احساس اصلاحات

EHSAAS BRI

Ehsaas Building and Rebuilding Institutions Initiative

PHASE 1 – BISP REFORMS REPORT
TO THE PARLIAMENT

The Ehsaas Building and Re-Building Institutions (Ehsaas BRI) initiative aims to embed efficiency, good governance and risk controls within the organizations implementing Ehsaas.
Its first phase focused on institutional reforms in the Benazir Income Support Programme (BISP), and its second phase will be centered on the other organizations implementing Ehsaas—
Pakistan Bait-ul-Mal, Pakistan Poverty Alleviation Fund and the Trust for Voluntary Organizations

This report outlines the reform that BISP has gone through over the last two and a half years under Ehsaas BRI

This report will also be shared with the Parliament — as mandated in the BISP Act

"When leaders steal from their nations and citizens or oligarchs flout the rule of law, economic growth slows, inequality widens, and trust in government plummets."

Prime Minister Imran Khan

Message from the Special Assistant to the Prime Minister on Poverty Alleviation and Social Safety

Senator Dr. Sania Nishtar

Envisioned, under the umbrella of the Ehsaas Governance and Integrity Policy, the Ehsaas Building and Rebuilding Institutions Initiative (Ehsaas BRI) focuses on a three-pronged approach around institutionalizing efficiency through digitization, embedding good governance, and minimizing financial and statutory risks. This initiative is aimed at introducing robust governance mechanisms that increase transparency, accountability, and efficiency as well as depoliticizing institutions involved in the delivery of Ehsaas. The first phase of Ehsaas BRI focused on institutional reforms in BISP. Within that context, this report outlines the reform that BISP has gone through over the last two and a half years.

BISP was established through an Act of Parliament termed as the "BISP Act 2010". An institution named BISP was established as a result, which has been involved in executing an unconditional cash transfer programme, since then. Subsequently it also rolled-out other programmes, all of which except one—Waseela-e-Taleem—were discontinued between the period 2016 to 2018.

Although BISP played an important role in ushering improvements to social protection delivery compared to pre-2008 modalities, the organization was plagued by many challenges and required deep rooted reform. In the Ehsaas framework, therefore, while BISP was entrusted with the role of executing some of the Ehsaas initiatives, a wide-ranging reform agenda was also planned given the scale of the budget that BISP handles. In this report, we outline the reforms that were undertaken, as well as the progress on their implementation.

In summary, stringent Board governance ameliorations were introduced to ensure Board meetings are conducted according to statuary requirements. Audit controls complemented with monitoring mechanisms were also put in place to ensure optimal allocation and usage of financial resources. Furthermore, risk & compliance reforms were introduced to keep the risk of the organization in check. Human resource policies were also developed and implemented to provide structure, consistency, and transparency throughout the organization. Instrumental reforms were made on the technology front which include infrastructure reform, development of policies, establishment of information security practices, technological automation of systems to ensure efficiency and implementation of data analytics for decision making. Importantly, to usher in organizational transparency, the use of digital dashboards was introduced. Notable transformations were made in data collection and management, payment system, fraud prevention features in the biometric system, complaint resolution, monitoring and evaluation, transparency measures and research. These wide-ranging foundational changes have enabled the execution of new cash transfer programmes through BISP under the umbrella of Ehsaas.

Given the importance of these reforms, the momentum to implement them continued during the COVID 19 crisis despite the heavy lifting, which the Ehsaas leadership was entrusted with during that time, with respect to the implementation of Ehsaas Emergency Cash which reached out to 15 million families. While these changes, multi-faceted and cross-cutting in nature, have substantially improved delivery and execution of BISP, it does not end here. Reform is an on-going process and given the importance of BISP as an executing agency of Ehsaas, we will continue to further build upon these foundations that have been laid and improve the delivery of social assistance to the vulnerable in Pakistan.

I am very thankful to Board colleagues and the BISP management for their support to implement these reforms. The Prime Minister's support has been pivotal to this institutional rebuilding agenda and is in line with the vision of the government to institutionalize effective governance in Pakistan.

Senator Dr. Sania Nishtar

Foreword

Sir Michael Barber

- Chairman and Founder, Delivery Associates
- Author of "Accomplishment: How Ambitious and Challenging Things Get Done."

I am delighted to have been invited to write a foreword for this document for three reasons.

First and foremost, Pakistan is a wonderful country; it has been one of the great joys of my life to get to know it well. If, in the next two decades, Pakistan can develop its youthful population, strengthening its health and education systems and vigorously tackle the poverty that has held it back in the past, then, by the middle of this century, it could play a leading role, regionally and globally, in generating peace, prosperity and progress. Successful accomplishment of these tasks will demand ambitious well-designed policy, effective implementation and sustained leadership, both political and official, of the highest order.

Second, the Ehsaas Programme, is a central plank of the transformation that Pakistan requires. It is a huge credit to Prime Minister Imran Khan and the Government of Pakistan that they have put in place an anti-poverty strategy which is both ambitious and comprehensive. In addition to cash transfers, Ehsaas focuses on human development and governance, education and the distribution of power. Throughout, it emphasizes the centrality to progress of women and girls and their ability to play a leading part in social and economic transformation. Ehsaas shows great promise for the future and is already becoming a model that other countries around the world will no doubt want to emulate.

Third, the radical reform of BISP, one of the executing agencies of Ehsaas, since the appointment of Sania Nishtar as the Special Assistant to the Prime Minister and Chair of the board of BISP, has been exemplary. Not only has the content of the programme been reformed but its operations have been transformed. At the same time, as the investment in BISP has doubled (from PKR125bn to PKR250bn) its governance has been transformed – as this report makes abundantly clear – and delivery has been totally overhauled and modernized, with bold and effective use of technology. Beneficiaries are therefore served much more rapidly and effectively.

As a result, millions more families are being supported and provided with opportunities than ever before. Abuses of the programme have been all but eliminated ensuring that the large sums of public and donor money involved are being spent as intended, on the alleviation of poverty and the creation of opportunity. All this has been done while Pakistan, like other countries around the world, has been fighting the Covid-19 pandemic. Indeed, the Ehsaas Programme has given Pakistan a degree of resilience during the pandemic that would otherwise have been unimaginable. This report provides the detail.

Sania Nishtar, and the secretaries are to be congratulated for their achievements over recent years. There are many challenges ahead; they know better than anyone that there is no time for them or Pakistan to rest on their laurels. They have made a wonderful start to an urgent task, that will take a generation, perhaps more, to complete. If those who come after stick at it, with the quality and integrity we have seen in recent years, Pakistan can look forward, by mid-century, to playing the role regionally and globally, I described in my first paragraph.

Sir Michael Barber

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Glossary of terms

API: Application Programming Interface

BI: Business Intelligence

BVS: Biometric Verification System

CAAT: Computer Aided Audit Tolls

CMS: Content Management System

CVAS: Controlled Vehicle Access System

DB: Database

DC: Data Center

DNS: Domain Name System

DR: Disaster Recovery

ECAA: Ehsaas Cognitive API Layer

ERP: Enterprise Resource Planning

FRMS: Financial Resource Management System

HO: Head Office

HQ: Head Quarters

IMEI: International Mobile Equipment Identity

LMA: Limited Mandate Account

M&E: Monitoring & Evaluation

MIS: Management Information System

NSER: National Socioeconomic Registry

NTC: National Telecommunications Commission

OBIEE: Oracle Business Intelligence Enterprise Edition

PASSD: Poverty Alleviation & Social Safety Division

PCMS: Payment Complaint Management System

POS: Point of Sale

PTA: Pakistan Telecommunication Authority

QOS: Quality of Service

RDBMS: Relational Database Management System

SSL: Secure Sockets Layer

VPN: Virtual Private Network

WeT: Waseela-e-Taleem

The Ehsaas programme was announced on March 27, 2019

To implement Ehsaas, the new Poverty Alleviation and Social Safety Division (PASSD, Ehsaas Ministry) was created. BISP is now attached to the ministry

Previously different social protection organizations were part of different Ministries

Economic Affairs Division	Ministry of Finance	Ministry of Religious Affairs	Ministry of Planning and Development	Cabinet Division
Trust for Voluntary Organizations	Benazir Income Support Programme	Zakat	Center for Social Entrepreneurship	Pakistan Bait-ul-Mal
	Pakistan Poverty Alleviation Fund		Center for Rural Economy	

Now all agencies are consolidated under one ministry with a clear poverty alleviation mandate

Poverty Alleviation and Social Safety Division

Trust for Voluntary Organizations	Benazir Income Support Programme	Pakistan Poverty Alleviation Fund	Zakat	Center for Rural Economy*	Center for Social Entrepreneurship*	Pakistan Bait-ul-Mal	Ehsaas Delivery Unit	Special programmes;Tahafuz
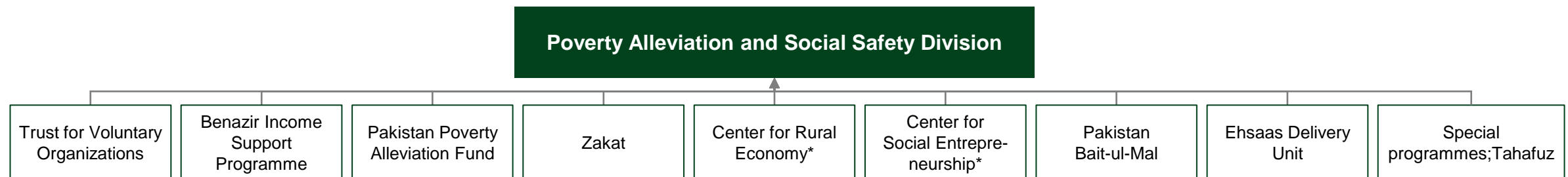
*Now abolished

