficiary list supplied to us from the local BISP office. **Marium's** name was not in the list of actual beneficiaries. When we met her she was not aware that she could obtain the cash transfer by pursuing the registration process. According to **Marium**, who belongs to the Shaikh kinship group, after the census her family received a phone call informing them to get her CNIC made. Her husband, who is a daily wage labourer, went to the BISP office and was told the same thing. This reiterated what they had been told by the census team which had instructed them that obtaining a CNIC was an essential precondition for getting the cash transfer. **Marium** had also heard from other women in her neighbourhood that a CNIC was needed to obtain a BDC. Prior to this **Marium** had an old National Identity Card (NIC). **Marium's** husband went with her to the NADRA office in Mirpur to get her CNIC made and paid 1,500 rupees to avail of the urgent service. He said that being a daily wage worker he is keen not to take time off work, since their cash flow situation is already precarious. After receiving the CNIC **Marium** and her husband expected that the BISP cash transfer would begin automatically. When she did not receive the cash she assumed that she may not have been eligible after all. It was only when our survey team checked her record and informed her about her score that she became aware that she was indeed eligible, and had to complete her registration process.

“Because I didn’t know that I have a CNIC problem, I haven’t gone to the BISP tehsil office to register my CNIC”

Marium explains that she was told that she would receive the cash transfer once she made a new CNIC, but when this did not happen, she assumed she was not eligible, revealing her lack of understanding about the process.

Marium was aware of the existence of the BBC but had not thought that this was relevant to her because she did not consider herself to be eligible. According to the BISP Tehsil Assistant Director (AD) as well as the leader of the BBC, the mandate of social mobilization extends only to active beneficiaries and not potential ones who might need assistance with the registration process. It is useful to contrast this case with that of **Saira** who also received notice of her CNIC discrepancy through a phone call from the BISP office. In contrast with **Saira**, whose husband was relatively better connected with educated individuals, **Marium** and her husband were unable to fully

⁷ ICF GHK, AiD and Collective for Social Science Research (2013), Benazir Income Support Programme Targeting Process Evaluation (Cluster A & B)

comprehend the entire registration process. The fact that they belong to a particularly marginalized kinship group with weak social ties with resourceful individuals may have been a contributing factor.

The second case in this category is that of **Fatima** from Thatta, who is a 95-year old woman who lives with her grandson and his wife and children. She belongs to the relatively marginalized Mallah kinship group in a village dominated by the Soomro kinship group. **Fatima** was identified by community informants as a very poor person who was not a beneficiary. When we examined her case we discovered that she was, in fact, eligible (PSC Score 8.727) with a discrepancy. BISP census data recorded her age incorrectly, but crucially, there was a mistake in just one digit in the CNIC. **Fatima's** daughter in law who lives separately but in the same neighbourhood started receiving BISP cash. At that point **Fatima** asked a local resource person Muhammed Soomro to check about her status. Muhammed simply told her that her cash had not been issued 'from above' – which was his way of interpreting the absence of payment details data on the BISP website. **Fatima** had not been able to pursue her case further, given her old age, and lack of access to a resource person who would invest time in the matter. On examination this case in detail and cross-checking BISP census data with NADRA information, it was clear that the reason for the discrepancy was the incorrect recording of **Fatima's** CNIC number by the census team. This case further showed that the removal of the PSC tracking facility from the BISP website meant that the local resource person was only able to give limited information to Fatima, and was unable to tell her that she needed to have her discrepancy resolved.

The two eligibility-but-no-complaint cases – three if we include **Khurshid** – are quite similar despite other differences between sites and cases. All three women are particularly marginalized – due to the social status of their families, their lack of direct access to educated or resourceful individuals, age (as in the case of **Fatima**), and relative mobility (as in the case of **Khurshid**). These cases confirm that the large number of eligible women who have not undergone the registration process are likely to be those who face a range of disadvantages, and require proactive assistance.

5.4 Eligible and interacted with grievance redress process

With the introduction of the CMS the handling of grievance complaints – or cases related to completing the registration process for an eligible person – has become integrated and streamlined. The BISP Process Evaluation has covered a large number of grievance cases across the country and provided detailed analysis and recommendations. Our more limited qualitative fieldwork endorses but also complements the findings of the Process Evaluation by examining some issues in greater detail. We tried to identify, using local informants, cases of women who had interacted with the BISP grievance redress process in order to complete their registration.

We also came across a number of women who did not consider that they had a grievance case, but had in effect gone through the registration process relatively smoothly. **Amber** and **Maliha** in Mirpur typify cases where the eligible woman navigated smoothly through the registration process without even considering it as a complaint or a grievance. While we are unable to comment on the prevalence of such cases, given the volume of cases which have been expeditiously transitioned from eligibility to beneficiary status we can surmise that **Amber** and **Maliha** probably represent a majority of 'grievance cases'. The BISP census data for both women suggests that they had a discrepancy. Both the women knew that they had to approach NADRA for a CNIC and this knowledge was conveyed to them through BISP staff, well-informed local individuals, and men in their families. They both made an accompanied trip to the NADRA office to apply for a CNIC and received their cards after another one or two visits. After obtaining the NADRA card these women went to the local BISP office in their respective tehsils, and were registered as beneficiaries. Because they were

well-informed about the process, a priori, they did not feel that they actually had a grievance or complaint. Both women began to receive their cash transfer shortly after.

These two cases stand in contrast with two other sets of cases - those of **Ijaz** and **Laila** from Muzaffargarh, and those of **Shabana** and **Uzma** in **Thatta**. **Ijaz** and **Laila**, in an almost direct contrast with **Amber** and **Maliha** felt that they had a complaint or a grievance, whereas according to the BISP definition they were both non-eligible, with PMT scores of 24.43 and 18.95 respectively. Despite scores above the cut-off and the absence of extraneous factors which might make their cases open to appeal, both women remain convinced that they are, in fact, eligible, and that it is only a matter of making repeated visits to BISP offices and pleading with programme staff to become actual beneficiaries. To this end, both women have made several visits to the tehsil office where they have been repeatedly told that they are not eligible. Part of their belief that they may, in fact, be eligible, stems from a misunderstanding of the survey and identification process. They claim, as do a number of informants in the Muzaffargarh field site, that the survey teams included local individuals who discriminated against them. They both believe that the survey team had the discretion to assign eligibility status, and that this power now rests with BISP tehsil staff. The fact that the survey appeared not to have followed the prescribed method – or doorstep enumeration – and that survey staff sought the help of intermediaries in taking down details, fuels this speculative understanding of the identification process.

It is worth recalling in some detail the interactions that **Ijaz** and **Laila** have had with various levels of officialdom. **Laila**, believing that the survey team had assigned eligibility, went to the homes of two enumerators who were local residents. She also approached the local landlord who does various forms of intermediation on the behalf of individuals residing in the village. She frequently approaches a local resource to check if 'her money has arrived'. She made numerous visits to the BISP and NADRA offices. When she is told at the BISP office that she is not eligible, she simply interprets this to mean that her money has not arrived yet. In addition to these places she approached the local Union Council office, and also been several times to a local training camp held for WeR beneficiaries in the hope that her case will be heard. A local resource person informed **Laila** that her PMT score is 18 and that she may be able to appeal for eligibility, and this has motivated her to persist with her efforts. **Ijaz** too has made several approaches to various official forums. Once she went with a group of women to a mobile NADRA team which was visiting a neighbouring village to issue CNICs. She is in regular contact with a local resource person about her case. Her frequent visits to the BISP office bore no fruit, and on one occasion the staff reprimanded her for wasting their time and instructed her not to visit again. Her husband has now barred her from visiting the BISP office, but her mother-in-law who also believes that she is eligible, continues to visit the BISP office.

The story of these women was corroborated by BISP tehsil staff in Muzaffargarh and Mirpur who showed our team evidence that women kept revisiting the office even after being told explicitly that their score was above the cut-off or appeal range. One BISP official in Muzaffargarh marks PSC slips which he checks for the PMT score, and says that he frequently receives slips that he has already checked many times for rechecking. We did not find such cases of persistent pursuit in our Thatta fieldwork site, probably because it is located far away from the BISP office and it is costly in terms of time and money to make that trip. Ultimately, the reason that these non-eligible women give for persisting with their efforts is that they know that the programme is for poor women and they believe that they are very poor and thus deserving. While we are aware that these cases are not genuine eligibility or grievance complaints, it is important to acknowledge and understand how these cases are generated. After all, as reported by BISP staff, such cases do end up consuming a lot of their working hours, even if they never become part of any record. Similarly, for the women concerned, pursuing non-eligible cases is a fruitless but costly activity.

Two cases in our fieldwork site, **Shabana** and **Uzma**, represent a third type of interaction with the registration process. **Shabana**, who is in her forties, belongs to the Dars kinship group, who are traditional religious teachers who give charms and offer prayers on the behalf of local residents. Household members including women, however, need to work as labourers in order to make ends meet. Due to their association with religious service, women from the Dars family need to observe purdah relatively more rigorously than their counterparts from other kinship groups. This is despite the fact that they take part in farm work, which does limit their mobility into cities and other public places. There are a few Dars families in the village which is otherwise dominated in terms of land holding and political power by the Soomra kinship group. **Uzma** is from a poor but well-connected Soomro family, and her son is a local NGO activist.

Both **Shabana** and **Uzma** are BISP beneficiaries who used to receive regular payments through the Pakistan Post modality. They both have CNICs which were made at a time when a photograph was not mandatory. With the transition to the BDC modality, **Shabana** and **Uzma**, along with many other beneficiaries, found that their CNIC now had a discrepancy. They learnt that BDCs were being issued at a center in Sujawal, and ongoing there with a group of other women they discovered that their photo-less cards needed to be updated to be issued BDCs. Both went to the NADRA office in Thatta which is some 50 km from their village. **Shabana** applied for a new card with a photograph but because she is a diabetes patient, could not hold her hand steady for the accurate capture of her fingerprints. As a result her biometrics were not verified at the BDC issue point, and she was asked to resolve this discrepancy with NADRA. She went again to NADRA and got a new card made, but the fingerprint image could not be verified even with this new card. **Shabana** claims that she has attempted to make a new verifiable card on three separate occasions since the transition from the PP modality. **Uzma** also went to the NADRA office to get a new CNIC with a photograph. When she went to collect the card, however, she was told that there was some problem with the photograph and the card will have to be remade. When we interviewed her she was waiting for the delivery of an appropriate CNIC with a verifiable photograph.

