



Benazir Taleemi Wazaif

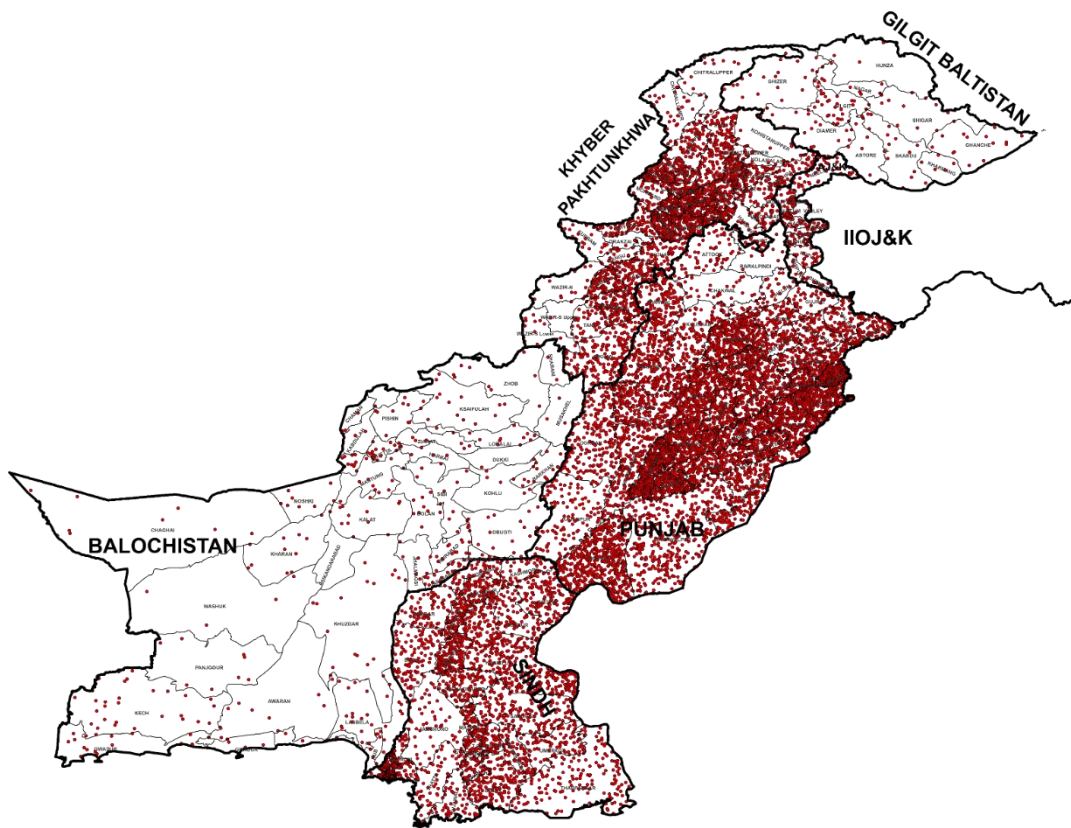
Annual Report: FY 2022 - 2023

Benazir Income Support Programme – Government of Pakistan

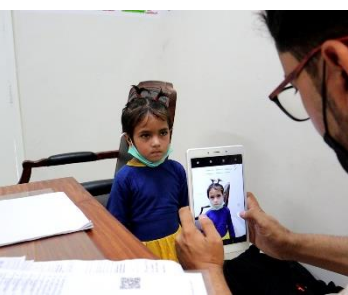


Title Page

The title page of the report features a dynamic design with two parallel ribbons originating from the right, representing male and female students' integration in the program. These ribbons gracefully merge with three additional ribbons at the bottom, emanating from the left. These three ribbons symbolize the seamless integration of students in primary, secondary, and higher secondary education levels. The design portrays the harmony and inclusivity in education, promoting gender equality and progression through various academic stages.



1 red dot represents 650 program enrolled children



List of Acronyms

| | |
|--------|--|
| ACM | Attendance Compliance Monitoring |
| AEPAM | Academy of Educational Planning and Management |
| AJK | Azad Jammu & Kashmir |
| BISP | Benazir Income Support Programme |
| BVM | Biometric Verification Mechanism |
| CC | Compliance Coordinator |
| CCT | Conditional Cash Transfer |
| CM | Compliance Monitor |
| GCI | Global Competitiveness Index |
| GB | Gilgit Baltistan |
| ICT | Islamabad Capital Territory |
| KPK | Khyber Pakhtunkhwa |
| MIS | Management Information System |
| NADRA | National Database and Registration Authority |
| NSER | National Socio-Economic Registry |
| SDGs | Sustainable Development Goals |
| PoS | Point of Sale |
| UCT | Unconditional Cash Transfer |
| UNDP | United Nations Development Programme |
| UNICEF | United Nations Children's Fund |

Message from the Chairperson, BISP

Dr. Muhammad Amjad Saqib

As we present the Annual Reports for FY 2022-23, I am grateful to Allah Almighty, and filled with a profound sense of satisfaction in what we, at the Benazir Income Support Programme (BISP), have accomplished together. The reporting year has witnessed growth, resilience, and progress towards our mission of fostering a more inclusive and empowered Pakistan.

At BISP, our endeavors stretch across various domains, from enhancing educational opportunities and health outcomes to strengthening socio-economic footprint through our comprehensive registry. Each initiative, while unique in its approach and objectives, is united by a common purpose: to uplift and support the most vulnerable sections of society.

Our success this year is a testament to the power of collaboration and partnership. It reflects the dedication of our teams, the generosity of our partners, and the resilience of the communities we serve. As we navigate the complexities of social protection and development, the collective efforts of everyone involved with BISP have been instrumental in driving our mission forward. I extend my deepest gratitude to all our partners, both domestic and international, for their unwavering support and commitment to our cause.

To the people of Pakistan, your trust in BISP motivates us to strive for transparency, humility, excellence and innovation in all we do. It is for you that we work tirelessly to build a foundation of support that not only addresses immediate needs but also fosters long-term resilience among poorest of the poor.

Thank you for your continued support and faith in BISP. Let us move forward with renewed vigor and a shared vision of hope, empowerment, and development for every citizen of Pakistan.

Message from the Secretary, BISP

Amer Ali Ahmed

As we present the Annual Report for the BISP Taleemi Wazaif (Conditional Cash Transfer for Education) for the Fiscal Year 2022-23, I am filled with a profound sense of gratitude and satisfaction. This document encapsulates our unwavering commitment to eliminating barriers to education and ensuring that more children have the opportunity to learn and grow.

The past year has been a testament to the collective effort and dedication that have driven the remarkable progress in expanding access to education, enhancing program coverage, and significantly reducing dropout rates among our beneficiary families. Our initiatives have not only focused on increasing enrolment, but also on promoting the retention of children in schools, ensuring that education becomes a bridge to a brighter, more secure future for the vulnerable communities we serve.

Thank you for joining us in this journey to empower the children of Pakistan through education. Together, we can make a difference, one child at a time.

Message from the Director General, NSER/CCT, BISP

Naveed Akbar

It is with immense pleasure that I share with you the achievements and milestones of the BISP Taleemi Wazaif (Conditional Cash Transfer for Education) for the Fiscal Year 2022-23. This report reflects our dedication to enhancing education in Pakistan and highlights the tangible impacts of our efforts in fostering a culture of learning among beneficiary children.

Throughout the year, the program made significant strides in increasing enrolment and reducing dropout rates at all education levels. Our focused interventions successfully mitigated barriers to education, increasing the demand for educational services nationwide. These achievements are a testament to our team's hard work, beneficiaries' resilience, and strong partnerships.

I express gratitude to the Provincial Education Departments for their invaluable support and collaboration, crucial for monitoring attendance compliance and achieving our goals of improving education outcomes for vulnerable segments of society.

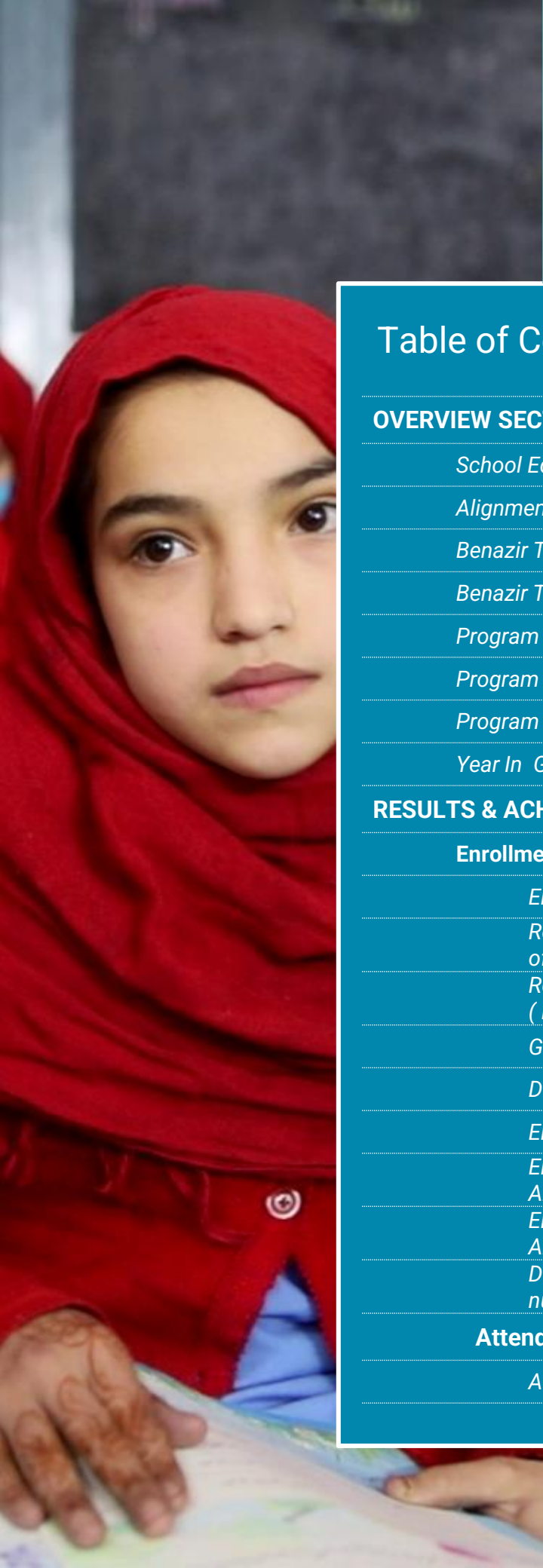


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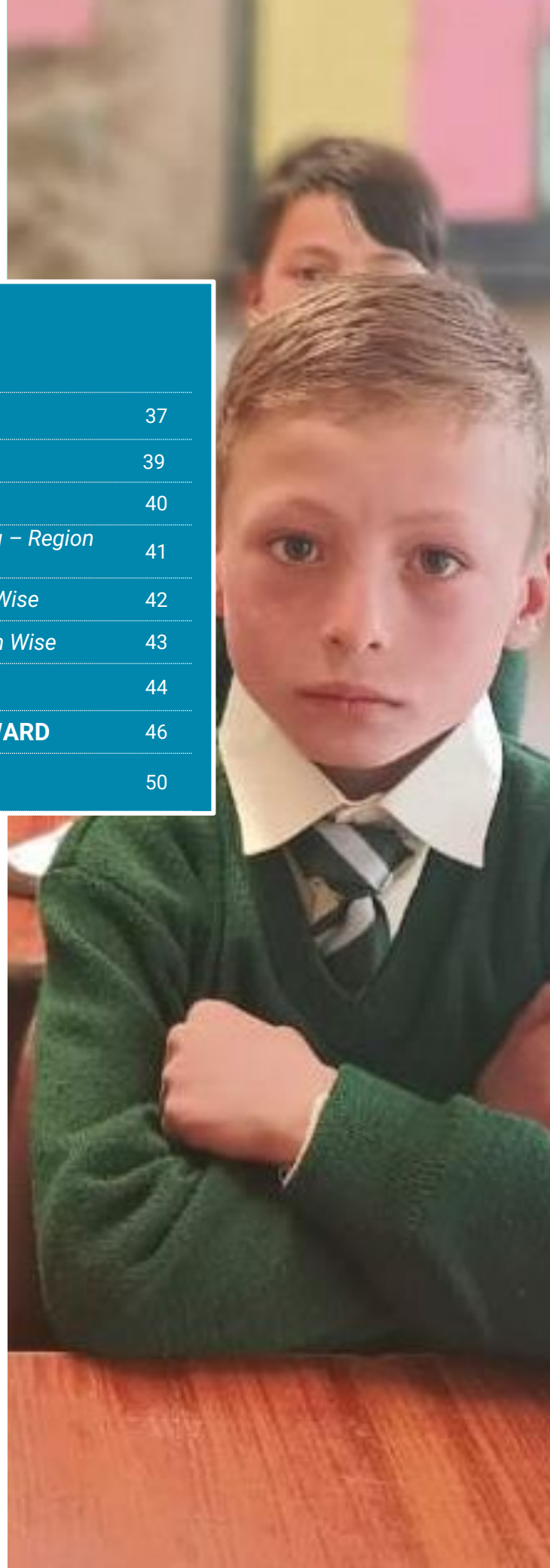
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***Program
Introduction &
Overview***



School Education Landscape in Pakistan

Background

Education plays a pivotal role in driving the socio-economic development of a nation, nurturing the personality of children, and preparing them for their roles as responsible citizens. The 18th Constitutional Amendment in Pakistan's Constitution introduced Article 25-A, making free education a fundamental and legal right for all children aged 5 to 16 years. This also aligns with the Sustainable Development Goals Agenda 2030, particularly SDG-4, which aims to provide inclusive and equitable quality education and promote lifelong learning opportunities for all.