Under the Ehsaas umbrella there are 292 actions and initiatives

95 governance reforms executed by BISP under Ehsaas

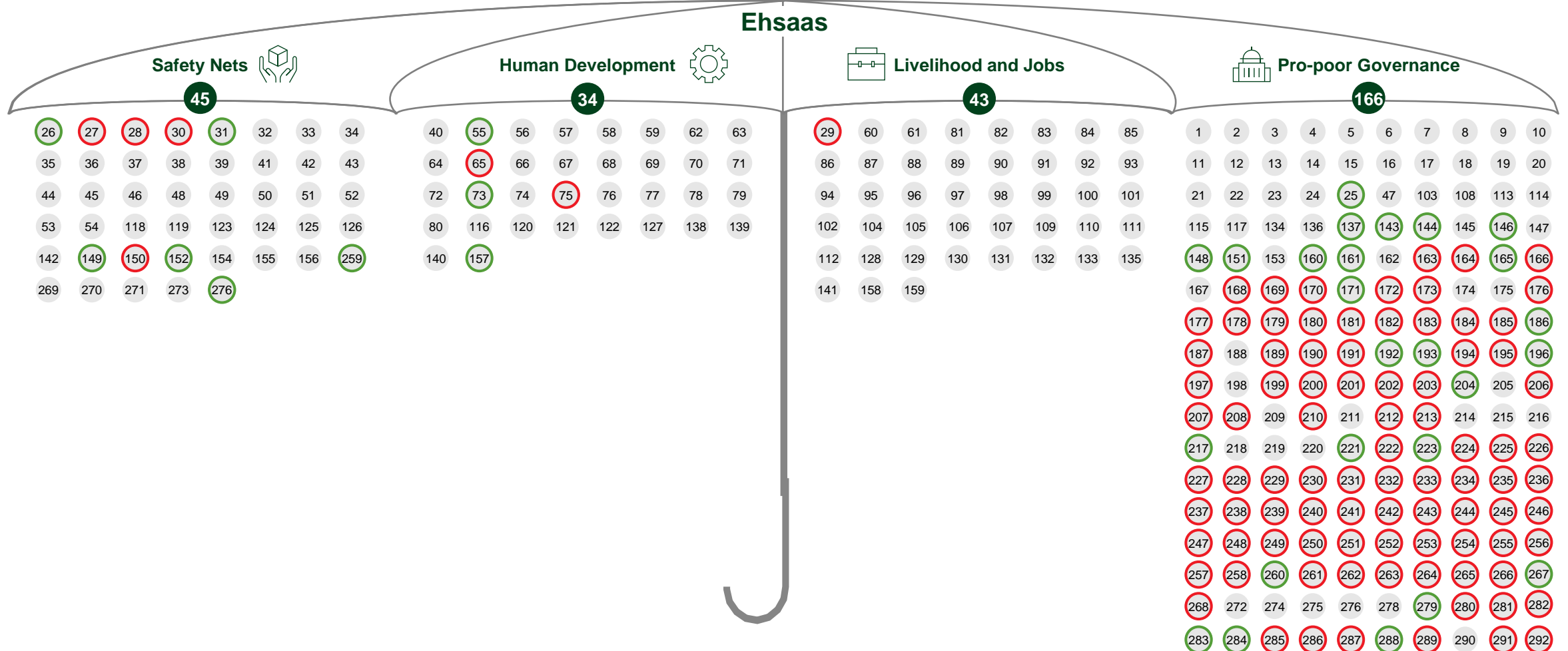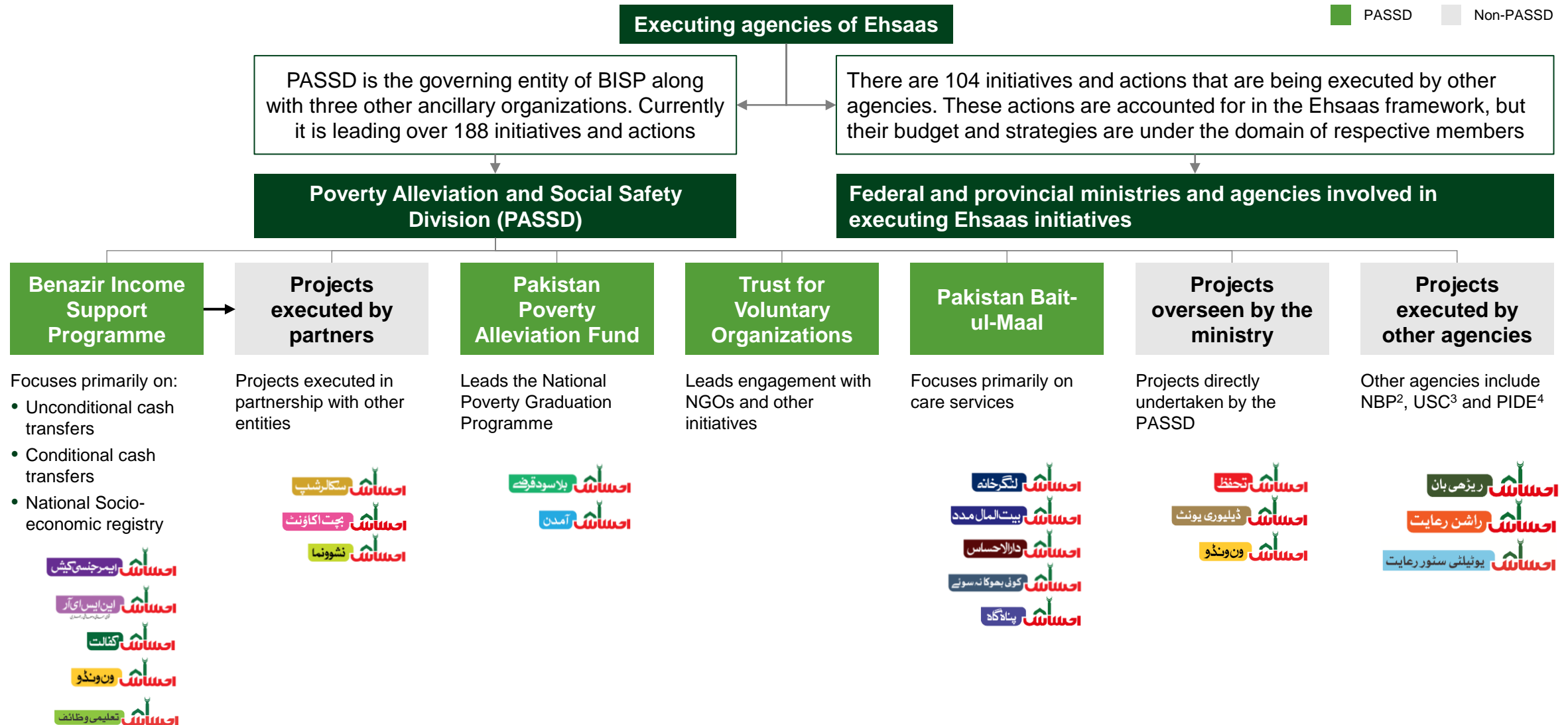34 programme actions executed by BISP under Ehsaas

Access Ehsaas Post COVID strategy here pass.gov.pk/Document/Downloads/ESPCOVID_Feb_2021.pdf

292 Ehsaas actions and initiatives are being implemented by 'Ehsaas Ministry[1]' as well as 21 other federal ministries & provincial departments

Executing agencies of Ehsaas

PASSD Non-PASSD

PASSD is the governing entity of BISP along with three other ancillary organizations. Currently it is leading over 188 initiatives and actions

There are 104 initiatives and actions that are being executed by other agencies. These actions are accounted for in the Ehsaas framework, but their budget and strategies are under the domain of respective members

Poverty Alleviation and Social Safety Division (PASSD)

Federal and provincial ministries and agencies involved in executing Ehsaas initiatives

Benazir Income Support Programme	**Projects executed by partners**	**Pakistan Poverty Alleviation Fund**	**Trust for Voluntary Organizations**	**Pakistan Bait-ul-Maal**	**Projects overseen by the ministry**	**Projects executed by other agencies**
Focuses primarily on: • Unconditional cash transfers • Conditional cash transfers • National Socio-economic registry	Projects executed in partnership with other entities	Leads the National Poverty Graduation Programme	Leads engagement with NGOs and other initiatives	Focuses primarily on care services	Projects directly undertaken by the PASSD	Other agencies include NBP[2], USC[3] and PIDE[4]

1. Poverty Alleviation and Social Safety Division (PASSD)   2. National Bank of Pakistan   3. Utility Stores Corporation   4. Pakistan Institute of Development Economics