These cases show that even when BISP's own CMS is able to process cases smoothly, other preconditions, notably verifiable CNICs may pose unforeseen challenges for beneficiaries. Both these women were already beneficiaries but were having to register again with a new CNIC because their previous cards happened not to bear photographs. **Shabana**, who was from a relatively marginalized kinship group, and is also a diabetes patient faces serious difficulties which she has been unable to resolve. She feels frustrated that her cash transfer had stopped and this is a source of actual hardship for her. **Uzma**, who has also gone through several hoops to get her BDC, and has also experience real effects of the stoppage of the cash transfer, nevertheless feels more confident about the resumption of her payments. The fact that she is from a relatively better connected family with easier access to government offices may be one reason for her greater confidence.

The three types of cases show up very different aspects of the registration process. **Amber** and **Maliha** who probably represent a majority of 'grievance cases' were able to pass through the various stages relatively smoothly and did not consider that they had even interacted with BISP's complaint handling system. At the other end of the spectrum are **Shabana** and **Uzma**, particular the former, who have been unable to register for the BDC modality due to NADRA-related issues. The cases of **Ijaz** and **Laila** are also interesting because they give an insight into the actual workload of BISP tehsil staff – i.e. dealing with non-eligible women who are convinced that they ought to be eligible. This workload which clearly takes up a lot of staff time is not reflected in the actual caseload processed through the CMS.

Shabana and Ayesha

Shabana is a widowed grandmother who lives with her son, daughter-in-law and their eight children in two bricked rooms in Soomra village in Sajawal, Thatta. Her daughter-in-law sews and earns 400-600 rupees a day while her son works as a sharecropper and earns 10,000 – 12,000 rupees a year, aside from this he begs and receives 100 – 150 rupees a day. Shabana has diabetes and does not work. They belong to a relatively marginalised kinship group in their village

She and her daughter-in-law, Ayesha, are both BISP beneficiaries. Both women received their first BISP installment via post in August 2011 after which they received five subsequent installments until September 2012. Neither had been to the post office to collect their transfer, and the postman did not come to the village either. A resource person, Muhammed Soomro, would collect the transfer and give the full amount to the male household head.

Since then Shabana had not received any payments as the cash transfer modality was switched to Benazir Debit Cards (BDC) and, according to Shabana, she was not issued a BDC as her thumb impression was not verified. Shabana had an old NIC without a picture and has made three CNIC's with her photograph but her thumb verification problem still has not been resolved. Shabana had been to the BDC centre several times as well as NADRA's office to try and get a BDC. On the other hand, Ayesha recounted obtaining one installment through her BDC, although BISP information shows she had received two, after which her payments have stopped. Ayesha had been unable to find out why she had not been receiving subsequent transfers and had not lodged a complaint.

5.5 Beneficiary with payment problem but no complaint

Within our intended beneficiary categories we wanted to speak with women who had encountered payment related problems and sought a resolution to these problems as well as those who had not to gain insight into whether there were differences in circumstances and characteristics of women in each of these categories. Three in-depth cases fall into the latter category of beneficiary's with payment related problems who did not complain. Examination into these cases reveals a different set of findings altogether relating to accountability rather than social exclusion.

In Thatta, **Ayesha**, a 36-year old beneficiary who lives with her husband, widowed mother-in-law and eight children, said she received six installments via the Pakistan post and one through her BDC card after which her payments stopped. A few months prior, **Ayesha's** husband went to the BDC centre in Sujawal to inquire about the problem, but the Centre had closed, so her husband went to Thatta (likely the BISP office) where he was told her installment had not been generated. At the time of the interview **Ayesha** was aware that other beneficiaries in the village had received two installments since her last payment. Although she had not made an official payment related complaint her family had tried to resolve the problem using the knowledge and resources they had available to them. **Ayesha's** family belonged to the Dars kinship group, a marginalised community in the Soomra village who saw themselves as followers of the Soomra kinship group. The women within the Dars kinship had particularly limited mobility and followed strict purdah norms.

Ayesha's BISP payment records, available on BISP's website, showed that after **Ayesha's** first BDC installment in January of 2013 her next payment was generated almost six months later in July. This delay in payment could have caused her to believe that she had a payment related problem, however since we spoke to her in October; records showed this installment had actually been generated and withdrawn. **Ayesha** confirmed three times during the interview that she had not

received her July installment, hence confirming that someone had withdrawn her payment without her knowledge.

A similar case occurred in Muzaffargarh, where a beneficiary, **Shanaz**, was interviewed as she said she had a payment related problem but had not made a complaint. According to **Shanaz's** account her payment problem was actually a delay in receiving her installment. **Shanaz** received her first installment via her BDC card and then received her next installment almost six months later, according to BISP payment records. **Shanaz** did not complain to BISP but instead waited and her payment eventually came through, after which she started receiving her cash transfer on a regular basis. However her payment records also revealed that she received twice as many installments via BDC than she was aware of. **Shanaz** said she had received 5 installments through the Pakistan Post and 3 through her BDC, where as in fact BISP records showed 6 installments had been generated and withdrawn via her BDC.

What both these cases highlight is that a lag in payment caused beneficiaries to believe they had a payment related problem. In **Ayesha's** case her family made an attempt to inquire about the non-receipt of payments, however they did not receive an adequate response and thereby did not have enough information to lodge a formal complaint. In addition, both cases had payments withdrawn via their BDCs without their knowledge, hence beneficiaries were not able to lodge a complaint, nor were BISP able to keep track of fraudulent activity via BDC.

The third case, of **Amber** in Mirpur, also concerns misappropriation of beneficiary installments without the beneficiary's knowledge. **Amber**, who, like **Shanaz** in Muzaffargarh and **Ayesha** in Thatta, actually received more installments than she was aware of, **Amber** said she had received four payments from BISP, out of which three were withdrawn via the BDC and we presume the fourth was generated via money order. BISP records show that five payments via the post office modality had been generated, out of which four were delivered, therefore leaving three delivered payments and one generated payment unaccounted for. What is interesting about her case is that unlike the BDC system, the Pakistan Post modality has a built in accountability mechanism, whereby the post is to be delivered to the door step and beneficiaries are required to either sign or give their thumb print to acknowledge receipt of the payment. However, in **Amber's** village the post was not being delivered to the door step hence people were required to go to the post office and this left room for forgery and embezzlement of beneficiary funds.

5.6 Beneficiary with payment complaint

Payment modalities have undergone a major transition from the Pakistan Post money order system to the BDC. There have also been other pilots such as the Benazir Smart Cards, and mobile phone-based transfers which have been phased out. The transition to the BDC is at an advanced stage, and in our three fieldwork sites all beneficiaries were now receiving payments through BDC. While the Pakistan Post modality was supposed to provide payments to the beneficiary directly at the doorstep, in two out of three of our fieldwork sites this had not been the norm. In Thatta as well as in Mirpur, because of the long distance from the post office, it was found that the postal worker's visits were irregular and erratic. Postal workers, across the sites, were found to have charged an informal fee of around 200 rupees per transaction (of 2,000 rupees). In the Thatta and Mirpur sites it was commonplace for women to receive their transfers through intermediaries – local resource persons in the case of Thatta, and family members in Mirpur – who visited the postal facility to collect payments. While this is a clear violation of prescribed process, such a system had been the norm.

The transition to BDC has led to different forms of intermediation. In Thatta, the local resource person who used to bring money from the post office, now provides the same service to many women with respect to ATMs. There are also other individuals who provide this service for a fee, and keep BDCs belonging to around 25 women in their possession. In the Mirpur and Muzzaffargarh fieldwork sites women usually rely on male family members to do the ATM transaction in the nearest town. This too, is a violation of the prescribe process, but appears to work for a vast majority of beneficiaries.

The Process Evaluation has documented in some detail the type of payment related problems and complaints which have been faced by the beneficiaries. It was found that Pakistan Post and BDC had not only very distinct types of complaints, but also very different complaint handling processes and methods of complaint resolution. In sum, the Process Evaluation found that while complaints concerning the Pakistan Post were mostly about suspected embezzlement of funds by the postal worker, with BDC many of the complaints arose from incorrect use of the facility leading to the cancellation of the card and suspension of account. With respect to payment process handling, both modalities used their pre-existing systems and extended them to BISP beneficiaries. In PP the complaint systems was investigated through a chain of command within postal services with a fairly comprehensive paper trail. The payment modality itself has built-in checks which generate actual physical evidence of payment, such as counter-signature or thumbprints on payment receipts. For BDC, the main mechanism for dealing with any suspected irregularity is the cancellation or suspension of the card – which is the standard mechanism used for regular debit or credit card users. In the case of PP many of the complaints were resolved through informal redress, with the postal worker agreeing to return all or part of the missing amount and the complainant agreeing to withdraw the complaint.

Our fieldwork confirmed Process Evaluation findings that common complaints under BDC related to the incorrect use of the card. BISP tehsil staff and other key informants were of the view that beneficiaries are not properly trained in the use of the cards and ATMs, and even their intermediaries often end up making mistakes in entering PINs which lead to the suspension of the account. Another common complaint cited by key informants is with respect to BDC issuance. In this study we have referred to problems related to the issuance of BDCs – such as the availability of verifiable CNICs – as registration rather than payment complaints (Section 5.3 and 5.4). We present two cases from our fieldwork sites which provide further evidence and nuance to the insights already available from the Process Evaluation.

In Section 5.5 above we have documented a number of cases of beneficiaries who were not aware that they had experienced payment problems, and hence had not launched complaints. Even when beneficiaries do suspect payment-related problems they are sometimes hesitant about launching complaints for a variety of reasons. **Maliha**, however, is beneficiary in the fieldwork site in Mirpur who did try to launch a complaint for what she perceived as a payment problem. She has been a BISP beneficiary through the PP and BDC phases. Her payment details confirm her own account that she received five installments of the cash transfer through PP. She has also received one installment through BDC, which is confirmed by payment details available on the BISP website. Her first and last BDC installment, however, was in April 2013 and by the time of her interview in October 2013 she had not received any further payments. This is confirmed by her payment details record. **Maliha** approached the BISP tehsil office to enquire about what she perceived to be a stoppage in her payments. According to **Maliha**, the staff at the office told her that they could not help and said “What can we do? We have not received our own salaries”. It is not clear why her payments stopped and whether she should be able to launch a payment complaint.