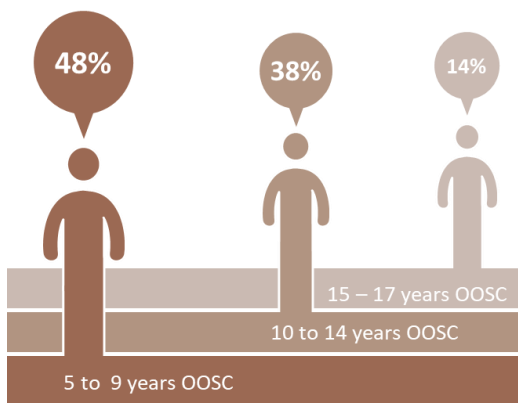
However, with a population of 241.49 million, Pakistan faces challenges in provision of education to its estimated 45 percent of children under 18 years old. The annual population growth rate of 2.55 percent puts immense pressure on social services, and rapid urbanization adds to the complexity.

As revealed by the NSER data presently 24.48 million children are out-of-school, with 11.6 million primary, 9.4 million lower secondary, and 3.3 million upper secondary school-age children not attending school.¹

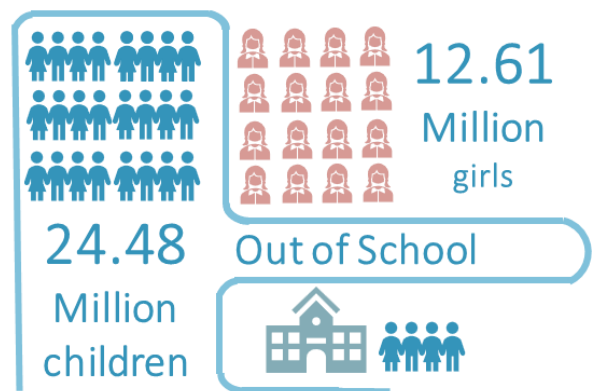
Particularly concerning is the issue of school dropouts, especially in rural areas.

According to the UNICEF's Situation Analysis Report (2017) of Pakistan, the country is 2nd on the global ranking of out-of-school children, with the highest proportion in South Asia.² The Global Competitiveness Index (GCI) also ranked Pakistan at 110th out of 141 countries in Health and Primary Education-related elements of competitiveness, lagging behind countries like India, Bangladesh and Sri Lanka.

Research has shown a direct correlation between education and economic growth, where these two factors rely on each other. Children from more affluent families or higher socio-economic backgrounds have a higher likelihood of staying in schools compared to their counterparts from low-income backgrounds. Gendered cultural norms further contribute to this situation, as economic hardships and early marriages often



Percentage of Out-of-School-Children by age (NSER data)



Out-of-School-Children (NSER data)

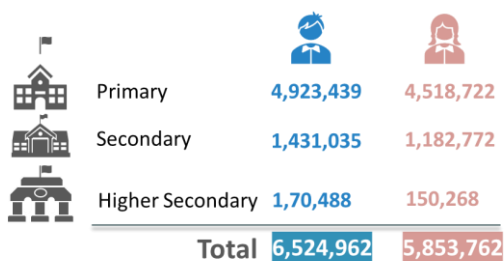
¹ BISP, National Socio-Economic Registry data 2022 -23

² United Nations Children's Fund, Situation Analysis of Children in Pakistan, September 2017

hinder access to education, especially for girls.

Globally, CCTs have proven to be a successful tool to increase school enrollment rates by providing cash transfers that are conditional on families sending their children to school.³ Directing resources towards primary education yields significant benefits for the underprivileged, particularly for lower-income households with larger family sizes, as they are more susceptible to enduring economic hardships and chronic poverty shocks. By combining cash transfers with behavioral conditions, impoverished households can be empowered to access education and healthcare, thereby breaking the cycle of intergenerational poverty and fostering long-term socio-economic development.

The Benazir Income Support Programme (BISP) plays a crucial role in improving education indicators in Pakistan through its Conditional Cash Transfer (CCT) education program called Benazir Taleemi Wazaif. By providing financial incentives to vulnerable households, BISP encourages increased school enrollment and reduced drop-out rates.



Ever enrolled children in Benazir Taleemi Wazaif Program as of June 2023

The program has been particularly effective in promoting girls' education, breaking down barriers that hindered their access to schooling, contributing to gender equality and enhancing overall education outcomes. The program strives to ensure that families can allocate resources for education-related

expenses, further improving access to education for children from low-income backgrounds.

An impact evaluation of the program conducted in 2016 found that program had considerably increased school enrollment and attendance, with a 10-percentage point increase in enrollment rates at the primary level.⁴ The multi-generational impact of BISP's CCT education program shows promise in breaking the cycle of poverty and enhancing human development outcomes in Pakistan.

Through financial support to families, the program aims to encourage more children to attend and remain in school. The conditional nature of this cash incentive program ensures families meet specific requirements related to their children's education, fostering a stronger commitment to schooling.

As of June 2023, 7.52 million children are actively enrolled in the program and are receiving quarterly cash assistance, with the highest number of enrollments in the province of Punjab, where a total of 4.287 million children are in the program. This is followed by Sindh with an active enrollment of 1.397 million children, while 1.356 million children are currently enrolled in Khyber Pakhtunkhwa in addition to a considerable number of children being enrolled across Gilgit Baltistan and Azad Jammu and Kashmir.

The preceding chapters of this annual report presents the continued progress made by the Benazir Taleemi Wazaif in enrolling an additional 3.65 million children from across the country in the program during FY 2022-23.

³ World Bank, 2018, The State of Social Safety Nets 2018

⁴ OPM (2016). BISP- Evaluation of the Waseela-e-Taleem conditional cash transfer program.

Alignment with the SDGs

Benazir Taleemi Wazaif Program – CCT Education Initiative

The Benazir Taleemi Wazaif Program is aligned to 1, 4 & 5 of the SDGs.



End poverty in all its forms everywhere



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



Achieve gender equality and empower all women and girls

Benazir Taleemi Wazaif Program Introduction

CCT Education Initiative of Benazir Income Support Programme

The Benazir Income Support Programme serves as Pakistan's flagship and South Asia's largest social safety net initiative. Established in 2008, it aims to address poverty, promote food security, increase school enrollments, and empower women through its Conditional and Un-Conditional Cash Transfer initiatives. BISP has gained international recognition for its achievements.

BISP also emphasizes human capital development through various CCT programs. Among these CCT initiatives, the Benazir Taleemi Wazaif Program specifically aims to promote education among the beneficiary children of BISP. Initially launched in 2012, it began as a pilot project in five districts of Pakistan, focusing on incentivizing primary level education.

However, recognizing the significance of education at all levels, BISP has since expanded the Benazir Taleemi Wazaif Program to encompass secondary and higher secondary education across all districts of Pakistan. As part of this initiative, BISP has so far disbursed over Rs. 80 billion to support the educational expenses of its beneficiary children. To qualify for this financial assistance, the children must fulfill co-responsibilities of school admission and maintaining a quarterly attendance of at least 70 percent.

Program Objectives



Increase School Enrollments



Improve School Attendance



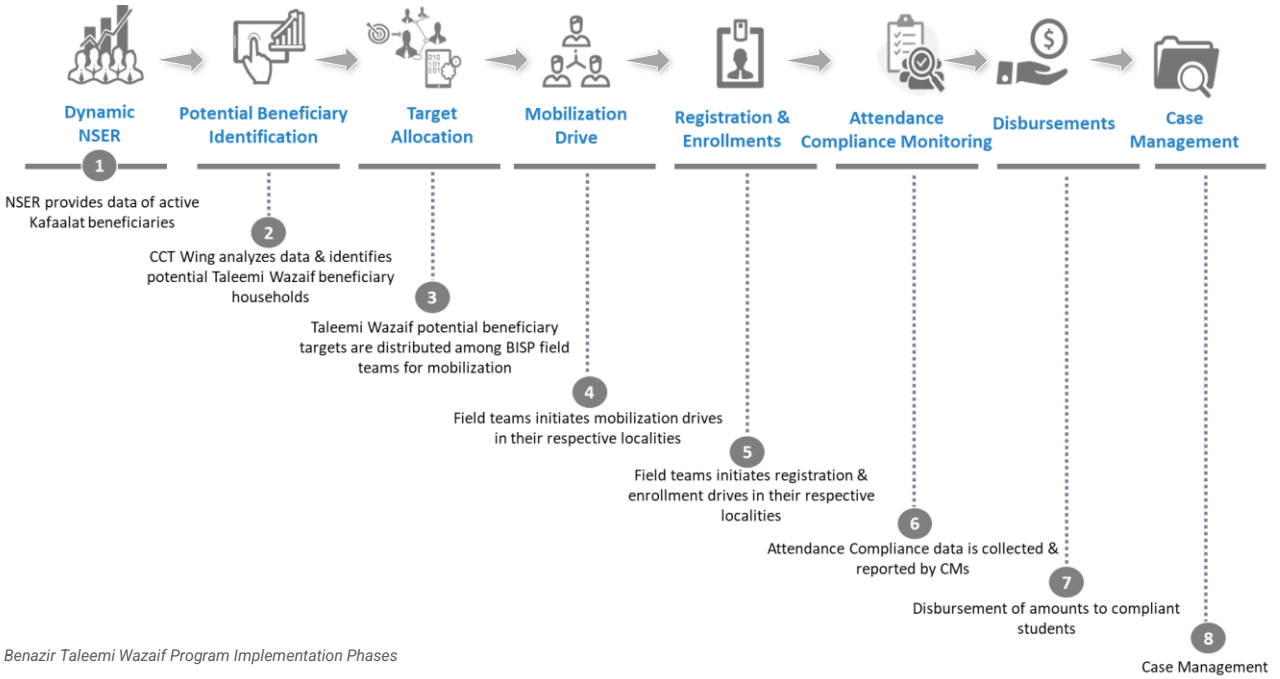
Reduce School Drop-outs



A Benazir Taleemi Wazaif program beneficiary with her two enrolled children - Punjab

Benazir Taleemi Wazaif – Program Cycle

The Benazir Taleemi Wazaif program cycle encompasses eight key steps. To ensure coverage, precision, transparency and efficiency, each of the processing steps are fully digitized, incorporating multiple layers of verifications and cross-checks. This approach guarantees the utmost accuracy in targeting beneficiaries, validating family-tree information, and ensuring compliance with admission and attendance requirements.



Benazir Taleemi Wazaif Program Implementation Phases

Below is a concise description of each step of the Benazir Taleemi Wazaif implementation process:

❑ Benazir Taleemi Wazaif Target Screening

The potential beneficiaries for the Benazir Taleemi Wazaif Program undergo screening from the pool of Benazir Kafaalat beneficiary households using the Dynamic NSER data. The Dynamic NSER data comprises socio-economic information from over 36 million households across the country. Analysis is conducted on the NSER data, applying specific criteria-based filters to identify potential Benazir Taleemi Wazaif beneficiaries nationwide. During this screening process, multiple factors are taken into consideration, including the total number of potential beneficiaries in a particular district and tehsil, the number of potential beneficiary children per household, and the availability of schools in the region.

❑ Enrollment Target Allocation

After the finalization of potential beneficiary target numbers, the Benazir Taleemi Wazaif program allocates specific targets to field teams operating across different regions in Pakistan. To facilitate this process, the Headquarter-based Benazir Taleemi Wazaif Enrollment team assigns region-wise enrollment targets onto the customized tablets of field teams through a secure web-based network.

The assigned target data contains information of BISP beneficiaries, such as names, their contact details, and addresses. The data serves as a valuable resource for the field teams, enabling them to establish communication with potential beneficiaries and sensitize them about the program.

❑ Mobilization

After the region-wise target allocation, potential beneficiaries are mobilized in the field through BISP tehsil office field staff, who conduct awareness campaigns in communities throughout Pakistan. These campaigns aim to inform beneficiaries about the objectives and requirements of the Benazir Taleemi Wazaif program. Mobilization activities are regularly conducted to ensure the widespread dissemination of information in the target areas.

As part of the mobilization campaign, awareness sessions are also provided to officials and teachers from the provincial and district education departments. During these sessions, guidelines are shared with teachers regarding the coordination mechanism and record-keeping/sharing of information about Benazir Taleemi Wazaif enrolled students with CMs. This collaborative effort ensures effective implementation of the program and promotes better coordination among all stakeholders involved.

❑ Registration & Enrollments

The process of enrolling potential beneficiary children into the Benazir Taleemi Wazaif program is facilitated through the registration & enrollment process, which is conducted by field teams across Pakistan using the enrollment application installed on tablets. To make this process accessible, BISP establishes registration desks at convenient locations.

When a child is registered, he/she becomes part of the program's database as a registered child. However, it's important to note that a registered child cannot be considered enrolled until they

provide proof of school admission. Once a child provides proof of school admission, they are enrolled with the program through the enrollment application.

During the enrollment process, the child's B-Form, Date of Birth, and family tree, undergoes real-time verification from NADRA. Once the information is successfully verified, the child is officially enrolled in the Benazir Taleemi Wazaif program.

Registration and enrollment activities are conducted throughout the year, ensuring a continuous effort to reach and enroll eligible beneficiaries.