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Governance Reforms in BISP

BISP underwent a deep-rooted reform since November 2018. This categorization shows the areas in which the reform was undertaken

Area	# of actions	Reform	Page #
A. Board governance	7 actions	Ensuring Board meetings are conducted according to statutory requirements	13
B. Audit	6 actions	Developing and implementing auditing controls	14
C. Finance and accounting controls	11 actions	Effective monitoring and control procedures and policies have been developed and implemented for the direction, allocation, and usage of financial resources. Some initiatives have already been included in the governance and integrity policy, applicable to all four PASSD organizations	15
D. Risk & compliance	7 actions	Developing and implementing risk and compliance policies to mitigate organization's risks	17
E. Human resources	16 actions	Developing and implementing human resource policies and procedures to provide structure, consistency, transparency, and inform employees of their responsibilities and the Organizations' expectations	18
F. Dashboards and public visibility of information	10 actions	Ensuring transparency through access to information on overall Ehsaas achievements. In addition, creating robust monitoring & evaluation via live dashboards to track actions across the organization and its key programmes	20
G. IT Infrastructure	17 actions	Developing and implementing IT technological improvements	21
H. Information technology policies and governance	69 actions	Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation	24
J. Information security	19 actions	Developing and implementing effective information-security practices	31
K. Technology automation	44 actions	Automating systems to ensure efficiency in operations	34
L. Data analytics	13 actions	Developing and implementing systems to use data for decision making	40
M. Programme specific – Kafaalat	21 actions	Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat	42
N. Programme specific – Ehsaas School Stipends	5 actions	Improving the delivery and operations of the educational conditional cash transfer programme	45

A: Governance Reforms: Board Governance

Ensuring Board meetings are conducted according to statutory requirements

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
A1. Board meetings conducted according to statutory requirements	✗	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
A2. Board members declare conflict of interest at every board meeting	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
A3. Board subcommittee on Finance meets every quarter	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	N/A[2]	✓	✓
A4. Board subcommittee on Audit meets every quarter	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓[3]	✓	✓
A5. Board Human Resource Committee meets every quarter, and every major HR decision goes through it	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
A6. Board Design Committee clears every new project	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	N/A[2]	✓	✓
A7. Board Secretary (Director Coordination) hired[1]	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

1. According to BISP Act, BISP Secretary is also the Board Secretary, so to conduct business, a coordination director was hired so that separation of responsibilities is ensured
2. 2 meetings took place during the 8-month period
3. 3 meetings took place during the 8-month period

B: Governance Reforms: Audit

Developing and implementing auditing controls

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018-Jun 19	2019-20	2020-21
B1. Internal audit manuals approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓
B2. Internal audit charter approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓
B3. External audit for the year presented in time to the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	N/A[1]	✓	TBD[2]
B4. Internal audit report presented to the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	N/A[1]	✓	✓
B5. Key action for internal audit autonomy taken; Audit DG reporting to the board rather than Secretary BISP	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
B6. CAAT (ACL) Data Audit Tool deployed to ensure error-free audits	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

1. Not applicable as this was an eight-year term
2. AGP has conducted the audit for 2021. The report will be published and presented to the board in Q1 2022

Effective monitoring and control procedures and policies have been developed and implemented for the direction, allocation, and usage of financial resources. Some initiatives have already been included in the governance and integrity policy, applicable to all four PASSD organizations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
C1. Financial regulations approved by the board[1]	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
C2. Revision of financial rules/Delegation of financial powers	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
C3. Budget not presented post-facto, approved in time for the year	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	N/A[2]	✓	✓
C4. Ehsaas reform of the BISP payment system	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Initiated	✓	✓
C5. Accounts converted to accrual accounting	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

1. BISP is an autonomous body legally empowered to develop its own financial regulations, which were developed and presented to the board in 2017-18, before that GFR were applicable to BISP
2. Approved post-facto (December) as the budget for 2019 was not presented to the present board

C: Governance Reforms: Finance and accounting controls (2/2)

Effective monitoring and control procedures and policies have been developed and implemented for the direction, allocation, and usage of financial resources. Some initiatives have already been included in the governance and integrity policy, applicable to all four PASSD organizations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board Nov 2018-Jun 19	Tenure of present Board 2019-20	Tenure of present Board 2020-21
C6. Accrual accounting policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
C7. Payment regulations approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
C8. Financial inclusion strategy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
C9. Revision in de-crediting and re-crediting policy approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
C10. Strategy and policy for re-certification of beneficiary developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
C11. System-based audit conducted for payments through payment verification interface	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓

1. The policy was approved on 6th January 2020

D: Governance Reforms: Risk and Compliance

Developing and implementing risk and compliance policies to mitigate organization's risks

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
D1. Risk register developed and approved by board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
D2. Error fraud corruption framework approved by board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
D3. Accountability and Integrity Officer appointed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
D4. Conflict of Interest policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
D5. Resolution of outstanding conflict of interest cases from the past year	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
D6. Whistleblowing policy approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
D7. Grievance Redressal Mechanism developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

Developing and implementing human resource policies and procedures to provide structure, consistency, transparency, and inform employees of their responsibilities and the organization's expectations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
E1. Human resource policy developed and approved	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
E2. Service regulations approved by the board	✗	✗	✗	✗*	✗	✗	✗	✗	✗	✗	✗	✓	✓
E3. All consultant hiring conducted through an open competitive process	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E4. All consultant hiring committee members sign conflict of interest declarations	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E5. Transfer and posting guidelines for BISP employees developed and approved	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
E6. All government deputations to BISP from other government departments through an open competitive process	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E7. Organizational study through an external HR consulting firm to restructure the performance management system completed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Study commissioned	✓
E8. Employee conduct rules approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓

* Service regulations were approved by the board but were not implemented

Developing and implementing human resource policies and procedures to provide structure, consistency, transparency, and inform employees of their responsibilities and the Organizations' expectations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018-Jun 19	2019-20	2020-21
E9. Operational guidelines for field offices developed and approved. Redefined job descriptions of officers/staff	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E10. In-house training need analysis conducted	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E11. BISP's Training & Development guidelines developed and approved	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E12. BISP's Internship guidelines developed and approved	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E13. Gender harassment cases resolved in the past year	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
E14. Civil servants (E&D) rules 2020 adopted by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
E15. Review of org. structure, JDs, performance management system (ACR), training and other HR policies by a HR consulting firm hired through competitive procurement	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
E16. First time promotion of employees from SPS 4 to SPS 5 and from SPS 17 to SPS 18	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

Ensuring transparency through access to information. In addition, creating robust monitoring and evaluation via live dashboards to track actions across the organization and its key programmes

| Reform | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Jul 2017 - Oct 18 | Tenure of present Board | | |
											Nov 2018 Jun 19	2019-20	2020-21
F1. Dashboard for tracking of Ehsaas Kafaalat (enabling public visibility of account-level and tehsil-level detail) deployed and made public	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
F2. Biometric complaint online portal developed and made public	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
F3. PM Delivery Unit tracking dashboard (restricted access) deployed	←				Not applicable					→	✗	✗	✓
F4. Ehsaas workplan tracking dashboard (restricted access) deployed	←				Not applicable						→	✓	✓
F5. Survey dashboard (restricted access) deployed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
F6. Ehsaas Nashonuma dashboard (public access) deployed	←				Not applicable						→	✓	✓
F7. Use of BI to develop customized reports	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
F8. Ehsaas M&E dashboard (restricted access) deployed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
F9. Aberration alert dashboard developed & deployed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
F10. Ehsaas school stipend dashboard launched for digital tracking of programme metrics	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

G: Governance Reforms: IT Infrastructure (1/3)

Developing and implementing IT technological improvements

| Reform | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Jul 2017 - Oct 18 | Tenure of present Board | | |
											Nov 2018 Jun 19	2019-20	2020-21
G1. IT infrastructure upgrades designed and implemented. Information security setup at BISP HQ, data hosting primary site DC/DR & extranet setups based on industry best practices put in place. Additionally, existing hardware (computers, networks, security, & infrastructure) was documented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
G2. Data migrated to tier-3 data center and physical placement of Exadata machines at NTC Data Center while securing systems and other infrastructure setup at BISP HQ and NTC	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G3. DNS shifted from COMSATS to Cloudflare to provide better caching/ response to end users but also to clean traffic from all sorts of attacks landing on BISP official webpage	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G4. Secure environment established for work-from-home (WFH) access using SSL VPN	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
G5. Asset Management, Network and Communication Security, Business Continuity Management implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

Developing and implementing IT technological improvements

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
G6. Controller base Wi-Fi solution implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
G7. Service level agreement revised with NTC for increased monitoring visibility with better financial rationale	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
G8. New requirements prepared to improve systems, network, & infrastructure of BISP HQ & field offices	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G9. Internet links load balance implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G10. Internet bandwidth increased from 10 Mbps to 70 Mbps with successful negotiation and without any financial impact	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G11. NMS (Network Monitoring System) implemented for complete visibility of resources	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G12. IT infrastructure provided to ancillary organizations of PASS division for ECAA setup	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G13. 10-year-old data transferred from legacy Oracle X2 machine in NADRA premises to latest Oracle X8 machine at NTC	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G14. VPN Connectivity with Regional offices pilot phase	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓

Developing and implementing IT technological improvements

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
G15. Installation of 600 nodes based wired network in BISP HQ	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
G16. Call Center & Data Entry Cell Establishment in BISP HQ	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
G17. VPN connectivity with Banks, NADRA & Partner Organizations	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

H: Governance Reforms: Information technology policies, procedures, and governance* (1/7)

Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
H1. Information Classification policy developed & approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H2. Information Security policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H3. Information Security for Supplier policy developed & approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H4. Logging and Monitoring policy developed & approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H5. Mobile Device Use policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H6. Network Security policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H7. Physical Security policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H8. Record Retention policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H9. Software Use policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H10. Teleworking policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H11. Media Handling policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

*Note: The process of developing information technology policies and procedures (H1 to H69) began in 2019 with an assessment of gaps. A firm was brought on board through a competitive selection process and performed a gap analysis based on which policies and procedures are outlined from H1 to H69 were developed

POLICIES

Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Nov 2018 Jun 19	2019-20	2020-21
											Tenure of present Board		
H12. Access Control policy developed and approved by the board**	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H13. Password policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H14. Clear Desk Clear Screen policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H15. Need assessment for ISO27001 completed & developed three-year IT strategy	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H16. ISO27001 stage one Information Management System standards documentation completed (certificate to be awarded in June 2021)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H17. Data Acceptable Use policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H18. Antivirus and Malware policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H19. Data Availability Management developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H20. Data Backup policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H21. Internet policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H22. Use of Official Email policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H23. Incident Management policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

*Note: The process of developing information technology policies and procedures (H1 to H69) began in 2019 with an assessment of gaps. A firm was brought on board through a competitive selection process and performed a gap analysis based on which policies and procedures are outlined from H1 to H69 were developed

**Note: Access controls were implemented in practical terms in 2019 (see section J)

Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board Nov 2018 Jun 19	2019-20	2020-21
H24. IT Asset Management Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H25. Cloud Computing Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H26. Cryptographic Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H27. Technical Vulnerability Management Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H28. Electronic Messaging Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H29. Secure Development Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H30. Vendor Management Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H31. Business Continuity and Disaster Recovery Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H32. IP and Copyright Compliance Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H33. Privacy and Personal Data Protection Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H34. Disciplinary Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H35. Internal audit policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

*Note: The process of developing information technology policies and procedures (H1 to H69) began in 2019 with an assessment of gaps. A firm was brought on board through a competitive selection process and performed a gap analysis based on which policies and procedures are outlined from H1 to H69 were developed

H: Governance Reforms: Information technology policies, procedures, and governance* (4/7)

Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board Nov 2018 Jun 19	2019-20	2020-21
H36. Personnel Security Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H37. Risk Assessment Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H38. Technology Equipment Handling and Disposal Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H39. Server Security Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H40. Data Protection Policy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H41. Information Security Roles and Responsibilities developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H42. Information Security Communication Programme developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

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Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

| Reform | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Jul 2017 - Oct 18 | Tenure of present Board | | 2020-21 |
											Nov 2018 Jun 19	2019-20	
H43. Information Security Competence Development Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H44. Procedure for the Control of Documented Information developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H45. Internal Audit Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H46. Procedure for Management Reviews developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H47. Procedure for the Management of Nonconformity developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H48. Employee Screening Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H49. Information Classification & Labelling Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H50. Asset Handling Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H51. Procedure for the Management of Removable Media developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H52. Physical Media Transfer Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H53. Procedure for Managing Lost or Stolen Devices developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H54. Procedure for Working in Secure Areas developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

*Note: The process of developing information technology policies and procedures (H1 to H69) began in 2019 with an assessment of gaps. A firm was brought on board through a competitive selection process and performed a gap analysis based on which policies and procedures are outlined from H1 to H69 were developed

Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Nov 2018 Jun 19	2019-20	2020-21
											Tenure of present Board		
H55. BISP Server Room Access Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H56. Procedure for Taking Assets Offsite developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H57. Operating Procedures developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H58. Technical Vulnerability Assessment Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H59. Information Transfer Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H60. Supplier Due Diligence Assessment Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H61. Information Security Event Assessment Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H62. Information Security Incident Response Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H63. BC Incident Response Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H64. Legal, Regulatory and Contractual Requirements Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H65. Key Management Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H66. Quality Assurance Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

*Note: The process of developing information technology policies and procedures (H1 to H69) began in 2019 with an assessment of gaps. A firm was brought on board through a competitive selection process and performed a gap analysis based on which policies and procedures are outlined from H1 to H69 were developed

H: Governance Reforms: Information technology policies, procedures, and governance* (7/7)

Establishing robust day-to-day and strategic IT policies regarding data handling, information systems etc. that meet global standards for accreditation

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
H67. Backup Procedures developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H68. Segregation of Duties Procedure developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓
H69. Information Security Procedure for Project Management developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	Process initiated and ongoing		✓

*Note: The process of developing information technology policies and procedures (H1 to H69) began in 2019 with an assessment of gaps. A firm was brought on board through a competitive selection process and performed a gap analysis based on which policies and procedures are outlined from H1 to H69 were developed

Developing and implementing effective information-security practices

| Reform | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Jul 2017 - Oct 18 | Tenure of present Board | | |
											Nov 2018 Jun 19	2019-20	2020-21
J1. Next-generation firewall (NGFW) and web application firewall implemented for clean bandwidth and hosting; provision of DNS security, redundancy, and load balancing will protect web applications from malicious external attacks	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
J2. Network Security Policy Management deployed for users and devices through Integrated Service Engine (ISE) to control network environments and protect against evolving threats	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
J3. Web/application services secured using reverse proxy setup for achieving obfuscation for all external users	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
J4. Database servers access managed through secure VPN with logs to ensure data and control access for users	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
J5. Customized access rules implemented to ensure data security	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
J6. Servers accessible only through firewall	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
J7. 3-tier security architecture implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
J8. All servers shifted from HTTP to HTTPS for secure communication	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

Developing and implementing effective information-security practices

| Reform | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Jul 2017 - Oct 18 | Tenure of present Board | | |
											Nov 2018 Jun 19	2019-20	2020-21
J9. Network segregation implemented through screened subnetting for VLAN's to improve security and manage network load effectively	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
J10. Proxy deployed for content filtering, URL filtering, network antivirus, and caching	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
J11. Access to accessories (i.e., camera, GPS, etc.) on mobile tabs removed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
J12. Network security protocols implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
J13. IT strategy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
J14. OBIEE, DB Vault, DB Firewall, data encryption, and data masking tools implemented for enhanced network and data security	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
J15. Information & Cybersecurity wing established, and cybersecurity measures implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
J16. Server upgraded from Exadata X2 to Exadata X8 with Oracle 19c RDBMS	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
J17. Automatic fraud alerts generated from dashboard	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
J18. Biometric login for Database room deployed	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗	✗	✓	✓

J: Governance Reforms: Information security (3/3)

Developing and implementing effective information-security practices

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
J.19 Acquisition of NADRA Verisys services	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓

K: Governance Reforms: Technology automation (1/6)

Automating systems to ensure efficiency in day-to-day operations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board Nov 2018 Jun 19	2019-20	2020-21
K1. 11 Million+ beneficiaries added to the system along with 4 Million+ regular beneficiaries (total 15 Million+ beneficiaries served during COVID-19)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K2. Payment verification interface developed and implemented for the verification of generated payments from the payment generation system	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓
K3. Ehsaas website's geo tagging application developed and deployed, which collects site information, along with geo-tagged details	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K4. Data profiling exercise deployed & 850K+ undeserving beneficiaries blocked	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K5. Onboarding and MIS integration with new financial institutions completed, Habib Bank and Bank Alfalah onboard	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K6. Next of kin application deployed – 90k+ cases processed, 82k+ cases accepted, 54k+ accounts opened, and 41k+ next of kin beneficiaries served	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K7. GPS/MAC/IMEI tagging of biometric devices used for payments enabled, so that only bona fide devices are used for making payments	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K8. Geofencing enabled on BVS devices so that devices remain within a defined location and are not abused	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓

احساس اصلاحات

Automating systems to ensure efficiency in day-to-day operations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
K9. Biometric login (after every 15 mins) for POS agents deployed, so that only authorized personnel are able to use the point-of-sale device for payments and the device is not taken away and misused	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K10. System-generated SMS is sent to the beneficiary to ensure accurate and error-free payments	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K11. Specific timings implemented for the transaction (0900 hours to 1700 hours) so that off-hour fraud is checkmated	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K12. Payment to beneficiaries who fail on biometric verification initiated through bank branches	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K13. Payments enabled through biometric ATMs	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
K14. Full conversion to e-office achieved to maintain an electronic trail of communication	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✓	✓	✓
K15. Process automation of 8171 SMS service enabled with 10+ business case classifications	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K16. 8171 validation web services implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

K: Governance Reforms: Technology automation (3/6)