Rubina from the fieldwork site in Muzaffargarh, however, had a very different experience, but also with an outcome which falls short of satisfactory. **Rubina** had received 5 installments through PP, and was transitioned to BDC, according to her payment details in October 2012. **Rubina** says that previously her husband used to collect payment on her behalf from a local OMNI shop franchisee. She says that on one occasion when her husband went to collect the cash, the franchisee gave him 3,000 rupees, which is the usual amount of the transfer. She came to know, however, that this time round the transfer was actually for 6,000 rupees and that Ashraf may have embezzled half of this. She made a complaint at the BISP tehsil office where she was told the full payment of 6,000 rupees had, indeed, been released from Islamabad. **Rubina**, however, did not receive her missing amount. She claims to have stopped using Ashraf who was suspected by other women in the community also of embezzling funds.

“Previously we collected the money from our area’s ATM (PoS). My husband would collect my money from... [the franchisee], but he deducted 3,000 rupees, and he did the same to other women of the village. He said that only 3,000 [rupees] had been released but we knew better that our total sum was 6,000 rupees”
(Rubina, Muzaffargarh)

This was confirmed by the AD at the local tehsil office who told our team that a franchisee against who there had been complaints had been suspended. The source of the confusion, and the possible opportunity, was the issuance of two installments of 6,000 rupees each in this area for the WeR scheme. **Rubina** and other beneficiaries were not aware that they were WeR beneficiaries or that they had entitlements to two installments of 6,000 rupees each on that account. **Rubina’s** payment details show that two such installments were, indeed, generated, and fully withdrawn. **Rubina**, when we met her, was only aware of one case of suspected embezzlement worth 3,000 rupees. Her complaint may have contributed to Ashraf’s suspension, but she was unable to recover her lost entitlement. Interestingly, **Rubina** felt empowered by the fact that she could make a complaint against Ashraf at the BISP office – her first such experience at a government facility – even though she did not actually recover her money.

These two cases highlight problems of very different types. **Rubina’s** problem was related to the particular payment modality and its abuse by the franchisee. In **Maliha’s** case there was an unexplained problem with respect to the generation of her cash transfer. While **Rubina** was a victim of suspected embezzlement partly because she was unaware of the WeR transfer, **Maliha’s** case probably related to systemic issues within the programme. In both cases, however, the lack of clear communication from the programme regarding new payments or payment stoppages made matters confusing for the beneficiary.

5.7 Intermediation between intended beneficiary and programme

A common factor across the types of cases discussed above the role of intermediation – of male family members, local resource persons, activists and others – in the interactions between intended beneficiaries and the programme. This intermediation was present, according to accounts heard in the fieldwork sites, as early as the Poverty Scorecard Census when local resource persons facilitated survey teams, and in some sites male household members answer survey questions. Intermediation was prevalent also during registration processes and the pursuit of grievance cases. Women who had fewer connections with potential intermediaries were found to be at a relative disadvantage with respect to pursuing complaints and the registration process. Payment, particularly the BDC modality but also PP in some places was premised on intermediation on the part of male household

members or other resource persons. Social mobilization through BBCs can be seen as one attempt at acknowledging the importance of intermediation and its streamlining into programme design.

A brief comparison of three types of non-family intermediaries found in the fieldwork sites can be a source of insight for future programming. In the fieldwork site in Thatta, which was located at a distance of over 40 km from the nearest banking facility, non-family resource persons played a key role in accessing the programme. This was in contrast with the fieldwork site in Muzaffargarh, which was relatively accessible, and where it was common for women beneficiaries to themselves go in groups to obtain payments or resolve other issues. In Thatta there were two types of resource persons who played a role. One was typified by Siddique Soomro, who was from an influential family and was also an experienced NGO activist. The other was a relatively poor man called Yasin Soomro for whom intermediation was a remunerative activity. While Siddique was generally praised by local intended beneficiaries as someone who helped out with information and BISP processes without charge, this was also seen as adding to his credibility as a local leader. It was felt that he was able to use this position as a local leader to attract funding for NGO projects, which were then mostly rationed to his own kinship group. Yasin, on the other hand was known to charge a commission of 200-300 rupees to bring BISP cash from town, but was used widely in the community. He held in his possession some 25 BDCs. He was also very knowledgeable about the various payment and registration related problems faced by local women, and was able to help them navigate those processes too for a remuneration.

The role of the woman leader of the BBC in Mirpur was potentially a more empowering route for women to access BISP processes. As BBC leader she was generally well-informed about BISP processes. The activities of the BBC, as noted above, however, related to prescribed tasks such as holding meetings about various issues, but not explicitly about solving practical problems faced by intended beneficiaries. In situations where the BBC leader did actually present herself as an intermediary, she was quick to use her position to involve local influential men (from the Raja kinship group) to help solve individual problems.

Since family-based resources for intermediation are likely to vary greatly and be particularly restricted among marginalized groups and individuals, these three types of non-family intermediaries offer useful insights into other sources of intermediation. It seems clear that there is a demand for intermediation services, but there is also a trust deficit between intended beneficiaries and potential providers of such services. The commercial provision of such services is viable in Thatta, only because the village is so far from the nearest banking facility. The role of social activists is also not entirely altruistic, as they seek to gain in local political influence through providing help to intended beneficiaries. The social mobilization model can be used to create more empowering local intermediation if the BBC leader is able not only to access official processes (without herself having to resort to local influential or patrons), and sees reaching out to intended beneficiaries as her explicit role. However, it is difficult to see this happening, without some level of professionalization and remuneration.

6. Waseela-e-Taleem Processes

In Mirpur, we were specifically interested in examining how Waseela-e-Taleem functioned in the community and wanted to understand what beneficiaries' views and experiences were concerning the programme. We conducted in-depth interviews with two women, **Azram Bi** and **Nasreen Akhtar**, who had enrolled their children in this programme and spoke to many more through Focus Group discussions about the programme. Four key-informant interviews were also conducted in Mirpur

with people connected with the programme; one of these informants included the BBC leader whose children were also enrolled in WeT.

6.1 Registration

Maliha, who has been an active BISP beneficiary since October 2011, described a fairly smooth registration process for WeT. **Maliha** first came to know about WeT from people she identified as 'BISP office team' who visited her house in January 2013. The team told her she needed to go to BISP's Tehsil Office in Dudyal to pick up forms to enroll in the programme. **Maliha** explained that she wanted to enroll all four of her children (3 daughters and 1 son) into the programme however BISP staff informed her that the programme would enroll up to three children, so her daughters were enrolled. **Maliha** was instructed to have the forms filled by the Principals of the WeT schools in her village and then submit the filled forms at the BISP office.

Maliha has had considerable experience interacting with BISP and its processes and it is likely that this prior experience with BISP allowed her to navigate the WeT process with ease. In the past **Maliha** was successfully able to resolve a CNIC discrepancy in order to become a beneficiary, she has been to both the post office and ATM to collect her payments and, at the time we spoke with her, she had lodged a payment related complaint. **Maliha**, like all UCT beneficiaries in her village, is part of the BBC, however it is interesting to note that she went with her sister-in-law to enroll in WeT and not with other women in the group. Though **Maliha** was positive about the role of the BBC, saying it taught her how to resolve BISP related issues and worked to motivate women to enroll their children in WeT.

Though **Maliha** was able to enroll her children into the WeT without problems, both the BBC leader and women in the FGDs said that UCT beneficiaries who did not have child registration forms for their children faced problems enrolling their children. A woman from the FGD explained that she had to 'pester' her husband numerous times before he got their daughters 'B' Form made after she was able to enroll her into WeT.

6.2 WeT Payment

Maliha displayed a clear understanding of how WeT functioned, elaborating that the programme would pay 200 rupees per month for each child if she sent them to school and so she would receive 600 rupees per month. In addition to **Maliha**, **Amber** also spoke to us in detail about WeT. **Amber** too understood the co-responsibility aspect of the programme. She explained that she maintained her daughter's attendance in school to ensure that she would receive the CCT. However, both **Maliha** and **Amber** said that no CCT payments had been made and this was corroborated by the Assistant Director at the BISP Tehsil Office, who said that the programme had been running for approximately six months but no payments had been generated.

From focus group discussions it became apparent that many women believed the BBC was responsible for running WeT because they received information about the programme from the committee, however lack of payment led WeT beneficiaries to say that the government should also take responsibility for running the programme.

6.3 School Processes

Maliha was of the opinion that school enrollment had increased as a result of the programme, however enrolment records showed that there was no significant change in enrolment or attendance. Speaking with UCT beneficiaries such as **Saira**, who reluctantly revealed that she had not enrolled her children in the programme as it was not a priority, leads one to believe that enrollment might increase once payments are released. **Amber** explained many poor people who cannot afford to send their children to school enrolled in WeT but had not received the cash transfer as yet. In addition, the community also told us they were concerned about their children covering the distance from the village to school, as the school had moved further away due to the raise in water levels of the Dam.

The head teacher at the Government Girls Primary School said she first heard about the programme from children in her school and said that parents had come to have their enrollment forms signed by her. She was aware of the WeT girls enrolled in her school but beyond this she had no information about the programme. The school had not received any official communication about the programme from the Education Department nor had it received any additional resources or training on behalf of WeT. The head teacher had not shared attendance records with anyone from the Education Department. She reported receiving a phone call six months ago when the programme had started saying a team would visit the school, however no one from the Education Department or BISP had visited. A teacher from the Government Boys Primary School reported a similar situation in his school.

The Assistant Director in Dudyal reported that he had a challenging time coordinating with the Education Department for this programme. He said there were 194 WeT schools in the Tehsil and he had received attendance records from 80 of them. According to the AD the programme had loopholes, as a large part of the programme relied on the Education Department, which was not responsive to the Tehsil Office.

6.4 Social mobilisation

Aurat Foundation formed the BBC in the village Nagan Khas and all the beneficiaries in the village were members. Beneficiary women had nominated the Leader of the group and the General Secretary. Meetings were held twice a month and upon instruction from Aurat Foundation they were now being held once a month. The BBC Leader was responsible for keeping a record of each meeting in which women's attendance was noted with their thumb impressions.