❑ Attendance Compliance Monitoring

After a child is enrolled, their information is automatically synchronized and stored in the Benazir Taleemi Wazaif enrolled children database. This database contains vital details, including the type, addresses, and level of schools where the children are enrolled. Subsequently, the data is loaded into the ACM application, a purpose-built system for collecting attendance compliance data for all enrolled children across Pakistan.

The responsibility of quarterly data collection falls on the Compliance Monitors, who have a primary objective of monitoring the co-responsibility compliance of Benazir Taleemi Wazaif children, ensuring a minimum attendance of 70%. Attendance compliance is a prerequisite for eligible enrolled children to receive the stipend amounts.

To ensure efficient management of the ACM process, region-wise targets are assigned to a team

of HQ-based CCs who oversee the coordination and assignment of ACM targets at the tehsil level to field-based Compliance Monitors located throughout Pakistan.

The monitoring and compliance process centers around two main objectives:

- Identifying beneficiary children who have diligently fulfilled the defined co-responsibilities regarding admission and attendance, thereby ensuring they are entitled to receive the stipend.
- Identifying Benazir Taleemi Wazaif beneficiary children who have not complied with the co-responsibilities, promptly triggering alerts in such cases, and applying appropriate consequences for non-compliance.

In cases where beneficiary children fail to comply with the attendance co-responsibility for three consecutive compliance quarters, they are suspended from the program. This careful monitoring and verification of admission and attendance compliance aim to ensure that beneficiaries fulfill their responsibilities and receive the support they are entitled to under the Benazir Taleemi Wazaif Program.

❑ Disbursements

The Benazir Taleemi Wazaif Program disburses stipend amounts to children who have fulfilled the pre-requisites set by the program. The compliance status, whether complied or non-complied, is determined by the MIS of the CCT Wing. This determination is based on the information collected and reported by CMs through the customized

ACM android application. The disbursed amount is released in tranches during different quarters. The stipends are distributed in three categories:

Admission Compliance Cash Transfer: Stipends are provided to children who have met the admission requirements and are duly enrolled in the program.

Attendance Compliance Cash Transfer: Stipends are given to children who have maintained a minimum attendance of 70% quarterly.

Graduation Bonus for Girls Completing Primary Education: An additional bonus is awarded to girls who successfully complete their primary education, incentivizing their educational achievement.

The compliance status and subsequent disbursement of stipends play a crucial role in promoting educational participation and retention among beneficiaries under the Benazir Taleemi Wazaif Program. The goal is to guarantee that deserving children receive the essential assistance to sustain their educational pursuits, thereby fostering a positive incentive for other families to enroll their children in schools.

❑ Case Management

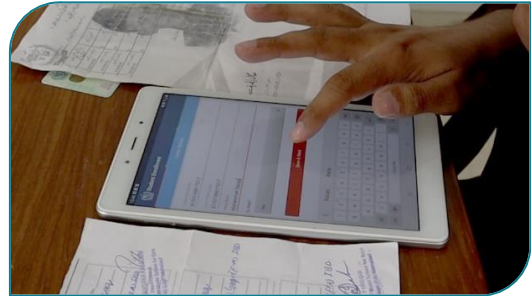
Case Management is a crucial and continuous process that starts alongside registration in the Benazir Taleemi Wazaif Program. Throughout the program, beneficiaries have the option to lodge various types of complaints through field offices. The primary objectives of the Case Management process are as follows:

- **Receive and Process Updates of Beneficiary Information:** The system efficiently handles the

receipt and processing of updates related to beneficiary information. This ensures that the database remains up-to-date and accurate, reflecting any changes or developments in the beneficiaries' circumstances.

- **Receive Grievances:** The Case Management process acts as a platform for receiving grievances raised by beneficiaries against stakeholders involved in the program's service provision. By addressing these concerns, the program aims to enhance service delivery and ensure beneficiary satisfaction.
- **Receive and Resolve Claims of Beneficiaries:** In situations where beneficiaries make claims, the case management process takes prompt action to receive and appropriately resolve these claims. This safeguard ensures that beneficiaries' rights are protected, and they receive the support they are entitled to under the program.
- **Follow Up on Specific Cases Identified through Alerts:** The system generates alerts for specific cases that require special attention. The Case Management process actively follows up on these cases, ensuring timely and suitable resolutions.

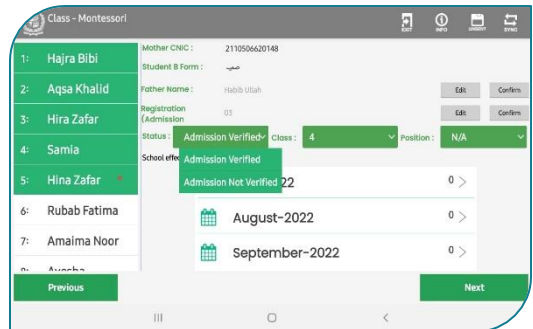
Case Management ensures that the program remains accountable and effective in achieving its objectives of supporting educational participation and retention among enrolled children.



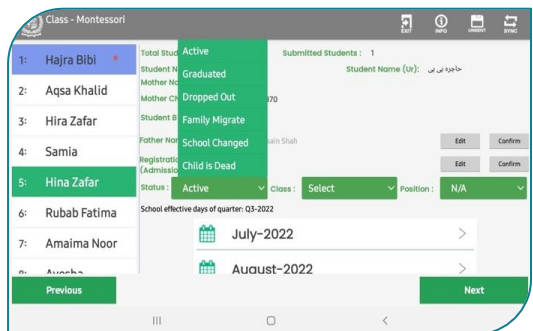
Registering a child with the program through Enrollment application



Completing the enrollment process using the android enrollment application



ACM application – Admission Verification interface








ACM application – Case Management interface



Enrollment application – Enrollment target interface

Program Design Parameters

The matrix below presents the design parameter of the Benazir Taleemi Wazaif program.

| PARAMETER | PRIMARY LEVEL | SECONDARY LEVEL | HIGHER SECONDARY LEVEL |
|--|--|--|---|
|  Enrollment Eligibility Requirements | <ul style="list-style-type: none"> ✓ Active BISP Beneficiary Child who has Not Completed Primary Education and is within the Age Bracket of 4 – 12 years ✓ NADRA Issued Form B & Physical Presence of Child at the time of enrollment | <ul style="list-style-type: none"> ✓ Active BISP Beneficiary Child who has Not Completed Secondary Education and is within the Age Bracket of 8 – 18 years ✓ NADRA Issued Form B & Physical Presence of Child at the time of enrollment | <ul style="list-style-type: none"> ✓ Active BISP Beneficiary Child who has Not Completed Higher Secondary Education and is within the Age Bracket of 13 – 22 years ✓ NADRA Issued Form B & Physical Presence of Child at the time of enrollment |
|  Compliance Requirements | <ul style="list-style-type: none"> ✓ Child Admitted in a Primary Level School and is Maintaining Minimum 70% Attendance on Quarterly Basis | <ul style="list-style-type: none"> ✓ Child Admitted in a Secondary Level School and is Maintaining Minimum 70% Attendance on Quarterly Basis | <ul style="list-style-type: none"> ✓ Child Admitted in a Higher Secondary Level School and is Maintaining Minimum 70% Attendance on Quarterly Basis |
|  Beneficiary Exit Scenarios | <ul style="list-style-type: none"> ✓ Enrolled Child is Not maintaining 70 % attendance quarterly and is reported non compliant in three consecutive ACM visits ✓ Child has Reached 15 Years of Age or Graduated from Primary level schooling | <ul style="list-style-type: none"> ✓ Enrolled Child is Not maintaining 70 % attendance quarterly and is reported non compliant in three consecutive ACM visits ✓ Child has Reached 22 Years of Age or Graduated from Secondary level schooling | <ul style="list-style-type: none"> ✓ Enrolled Child is Not maintaining 70 % attendance quarterly and is reported non compliant in three consecutive ACM visits ✓ Child has Reached 25 Years of Age or Graduated from Higher Secondary education |
|  Quarterly Stipend Amount & Assistance Duration | <ul style="list-style-type: none"> ✓ Girl: Rs. 2000 ✓ Boy: Rs. 1500 ✓ Grade (0 to 5 for maximum of 7 years) ✓  RS. 3000 | <ul style="list-style-type: none"> ✓ Girl: Rs. 3000 ✓ Boy: Rs. 2500 ✓ Grade (6 to 10 for maximum of 7 years) | <ul style="list-style-type: none"> ✓ Girl: Rs. 4000 ✓ Boy: Rs. 3500 ✓ Grade (11 to 12 for maximum of 3 years) |



Program Journey

Benazir Taleemi Wazaif Program

2012 *Program Inception in **5** districts*

BISP piloted the program in five selected districts of Pakistan

*Expansion to **32** districts* **2015**

In the following years, program was implemented in 32 districts of Pakistan

2018 *Expanded to **50** districts*

Eighteen more districts were added in program portfolio

*Expanded to **100** districts* **2019**

BISP successfully implemented program in 100 districts across Pakistan

2020

***Country wide expansion** of program*

*BISP started implementing the program **across***

***Pakistan** covering all districts*

Expansion of program to secondary & higher secondary levels **2021**

Program Journey

Program Progress Snapshot



Cumulative progress till 30th June 2022

Cumulative Progress Till 30th June 2023 is presented at the end of the report



3.47 Million

Active & Enrolled Children



1.85 Million

Boys Enrolled



1.62 Million

Girls Enrolled



2.76 Million

Primary Level
Enrollments



0.66 Million

Secondary Level
Enrollments



53,979

Higher Secondary
Enrollments



669,908

Students Graduated



Rs. 39.86 Billion

Disbursed



Year In a Glimpse

FY 2022 - 23

1



NEW ENROLLMENTS
3.6 Million Enrollments



1.90 M enrolled



1.70 M enrolled



ATTENDANCE COMPLIANCE

86% Overall Compliance

89% Compliance 

90% Compliance 

3



GRADUATIONS

390,297 Students Graduated



219,664 graduated



170,633 graduated



DISBURSEMENT

Rs. 40.57 B Disbursed

48% stipends 

52% stipends 

Results & Achievements

FY 2022 - 23

- Enrollment
- Attendance Compliance Monitoring
- Disbursement



ENROLLMENT



3,656,472

Total Enrolled



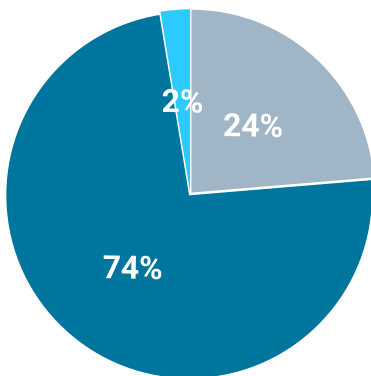
Boys Enrolled

1,928,606



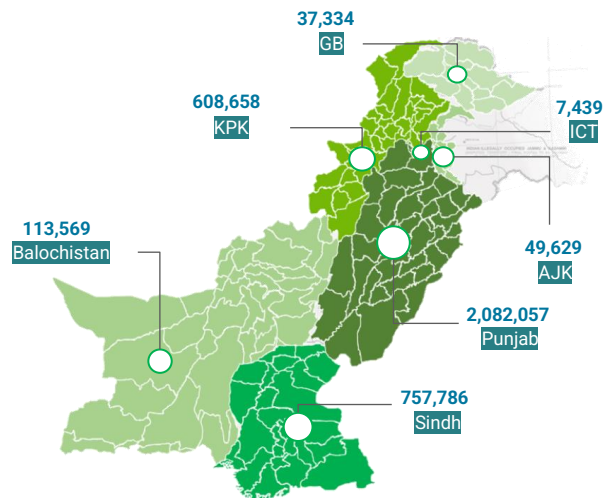
Girls Enrolled

1,727,866



■ Secondary ■ Primary ■ Higher Secondary

Enrollments by level of schooling



Enrollments by Region

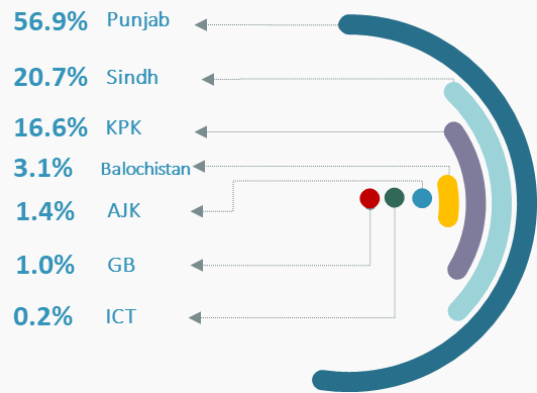
Enrollment

Overview – National Summary

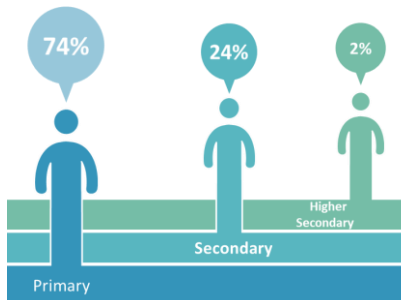
The total enrollments for FY 2022-23 have reached 3,656,472 across Pakistan, exceeding the yearly set enrollment target by 27%, which reflects a successful achievement of enrollment goals for the year. Among the total enrolled students, 53% are male students, while female enrollment accounts for the remaining 47%. In terms of contribution, Punjab, Sindh, and KPK remained the major contributors in enrollments, while the share of Balochistan, AJK, and GB remained on the lower side owing to low population density.