Automating systems to ensure efficiency in day-to-day operations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
K17. New reports developed in PCMS for ADs in tehsil offices and ADs given access relevant to their areas	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K18. First iteration of Payment Interface Module developed with the feature to block/unblock beneficiaries based on certain parameters (HO only)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K19. Contract with banks on competitive basis for payments to beneficiaries	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K20. Procurement manual developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K21. NSER operations manual developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K22. Visibility of grievance redressal by banks	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
K23. Payment Complaint Management system of BISP setup with banks for Biometric payment system	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓

Automating systems to ensure efficiency in day-to-day operations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
K24. Dynamic reports for payments reconciliation[1]	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K25. NSER Assessment App: This application evaluates the enumerators before hiring	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
K26. NSER Monitoring App: This application evaluates the quality of survey performed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
K27. NSER Support App: Resolves issues in survey data e.g. clustering issues, etc.	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
K28. NSER Union Council Boundary Collection Application: Mapping of UC-level boundaries	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓[2]	✓[2]
K29. NSER Household Listing Application: Listing of dwelling and non-dwelling structures	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
K30. E-Sahulat: Posting and re-verification of one time de-credited beneficiaries (Phase 1 - Launch)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
K31. Web-Service to NADRA for Re-Crediting	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓[3]	✓[3]
K32. SMS Window Service: SMS Service for sending messages on deposit & withdrawal	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
K33. WeT Attendance Compliance: Android application and Web Application	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓

1. Prior to this a static report system existed for reconciliation of payments
2. The basic version available in 2019/18 was upgraded
3. Upgraded Nadra E-Sahulat service is used now

K: Governance Reforms: Technology automation (5/6)

Automating systems to ensure efficiency in day-to-day operations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board Nov 2018 Jun 19	2019-20	2020-21
K34. Integration of Micro Supply Capacity Assessment module in WeT Attendance Compliance application	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
K35. Workflow's routing fixation in WeT CMS	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K36. Call center complaints integration in PCMS	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
K37. Development of change address module (capture updated address of migrants) and edit beneficiary contact module (to update contact numbers) in PCMS	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
K38. Development of Biometric enrollment and verification module in PCMS using fingerprint verification	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
K39. Development of details complaint forms and workflows for BVS, QOS and payment complaints in PCMS	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
K40. Dynamic reports addition in Payment Complaints Management System	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓

Automating systems to ensure efficiency in day-to-day operations

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018 Jun 19	2019-20	2020-21
K41. Data Collection center performance monitoring in PCMS	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
K.42 Acquisition of CVAS License & Short Code 8171 through PTA	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓
K.43 Fake SMS collection and reporting mechanism	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓
K.44 Bulk SMS setup for public awareness campaigns	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓

Developing and implementing systems to use data for decision making

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
L1. Cognitive open API structure developed for integrated information and collaborative data ecosystem across Ehsaas-implementing agencies	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L2. Data/information assets inventory and classification completed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L3. Guidelines for data processing and life cycle management developed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L4. Data security gap analysis completed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
L5. Data standardization completed (internal data standards, master data management, meta data model, meta data management)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L6. Data management - Data availability management, change management process, data labelling, data retention, software policy developed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

L: Governance Reforms: Data analytics (2/2)

Developing and implementing systems to use data for decision making

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
L7. Data security – Information security, network security, physical data security, password policy, antivirus and malware policy, and cryptographic policy developed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L8. Data Governance Framework formulated (NSER Data Governance policy, governance roles and responsibilities, cross functional activities, governance metrics, and implementation roadmap)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L9. Encryption keys for databases changed	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L10. Data sharing policy developed and implemented	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
L11. Free of cost data sharing policy developed and implemented	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
L12. Complete log of all possible transactions generated at database level using IBM Guardium Data Protection	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
L13. Log visibility of Exadata server hosted by NADRA	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓

M: Governance Reforms: Kafaalat in comparison with the earlier conditional cash transfer programme (1/3)

Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat.

Kafaalat is an unconditional cash transfer programme with a short-term objective to protect the poorest households from the adverse impacts of inflation and economic shocks.

| Reform | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Jul 2017 - Oct 18 | Tenure of present Board | | |
											Nov 2018- Jun 19	2019-20	2020-21
M1. Reformed payment mechanism deployed after competitive procurement of a new payment system	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M2. Payment policy for biometric failures implemented to improve beneficiary experience	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M3. Unique ID for each agent device to track and monitor usage and prevent misuse	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M4. Single login with frequent agent biometric verification to access agent device to prevent misuse of device	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M5. Random finger authentication for biometric verification of beneficiary to prevent use of silicon thumbs	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M6. Limited disbursement timing to eliminate agents misusing the device in non-operating hours (block from 7pm to 7am)	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M7. Controls on prerogatives to change geo coordinates to prevent retailers from moving device beyond geo-fenced area	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat.

Kafaalat is an unconditional cash transfer programme with a short-term objective to protect the poorest households from the adverse impacts of inflation and economic shocks.

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board Nov 2018- Jun 19	2019-20	2020-21
M8. Policy enforcing systems-generated electronic printed receipts for fund withdrawal for reconciliation by beneficiary	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M9. Policy enforcing blacklisting of agents to prevent fraud by blacklisted agents who re-register through relative's name	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M10. Dashboard – BISP-related fraud management of banks' FRMS[1] created to provide BISP visibility to take immediate action	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
M11. Dashboard by banks - Complaint data analysis and complaints resolution created to expedite facilitation and resolution	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M12. Finance: Bank reporting - Regular statements sent from LMA to Finance to improve transparency & accountability	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
M13. Finance: Bank reporting - Banks provide regular reconciliation statements to Finance to improve transparency	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
M14. Finance: Procedure to provide document-ary evidence of de-crediting established to improve financial control on banks	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓

1. Fraud Risk Management System

Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat.

Kafaalat is an unconditional cash transfer programme with a short-term objective to protect the poorest households from the adverse impacts of inflation and economic shocks.

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Tenure of present Board		
											Nov 2018- Jun 19	2019-20	2020-21
M15. M&E: Spot checks by internal control/fraud management teams of banks and sharing of reports to BISP established to improve control	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
M16. M&E: Procedure for banks to arrange third-party periodic field review and share report with BISP established to monitor progress	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
M17. Programme actions : Geo tagging of tehsils completed to ensure one touch point for 500 beneficiaries per tehsil	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M18. Programme actions : Use of savings wallets established in the Ehsaas payment system to further financial inclusion	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
M19. Programme actions : Exceptions from biometric SOPs incorporated in payment manual used for UCT operations	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
M20. Programme actions: Kafaalat financial inclusion strategy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
M21. Policy for inflation indexation of Kafaalat payments approved by board	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
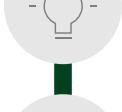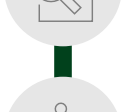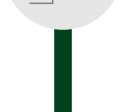
N: Governance Reforms: Ehsaas School Stipends in comparison with the earlier education conditional cash transfer programme—Waseela-e-Taleem

Improving the delivery and operations of the educational conditional cash transfer programme.

Ehsaas School Stipends is an educational conditional cash transfer programme. The program's core objective is to develop human capital by reducing the number of out of school children.

Reform	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	Jul 2017 - Oct 18	Nov 2018-Jun 19	2019-20	2020-21
											Tenure of present Board		
N1. End to end digitization of the programme: Real time verification of beneficiary from Ehsaas database for faster onboarding	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
N2. Digitization of processes: Automated child data verification from NADRA database for ensuring genuineness	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
N3. Digitization of processes: Digital tracking of school attendance of the child to improve efficiency and eliminate errors	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
N4. Digitization of processes Real time tracking of the programme metrics through a dashboard to improve oversight and programme management	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
N5. Development of App-based complaint management system to simplify lodging and tracking of complaints	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓

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Overview of BISP programmes rolled out over the years

BISP is the name of a law and the name of an institution. Institutions run different programmes. BISP previously ran *Waseela-e-Sehat, Waseela-e-Haq, Waseela-e-Rozgar,* which were shut down by a previous BISP Board. BISP's UCT has been replaced by *Kafaalat*, which is a system fit for the 21st century, complete with 21st century safeguards that will ensure funds go to those who need it the most.