The Leader of the group reported that two or three members from the social mobilization NGO attended the meetings and a 'coordinator' from the NGO provided BBC members with information regarding various BISP initiatives and wrote meeting minutes in the register that the BBC leader kept. The register was kept up to date and the BBC Leader was well aware of who the beneficiaries were in the village. All the women were positive about the BBC and reported attending meetings regularly.

Beneficiary women thought the BBC should include poor and marginalised women, hence extending the inclusion criteria of the committee beyond beneficiaries. Women reported that the BBC leader had helped solve some of their BISP related problems; however as the BBC leader said herself, women were still frustrated by some of the processes related to resolving complaints.

7. Analysis

7.1 Exposure to the programme

Most often people's first contact with the programme was through the poverty scorecard census. Census survey teams entered communities usually through the facilitation of knowledgeable/leading men of the community, who had often provided advance warning to householders about the arrival of the survey teams. Some individuals across the three sites said they had heard about the programme through the media, such as the radio and/or TV, though it was sometimes the case that media messages simply reiterated the PSC effect after the survey had already happened.

There was a great deal of confusion, much of which remained, about whether or not the fact of being surveyed ensured eligibility. Some people attributed this to the messaging by the survey team.

The arrival of payments, initially through the Pakistan Post (PP), was what confirmed to most people that a cash transfer programme had actually been initiated. In communities where the Pakistan Post did not make deliveries, knowledgeable local individuals themselves approached the serving post office for the payment of beneficiary money orders.

7.2 Communication and information flow

In general, there was little evidence of postal communication between the programme and the beneficiaries. No one had received intimation letters about eligibility, discrepancies or payment methods. Often, the communication was initiated by individuals. In Thatta, for example, a local resource person had taken individuals' poverty scorecard acknowledgment slips (with the PSC form number) to the relevant BISP office where staff identified eligible forms with a mark. This was not a standard process, and many individuals were not sure what the check marks on their acknowledgement slips actually meant.

Many people had heard about the transition from PP to BDC on radio through local FM information campaigns run by BISP. This appears to have been an effective communication channel. Media campaigns were also effective in providing information to locally knowledgeable individuals (not necessarily themselves beneficiaries) who then became resource persons for beneficiaries. In at least one fieldwork site there was evidence of BISP staff attempting to contact eligible households by phone and informing them about discrepancies and the process of resolving discrepancies.

Seeking out women who fit the intended beneficiary category helped reveal that there were some women who considered themselves non-eligible that were actually eligible and many others who believed they were eligible but were not. Those that remained confused about the eligibility criteria in many cases made several visits to BISP offices in the hope that somehow their names will be included in the beneficiary lists. The use of the BISP website to check eligibility was an effective channel up to a point, but the website no longer provides eligibility information to public users.

7.3 Poverty survey

There was wide agreement across communities, and in response to probing, that an effort was made to ensure full coverage, and that no households should be left out. According to fieldwork, there were very rare cases of missed households. Surveys were not always conducted at people's

doorsteps, but were often conducted at central locations where representatives of each household collected to get their forms filled. Typically there was no direct interaction between survey teams and women. Findings revealed that almost exclusively respondents were male adults from the household.

The process of enumeration was facilitated by leading local individuals who went through the community sequentially by kinship group. So, often, coverage was made exhaustive not through physical mapping of dwellings, but through ensuring that all households within each kinship group had been covered.

In Muzaffargarh, there were allegations of bias on the part of survey teams not with respect to coverage but with regard to the information they actually filed in the forms. Some people were of the opinion that survey team members favoured 'their own' people, suggesting that there was local knowledge and connection with either individual enumerators, or their local facilitators. Some of these allegations were clearly based on the misconception that survey teams themselves had the authority to assign poverty scores.

In Mirpur and Thatta communities were generally positive about the survey, although in all three sites communities were able to identify households that were not eligible that they considered deserving of the cash transfer and some that were considered non-deserving that were beneficiaries.

7.4 Registration

For most beneficiaries the registration process was smooth and seamless; they did not need to do anything in particular and simply started to receive payments once the processes internal to BISP were completed. Knowledge about NADRA's role in the verification process was widely held. The connection between holding a current CNIC and access to benefits was understood. Individuals were not always aware of their eligibility and hence did not initiate grievance cases. Individuals were not always clear that they were not eligible, and used up valuable time and resources pursuing their cases despite the fact that they could not become grievance cases.

7.5 Payment

The Pakistan Post modality was charged with delivering money orders to beneficiary's doorsteps, while this was generally the case, in practice there were also variations. In one fieldwork site, Thatta, which was located at a two-hour drive from the nearest post office, the postal worker never visited the village and an informal arrangement was made with local residents who worked in the town where the post office was located. These resource persons took on the task of bringing cash from the post office sometimes, and pressing the postal worker to make deliveries at other times.

At the time of the field visit, beneficiaries in all three sites were receiving the cash transfer via the Benazir Debt Card (BDC). Women avoided traveling to the ATM's themselves and would normally send men from their households or intermediaries to retrieve their payments. In Thatta, two resource people who worked in the city where the ATM was located would withdraw payments for beneficiary households in the entire village and would give the money to men in the household. Some beneficiaries reported giving 200 rupees from their installment to these resource people as a tip. It is generally perceived that women were aware of their full entitlement and in some cases would give this amount willingly from their payment. In Muzaffargarh, some beneficiaries went to

the ATM themselves in groups, while male family members went for others. Across sites there were women who had been to the ATM themselves.

Beneficiary households also used PoS machines in OMNI shops as they were usually located closer to their homes than ATMs, however the preferred method of withdrawal using a BDC seemed to be an ATM. Mostly, women did not know how to operate ATM machines and even when they went themselves the guard at the ATM would withdraw their money for them. In Muzaffargarh, when a PoS franchisee was suspected to have been involved in embezzling beneficiary funds, beneficiaries stopped using the PoS facility and started using a more distant ATM.

Many beneficiary women who had received payments via the Pakistan Post and the ATM preferred the Pakistan Post modality. In some cases this was because the PP modality was more convenient because the money was brought to the village. In some sites where the postal worker did not actually visit, there appeared to be little difference in terms of convenience to beneficiaries – since they mostly relied on intermediaries. In one site, Thatta, where the ATM and the relevant post office were located in the same town, intermediaries brought the cash to the village for beneficiaries under both modalities. Under the Pakistan Post modality side payments of 100-200 rupees to postal workers had been commonplace. Beneficiaries also reported paying similar amounts now to intermediaries and in some cases to security guards at ATMs who helped them to operate the machine. There were long time lags in 2013 in the receipt of payments. These were driven not by local problems but due to higher level policy decisions or lapses. For beneficiaries these payment time lags had real consequences in terms of their consumption and creditworthiness.

At the time the field work was conducted, in October 2013, the last installment beneficiaries had received was in July, and therefore across the three sites no beneficiaries had received the revised unconditional cash transfer amount.

7.6 Eligible to beneficiary – grievance cases

In most cases grievance complainants were satisfied with the treatment they receive at BISP tehsil offices in the pursuit of their grievance cases; they found the staff helpful and courteous, and there were no allegations at all of bribery or nepotism in their interaction with BISP staff. Women almost invariably sought the help of male family members in order to pursue grievance cases. Some BISP offices were more organized and orderly than others – there were complaints of disorganization leading to serious dissatisfaction at some offices, and with some potential beneficiaries citing this as the reason for not pursuing grievance cases.

While BISP systems were able to deal with grievance cases efficiently once the potential beneficiary understood and fulfilled requirements, such as correction or updating of NADRA record, for most individuals grievance cases did require to be pursued. Even when complaint resolution within NADRA and BISP was smooth, the beneficiaries had to make what for some were special efforts. For example, some ended up making multiple trips to BISP and NADRA offices, ensuring they had required documents; individuals usually needed help in understanding the complaint and complaint resolution processes.

Many of the beneficiaries could not differentiate between BISP and NADRA offices and staff. They assumed NADRA were also part of the BISP system, confusing their roles in the grievance process and their actual offices. This confusion hindered eligible household's ability to resolve CNIC discrepancies as some people were unaware that after redressing their CNIC problems with NADRA they had to inform BISP. Help from educated and resourceful individuals did facilitate the lodging,

pursuit and resolution of grievance cases not because BISP or NADRA staff discriminated on the basis of education or personal connection, but because the conditions external to BISP and NADRA which needed to be fulfilled were more easily comprehended and acted upon by educated and resourceful persons.

7.7 Payment Complaints

Women were required to go to the BDC centre where they had to show their CNIC and verify their thumb impression. The transition from Pakistan Post to BDC modality implied an additional layer of registration for some beneficiaries who's CNICs did not have photographs. Many of the CNICs issued by NADRA mobile services did not have photographs of the bearers, and the photograph was a precondition for the issue of the BDC. Women faced similar challenges with this process as eligible women did in resolving their CNIC discrepancies to become beneficiaries. One woman reported not being able to receive her BDC because her thumb impression did not match NADRA's records due to the fact that she was a diabetes patient and her hands trembled.

Other common payment complaints had to do with lost cards and mis-entered PINs. Assistant Directors at two of the Tehsil offices reported that beneficiary's BDCs would often get swapped with one another and mis-entered PINs would cause the cards to block as the BDCs did not have beneficiary names or CNICs on them. Both ADs also reported that beneficiaries did not know how to use the technology and had to travel long distances to access ATMs. This was corroborated by beneficiary women; almost all the beneficiaries that were interviewed across the three sites said they did not know how to operate ATMs or had not tried for fear of damaging their BDCs.

There was awareness among beneficiaries that they had to contact the BISP office to resolve payment related complaints and many were also aware that there was a phone number they could call. Women typically did not go to the BISP office themselves to make these complaints and usually went with men of their households. In Mirpur, the BBC leader reported that no BDC pin code-related problems had been resolved within her village.

Beneficiaries also complained that they did not know when their payment would be deposited in their accounts and therefore made numerous trips to the ATM. Assistant Directors also reported that beneficiaries would lodge complaints that their payments had not come through when actually instalments had not be generated. This problem was exacerbated in 2013 with long time lags in the payment cycle. Beneficiaries who attempted to register payment complaints were told by tehsil staff that they themselves had not received salaries.