Additionally, 21,980 differently abled children were also enrolled in the program across Pakistan, demonstrating the commitment to inclusive education and providing opportunities for all children.

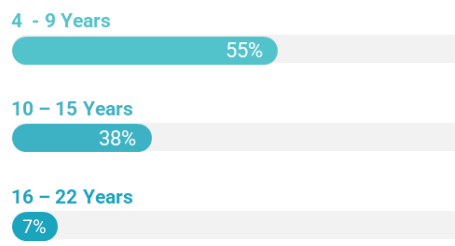
3.65 Million Enrollments



Overall Enrollments % – Regional Wise



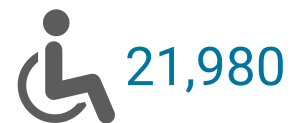
Class Wise Enrollments



Age Wise Enrollments



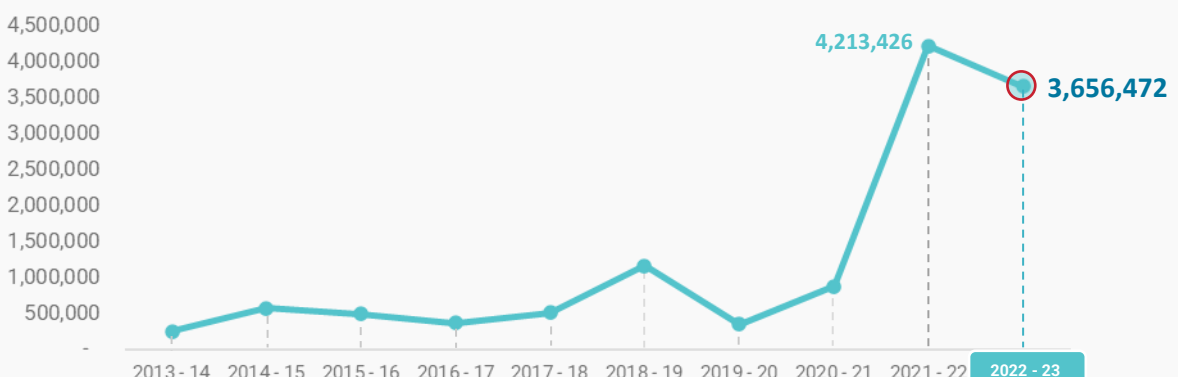
Gender Wise Overall Enrollments



Differently-abled Children Enrolled

Enrollments Trend

As forecasted, the current enrollments have declined by 14% compared to last year's figures. This drop is due to the program reaching its optimal enrollment coverage. It is anticipated that a similar trend will continue in the coming years.



Benazir Taleemi Wazaif Enrollments Trend

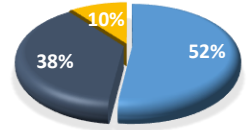
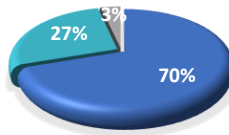
Enrollment

Region Wise Enrollments by Age Group & Level of Schooling

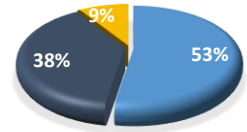
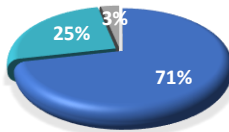
Primary Secondary Higher Secondary 4-9 Years 10-15 Years 16-22 Years



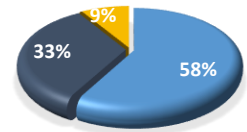
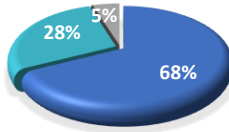
Azad Kashmir
49,629



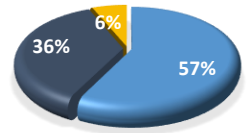
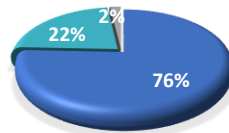
Balochistan
113,569



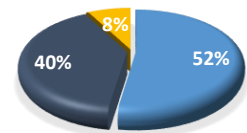
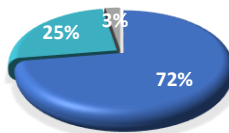
Gilgit Baltistan
37,334



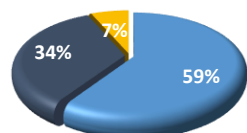
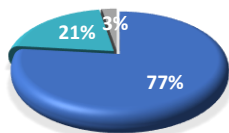
Khyber Pakhtunkhwa
608,658



Punjab
2,082,057



Sindh
757,786



Enrollment

Region Wise Enrollments by Class Level (Kachi to 12th Class)

The table presents enrollment data for the Benazir Taleemi Wazaif program across different regions and class levels. In general, higher enrollments are observed in lower grades, gradually decreasing as the grades progress. Azad Jammu and Kashmir (AJK) and Balochistan display higher enrollments in the early grades, with more girls than boys participating in AJK and a notable gender disparity in Balochistan. Gilgit-Baltistan (GB) maintains a relatively balanced gender ratio across all grades.

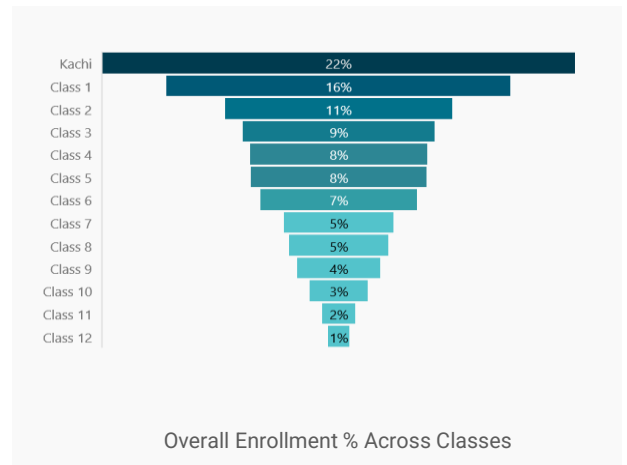
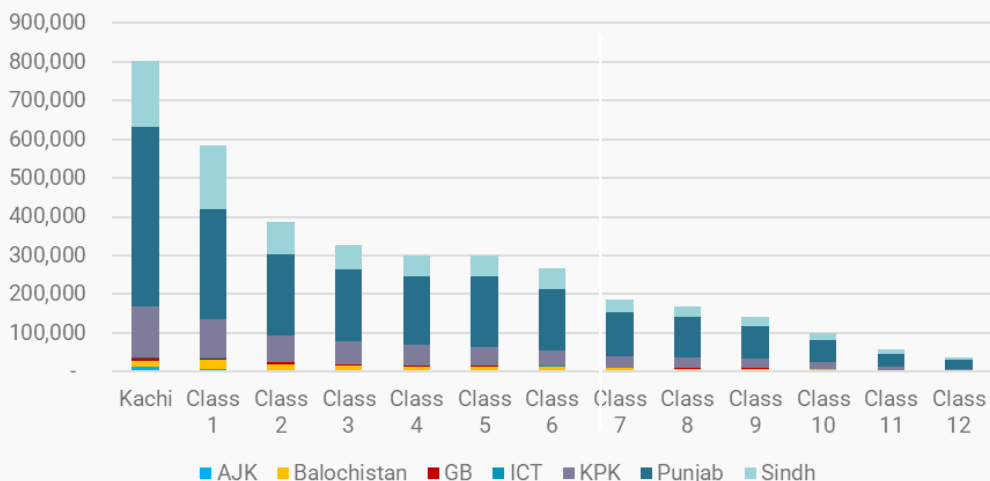


Table 1: Class Wise Enrollment Numbers – Region Wise

| | AJK | Balochistan | GB | ICT | KPK | Punjab | Sindh | Total |
|-----------------|---------------|----------------|---------------|--------------|----------------|------------------|----------------|------------------|
| Kachi | 12,921 | 13,378 | 7,271 | 1,718 | 132,388 | 465,382 | 167,952 | 801,010 |
| Class 1 | 6,888 | 23,079 | 5,080 | 1,221 | 100,087 | 284,599 | 162,305 | 583,259 |
| Class 2 | 4,172 | 15,973 | 3,621 | 827 | 67,869 | 210,365 | 82,757 | 385,584 |
| Class 3 | 3,797 | 11,549 | 3,203 | 719 | 59,848 | 185,441 | 61,872 | 326,429 |
| Class 4 | 3,581 | 9,140 | 3,058 | 557 | 52,599 | 177,397 | 54,793 | 301,125 |
| Class 5 | 3,287 | 8,015 | 2,972 | 427 | 47,701 | 184,078 | 51,924 | 298,404 |
| Class 6 | 3,512 | 8,421 | 2,136 | 680 | 40,901 | 158,710 | 52,442 | 266,802 |
| Class 7 | 2,708 | 5,878 | 2,074 | 407 | 29,808 | 113,866 | 32,523 | 187,264 |
| Class 8 | 2,637 | 5,341 | 2,342 | 314 | 26,783 | 103,311 | 28,964 | 169,692 |
| Class 9 | 2,488 | 4,555 | 2,241 | 273 | 23,483 | 85,113 | 23,626 | 141,779 |
| Class 10 | 1,885 | 4,494 | 1,529 | 139 | 15,480 | 58,334 | 18,390 | 100,251 |
| Class 11 | 994 | 2,180 | 952 | 101 | 7,161 | 33,550 | 12,769 | 57,707 |
| Class 12 | 759 | 1,566 | 855 | 56 | 4,550 | 21,911 | 7,469 | 37,166 |
| Total | 49,629 | 113,569 | 37,334 | 7,439 | 608,658 | 2,082,057 | 757,786 | 3,656,472 |



Class Wise Enrollments Across Regions

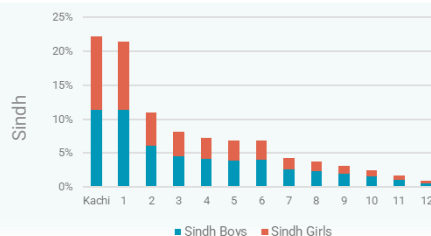
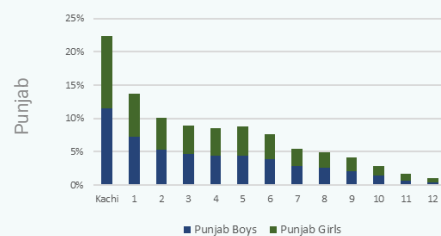
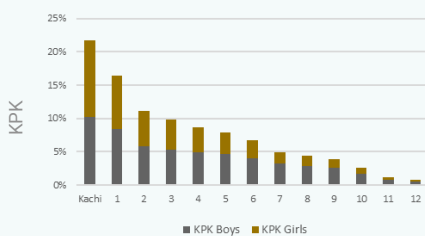
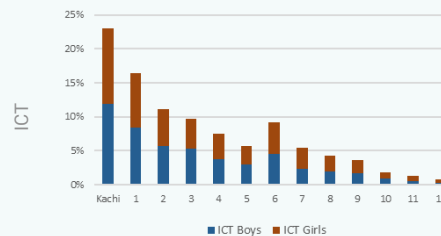
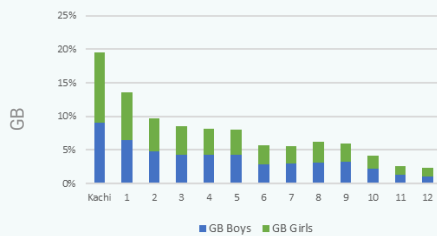
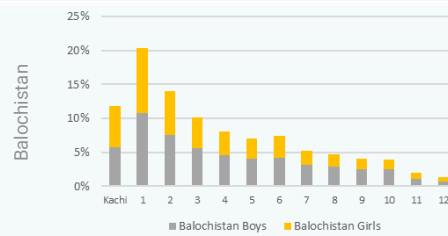
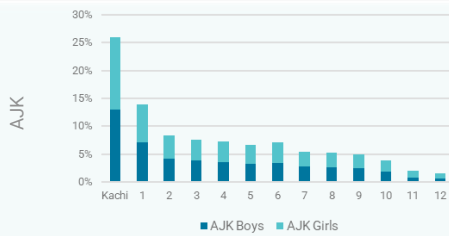
Region Wise Enrollments by Class Level & Gender (Kachi to 12th Class)

Islamabad Capital Territory (ICT) showcases a consistent and relatively high participation of girls throughout the grades. Khyber Pakhtunkhwa (KPK) has balanced gender enrollments but faces a decline in participation as the grades advance.

Punjab maintains a gender balance, but, similar to other regions, sees a decline in enrollment in higher grades. Sindh exhibits a gender disparity, with slightly more boys enrolled in most grades.