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Unconditional cash transfers through Pakistan Post	Launched							Reduced to 6% of disbursements[1]				Programme closed		
Unconditional cash transfers through Benazir Debt card					Launched			Reduced to 88% of disbursements			Reduced to 47% of disbursement[1]	Programme closed		
Waseela-e-Taleem				Piloted in 5 districts				Expanded to 32 districts			Expanded to 50 districts	Program reformed and replaced by Ehsaas school stipends		
Waseela-e-Haq		Programme launched							Programme closed					
Waseela-e-Rozgar				Programme launched					Programme closed					
Waseela-e-Sehat			Programme launched						Programme closed					
Ehsaas Kafaalat											Programme launched			
Ehsaas Emergency Cash											Programme launched			
Ehsaas Secondary School Stipends														Nationwide programme launched
Ehsaas Higher Secondary School Stipends														Nationwide programme launched
Ehsaas Nashonuma													Nationwide programme launched	
Ehsaas Undergraduate Scholarship											Programme launched			
Ehsaas One Window centers														Programme launched

1. % of total unconditional cash transfers during the year

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Kafaalat

Kafaalat (1/7)

	Pre-2019 – Unconditional cash transfer programme of BISP	**Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash**
Policies		
Payment regulations for biometric payments	**None**	Designed, approved and notified a **payment regulation policy outlining details of reconciliation, de-crediting, re-crediting** etc.
De-crediting policy	**Idle funds** would stay in beneficiary's account for **2 years**	**Reduced window for de-credit of unutilized funds to 6 months so that idle funds are transferred back to treasury** and streamlined process to re-credit funds in case account was reactivated
Policy regarding return of de-credited funds to treasury	**De-credited amount transferred to a consolidated pool** where money would come through various streams **reducing transparency and accountability**. Pooling of funds did not allow for easy and timely repatriation of funds to the treasury	**Established separate accounts for various head of account** i.e., separate account was set for de-credited money, **which improved reconciliation and streamlined return of funds to treasury**
Policy governing holding period for de-credit funds	**Banks held on to de-credited amount with them for 15 days** before transferring them to national treasury	The time period of de-credited **funds to be kept by the banks was reduced from 15 days to 7 days**
Payment policy for biometric failures	**No exception policy for biometric failures**	Exception policy for biometric failures was developed and implemented both for Ehsaas Emergency Cash as well as Ehsaas Kafaalat
Universal social protection policy for villages along Line of Control in AJK	**None**	**Policy implemented**

Kafaalat (2/7)

	Pre-2019 – Unconditional cash transfer programme of BISP	Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash
Data		
Data authenticity checks	**None**	**Big data analytics checks** were used for the first time to **exclude inclusion errors and false claimants**, using Pakistan's ability to triangulate varied personal information using unique national identities as the peg
Exiting of undeserving beneficiaries including government servants	**None**	**850,126 un-deserving beneficiaries exited to date based on data analytics**[1]
Responsive registration	**None**	**Responsive registration** introduced by **making the survey** dynamic overtime (with the support of the World Bank) to **account for various cases such as a household being missed** in the survey or a change in the socioeconomic position of the household)
Payment system		
Payment system	**Payments** made **through 6 banks** that were **sole source contracted without a competitive procurement** process.	**Procurement of the payment system** was done through a competitive bidding process according to PPRA rules
Improved payment security	**Multiple payment channels used** based on local infrastructure such as Pakistan Post Benazir Debt Card and biometric (partial)	**All payments are made only after biometric verification** to ensure that payments are received by the beneficiaries themselves

1. 820,165 beneficiaries were exited based on data analytics used in December 2019. Additionally, data was requested from autonomous agencies of the government, FBR etc. as a result of which 31,543 additional beneficiaries were exited in 2021. Data of pensioners from 36 out of 76 Government autonomous agencies is awaited.

Kafaalat (3/7)

	Pre-2019 – Unconditional cash transfer programme of BISP	Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash
Payment system (contd.)		
Payment through biometric ATMs	**None**	**Payment enabled through biometric ATMs** to offer beneficiary choice and convenience
Beneficiary access for opening savings wallet	**None**	**Launch of Ehsaas savings wallets** in Ehsaas' payment system to **promote financial inclusion**
Enabling financial inclusion	Limited financial inclusion – Women were familiarized with debit card usage only	The '**One Woman, One Bank Account**' was made a part of the Ehsaas programme. This means that **every eligible woman will have an account and will have access to a full suite of financial products**
Defining financial inclusion vision	**None**	Kafaalat **financial inclusion strategy developed and approved** by the board to propagate government's aim to increase financial inclusion
Integrity features in the biometric payment system[1]		
Device restriction policies to restrict movement of the device through geo-tagging of device for each agent	**No Controls**	**Controls on prerogatives to change geo coordinates of payment machines (point of sale)** has also been enforced so that there is **no chance of misuse of devices** and to ensure that devices cannot be taken away from their designated and approved sites
		Previously there were reports that the **devices used to be taken to the 'hujras' of politicians and local influentials**. Movement of the device away from its intended site also enabled hackers to game the system.

1. The new biometric payment system used by Ehsaas was procured in 2019 which has enabled 100% of payments to be biometrically verified. Before that only 40% of districts had biometric verified payments by June 2017 (43/131 districts) which was increased to 86% by June 2019

	Pre-2019 – Unconditional cash transfer programme of BISP	**Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash**
Integrity features in the biometric payment system (contd.)		
Device restriction policy to restrict use of one device only to the person authorized	**No Controls**	Policy was developed to **limit use of device only to the authorized agent** by **requiring a biometric signature of the agent after every 15 minutes** to remain logged in to ensure that only the authorized person is using it
Device restriction policy - Random finger authentication of biometrics	**No Controls**	**Random finger authentication was introduced for beneficiary verification** when making payments to **overcome fraudsters using silicon thumbprints**
Device restriction policy - Disbursement timing block from 7pm to 7am	**No Controls**	The **disbursement time was blocked from 7pm to 7am to prevent** occurrence of **fraudulent transaction during non-business hours**
Policy enforcing blacklisting of agents including blacklisting the geolocation	**No Controls**	**Location blocks were introduced alongside blacklisting of agents** is being done to ensure that **fraudulent agents could not reregister in relative's name and operate from the same vicinity**
Policy enforcing single ID for every device used in payments	**None**	Mandated tagging of one ID with each child device which **enabled tracking of transactions against each device**. If **transaction per device is >100, the system generates alerts**. FIA is looped incase of fraudulent activities for taking punitive action against agent Previously 'Child devices' were used which made **tracking transaction from a single device problematic**[1]
Real time reporting (less than 5 minutes payment withdrawal from banks)	**None**	**Real time reporting of payment withdrawal is enabled**

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1. Devices were reporting in excess of 700 transactions which could not be accounted for by banks who used rationale of pooling of child-device transaction as justification

Kafaalat (5/7)

	Pre-2019 – Unconditional cash transfer programme of BISP	Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash
Integrity features in the biometric payment system (contd.)		
Reconciliation status	None	**Banks are now bound to provide regular reconciliation statements** to Finance. These include statements from limited mandate accounts and BISP account to streamline reporting and improve financial controls
Complaints resolution for biometrically enabled payments		
Consolidation of modules/ categories added	**Fragmented forums** to lodge complaints	**Development of compliant management system** with the banks to record and track complaints. **Addition of new categories such as biometric system related complaints**
Service quality levels	**Not defined**	**Turn-around-times have been clearly defined** for resolution of complaints to formalize the complaint resolution process
Automation of complaint resolution mechanism for biometric payment	**None**	**Continuous efforts are being made to fully automate the complaint resolution mechanism** and significant progress has been achieved to ensure timely tracking and resolution of complaints
M&E		
Risk Register and workplans	**None**	**Risk register has been established which is now presented at board meetings**. **Workplans are reviewed weekly and risk register is linked to these workplans** to incorporate changes at pre-defined frequencies. Risk mitigation strategies are devised across various areas such as governance, procurements etc.
Fraud prevention and redressal through cybersecurity	**None**	**Cyber security unit Board approved staff hired**

	Pre-2019 – Unconditional cash transfer programme of BISP	**Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash**
M&E (contd.)		
Spot checks for internal control	**Minimal**	**Spot checks by internal control/fraud management teams of banks, followed by** findings with BISP on timely basis.
		Creation of deterrence and imposition of penalties for fraud management to solidify internal control
Payment Monitoring Report	**No mechanism** for **monitoring report to be presented** to the board at pre-defined frequencies	A **payment monitoring report is presented to the board at defined frequencies** to ensure timely tracking
M&E for banks		
Monitoring and evaluation in bank contracts	**Sporadic third-party reviews** under contracts with FIs	**Contracts were revamped and made comprehensive** to include various details such as ensuring presence of representatives at tranche sites. **Defined procedure for banks to arrange third-party periodic field review and share report with BISP** to enable close progress monitoring
Transparency		
Dashboard for tracking payments	**None**	Enabled transparency and tracking of credited amounts at a Tehsil level
Dashboard by banks for fraud alerts	**None**	**Reporting of fraud management alerts by banks** leveraging bank's Fraud Risk Management System created to ensure BISP has visibility **to take immediate action**
Dashboard by banks for complaint Resolution with regard to biometric payments	**None**	**Complaint data analytics created** to expedite facilitation of Ehsaas beneficiaries regarding their complaints with banks

	Pre-2019 – Unconditional cash transfer programme of BISP	**Post-2019 – Ehsaas Kafaalat and Ehsaas Emergency Cash**
Transparency (contd.)		
Payment receipt	**No electronic printed receipts** were provided at disbursement	**Electronic printed receipts for fund withdrawal** enforced to provide evidence of disbursal amount and to prevent fraud and improve transparency
Imposition of penalties based on timeliness of reporting	**None**	Dashboards put in place to ensure reporting from banks is timely and on pre-defined frequencies; **penalties are imposed on late reporting.** Previously, banks reported data with a lag and no penalties were imposed.
Documentary evidence for de-crediting	**None**	**Separate accounts were established for separate account heads** such as operations, de-crediting etc. in order to **improve financial reconciliation.** Banks were required to provide reports for every de-credited account
Webservice for BISP specific biometric verification	**None**	**Webservice for BISP specific biometric verification through tripartite agreement with NADRA and two Banks implemented**
Research Wing		
Establishment of research wing	**None**	**Research wing was established** to provide **support and evaluate Ehsaas** programs and provide key insights

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Ehsaas school stipends

Ehsaas School Stipends (1/3)

	Pre-2019 – Waseela-e-Taleem	**Post-2019 – Evolved to Ehsaas School Stipends**
Scale and scope		
Scope	The programme only focused on **primary education**	**Expansion to include secondary and higher secondary education** to encourage child education beyond primary school
Upscaling of the initiative	50 districts	Rolled out **nationwide in all 160 districts**
Incentive for girls	**None**	**Stipend amount higher for girls**
Stipend Policy	Quarterly transfer for primary education only with a value **of Rs.750 and no gender difference** in stipend	In the first phase, quarterly stipend amount for primary education was **doubled to Rs. 1,500 per quarter** and additional incentive of Rs. 500 was given for the girl child. With the launch of Ehsaas stipends for secondary and higher secondary, same policy to favor and incentivize girls' education was adopted.