7.8 Waseela-e-Taleem processes

The registration process was viewed as a fair one by beneficiaries. A team came to the village to inform people about the programme and the importance of education. Beneficiaries were told that to register they had to visit a camp in Dudyal and bring their children's birth certificates (Form 'B'). For women who did not have birth certificates for their children this process was more drawn out as they were then required to go to NADRA's offices to get their Form 'B' made.

Women were aware that they were eligible to receive 200 rupees per child up to three children if they maintained a strong attendance record (they were not aware of the exact figure of 70%). Beneficiaries had received clear information about the programme from the BBC leader as well as

the WeT team that had visited the village. However no one had received this money and the AD also corroborated that no money had been transferred as yet.

No explanation about the non-payment left some members of the community uninterested or hesitant to enroll their children into the programme. The lack of co-ordination between various partners at the tehsil level showed directly impacted how the programme functioned in the school as witnessed by the lack of information WeT school teachers had.

Social mobilization had taken place in the village and according to the community, the group met regularly. Women in the village seemed satisfied with the BBC group, however they generally viewed it as a place to get information about various BISP programmes, rather than a support group that would actively work to solve their problems. The fact that the BBC leader herself said women were frustrated with some of the BISP processes especially related to resolving payment complaints, shows that social mobilization may not have been employed to its full potential.

7.9 Beneficiary involvement in improving services

There were major transitions in the programme since its inception. Within Phase 2 (or the targeting of beneficiaries through the poverty scorecard) there were at least two significant changes, and one major lapse. The first change was the introduction of CMS which considerably improved the handling of grievance cases. The second change was the transition from Pakistan Post and other modalities to the BDC. The lapse was the extended time lag in 2013 in the payment cycle. Direct beneficiary involvement in any of these changes or lapses was non-existent, though it may be argued that there was indirect involvement in some changes.

The introduction of the CMS was largely driven by improved technology and database integration at the programme level. Beneficiaries were not directly consulted in this change or in how the design of the CMS might be made more compatible with their needs and constraints. The transition to the BDC had many pros and cons in our fieldwork sites (and in observations of the Process Evaluation). There is little evidence of beneficiary involvement or consultation in this change, which appeared to have been driven by internal BISP assessments of the performance of alternative modalities. The lapse, in terms of the extended time lag in 2013, was driven by higher level policy or political considerations, and beneficiaries not informed, let alone consulted about this.

Indirect consultation in the two transitions may have been achieved to the extent that the design of the CMS was informed, in part, by experiences of the BISP field offices and staff. Similarly, it may be argued that accounts (albeit anecdotal) of performance issues with Pakistan Post may have played some role in the transition from PP to BDC.

7.10 Existing accountability mechanisms, collective action, empowerment

The main accountability mechanism to beneficiaries is organized around the CMS which allows the efficient management of grievance cases. For payment cases accountability depends on complaints by beneficiaries to the relevant paying channel. Informal collective action by beneficiaries in the form of protest or monitoring is rare. The usual form of intermediation with programme services is through local resource persons who are usually more educated and more influential than the beneficiaries. Beneficiaries relied on existing support structures within their villages to resolve BISP related complaints; this was common across all three sites despite the varying social structures in each village. Women felt that those with access to resources and education would be able to resolve

their problems with greater ease for no other reason than that they would understand processes and procedures better than they would. Ensuring that programme communication concerning eligibility and payment related complaints is easy to understand for women who are often illiterate will help ensure that those who are eligible are able to become beneficiaries, help reduce pressure on staff at BISP Tehsil offices and also make the programme appear more accessible to its intended beneficiaries.

Field work showed that poor women from relatively socially included groups had easier access to these resource people. Even in communities where social mobilization has taken place women relied on prominent people in their village to help resolve their issues, despite that all beneficiaries were part of the BBC and the group met regularly. The BBC leader did provide information about the complaint and grievance process to members but there was no evidence of BBCs taking collective action to pursue payment or grievance cases, or even routine intermediation with the payment process. In fact in Mirpur, women expressed hesitation with interacting with BISP staff due to their lack of education and the BBC leader cited lack of understanding of the processes as one of the main reasons women were not able to resolve complaints.

Beneficiary women who were members of BBC groups did not appear more empowered than beneficiaries in the other two sites where social mobilization did not exist. The functioning of the committee was an outward sign to the community that these women were beneficiaries of the programme and social mobilization did result in a familiarity between women from different kinship groups. However field work showed that other members of the village would benefit from information about the programme especially regarding eligibility and pursuing grievance cases. Women cited not checking their eligibility or pursuing grievance cases due to lack of knowledge and time and money required to travel to BISP and NADRA offices. In Mirpur, an eligible woman said she did not know that she was entitled to the cash grant, however on further probing she said she was told that she would receive the cash grant if she renewed her CNIC, such cases reveal a lack of understanding of the grievance case process. Further, in spite of social mobilization, women were hesitant to lodge payment related complaints as they feared that their beneficiary status might be revoked.

Identification with programme (i.e. the programme has been created to support women like themselves) and a sense of entitlement to the cash transfer (rather than viewing it as a gift) will allow women to feel greater ownership over the programme. This is a process that requires consistent payments over a period of time and consistent messaging and communication with beneficiaries. This process has the potential to enhance empowerment and result in beneficiary collective action or beneficiary initiated accountability.

8. Conclusion and Recommendations

8.1 Conclusions

This Beneficiary Feedback Survey has confirmed a number of findings of the Process Evaluation and other assessments of the BISP. Because the survey is based on qualitative fieldwork in just three rural sites, and with a limited number of individual and group interactions, its findings cannot be used to draw generalized conclusions. These findings can be used to interpret broader statistical findings as well as to suggest potentially fruitful new directions of investigation. They can be particularly helpful in gaining insights about various processes – both relating to programme impact,

as well as those concerning the interactions intended beneficiaries have with the programme. Individual case studies and FGDs have been used here to represent particular types of cases without any claim about statistical representation. These case studies and FGDs have also been used to triangulate findings from other sources – the Process Evaluation, key informant interviews, direct observations at BISP offices, as well as BISP and NADRA data bases.

It is not surprising, of course, that the impact of the programme on actual beneficiaries has been overwhelmingly positive with respect to consumption, food adequacy, health, leisure and care time, and most importantly with regard to empowerment. Our findings are focused on the way in which the programme impacts on these issues of concern, rather than the quantification of that impact. We find that families have come to rely on BISP cash as a regular source of income which helps them balance their household budgets, effect marginal but significant improvements in their diets, and also to smooth consumption and expenditures. Families have been able to use the cash transfer to repay regular debts to retailers and to improve their general creditworthiness with local suppliers. Disruptions in the programme, therefore, can have correspondingly negative impacts.

We found different ways in which being a BISP beneficiary may have led to greater empowerment for individual women, particularly those from marginalized communities. Women speak of having gained ‘respect’ within their families – with male members of households now having greater regard for their preferences. They also say that they and their families have gained respect in their communities because other families and kinship groups now know that the government recognizes them and pays them a stipend. This finding is at great variance from the often-repeated concern that cash transfer programmes might stigmatise beneficiaries. In a situation of great social inequality and hierarchy the mere recognition by a powerful entity like the government can signal a small measure of power and prestige. Women, moreover, also relate to the sense of empowerment they feel when they are able to walk into a government office (usually the BISP office), be heard and treated respectfully. We found cases where the specific grievance or complaint for which a woman approached an office remained unaddressed, but she felt empowered simply through the experience of having approached what before was unapproachable.

The BFS also revealed a number of problems of various types in the interaction that intended beneficiaries have had with the programme. We found that in our survey sites there was much evidence that a number of processes were enacted at some variance from the prescribed method. The PSC, for example, which was supposed to follow the doorstep method was found to have been conducted at central locations. While this does not invalidate the census results – and there are independent statistical audits to analyse the validity of the results – it does suggest reasons for beneficiary dissatisfaction in some cases. Small variations in the reporting or recording of household or individual information can have major consequences in terms of eligibility as well as registration. An error of one digit in the recording of the CNIC number, for example, was enough to effectively block the registration of an eligible woman aged 95 years. The lack of adherence to prescribed method also fuelled unwarranted suspicions about the integrity of survey teams, and led to unnecessary complaints which consumed much time and energy of the women as well as BISP tehsil staff.

One important finding was that it is relatively easy, even using rapid survey methods, to identify individuals about whom there is community-wide agreement that they are extremely poor. This relative intra-community ranking can be helpful in identifying possible cases of poor families who might have been omitted due to exclusion errors or other survey related lapses. While the statistical prevalence of such cases may be very small, it is useful to know that there are alternate methods which can be effective for selectively cross-checking the results of the census.

While reasons for the non-pursuit of the registration process vary, an important factor is the lack of clear communication and transparent knowledge on the part of intended beneficiaries about their entitlements. Communication flows which were supposed to happen through the postal system were found to be weak and most beneficiaries relied on information provided to them through informal channels. Local FM radio campaigns were helpful and this shows that dedicated and purposively designed communications tools can and do work. Results from the Process Evaluation also showed that the internet was a successful communication tool in providing information to beneficiaries, especially the tracking webpage on BISP's website, which allowed beneficiaries to check their eligibility. This service is currently not available, however when it was, beneficiary households were able to check their status at internet cafes, which began to serve as hubs for information about the programme.

We had cases in our fieldwork which probably represent the overwhelming majority of BISP intended beneficiaries – i.e. those who went through all the programme processes smoothly and became beneficiaries without much friction. Even these cases suggest, however, that programme assumptions about levels of beneficiary motivation and capacity to access system need to be made more realistic. Most intended beneficiaries simply do not have the capacity, on their own, to proactively pursue registration and payment processes. It may also be the case that many beneficiaries have little time or inclination for a more pro-active engagement with additional interventions such as CCTs.

The durability and regularity of programme benefits generates its own momentum, and increases the accountability of the programme to the beneficiaries. Once people learnt that the programme was a serious attempt at providing cash transfers to the poor, and this happened when many poor people in their communities began receiving money, the demand and motivation for navigating programme processes increased. Similarly, when programme benefits underwent changes and there were irregular events – such as add-on transfers, or policy-driven stoppages – beneficiaries became more vulnerable to cheating as well as anxiety. Regularity and predictability of programme benefits is not only important to leverage the impact on consumption smoothing (through higher creditworthiness, for example) but also allows even illiterate and socially marginalized beneficiaries to know about and pursue their entitlements.