Table 2: Gender & Class Wise Enrollment % – Region Wise

| | AJK | | Balochistan | | GB | | ICT | | KPK | | Punjab | | Sindh | |
|-----------------|-------|-------|-------------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|
| | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls | Boys | Girls |
| Kachi | 12.9% | 13.1% | 5.8% | 6.0% | 9.1% | 10.4% | 11.9% | 11.2% | 10.2% | 11.6% | 11.5% | 10.9% | 11.4% | 10.7% |
| Class 1 | 7.1% | 6.8% | 10.8% | 9.5% | 6.4% | 7.2% | 8.4% | 8.0% | 8.5% | 8.0% | 7.2% | 6.5% | 11.4% | 10.0% |
| Class 2 | 4.2% | 4.2% | 7.6% | 6.5% | 4.8% | 4.9% | 5.6% | 5.5% | 5.9% | 5.3% | 5.3% | 4.9% | 6.1% | 4.9% |
| Class 3 | 3.9% | 3.7% | 5.5% | 4.6% | 4.3% | 4.3% | 5.3% | 4.4% | 5.3% | 4.5% | 4.6% | 4.3% | 4.5% | 3.6% |
| Class 4 | 3.6% | 3.6% | 4.5% | 3.5% | 4.2% | 3.9% | 3.8% | 3.7% | 5.0% | 3.7% | 4.3% | 4.2% | 4.1% | 3.1% |
| Class 5 | 3.3% | 3.3% | 4.0% | 3.0% | 4.2% | 3.7% | 2.9% | 2.8% | 4.7% | 3.2% | 4.4% | 4.5% | 3.9% | 2.9% |
| Class 6 | 3.5% | 3.6% | 4.1% | 3.3% | 2.9% | 2.8% | 4.5% | 4.6% | 4.0% | 2.7% | 3.8% | 3.8% | 4.0% | 3.0% |
| Class 7 | 2.7% | 2.7% | 3.1% | 2.1% | 3.0% | 2.6% | 2.4% | 3.1% | 3.2% | 1.7% | 2.9% | 2.6% | 2.6% | 1.7% |
| Class 8 | 2.6% | 2.7% | 2.9% | 1.8% | 3.1% | 3.2% | 1.9% | 2.3% | 2.9% | 1.5% | 2.6% | 2.4% | 2.3% | 1.5% |
| Class 9 | 2.4% | 2.6% | 2.5% | 1.5% | 3.3% | 2.7% | 1.7% | 1.9% | 2.6% | 1.2% | 2.1% | 2.0% | 2.0% | 1.1% |
| Class 10 | 1.8% | 2.0% | 2.5% | 1.5% | 2.2% | 1.9% | 0.8% | 1.0% | 1.7% | 0.8% | 1.4% | 1.4% | 1.5% | 0.9% |
| Class 11 | 0.9% | 1.2% | 1.1% | 0.8% | 1.3% | 1.3% | 0.5% | 0.8% | 0.8% | 0.4% | 0.7% | 0.9% | 1.0% | 0.7% |
| Class 12 | 0.6% | 0.9% | 0.7% | 0.7% | 1.1% | 1.2% | 0.2% | 0.5% | 0.5% | 0.3% | 0.4% | 0.6% | 0.6% | 0.4% |



Enrollment

Glance on Region Wise Enrollments

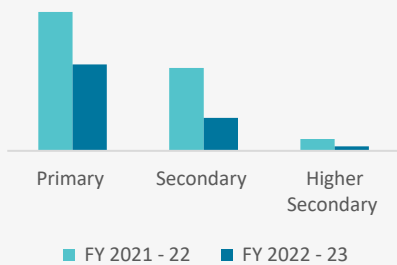


Azad Kashmir

Total Enrollments: 49,629

At the primary level, 36,646 students were enrolled with the program, while at the secondary level, 13,230 students, and 1,753 students were enrolled at the higher secondary level.

Notably, Muzaffarabad, Neelum, and Hattian Bala had the highest enrollments among the districts. On the other hand, Bhimber, Haveli (Kahuta), and Mirpur reported lower enrollment numbers.



Enrollment Comparison – Current vs Last Year



Current Year Gender Wise Enrollments



Enrollment

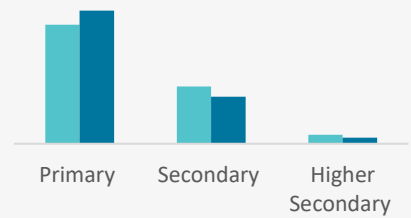
Glance on Region Wise Enrollments

Balochistan

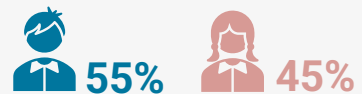
Total Enrollments: 113,569

In Balochistan, a total of 81,134 students were enrolled at the primary level, 28,689 at the secondary level, and 3,746 at the higher secondary level.

Among the districts, Jaffarabad, Quetta, and Lasbella have shown the highest enrollments, while Musakhel, Washuk, and Sherani reported the lowest enrollments in the region.



Enrollment Comparison – Current vs Last Year



Current Year Gender Wise Enrollments

Enrollment

Glance on Region Wise Enrollments

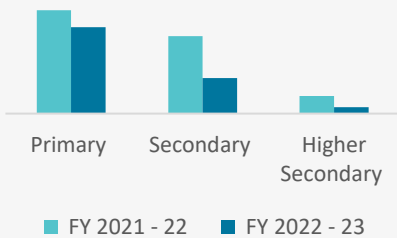


Gilgit Baltistan

Total Enrollments: 37,334

The enrollments in GB for the respective levels are as follows: 25,205 at the primary level, 10,322 at the secondary level, and 1,807 at the higher secondary level.

In Skardu, Diamer, and Gilgit, enrollments remained at their maximum, with a higher number of students enrolled. However, Nagar, Astore, and Ghanche reported the lowest enrollments in terms of the number of students enrolled.



Enrollment Comparison – Current vs Last Year



Current Year Gender Wise Enrollments



Enrollment

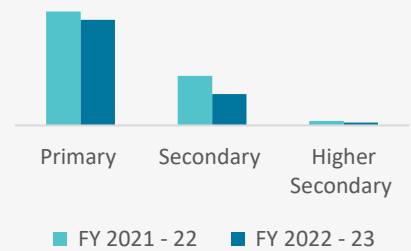
Glance on Region Wise Enrollments

Khyber Pakhtunkhwa

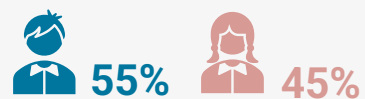
Total Enrollments: 608,658

KPK is the 3rd highest contributor to the program in terms of overall enrollments across Pakistan, with 498,059 at the primary level, 216,562 at the secondary level, and 18,947 at the higher secondary level.

The district of Peshawar, D.I.Khan, and Mardan recorded the highest number of enrollments, while Tank, Lakki Marwat, and Bannu reported the lowest enrollments.



Enrollment Comparison – Current vs Last Year



Current Year Gender Wise Enrollments

Enrollment

Glance on Region Wise Enrollments



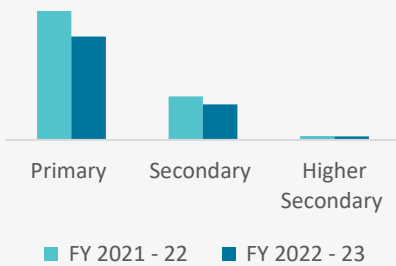
Punjab

Total Enrollments: 2,082,057

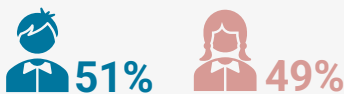
With more than 2 million enrollments across Pakistan, Punjab's contribution remained 59% of the overall enrollments in the country under the Benazir Taleemi Wazaif program.

Among the districts, Muzaffargarh, Rahim Yar Khan, and Multan stood out with the highest number of enrollments, while Chakwal, Gujrat, and Jhelum reported the lowest enrollments.

In Punjab as a whole, there were 1,507,262 enrollments at the primary level, 519,334 at the secondary level, and 55,461 at the higher secondary level.



Enrollment Comparison – Current vs Last Year



Current Year Gender Wise Enrollments



Enrollment

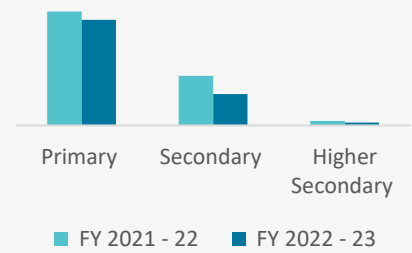
Glance on Region Wise Enrollments

Sindh

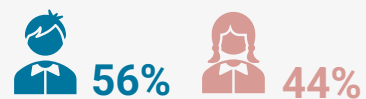
Total Enrollments: 757,786

Sindh ranked second in overall enrollments with 581,603 students at the primary level, 155,945 at the secondary level, and 20,238 at the higher secondary level.

Khairpur, Naushahro Feroze, and Sanghar districts had the highest number of enrollments, while Sajawal, Karachi Central, and South reported lower enrollments.



Enrollment Comparison – Current vs Last Year

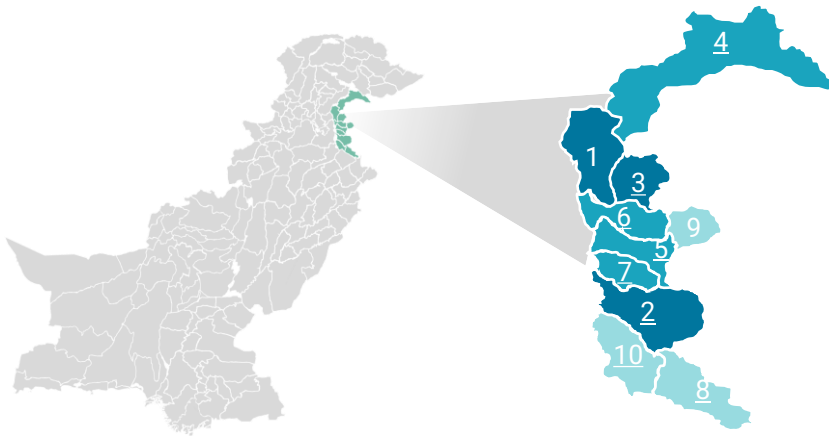


Current Year Gender Wise Enrollments

Enrollment

District Wise Enrollments Summary

Overall Enrollments – Azad Kashmir



Low Medium High
Enrollment density

Primary – 34,646

70%

Secondary – 13,230

27%

Higher Secondary – 1,753

3%

1.3%

Overall Enrollments

49,629

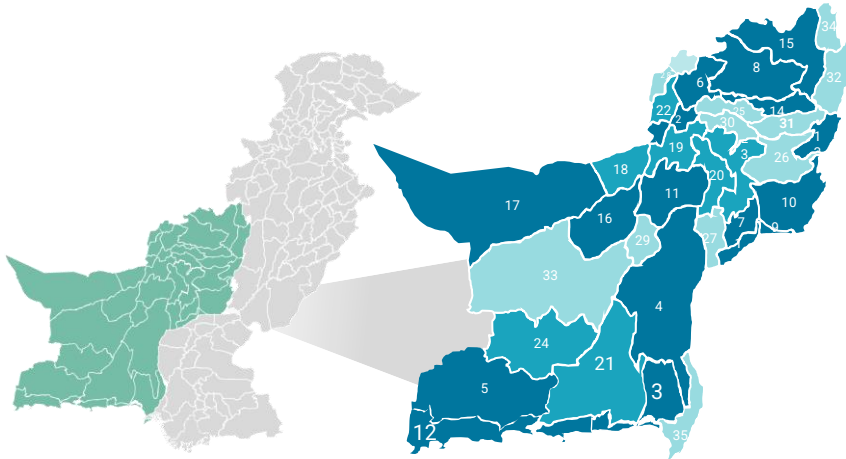
Table 3: District Wise program enrollments - AJK

| S.No. | District | Enrollments |
|-------|--------------|-------------|
| 1 | Muzaffarabad | 11,577 |
| 2 | Kotli | 6,492 |
| 3 | Hattian Bala | 5,621 |
| 4 | Neelum | 4,959 |
| 5 | Poonch | 4,760 |
| 6 | Bagh | 4,578 |
| 7 | Sudhanoti | 4,296 |
| 8 | Bhimber | 2,514 |
| 9 | Haveli | 2,462 |
| 10 | Mirpur | 2,370 |

Enrollment

District Wise Enrollments Summary

Overall Enrollments – Balochistan



Low Medium High
Enrollment density

Primary – 81,143

72%

Secondary – 28,689

25%

Higher Secondary – 3,746

3%

3.11%

Overall Enrollments

113,569

Table 4: District Wise program enrollments - Balochistan

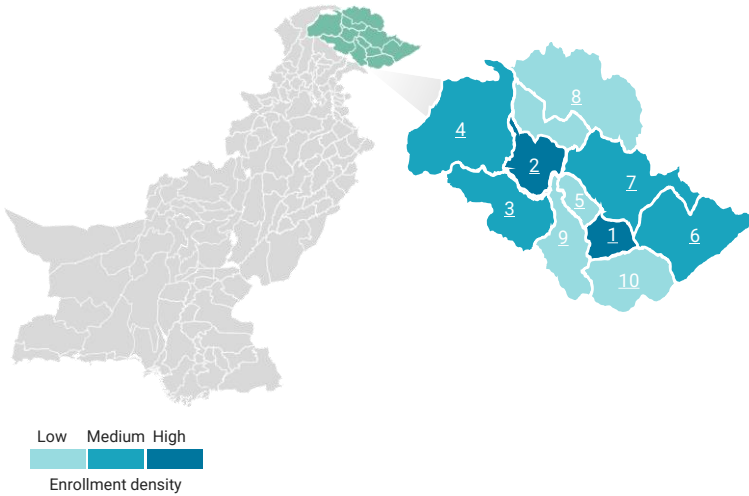
| S. No. | District | Enrollments |
|--------|----------------|-------------|
| 1 | Jafarabad | 13,992 |
| 2 | Quetta | 9,683 |
| 3 | Lasbela | 8,241 |
| 4 | Khuzdar | 7,010 |
| 5 | Kech | 6,623 |
| 6 | Pishin | 5,162 |
| 7 | Nasirabad | 4,734 |
| 8 | Qila Saifullah | 4,355 |
| 9 | Sohbatpur | 4,313 |
| 10 | Dera Bugti | 4,245 |
| 11 | Kalat | 3,947 |
| 12 | Gwadar | 3,696 |
| 13 | Barkhan | 3,629 |
| 14 | Loralai | 3,579 |
| 15 | Zhob | 3,557 |
| 16 | Kharan | 3,015 |
| 17 | Chagai | 3,012 |
| 18 | Nushki | 2,696 |
| 19 | Mastung | 2,686 |
| 20 | Kachhi | 2,598 |

| S. No. | District | Enrollments |
|--------|---------------|-------------|
| 21 | Awaran | 2,450 |
| 22 | Qila Abdullah | 2,269 |
| 23 | Sibi | 2,073 |
| 24 | Panjgur | 2,070 |
| 25 | Ziarat | 1,913 |
| 26 | Kohlu | 1,810 |
| 27 | Jhal Magsi | 1,456 |
| 28 | Chaman | 1,176 |
| 29 | Surab | 1,140 |
| 30 | Harnai | 1,012 |
| 31 | Duki | 804 |
| 32 | Musakhel | 788 |
| 33 | Washuk | 762 |
| 34 | Sherani | 506 |
| 35 | Hub | 15 |