The stipends are given as follows:

	Girls	Boys
Primary	2,000	1,500
Secondary	3,000	2,500
Higher secondary	4,000	3,500

	Pre-2019 – Waseela-e-Taleem	**Post-2019 – Evolved to Ehsaas School Stipends**
Graduation bonus for girls	**None**	**Graduation bonus of PKR 3000 introduced for girls** completing primary school to incentivize female education
Complaint resolution		
Improvement in complaint lodging and tracking mechanism	**Web-based complaint resolution** system that required access to a personal computer at the office	**Application based system** has been developed to enable **complaint lodging by field team on tablets on the go**

Ehsaas School Stipends (2/3)

	Pre-2019 – Waseela-e-Taleem	**Post-2019 – Evolved to Ehsaas School Stipends**
Programme operations		
Infrastructure to implement programme	**None.** Total reliance on outsourcing	**Institutional infrastructure developed to expand the programme nationwide –** 882 new staff hired, 882 motorbikes procured, and 882 hardware units (tablets) deployed
Staff development and welfare	**No focus on staff training and welfare** (i.e., accident insurance coverage)	**Staff training** has been a priority and **focus of management** **Accident insurance to provide incentive and protection** for existing staff has been approved by the board
Support staff for enrolment	**Limited human resource** to enroll students into the programme	**Additional 1000 staff members** have been engaged through an MoU with the National Commission on Human Development
Mechanism to enrol and ensure compliance of attendance	**Lack of control and quality check on third parties** who were hired to track compliance and attendance	**Enrollment is now done inhouse** by staff and **compliance is done through compliance monitors**, who have all been hired
Operational costs	The **operational costs** of the programme were **8%**	The operational **costs of the programme have been reduced to 3%** despite expansion in the programme scope and scale by establishing **cost-effective institutional infrastructure** for **complete inhouse administration**
Federal-Provincial Partnerships	**Lack** of appropriate **federal-provincial partnerships**	**MoUs** have been signed with **all provinces and federating units** to maintain **quality of schools**

Ehsaas School Stipends (3/3)

	Pre-2019 – Waseela-e-Taleem	Post-2019 – Evolved to Ehsaas School Stipends
Digitization and security		
Real-time digital verification	**Steps** were taken **to introduce real-time digital verification but was incomplete**	Digital system with **three real time verifications deployed:** a) **Beneficiary data** is verified in **real time from Ehsaas database** b) **Child data verification in real time from NADRA**[1] c) **School verification** from the **provincial MIS**.
Digital archiving of information		**End-to-end archiving** of information for trackability
Digitization of attendance	**Manual attendance** collection	**End to end digitization of tracking of compliance conditions** such as attendance
Live monitoring of project performance	**No formal mechanism to monitor project progress** in real time	A **Project Monitoring Unit** has been established with a **real-time dashboard to monitor progress** of key project metrics.
Security standards of database	**Centrally set employee passwords with high potential for misuse** thereby risking security of database	**Employee generated passwords** with additional **three-layer authentication (**password, phone, email) **to access the database** thereby improving security
Biometric payments	None	Payments made through a **fully biometric payment system**

1. This is to hedge against abuse. Previously, becuase of lack of verification, children of relatives were also enrolled

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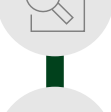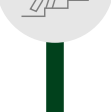
National Socioeconomic Survey (1/2)

	2011 Survey	**Post-2019**
Depth of the survey	**23 variable questionnaire** focused on determining poverty	**20 additional variables added** (i.e., questionnaire expanded to 43 variables) **to include assessment of other social indicators such as living conditions** (e.g., prevalent diseases, access to water, infant mortality, agro-climate zone etc.)
Mode of survey	**Paper & Pencil Personal Interviewing** that led to inefficient data collection and processing (**1-2 months lag between survey to data availability**)	**Digital survey conducted on a tablet** that enables **real time data reporting**
Coverage	**No mechanism** in place to **assess if survey is done door to door**	**Advanced geo-tagging (GIS) mechanism** was deployed to map tehsils into smaller units. Each surveyor was assigned an individual unit (~150-300 houses) and tablets access was restricted to coordinates of the assigned units with **geo-coordinates being reported back by the tablet against each survey to confirm authenticity and coverage**
Data validation	**No data scrutiny checks** in place	Extensive **data validation checks** in place at different levels: • **Basic checks in place at time of data entry in tablet** (e.g., length of CNIC, phone number, difference between ages of children etc.) • **NADRA validation checks for CNIC and family data** • **Algorithm based checks in place at the back end to identify dubious surveys** and conduct re-survey/audit • **Integration with agencies such as NADRA, FBR**, Excise and taxation, EOBI, passport office, etc. **to validate data provided** by the respondent
Third Party validation	**Sporadic validation at district level**	**Comprehensive** third-party validation at **tehsil and block level**
Live data registry	**One off static survey**	Converted into a **dynamic registry by establishing desk-based self-registration at Tehsil levels after** completion of door-to-door survey. Desk will facilitate citizens to update and rectify data and resolve grievances
Scale	**~27 million households** were covered	**~32 million households** covered

National Socioeconomic Survey (2/2)

	2011 Survey	**Post-2019**
National Data exchange portal	None	Planned for December 2021
National targeting policy	None	Approved
Free of cost data sharing	None	Policy for free of cost data sharing approved by the board

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Ehsaas Nashonuma

Ehsaas Nashonuma was launched in August 2020 to provide nutrition support and prevent stunted growth in under-privileged children

نشوونما احساس

Context	• **Rates of stunting, underweight and wasting remained very high in Pakistan** over the decades, and currently stand at 40.2%, 28.9% and 17.7%, respectively. The **Prime Minister of Pakistan** addressed this in his first keynote speech to the nation and **made it a top priority for his government**.
Programme overview	• **Nashonuma**, is designed as **an all-encompassing nutrition Conditional Cash Transfer programme** to reduce stunting. The focus is on the **first 1000 days for improving birth outcomes and preventing stunting**, as beyond that, stunting becomes irreversible.
Target	• **Pregnant and Lactating Women** (PLW) and their children < 2 years
Restrictions	• Benefit limited to **2 children per family**
Stipend	• **PKR 1,500 per quarter for PLW** and boy child and **PKR 2,000 for girl child**
Conditions	• Consumption of **specialized nutritious food** • **Immunization** • **Attendance of health awareness sessions**

Progress to date

End goal (to be achieved by 2023)

Pilot launched with

220,000 beneficiaries

160 districts to be covered

PKR **8.5** billion allocated, so far

15 districts

50 centers established

احساس اصلاحات

Ehsaas Undergraduate Scholarship

The Ehsaas Undergraduate Scholarship programme was launched on November 4, 2019 to award scholarships for 4 to 5-year under-graduate degree programmes to students from low-income families

Context	• **Government is keen to improve university education in the country**. In the past, efforts have been made to provide the right to free education from age 5 to 16 years. **To provide access to education beyond that point,** the Ehsaas Under-graduate Scholarship Programme was launched.
Programme overview	• **Under-graduate Scholarship Programme** provides **merit-** and **need-based scholarships** to students from low-income families and lagging districts to ensure that all qualified students have access to **undergraduate education.** The programme is being executed through a collaboration between Ehsaas and the Higher Education Commission
Target	• **At least 200,000 scholarships** by 2023
Restrictions	• **50%** scholarships to **girls**, **2%** for **differently-abled students**
Stipend	• Scholarship covers **100% of the tuition fee** and provides a **living stipend of PKR 40,000 per year**
Conditions	• Family income **less than PKR 45,000** • Subject to **satisfactory academic progress** • Enrolment in any of the 135 participating **public sector universities recognized by the Higher Education Commision**

Progress to date

End goal (to be achieved by 2023)

~142,000 scholarships awarded in 2 years

Programme to be scaled-up

PKR 13.2 billion worth scholarships disbursed in 2 years

Nationwide
(including AJ&K and GB)

135
Participating public sector universities

One Window Ehsaas

The first One Window Ehsaas Center was launched in Islamabad in June 2021 to facilitate Ehsaas beneficiaries in availing all Ehsaas services through a single window