Nearly all beneficiaries rely on some form of intermediation to access programme processes and resources. At the most basic level this is manifested by a husband visiting an ATM to encash a beneficiary's payment. Since family-based resources for intermediation are likely to vary greatly and be particularly restricted among marginalized groups and individuals, non-family intermediaries offer useful insights into other sources of intermediation. The social mobilization model can be used to create more empowering local intermediation if the BBC leader is able not only to access official processes (without herself having to resort to local influential or patrons), and sees reaching out to intended beneficiaries as her explicit role. It is difficult to see this happening, however, without some level of professionalization and remuneration.

Waseela-e-Taleem, though technically running in Mirpur, was not functioning properly at a programmatic level. WeT had successfully enrolled beneficiaries; however there was a lapse in coordination and communication between BISP and the Education Department. WeT schools in the area had little information about the programme and were not aware that they had to pass on attendance records to anyone in the programme. Women in the field site in Mirpur had enrolled their children into the programme however complained that they had not received the cash transfer as promised and said the government should take responsibility for running the programme. There was evidence that this had negatively affected the motivation of others in the village to enroll their children into the programme (as there were time and money costs associated with the enrollment as

well as sending children to school). The lapse in the running of WeT has the potential to directly impact beneficiary perceptions of the UCT, as beneficiaries are clear that the programmes are connected to one another.

8.2 Recommendations

The gap between eligibility and beneficiary status remains high and there remain large numbers of eligible women who have not yet been registered. This gap needs to be filled promptly to ensure that all eligible women do become beneficiaries and start receiving payments. BISP will need to take proactive steps to ensure the transition of most eligible women to beneficiary status, and reducing the gap needs to be made an explicit programme target.

Communication with beneficiaries remains one of the weakest components of the programme. The reliance on postal services appears to not have worked well, while other channels such as FM radio and direct phone calls did have an effect. Restoring the tracking website may also help improve communication with beneficiaries. A comprehensive beneficiary communication and feedback strategy is required to overcome the present gaps. This strategy should pay attention to the actual means through which intended beneficiaries, including the most marginalized, get their information. Social mobilization needs to be made an integral feature of this strategy.

Punctuality and regularity of payments are key to maintaining the effectiveness of the cash transfer (since irregular payments are not effective in consumption smoothing), as well as establishing the transparency of its processes. Every effort needs to be made to ensure that beneficiaries receive their payments punctually and at regular intervals. Any lapse in this cycle needs to be communicated clearly and transparently to the beneficiaries.

While targeting, registration and payment systems have been considerably streamlined, there remains a need for the continuous and targeted audit and cross-check of all three processes, as well as dedicated outreach to intended beneficiaries based on such audits and cross-checks. Programme policies should display some degree of flexibility in beneficiary selection, given the possibility of exclusion errors as well as mistakes in the poverty census. The proportion of unintentionally excluded is likely to be small, and hence the need for a targeted approach.

The BDC payment modality has clear advantages over Pakistan Post but its disadvantages – such as creating a greater distance between the beneficiary and the point of delivery, and low levels of financial literacy – open up new opportunities for misappropriation. This also needs to be checked through ongoing audits which provide independent verification that funds have not only been withdrawn from a BDC account, but that they have reached the intended beneficiary. Such audits can give rise to dedicated information campaigns if it is found that particular areas are more susceptible to some types of misappropriation.

Social mobilization and BBC should be encouraged to take on routine tasks such as facilitating payments and helping women with complaints, as well as informing the wider community about BISP processes so that there is greater transparency. This will not only help to fill the gap between eligibility and beneficiary status (as mentioned above), but also reduce the load on BISP staff who often have to field queries from non-eligible individuals. Financial literacy, particularly with respect to the use of the BDC, should be a routine component of BBC activity. There needs to be greater professionalization of BBC work to create incentives for local leaders to proactively reach out to intended beneficiaries and solve their registration and payment related problems. BBCs can become important channels for communication and beneficiary feedback.

There needs to be greater coordination between service providers (Education Department in the case of Waseela-e-Taleem) and BISP for the successful implementation of the CCTs. BISP should not expand into new areas of engagement if this can lead to the jeopardisation of its hard-won reputation as a high quality programme. The reliance on partners whose quality of service is difficult to monitor can impose costs on the overall credibility of the programme among intended beneficiaries, thus reducing the effectiveness of the mainline intervention.

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Annex I: Key to in-depth cases⁸

Name	Address	PMT	Status
Sindh, District Thatta, Tehsil Sujawal, UC Bajora			
Uzma Soomra	Village, Soomra	11.852	Beneficiary -Payment complaint
Shabana	Village, Soomra	13.336	Beneficiary -Payment complaint
Ayesha	Village, Soomra	0	Beneficiary -Payment problem
Fatima	Village, Soomra	8.727	Eligible - no complaint
Khurshid	Village Soomra	9.8257	Eligible - no complaint
Punjab, District Muzaffargarh, Tehsil Muzaffargarh, UC Basira			
Shirin	Village, Manak Wala	27.989	Poor, but not eligible
Shanaz	Village, Manak Wala	14.683	Beneficiary - Payment problem
Rubina	Village, Manak Wala	13.811	Beneficiary -payment complaint
Ijaz	Village, Manak Wala	24.425	Not eligible with complaint
Laila	Village, Manak Wala	18.955	Not Eligible with complaint
AJK, District Mirpur, Tehsil Dudyal, UC Onah			
Noori	Village, Nagan Khas	Not available	Poor but not eligible (Not Surveyed)
Amber	Village, Nagan Khas	9.825	Beneficiary - payment problem WeT, mobilization
Saira	Village, Nagan Khas	11.817	Beneficiary - no payment problem, mobilization
Maliha	Village, Nagan Khas	9.921	Beneficiary -payment complaint, WeT, mobilization
Marium	Village, Nagan Khas	15.834	Eligible, no complaint

⁸ Names and village addresses have been anonymised

Annex 2: Case Studies

Fatima

Status	Eligible but had not launched grievance redress process
PMT Score	8.727
Date of Interview	3 rd October 2013

Province	Sindh
District	Thatta
Tehsil/Taluka	Sujawal
Union Council	Bajora
Village/Community	Soomra

1. Basic description of household and individual

Fatima is a 95 year old illiterate widow who lives with daughter and grandson, who is married and has two children. They live in a one room house made of mud which is half a kilometer away from the centre of the village. Fatima belongs to the Mallah kinship group, who are considered marginalised in the village. The Mallah's homes are set apart from the rest of the village as this was the place the Soomra's (the land owners in the village) allowed them to settle. According to Fatima her family and kinship group moved to the village almost thirty years ago to work on the Soomra's land, which is still the work that her grandson, daughter and daughter-in-law are involved in. Her grandson earns a daily wage of 200-500 rupees, while her daughter and daughter-in-law earn 200-250 rupees a day. Her family does not own any assets aside from a broken sewing machine. Fatima's household is in debt for six thousand rupees as her grandson had taken a loan from shopkeeper in a village in order to meet their household expenditures. Fatima does not have sanitation facilities in her house, nor is there gas or electricity in the village. They retrieve water from a hand pump which is located five minutes away from the house.

2. Engagement with BISP processes

According to Fatima, the Poverty Score Census was conducted two years prior in her area. The survey team provided her with an acknowledgement slip with a PSC form number. When Fatima's daughter-in-law, who lives separately, started to receive payments from BISP, she asked Ibrahim Soomra, a local BISP intermediary resource, to check her status. She was informed that no payment has been issued 'from above'. Fatima asked Ibrahim again about her status two months prior to the interview, however, he gave her a similar response.

On examination of this case in detail and cross-checking BISP census data with NADRA information, it became apparent that BISP census data recorded her age incorrectly, but more importantly, there was a mistake of a single digit in the recording of her CNIC and in fact, she was eligible (PSC Score 8.727) with a discrepancy. Fatima's inability to access correct information regarding her eligibility prevented her from pursuing the case any further. Her old age and lack of access to a resource person who could invest time in the matter also compounded her inability to find out her status and follow the grievance redress process.

3. Impact and Empowerment

Although Fatima is not an actual beneficiary, the community identified her as poor and someone who should be an 'intended beneficiary' of the programme. Fatima takes medicines which amount to 800 – 1200 rupees a month, an expenditure which her grandson covers. Fatima fell ill the month prior to the interview and to pay her hospital bill her grandson took a loan of 3000 rupees, which he paid off with his last goat, leaving the house with no livestock. Further Fatima said that when her husband was alive they owned five or six goats and two calves, but after his death she was forced to sell them off to make ends meet. Receiving the cash transfer could make a substantial difference to the financial condition of her household.

Maliha

Status	Eligible and interacted with grievance redress process & Beneficiary with payment complaint
PMT Score	9.921
Date of Interview	12 th October 2013

Province	Azad Jammu & Kashmir
District	Mirpur
Tehsil/Taluka	Dudyal
Union Council	Onah
Village/Community	Nagan Khas

1. Basic description of household and individual

Maliha is a 44 year old illiterate married woman who lives with her husband and five children in a bricked three room house with a kitchen and a toilet. Electricity is available in the village and she uses a gas cylinder or wood for cooking. She brings drinking water from a water tank located at a distance of about one and a half km down a hill. Her husband runs a tea shop in Dudyal and earns approximately 250 rupees per day. According to Maliha it is difficult to make ends meet with his income and her household usually has to buy groceries and other household items on credit. Maliha belongs to the Bajgar kinship group which is considered marginalised in the village. Her family has been living in the village for the last 40-45 years. They do not own the land their home is built on but the local 'Raja' (the Rajput kinship group which is wealthy and owns land in the village) had given them this land to build their house – they do not pay rent, but cannot extend the house, which is a problem as the size of their family is growing.