Enrollment

District Wise Enrollments Summary

Overall Enrollments – Gilgit Baltistan



Primary – 25,205

68%

Secondary – 10,322

28%

Higher Secondary – 1,807

4%



Table 5: District Wise program enrollments - GB

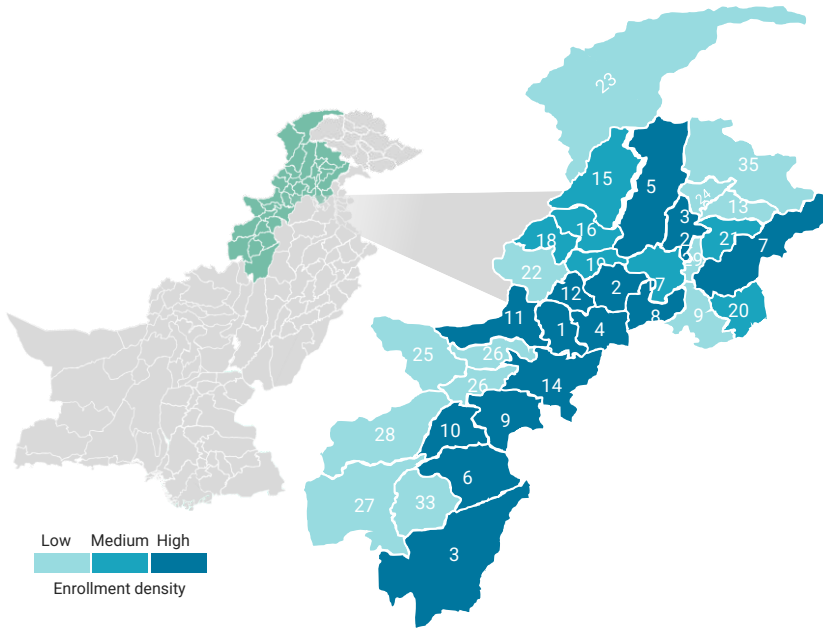
| S.No. | District | Enrollments |
|-------|-------------|-------------|
| 1 | Skardu | 12,455 |
| 2 | Gilgit | 9,325 |
| 3 | Diامر | 4,655 |
| 4 | Ghizer | 4,146 |
| 5 | Roundu | 3,195 |
| 6 | Ghanche | 3,067 |
| 7 | Shigar | 2,847 |
| 8 | Hunza Nagar | 1,923 |
| 9 | Astore | 1,763 |
| 10 | Kharmang | 901 |

• Nagar is merged with Hunza

Enrollment

District Wise Enrollments Summary

Overall Enrollments – Khyber Pakhtunkhwa



Primary – 460,492

76%

Secondary – 136,455

22%

Higher Secondary – 11,711

2%

16%

Overall Enrollments

608,658

Table 6: District Wise program enrollments - KPK

| S.No. | District | Enrollments |
|-------|------------------|-------------|
| 1 | Peshawar | 51,667 |
| 2 | Mardan | 49,450 |
| 3 | Dera Ismail Khan | 40,740 |
| 4 | Nowshera | 36,325 |
| 5 | Swat | 34,928 |
| 6 | Lakki Marwat | 32,690 |
| 7 | Mansehra | 29,378 |
| 8 | Swabi | 27,171 |
| 9 | Karak | 26,503 |
| 10 | Bannu | 26,474 |
| 11 | Khyber | 24,734 |
| 12 | Charsadda | 23,784 |
| 13 | Shangla | 21,602 |
| 14 | Kohat | 20,490 |
| 15 | Upper Dir | 18,668 |
| 16 | Lower Dir | 17,673 |
| 17 | Buner | 17,500 |
| 18 | Bajaur | 16,116 |
| 19 | Malakand | 15,296 |
| 20 | Abbottabad | 12,111 |

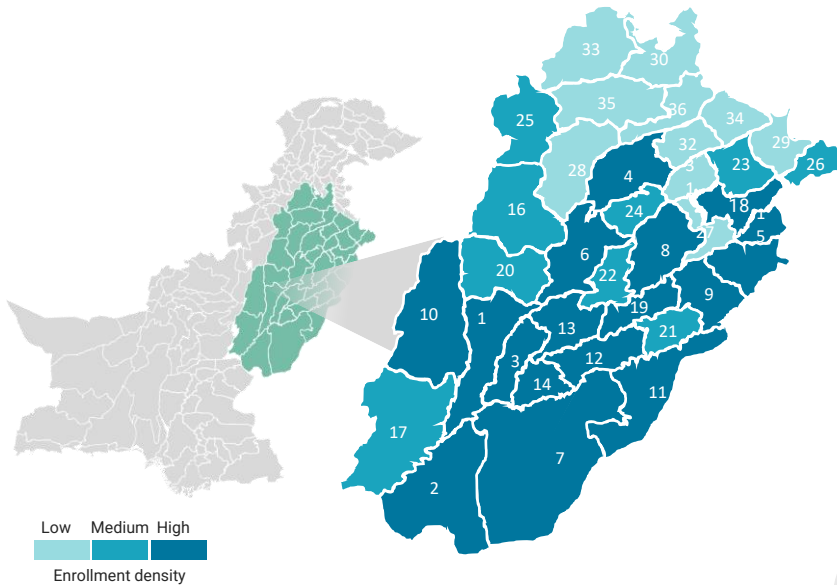
| S.No. | District | Enrollments |
|-------|------------------------|-------------|
| 21 | Battagram | 10,174 |
| 22 | Mohmand | 8,880 |
| 23 | Chitral | 7,431 |
| 24 | Lower Kohistan | 5,448 |
| 25 | Kurram | 5,193 |
| 26 | Hangu | 4,887 |
| 27 | Lower South Waziristan | 4,489 |
| 28 | North Waziristan | 3,734 |
| 29 | Torghar | 2,895 |
| 30 | Haripur | 2,531 |
| 31 | Orakzai | 1,707 |
| 32 | Kohistan | 1,089 |
| 33 | Tank | 415 |

- Upper/Lower Chitral merged as Chitral
- Kolai Palas merged with Kohistan

Enrollment

District Wise Enrollments Summary

Overall Enrollments – Punjab



Primary – 1,507,262

72%

Secondary – 519,334

25%

Higher Secondary – 55,461

3%

56%

Overall Enrollments

208,2057

Table 7: District Wise program enrollments - Punjab

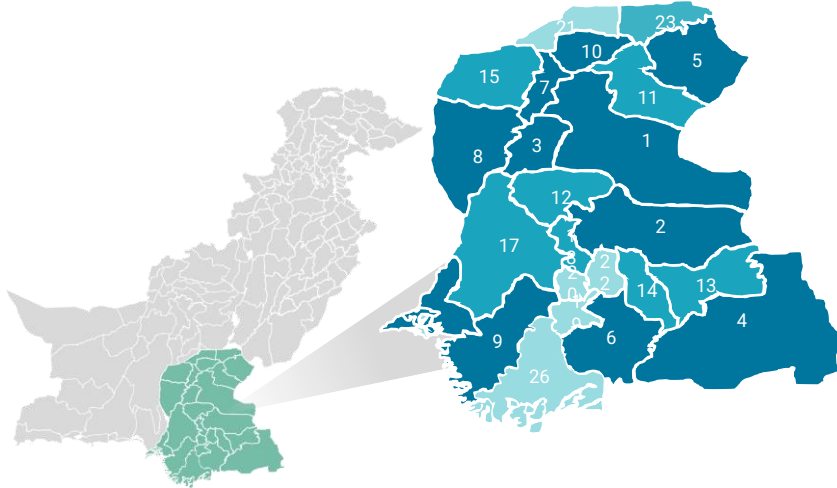
| S.No. | District | Enrollments |
|-------|-----------------|-------------|
| 1 | Muzaffargarh | 164,614 |
| 2 | Rahim Yar Khan | 136,296 |
| 3 | Multan | 107,622 |
| 4 | Sargodha | 102,723 |
| 5 | Kasur | 98,264 |
| 6 | Jhang | 97,373 |
| 7 | Bahawalpur | 97,314 |
| 8 | Faisalabad | 82,129 |
| 9 | Okara | 82,010 |
| 10 | Dera Ghazi Khan | 81,789 |
| 11 | Bahawalnagar | 79,217 |
| 12 | Vehari | 69,491 |
| 13 | Khanewal | 66,120 |
| 14 | Lodhran | 62,377 |
| 15 | Lahore | 61,615 |
| 16 | Bhakkar | 59,197 |
| 17 | Rajanpur | 57,541 |
| 18 | Sheikhupura | 56,398 |
| 19 | Sahiwal | 51,068 |
| 20 | Layyah | 46,338 |

| S.No. | District | Enrollments |
|-------|-----------------|-------------|
| 21 | Pakpattan | 45,409 |
| 22 | Toba Tek Singh | 45,033 |
| 23 | Gujranwala | 39,367 |
| 24 | Chiniot | 37,619 |
| 25 | Mianwali | 32,731 |
| 26 | Narowal | 32,147 |
| 27 | Nankana Sahib | 27,994 |
| 28 | Khushab | 27,811 |
| 29 | Sialkot | 23,943 |
| 30 | Rawalpindi | 21,173 |
| 31 | Hafizabad | 19,344 |
| 32 | Mandi Bahauddin | 18,190 |
| 33 | Attock | 17,596 |
| 34 | Gujrat | 13,280 |
| 35 | Chakwal | 10,824 |
| 36 | Jhelum | 10,100 |

Enrollment

District Wise Enrollments Summary

Overall Enrollments – Sindh



Primary – 581,603

77%

Secondary – 155,945

20%

Higher Secondary – 20,238

3%

Low Medium High
Enrollment density

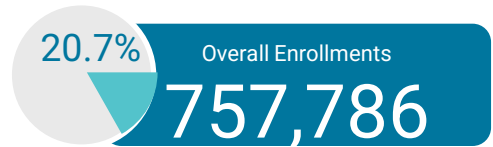


Table 8: District Wise program enrollments - Sindh

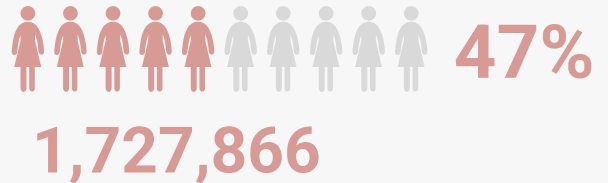
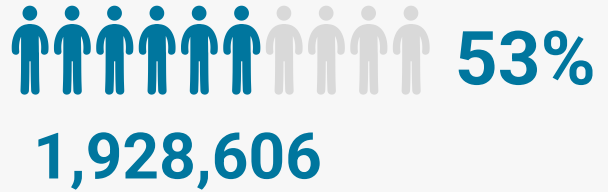
| S.No. | District | Enrollments |
|-------|------------------|-------------|
| 1 | Khairpur | 118,325 |
| 2 | Sanghar | 51,226 |
| 3 | Naushahro Feroze | 46,008 |
| 4 | Tharparkar | 44,831 |
| 5 | Ghotki | 43,259 |
| 6 | Badin | 36,593 |
| 7 | Larkana | 34,627 |
| 8 | Dadu | 32,417 |
| 9 | Thatta | 31,985 |
| 10 | Shikarpur | 30,202 |
| 11 | Sukkur | 29,327 |
| 12 | Shaheed Benazir | 28,751 |
| 13 | Umerkot | 25,819 |
| 14 | Mirpur Khas | 24,217 |
| 15 | Qambar Shahdadk | 23,496 |
| 16 | Karachi West | 17,246 |
| 17 | Jamshoro | 16,578 |
| 18 | Matiari | 16,245 |
| 19 | Tando Muhammacc | 14,823 |
| 20 | Hyderabad | 12,709 |

| S.No. | District | Enrollments |
|-------|-----------------|-------------|
| 21 | Jacobabad | 10,482 |
| 22 | Tando Allahyar | 10,241 |
| 23 | Kashmore | 9,728 |
| 24 | Karachi Central | 9,059 |
| 25 | Karachi South | 7,896 |

- Sajawal Merged with Thatta
- Malir, Kemar, Karachi East merged with Karachi

Enrollment

By Gender



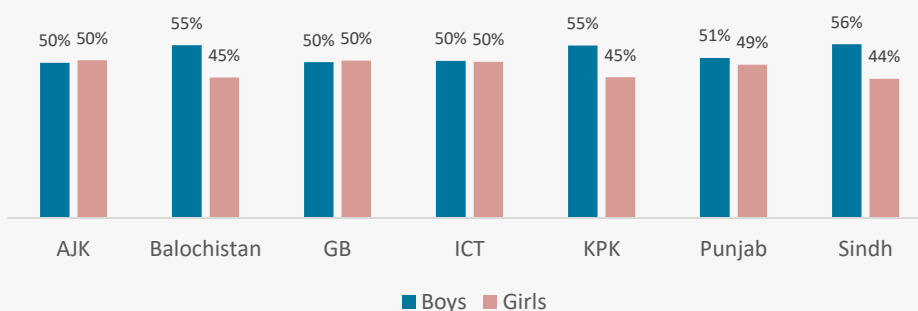
Province Wise Enrollments – Gender Wise

The total number of boys enrolled (1,928,606) remained slightly higher than the total number of girls enrolled (1,727,866). However, the difference is not significant, and overall, both genders have substantial representation in terms of program enrollments in the current reporting year maintaining the past trend.