Context	• There are many programmes under the Ehsaas umbrella, but often, a **poor family is not aware of the benefits** they are entitled to and, if they are aware, they **are required to go to multiple offices to seek help**. With One Window Ehsaas, **the aim is to deliver services through a single window, a one-stop shop**
Programme overview	• One window Ehsaas aims to provide all Ehsaas programme related services **under one roof to streamline beneficiary experience**. It has six pillars: the physical **Ehsaas Center**, **an e-portal** containing information on all Ehsaas programmes, **Ehsaas mobile app**, the **integrated national socioeconomic database**, **back office digitization** to improve processes, and the overarching Ehsaas **One-Window Beneficiary Selection and Targeting Policy**
Target	• **All Ehsaas** beneficiaries and stakeholders
Facilities at one window centers	• **Facilitation of Ehsaas Kafaalat beneficiaries** • Access to **stipends for children** • **Ehsaas Nashonuma services** • Information and registration for **Ehsaas Undergraduate Scholarship** • Assistance on **Sehat Sahulat, Ehsaas Tahafuz, PBM's health assistance** • Information on care services like **Panagah, Orphanage, Vocational centers, Free schools** • **Ehsaas Langar and shuttle service for Panahgahs** • **Registration desk** for surveys • **Dashboards** for grievance redressal services • Facilitation for **disabled individuals** on disability cards, wheelchairs and NGO support for free prosthesis and orthoses

Progress to date

1st

one window center launched

6 pillars

developed to provide seamless beneficiary experience

End goal (to be achieved by 2023)

160 centers

planned, 1 in each district all across Pakistan

Ehsaas Emergency Cash

Ehsaas Emergency Cash was launched in April 2020 in response to COVID-19

In March 2020, Pakistan imposed a national lockdown to contain the spread of COVID-19. To protect vulnerable segments from the socioeconomic fallout, Government of Pakistan rolled out the Ehsaas Emergency Cash Programme which was one-time cash transfer of PKR 12,000 for 4 months. A second cycle of Ehsaas Emergency Cash is currently being executed.
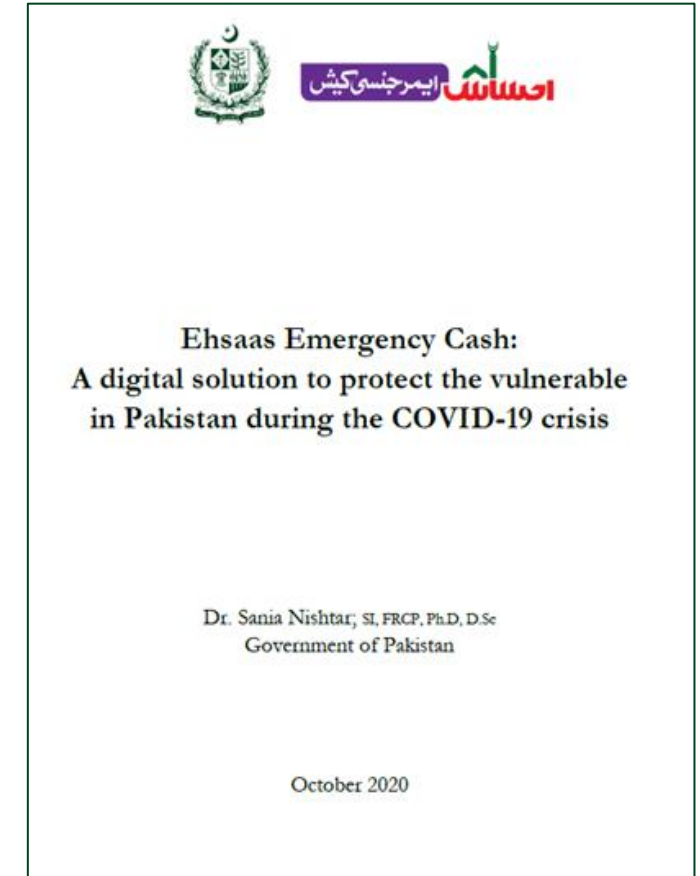
PKR Rs.179.221 Billion
disbursed

14.8 million families
reached

Capabilities with the BISP payment system which enabled execution of EEC

	Before 2019	After 2019
100% biometric payment system	✗	✓
Wealth profiling data analytics system	✗	✓
Demand driven registration	✗	✓
SMS based registration	✗	✓
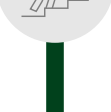
3rd largest programme globally (as a percentage of population) and fastest globally recognized disbursement to beneficiaries

EEC – Completion report

Ehsaas Emergency Cash:
A digital solution to protect the vulnerable
in Pakistan during the COVID-19 crisis

Dr. Sania Nishtar; SI, FRCP, Ph.D, D.Sc
Government of Pakistan

October 2020

URL:
pass.gov.pk/Document/Downloads/EECR_Oct-Dec_2020.pdf

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Financial Allocation for BISP

BISP budget allocation and utilization, PKR billions

Legend: % Utilization | Budget utilized | Budget unutilized | Budgeted amount

Year	Utilization %	Budget utilized	Total
08-09	44%	15	34
09-10	57%	40	70
10-11	68%	34	50
11-12	100%	50	50
12-13	71%	50	70
13-14	93%	70	75
14-15	94%	92	97
15-16	100%	102	102
16-17	96%	111	115
17-18	88%	107	121
18-19	93%	116	124
19-20	99%	246	247
20-21	100%	200	200[1]
21-22			250
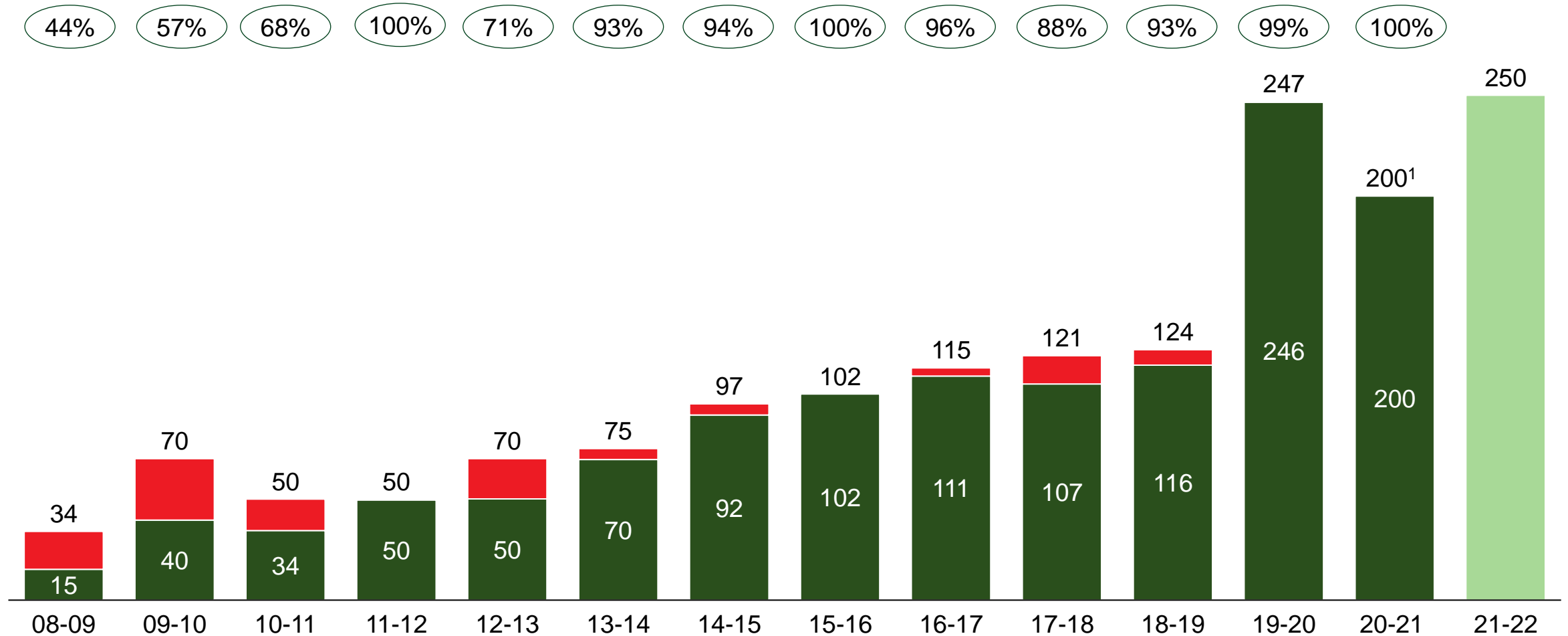
1. As per approval of Federal Cabinet PKR 4.98 Bn was surrendered to PPAF for expansion of Ehsaas IFL and PKR 0.11 Bn was given to MoI&B to settle arrears of communication campaigns

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Way forward for BISP

SALIENT FEATURES

July 2022

Rolling out Ehsaas Digital Huner programme (phase I)

Launching hybrid social insurance scheme

Inclusion of 10 million families in Ehsaas Kafaalat

Nationwide scale-up of Ehsaas school stipends

Nationwide completion of Ehsaas survey

Scale-up of Ehsaas BRI

Disbursement of 200,000 Ehsaas Undergraduate Scholarships

Nationwide opening of district-level One-Window Ehsaas Centers

Nationwide expansion of Ehsaas Nashonuma

74