2. Engagement with BISP processes

The Poverty Score Census was conducted in December 2010 in Maliha's village. The survey team conducted the survey in a central place and did come to her door step. According to BISP data, Maliha has a PMT score of 9.92. Maliha first came to know she was eligible upon enquiring about her status at the BISP tehsil office Dudyal, where she went after listening to an announcement in the local mosque about BISP payments. She came to know she had a CNIC discrepancy and was advised to get a new CNIC. She made an accompanied trip to the NADRA office to apply for a CNIC and received her card after another two visits. After obtaining the NADRA card Maliha went to the BISP tehsil office was registered as beneficiaries. Because they were well-informed about the process she was able to navigate this process with ease and did not register this as actually having a grievance or complaint.

Maliha received her first payment in October 2011. She has received five payments via the Pakistan Post and one through her BDC in April 2013, after which she stopped receiving payments, according to BISP payment data. Maliha went to the BISP tehsil office to enquire about why her payments had stopped, however according to Maliha, the staff at the office told her that they could not help and said "what can we do, we have not received our own salaries". It is not clear why she is no longer receiving the cash transfer and whether she should be able to launch a payment complaint, though it is suspected that Maliha's problem is probably related to systemic issues within the programme.

Maliha, like all the other UCT beneficiaries in her village, is a member of the BISP Beneficiary Committee (BBC). She came to know about the BBC after an announcement made in the local mosque of her village. She was then visited by two women who gave her further information about the committee. Maliha said the committee met at the leader's house every month to discuss each other's BISP related problems. The BBC group also helps enroll beneficiaries into WeT.

Maliha first came to know about WeT from people she identified as ‘BISP office team’ who visited her house in January 2013. The team told her she needed to go to BISP’s Tehsil Office in Dudyal to pick up forms to enroll in the programme. Maliha wanted to enroll her three daughters into the programme and had the forms filled by the principal of the WeT school in village and then submitted them to the BISP office. Maliha has received BISP cash grant installments since she had become a WeT beneficiary, however she had not received her WeT payment of 600 rupees for each month in addition to her normal cash grant.

3. Impact and Empowerment

According to Maliha, the cash transfer improved her household’s consumption the day they received the cash grant. Maliha expressed that she could make quick decisions regarding fulfilling her household’s needs when she received the cash grant – she perceived this as the single most advantage of the BISP money. Maliha typically spent the money on clothes, shoes, fruit and milk for children. Overall Maliha did not report a significant change in her status but she did feel a difference when women came to her to borrow money when she was receiving her payments. Maliha also noted that she had never gone to Dudyal before, however as a result of BISP she has been not only to Dudyal but also to Mirpur, visiting the tehsil office and the NADRA office.

Pakistan Post Payment details from BISP’s website (accessed on 30th October, 2013):

GENERATION DATE	INSTALLMENT	AMOUNT	STATUS	ATTEMPTED DATE	MONEY ORDER NO
28-OCT-11	1	2000	Delivered	1/13/2012 16:40	
26-DEC-11	2	2000	Delivered	3/7/2012 14:54	
28-MAR-12	3	3000	Delivered	2012-06-08 11:48:13.000	
30-JUN-12	4	3000	Generated		
30-SEP-12	5	3000	Delivered	12/11/2012 1:00	

Note: Money Order No. has been removed to protect the identity of the beneficiary.

Bank Payment details from BISP’s website (accessed on 30th October, 2013):

TRANSACTION DATE	AMOUNT	STATUS	TRANSACTION NO	CARD TYPE	BANK	TYPE	FRANCHISE_ID
4/24/2013 6:11:00 PM	3000	Deposit		Benazir Card			
4/29/2013 12:00:00 AM	3000	Withdrawal		Benazir Card		1-Link	

Note: Transaction No., Bank, and Franchise ID details have been removed to protect the identity of the beneficiary.

Rubina

Status	Beneficiary with Payment Complaint
PMT Score	13.811
Date of Interview	7 th October 2013

Province	Punjab
District	Muzafargargh
Tehsil/Taluka	Muzafargargh
Union Council	Basira
Village/Community	Manak Wala

1. Basic description of household and individual

Rubina is a 30 year old illiterate married woman who lives with five other household members in a cemented three room house. Rubina's home has a separate area to keep their cow, a kitchen as well as a bathroom with a toilet and tub. The house has electricity with a fan in each room. Her home has a motor pump, a television, washing machine, fridge, tape recorder and a sewing machine. Rubina's house is her in-laws' ancestral home and they own the land upon the house has been built. Rubina belongs to the Sanjrani kinship group who make up the majority of the village population. Within the Sanjrani caste there is a large spread in income among the households, with a few household's belonging to the Khan kinship group, who are dominant in the village; a subset which Rubina does not belong to. According to Rubina her household's income is approximately 300 rupees a day, in addition she earns 500 rupees irregularly from sewing and stitching as well as working in the fields picking cotton and slashing wheat.

2. Engagement with BISP processes

The Poverty Score Census was conducted in April 2011 in Rubina's village and she has a score of 13.811. According to Rubina the survey team visited while they were living in tents as their village had been adversely affected by the floods in the summer of 2010. She was of the opinion that the survey was conducted well and that the team observed their condition and accurately filled out their forms. However according to BISP Census Data Rubina's household had no assets and had zero rooms, which is in contrast to the circumstances observed at the time of the interview. Though it is possible her condition could have improved in the two and half years between the survey and the interview, there is quite a drastic difference between her BISP recorded living situation and her observed circumstances.

Rubina first heard from relatives that women from other villages had started to receive the cash transfer. Rubina received 5 installments through that Pakistan Post, and then began receiving payments via the BDC in October 2012, according to her payment details on BISP website. Rubina's husband used to collect her payments from a local OMNI shop franchisee called Ashraf, however on one occasion she had received a transfer of 6,000 rupees, but Ashraf only gave her husband 3,000 rupees. and Rubina suspected that Ashraf may have embezzled the rest; according to Rubina, Ashraf fraudulently took eight other women's cash transfer. These women issued a complaint at the BISP tehsil office where they were told the full payment of 6,000 rupees had indeed, been released from Islamabad. Rubina, however, did not receive her missing amount and started using the ATM instead of the OMNI shop. This was confirmed by the Assistant Director at the local tehsil office who said a franchisee, against who there had been complaints, had been suspended.

Rubina and other women from her village were not aware that as Waseela-e-Rozgar beneficiaries they had entitlements to two installments of 6,000 rupees each. Rubina's payment details show that two such installments were generated and fully withdrawn. At the time of the interview Rubina was only aware of one case of suspected embezzlement of 3,000 rupees.

3. Impact and Empowerment

According to Rubina the cash transfer provides enough money to buy shoes and clothes for herself and her children. Rubina also feels pride that she can give her children money when they ask for it and is able to provide fruit and meat the day she receives her money from BISP. Rubina's day to day mobility has not been influence by the cash transfer, however when she needs to she can travel to Muzaffargarh, the bank, BISP's office and the ATM she can – places she would not have gone to were it not for BISP. Rubina also operates the ATM machine herself and this brings her considerable satisfaction. The first time she went to withdraw her money from the ATM she paid 20 rupees to have someone else operate the machine for her, but she has subsequently learnt to do it herself. Rubina claims that the cash transfer has not affected her status within or outside of the household, however her ability to navigate through the complaint system, withdraw the cash transfer herself and provide for her children at times, are positive steps in reducing her dependence on others, and are sources of joy for Rubina.

Pakistan Post Payment details from BISP's website (accessed on 31st October, 2013):

GENERATION DATE	INSTALLMENT	AMOUNT	STATUS	ATTEMPTED DATE	MONEY ORDER NO
28-OCT-11	1	2000	Delivered	1/18/2012 13:09	
26-DEC-11	2	2000	Delivered	3/24/2012 10:14	
28-MAR-12	3	3000	Delivered	2012-06-06 23:17:55.000	
30-JUN-12	4	3000	Generated		
30-SEP-12	5	3000	Delivered	12/10/2012 1:00	

Note: Money Order No. has been removed to protect the identity of the beneficiary.

Bank Payment details from BISP's website (accessed on 31st October, 2013):

TRANSACTION DATE	AMOUNT	STATUS	TRANSACTION NO	CARD TYPE	BANK	TYPE	FRANCHISE_ID
10/17/2012 2:37:28 PM	3000	Deposit		Benazir Card			
10/18/2012 5:00:13 PM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
4/30/2013 6:04:09 PM	6000	Deposit		Benazir Card			
5/3/2013 1:22:26 PM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
5/3/2013 1:23:44 PM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
5/3/2013 1:25:03 PM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
5/3/2013 1:05:06 PM	6000	Deposit		Benazir Card			

5/8/2013 9:28:42 AM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
6/10/2013 7:06:47 PM	3000	Deposit		Benazir Card			
6/17/2013 9:55:44 AM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
6/26/2013 10:06:00 AM	3000	Deposit		Benazir Card			
6/27/2013 9:53:51 AM	3000	Withdrawal		Benazir Card		Withdrawal from Franchise	
7/23/2013 3:07:08 PM	3000	Deposit		Benazir Card			

Note: Transaction No., Bank, and Franchise ID details have been removed to protect the identity of the beneficiary.

Saira

Status	Actual beneficiary - no notable complaint concerning registration or payment
PMT Score	11.817
Date of Interview	12 th October 2013

Province	Azad Jammu & Kashmir
District	Mirpur
Tehsil/Taluka	Dudyal
Union Council	Onah
Village/Community	Nagan Khas

1. Basic description of household and individual

Saira is a 43 year old illiterate married woman who lives in a single bricked room with her husband and five children. Her home used to consist of two rooms, but the second room was destroyed when the water levels of the nearby Mangla dam were raised. The land upon which the room is built belonged to the Rajput's, the dominant kinship group in the village. She owns a sewing machine, a fridge, a tape recorder and has two fans in her home. Her family does not own any livestock however her husband was involved in selling cattle at the time of the interview, he also works as a casual labourer. Her household does not have sanitation facilities nor is there a gas connection, she uses a gas cylinder and wood to cook food, but there is electricity in her home. Saira's family belongs to the Bhatti kinship group, who are considered marginalized within the village. Her home is in close quarters to other Bhatti households, which are slightly set apart from the centre of the village.

2. Engagement with BISP processes

The Poverty Score Census was conducted in December 2010 in Saira's village. The survey team conducted the survey in a central place and did come to her door step. According to BISP data, Saira has a PMT score of 11.817 and received her first payment in November 2011. She has received four payments via BDC with her last installment being deposited in July 2013.