Balochistan and KPK have a higher proportion of boys enrolled, while Punjab and Sindh have relatively a higher proportion of girls enrolled.

Table 9: Enrollments by gender

| | Boys | Girls |
|--------------|------------------|------------------|
| AJK | 24,614 | 25,015 |
| Balochistan | 62,622 | 50,947 |
| GB | 18,580 | 18,754 |
| ICT | 3,730 | 3,709 |
| KPK | 335,290 | 273,368 |
| Punjab | 1,063,085 | 1,018,972 |
| Sindh | 420,685 | 337,101 |
| Total | 1,928,606 | 1,727,866 |



Enrollment

School Level



Enrollment at Primary

74%

Enrollment at Secondary

23%

Enrollments at Higher Secondary

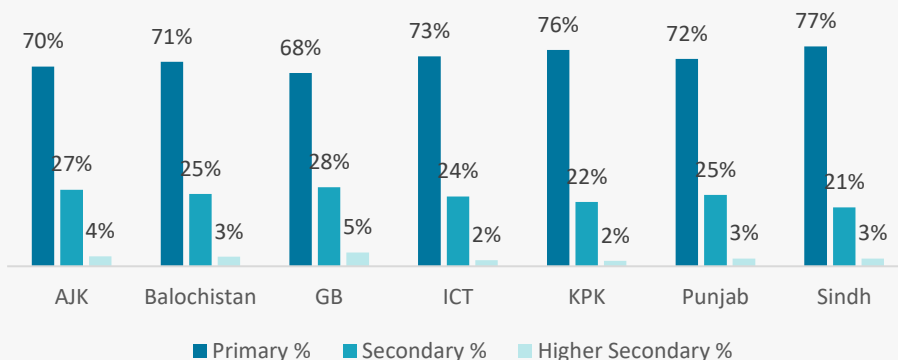
3%

Enrollments by School Level

Primary level enrollment percentage remained at highest in all provinces, while higher secondary education has the lowest enrollment percentage. Sindh has the highest percentage of students in primary education, GB and AJK has relatively higher percentages of students in secondary and higher secondary levels compared to other provinces.

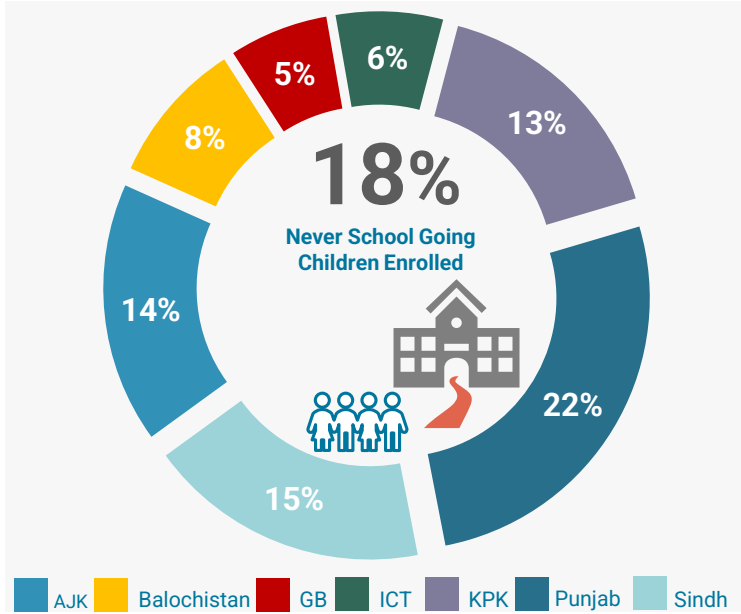
Table 10: Enrollments by level of schooling

| | Primary | Secondary | Higher Secondary |
|-------------|-----------|-----------|------------------|
| AJK | 34,646 | 13,230 | 1,753 |
| Balochistan | 81,134 | 28,689 | 3,746 |
| GB | 25,205 | 10,322 | 1,807 |
| ICT | 5,469 | 1,813 | 157 |
| KPK | 460,492 | 136,455 | 11,711 |
| Punjab | 1,507,262 | 519,334 | 55,461 |
| Sindh | 581,603 | 155,945 | 20,238 |



Enrollment

Out of School Children



Enrollment of Out of School Children

In the reporting year, a total of 668,923 children who had never attended school before were enrolled in the program, accounting for 18% of the overall enrollments made. Notably, Punjab stands out with the highest percentage of out-of-school children enrolled at 22%, followed by Sindh at 15% and AJK at 14% respectively. Reportedly, GB has relatively lower percentages of out-of-school children enrolled.

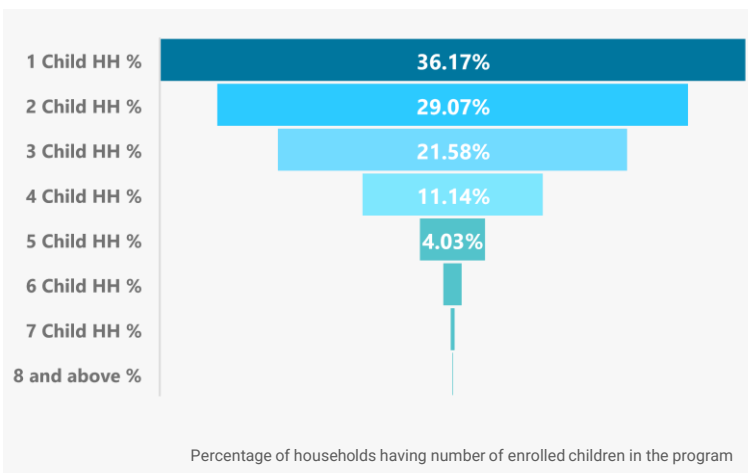
Table 11: Enrollment of children never attended school

| | Already In School Enrollments | Out of School Enrollments | Total Enrollments | % |
|--------------|-------------------------------|---------------------------|-------------------|------------|
| AJK | 42,783 | 6,846 | 49,629 | 14% |
| Balochistan | 104,958 | 8,611 | 113,569 | 8% |
| GB | 35,376 | 1,958 | 37,334 | 5% |
| ICT | 7,018 | 421 | 7,439 | 6% |
| KPK | 526,570 | 82,088 | 608,658 | 13% |
| Punjab | 1,625,996 | 456,061 | 2,082,057 | 22% |
| Sindh | 644,848 | 112,938 | 757,786 | 15% |
| Total | 2,987,549 | 668,923 | 3,656,472 | 18% |

Enrollment

Distribution of beneficiary household by number of children enrolled

This section presents the distribution of beneficiary households in various provinces of Pakistan based on the number of children enrolled with the program. Punjab stands out with the highest total number of beneficiary households, which can be attributed to its larger population. Balochistan exhibit a greater prevalence of larger family sizes, as indicated by the higher percentages of households with more children.



In terms of percentage, approximately 36.17% of beneficiary households have one child, 29.07% have two children, 21.58% have three children, 11.14% have four children, 4.03% have five children, 1.15% have six children, 0.25% have seven children, and only 0.06% have eight or more children.

All children enrolled in the program are required to be verified through Form – B. This mandatory program requirement has significantly improved childbirth registration documentation, leading to enhanced accuracy and completeness of birth records, streamlined administrative processes, and better data-driven policies.

Table 12: Beneficiary Households by Number of Children Enrolled

| | 1 Child HHs | 2 Child HHs | 3 Child HHs | 4 Child HHs | 5 Child HHs | 6 Child HHs | 7 Child HHs | 8 and above |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| AJK | 38.9% | 26.6% | 21.2% | 12.5% | 4.4% | 1.2% | 0.2% | 0.1% |
| Balochistan | 40.6% | 35.9% | 26.3% | 14.3% | 5.5% | 1.8% | 0.6% | 0.2% |
| GB | 42.2% | 26.5% | 18.7% | 9.9% | 3.3% | 0.9% | 0.2% | 0.0% |
| ICT | 27.8% | 26.2% | 25.4% | 13.6% | 5.5% | 1.3% | 0.2% | 0.0% |
| KPK | 35.5% | 30.0% | 21.0% | 9.9% | 2.9% | 0.6% | 0.1% | 0.0% |
| Punjab | 44.8% | 36.4% | 27.4% | 13.3% | 3.8% | 0.8% | 0.2% | 0.0% |
| Sindh | 31.0% | 29.4% | 22.0% | 11.7% | 4.2% | 1.2% | 0.3% | 0.1% |

Attendance Compliance Monitoring



86%

Attendance Compliance Rate



90%

Admissions Verified



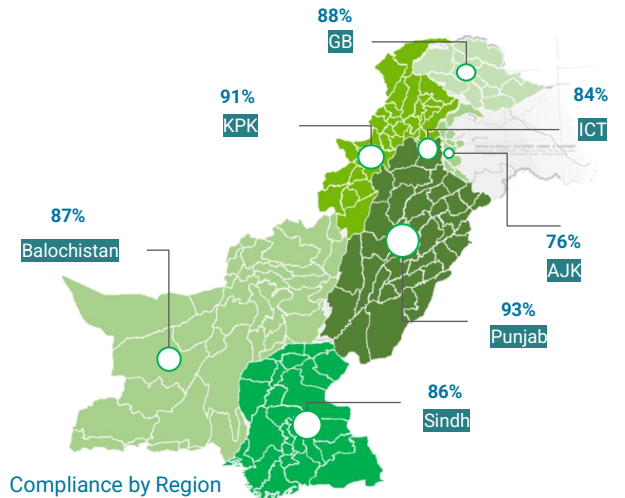
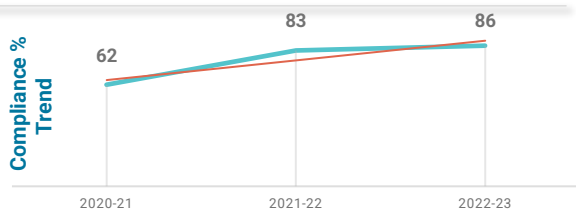
91% Compliance at Primary



86% Compliance at Secondary



77% Compliance at Higher Secondary



Attendance Compliance Monitoring

Overview

Monitoring the attendance compliance of children enrolled in the Benazir Taleemi Wazaif program holds paramount importance, as it directly influences the fulfillment of co-responsibility by beneficiary children, which, in turn, qualifies their respective families for cash transfers. The compliance monitoring process encompasses two primary categories, overseen and reported by compliance monitors:

- Attendance Compliance Monitoring: This entails the collection of attendance data from school registers for beneficiary children.
- Admission Compliance Monitoring: Involves the verification of school admission of the newly program enrolled children.

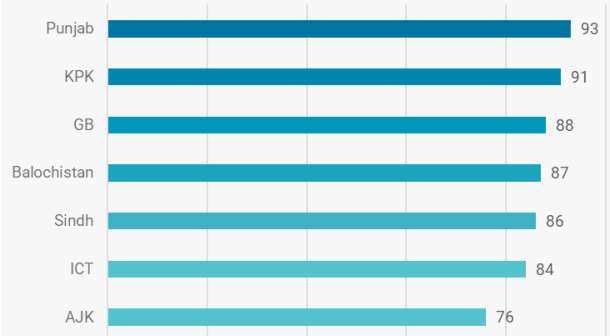
This section provides a concise overview of the compliance rate, encompassing both Attendance Compliance and Admission Compliance, for students enrolled in the program during the reporting period.

86% Compliance

Reported in the FY 2022-23

✓ Aggregate **Admission verification** rate remained **90%**

✓ **Total 7.52 Million children** are active in Benazir Taleemi Wazaif program



Region Wise Attendance Compliance %

ACM & Disbursement calendar of Benazir Taleemi Wazaif Program

| MONTHS | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|-------------------|-----|-----|-----|-----|-----|------------------|-----|-----|------|-----|-----|---------|
| SCHOOL QUARTER | Q1 | | Q2 | | | Q3 | | | Q4 | | | |
| ACM | Q4 | | Q1 | | | Summer Vacations | | | Q2 & | | Q3 | |
| CASH DISBURSEMENT | | | | Q4 | | Q1 | | | | | | Q2 & Q3 |

School Quarter: The annual schooling period.