She first came to know that people were receiving the cash transfer through her husband who heard the news in the market and through a contact who worked in a bank. According to Saira, to register with BISP she had to resolve a discrepancy she had with her CNIC. Saira received notice of her CNIC discrepancy through a phone call from the BISP office. Saira did not register making a new card as a problem or complaint, as her husband's connection allowed for a smooth transition from an eligible beneficiary to an active beneficiary. As Saira is recovering from a Caesarian operation her husband withdraws her cash transfer for her from the ATM in Dudyal.

Saira is also a member of the BISP Beneficiary Committee (BBC) which is functioning in her village. She said she attends committee meetings every month and was first invited to join the Committee by the leader of the group. Saira found the meetings useful and thought the BBC gave women a voice which she considered was an important change. However attending the BBC did not affect her mobility or social interaction with others.

Saira learned about Waseela-e-Taleem from a team which came to inform the village about the programme. She had collected the forms to enroll her children, however had not submitted them. Though she was not explicit in why she had not registered, a possible reason could be that no one in the village had received the cash transfer in spite of registering and complying with the conditions.

The men in the village expressed that the programme was not given importance as payments were not being made.

3. Impact and Empowerment

According to Saira, the cash transfer was not enough to impact her household’s asset holdings or health; however it did improve her household’s consumption and she also spent the money on her children’s school supplies. Saira did not report a significant change in her mobility; however she did say the occasional times she left the village were usually on matters relating to BISP. She also said the cash transfer improved her decision making power concerning household matters. With regards to her status within her household she said, “My position in the house has strengthened a bit because of this cash transfer I have become a valuable member now.”

Bank Payment details from BISP’s website (accessed on 30th October, 2013):

TRANSACTION DATE	AMOUNT	STATUS	TRANSACTION NO	CARD TYPE	BANK	TYPE	FRANCHISE ID
11/22/2012 6:53:00 PM	3000	Deposit		Benazir Card			
11/27/2012 7:14:00 PM	3000	Withdrawal		Benazir Card		1-Link	
3/12/2013 4:47:00 PM	6000	Deposit		Benazir Card			
3/25/2013 6:43:00 PM	3000	Withdrawal		Benazir Card			
6/25/2013 4:46:00 PM	3000	Deposit		Benazir Card			
7/6/2013 9:55:00 AM	3000	Withdrawal		Benazir Card			
7/6/2013 9:55:00 AM	3000	Withdrawal		Benazir Card			
7/10/2013 5:09:00 PM	3000	Deposit		Benazir Card			
7/22/2013 12:00:00 AM	3000	Withdrawal		Benazir Card			

Note: Transaction No., Bank, and Franchise ID details have been removed to protect the identity of the beneficiary.

Shirin

Status	Poor but not eligible
PMT Score	27.989
Date of Interview	6 th October 2013

Province	Punjab
District	Muzafargargh
Tehsil/Taluka	Muzafargargh
Union Council	Basira
Village/Community	Manak Wala

1. Basic description of household and individual

Shirin is a 60 year old illiterate married woman whose thirteen household members live in three bricked rooms with one broken latrine. Two household members earn a combined daily wage of 500 rupees, amounting to a household income of 15,000 rupees per month. The household owns a single cow, however, the census recorded that the household did not own any assets, but more importantly the PSC logged that the household consisted of four members, two adults and two school going children, instead of thirteen, and that they lived in two rooms with no toilet. The survey also recorded the household head's employment status as private.

In Shirin's village, the Khan kinship group dominates in terms of land ownership and political power. The Khan's are a subset of the larger Sanjrani kinship group, which Shirin belongs to. The majority of the population, however, consists of Sanjrani, Thaheem and Bhatti households who work as casual skilled or unskilled labourers, and own up to one acre of land.

2. Engagement with BISP processes

The Poverty Score Census was conducted in April 2011 in Shirin's village. According to Shirin the survey team did not conduct the survey properly, as they did not come to her door step and instead took down her details in a central location. Shirin's PSC score is above 27 and hence she is ineligible for the cash transfer. She believes that the survey team which included local residents 'favoured their own people'. Shirin is not clear how the score is calculated, and holds the mistaken belief that the survey team itself assigned her a score of 27. The difference between BISP's census data and Shirin's actual position as we found it could be due to Shirin's family's own inaccurate or confused reporting of their circumstance, however the lack of information about process meant that Shirin suspected the survey team of bias, whereas their main fault was not to have followed the door-to-door method diligently.

Shirin got a new CNIC made in order to receive the cash grant on instruction from her husband; her old NIC had been made before she got married. Shirin walked with her mother-in-law to the Union Council office, 1 km away from her house, where NADRA had a car stationed, and made her CNIC with ease. Her husband collected her new card for her when it was ready.

She first came to know that people were receiving the cash transfer through a neighbouring woman, but was also aware that public announcements had been made. Shirin and her husband went to the Union Council office to inquire if she would receive the cash transfer, but according to Shirin, they did not receive any information. Instead her husband used his connections and gave her name to a local contact who said he would add her name to the 'list'. However at the time of the interview

Shirin was aware that her score was 27 and this made her ineligible, though she believed the cut-off score was 14 as opposed to 16.17.

Shirin was identified by the community as being poor and deserving of the cash grant but a non-beneficiary. Reporting errors with regards to the demographics of her household were likely the cause of her ineligibility - the fact that the census recorded just four members in Shirin's household occupying a house consisting of two rooms, whereas there were thirteen household members in three bricked rooms was probably a key factor.

Uzma Soomra

Status	Eligible and interacted with grievance redress process
PMT Score	11.852
Date of Interview	3 rd October 2013

Province	Sindh
District	Thatta
Tehsil/Taluka	Sujawal
Union Council	Bajora
Village/Community	Soomra

1. Basic description of household and individual

Uzma Soomra is a 65 year old illiterate married woman who lives in a house with her husband and four sons, out of which three are married. Her home consists of three bricked rooms and two rooms made of mud, as well as bathroom within the house. Uzma's village was adversely affected by the floods; therefore after the floods numerous NGOs began rehabilitation work in village. An NGO made the bricked portion of her home as well as the bathroom. Uzma and her husband have one room to themselves and the remaining rooms she has given to her sons. Her family owns four acres of land and the land upon which her house is built. She has distributed the four acres equally between her four sons. Uzma and her husband are supported by their unmarried son who cuts and loads wood, earning 1400 – 1500 rupees per week. Her remaining three sons run their homes separately, but provide her assistance if she is ever in need. Uzma's house does not have gas and there is no electricity in the village, however an NGO has given them a fan and bulb run by solar power. They retrieve water from a nearby hand pump which is shared by ten to fifteen households. The pump was also provided by an NGO. Aside from land, Uzma has one buffalo and a ploughing cart. Uzma is in debt for ten thousand rupees as her son had taken a loan to cover agricultural expenses related to farming their land, which she expected to pay off once the crop was harvested. Uzma belongs to the dominant kinship group in the village. The Soomra kinship group owns most of the land in the village and makes up the largest number of households.

2. Engagement with BISP processes

The Poverty Score Census was conducted in January 2011 in Uzma's village. The survey team came to her house and, according to Uzma, was thorough. They informed her that if she provided them with the information she required she would receive the cash grant. Uzma also mentioned that at the time of the survey the condition of her home was poor. According to BISP data, Uzma has a PMT score of 11.852 and received her first payment in August 2011. Uzma says she received five to six payments via the post, which matches the payment details provided on BISP's website. The postman does not come to Soomra village, therefore when other women starting receiving the cash transfer from BISP, Uzma went with a local intermediary from her village, Ibrahim Soomra, to the post office to collect her money. After which Ibrahim collected her money order for her and delivered it to Uzma. For this service Uzma paid Ibrahim 200 – 300 rupees. Uzma did not view this payment as a service charge but rather as a tip or "pocket money". It is perceived that Uzma was aware of her full entitlement and gave this amount willingly from her installment.

With the transition to the BDC modality Uzma found that she now had a CNIC discrepancy. She learnt that BDCs were being issued at a center in Sujawal, and ongoing there with a group of other women she discovered that her photo-less cards needed to be updated to be issued BDCs. She went to the NADRA office in Thatta, which is some 50 km from their village, with Ibrahim to get a new card

made. When she went to collect the card, however, she was told that there was some problem with the photograph and the card would have to be remade. Uzma went through this process two more times, visiting the NADRA office three times. At the time of the interview she was still waiting for the delivery of an appropriate CNIC with a verifiable photograph, but was in contact with Ibrahim who reassured her that he would inform her when her card was ready. This reassurance gave Uzma some confidence that her problem would be resolved and that she would eventually be able to get a BDC and start receiving her BISP payments again.

3. Impact and Empowerment

According to Uzma, when she was receiving the cash transfer, she had more respect in her household. She cited improved relations with her husband, whom she would loan the cash transfer to for paan and chewing tobacco. She also said she would lend her sons money and ask them to pay it back with interest. Uzma spent her money on essential food items such as flour and sugar and used it in times of health emergencies. She also spent it on clothes for herself and her grandchildren, as well as school supplies for her grandchildren. Uzma was not able to buy livestock or other assets with the money, but spent it on what she saw as basic requirements of her household. Uzma was also able to get food items on loan from shopkeepers when she was receiving regular cash transfer payments, however once her payments stopped she was unable continuing receiving these items on credit. Uzma's day to day mobility was not affected by BISP, however she has started going to the city, which she did not do before, on BISP related matters, such as getting a new CNIC made. She also said that she would vote for the party of her choice and not the candidates her family traditionally voted for.

Bank Payment details from BISP's website (accessed on 31st October, 2013):

GENERATION DATE	INSTALLMENT	AMOUNT	STATUS	ATTEMPTED DATE	MONEY ORDER NO
12-AUG-11	1	2000	Delivered	9/23/2011 19:32	
01-OCT-11	2	2000	Delivered	12/7/2011 21:43	
26-DEC-11	3	2000	Delivered	3/31/2012 14:04	
28-MAR-12	4	3000	Delivered	2012-06-27 18:27:05.000	
30-JUN-12	5	3000	Generated		
30-SEP-12	6	3000	Delivered	12/7/2012 1:00	

Note: Money Order No. has been removed to protect the identity of the beneficiary.