ACM: Attendance Compliance Monitoring of respective schooling quarter (for instance; ACM of schooling quarter 1 is carried from October to December).

Disbursement: Disbursement of attendance compliance for quarter 2 & 3 are made in December and disbursement of attendance compliance for quarter 1 is made in June subsequently.

Attendance Compliance Monitoring

Review

The section presents brief analysis of Compliance and a few indicators of Case Management for children enrolled in the Benazir Taleemi Wazaif program during FY 2022-23. The statistics and analysis is categorized as compliance, non-compliance, reported death rate, school change rate, graduation rate, and other factors. Several observations and patterns have been noted from the data which are shared below:

Compliance rate appears to be relatively high across all regions, ranging from 76% to 93%. This indicates a commendable level of adherence to the program's requirements, which could be attributed to effective implementation and monitoring strategies. However, there is room for improvement in certain regions, such as AJK, ICT and Sindh, where the compliance falls low comparatively.

The non-compliance rate generally remained low, varying between 1% to 6%. This suggests that a majority of enrolled children are actively participating in the program, availing its benefits, and meeting its conditions. Again, AJK and Sindh show relatively higher non-compliance rates.

Regarding reported death rates, it is encouraging to note that across all regions, this rate remains minimal at 0.01% or less. School change and graduation rates vary across regions, with certain areas experiencing higher rates of school change, potentially affecting the continuity of education. On the other hand, graduation rates seem generally satisfactory.

Table 13: ACM Reporting – Quarter Q2 - 2022

| | Complied | Non-Complied | Graduated | Dropped-Out | Family Migrated | School Change | Child Dead |
|--------------|---------------|--------------|--------------|--------------|-----------------|---------------|--------------|
| AJK | 76% | 6% | 0.04% | 11.09% | 4.79% | 1.80% | 0.12% |
| Balochistan | 87% | 4% | 0.02% | 4.49% | 1.23% | 2.74% | 0.06% |
| GB | 88% | 2% | 0.01% | 7.82% | 1.10% | 1.16% | 0.05% |
| ICT | 84% | 4% | 0.02% | 10.18% | 1.69% | 0.70% | 0.08% |
| KPK | 91% | 1% | 0.02% | 4.47% | 1.31% | 1.44% | 0.09% |
| Punjab | 93% | 2% | 0.01% | 3.74% | 0.75% | 0.88% | 0.08% |
| Sindh | 86% | 6% | 0.01% | 4.32% | 1.70% | 1.98% | 0.06% |
| Total | 86.43% | 3.57% | 0.02% | 6.59% | 1.80% | 1.53% | 0.08% |

Table 14: ACM Reporting – Quarter Q3 - 2022

| | Complied | Non-Complied | Graduated | Dropped-Out | Family Migrated | School Change | Child Dead |
|--------------|---------------|--------------|--------------|--------------|-----------------|---------------|--------------|
| AJK | 75% | 6% | 0.04% | 11.67% | 5.19% | 2.10% | 0.14% |
| Balochistan | 87% | 4% | 0.02% | 4.74% | 1.30% | 3.06% | 0.08% |
| GB | 81% | 4% | 0.02% | 10.83% | 2.44% | 1.49% | 0.10% |
| ICT | 78% | 5% | 0.01% | 12.40% | 2.93% | 1.08% | 0.07% |
| KPK | 77% | 3% | 0.02% | 8.81% | 8.02% | 2.40% | 0.24% |
| Punjab | 80% | 6% | 0.02% | 7.43% | 4.50% | 1.69% | 0.20% |
| Sindh | 79% | 6% | 0.02% | 5.37% | 6.77% | 2.29% | 0.09% |
| Total | 79.57% | 4.86% | 0.02% | 8.75% | 4.45% | 2.02% | 0.13% |

Attendance Compliance Monitoring

Review

Table 15: ACM Reporting – Quarter Q4 - 2022

| | Complied | Non-Complied | Graduated | Dropped-Out | Family Migrated | School Change | Child Dead |
|--------------|---------------|--------------|--------------|--------------|-----------------|---------------|--------------|
| AJK | 87% | 3% | 0.02% | 8.16% | 1.23% | 0.84% | 0.04% |
| Balochistan | 93% | 2% | 0.01% | 3.10% | 0.53% | 1.06% | 0.04% |
| GB | 90% | 3% | 0.01% | 5.94% | 0.46% | 0.64% | 0.05% |
| ICT | 80% | 4% | 0.02% | 11.39% | 1.64% | 2.41% | 0.05% |
| KPK | 85% | 2% | 0.02% | 9.07% | 1.93% | 1.53% | 0.10% |
| Punjab | 88% | 2% | 0.01% | 7.42% | 1.40% | 1.11% | 0.09% |
| Sindh | 85% | 5% | 0.02% | 6.45% | 2.23% | 1.31% | 0.05% |
| Total | 86.86% | 3% | 0.02% | 7.36% | 1.35% | 1.27% | 0.06% |

Table 16: ACM Reporting – Quarter Q1 - 2023

| | Complied | Non-Complied | Graduated | Dropped-Out | Family Migrated | School Change | Child Dead |
|--------------|------------|--------------|--------------|--------------|-----------------|---------------|--------------|
| AJK | 90% | 3% | 0.02% | 5.13% | 0.98% | 0.51% | 0.03% |
| Balochistan | 85% | 6% | 0.02% | 4.97% | 2.93% | 1.34% | 0.08% |
| GB | 85% | 6% | 0.01% | 6.87% | 1.10% | 0.54% | 0.04% |
| ICT | 87% | 4% | 0.02% | 8.36% | 1.08% | 0.07% | 0.04% |
| KPK | 91% | 1% | 0.01% | 4.98% | 2.00% | 0.98% | 0.06% |
| Punjab | 89% | 3% | 0.01% | 5.48% | 1.71% | 0.94% | 0.07% |
| Sindh | 89% | 5% | 0.01% | 3.90% | 0.57% | 0.84% | 0.04% |
| Total | 88% | 4% | 0.01% | 5.67% | 1.48% | 0.75% | 0.05% |

Quarter wise comparison - Compliance, Drop-out and Graduations





Total Disbursement Rs. 40.57 Billion

Total Disbursement

Admissions Compliance Payments



6.41 B

Attendance Compliance Payments



33.89 B

Graduation Bonus



0.27 B

Attendance Compliance

84%

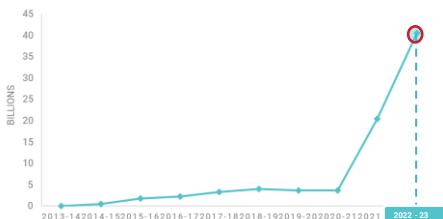
Admission Compliance

15%

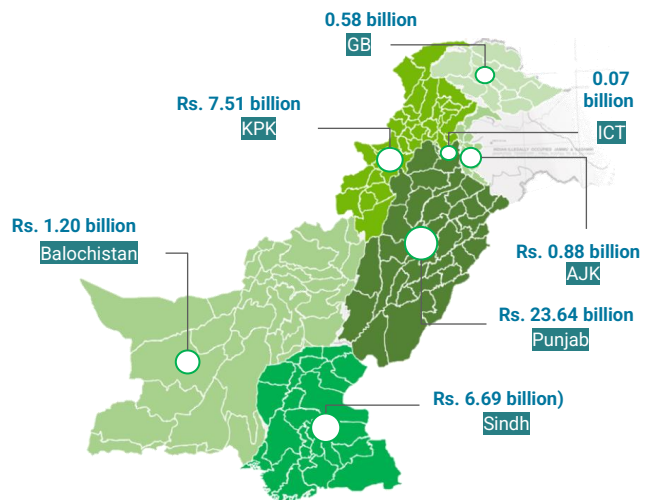
Graduation Bonus

1%

Stipend Category Wise Disbursements



Disbursements Trend



Overall Stipend Disbursement Region Wise

Disbursement

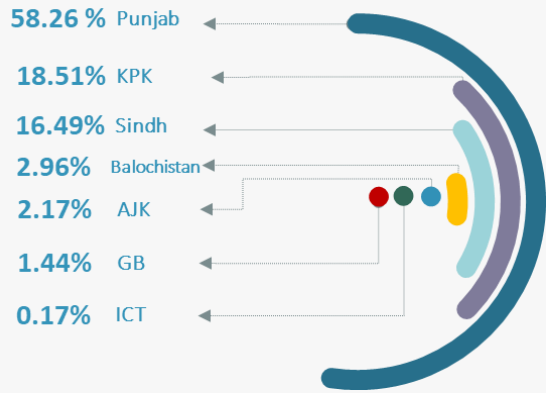
Overview

Stipend amounts are disbursed to students who meet the program's co-conditionalities for school admission and attendance requirements. Moreover, female students who successfully complete primary education are eligible for an additional bonus stipend.

The disbursements are made to the mothers (through BVM) of children enrolled in the program, provided they fulfill all program requirements.

During the reporting period, the majority of stipends were provided at the primary level, followed by the secondary and higher secondary levels. In terms of gender, the stipend for girls remained higher than that for boys.

Rs. 40.57 Billion



Regional Disbursement Share



≈ **98.09%**

increase in disbursement as compared to last year



Disbursement at Primary

64 %



Disbursement at Secondary

31 %



Disbursement at Higher Secondary

4 %



Disbursement as Graduation Bonus

1 %



48%



52%

Disbursement by gender

Disbursement

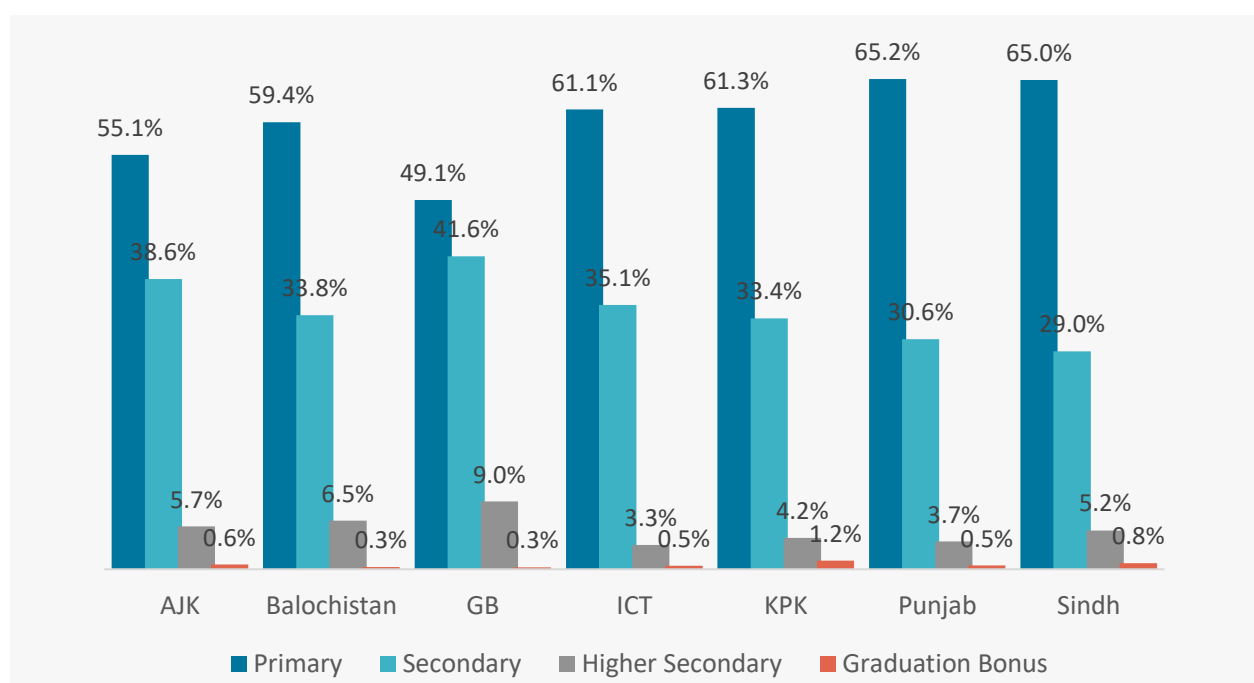
By Level of Schooling – Region Wise

The students enrolled in primary education received a notably higher share of stipend disbursements compared to secondary and higher secondary education students. This is due to the program's enrollment of a larger number of students in primary education, Overall, Punjab has the highest stipend disbursement share at 58%, followed by KPK at 18% and Sindh at 16%.

Table 17: Stipends disbursement by school level

| | Primary | Secondary | Higher Secondary | Graduation Bonus | Total |
|--------------------|----------------|----------------|------------------|------------------|----------------|
| AJK | 484,806,500 | 339,564,000 | 50,090,500 | 5,661,000 | 880,122,000 |
| Balochistan | 713,819,500 | 405,672,500 | 77,762,000 | 3,609,000 | 1,200,863,000 |
| GB | 286,101,000 | 242,474,500 | 52,592,500 | 1,626,000 | 582,794,000 |
| ICT | 41,273,500 | 23,736,000 | 2,204,500 | 321,000 | 67,535,000 |
| KPK | 4,606,520,500 | 2,505,847,500 | 313,318,000 | 86,451,000 | 7,512,137,000 |
| Punjab | 15,406,220,000 | 7,236,360,500 | 877,147,000 | 121,002,000 | 23,640,729,500 |
| Sindh | 4,351,377,500 | 1,939,161,500 | 346,433,000 | 53,595,000 | 6,690,567,000 |
| Total | 25,890,118,500 | 12,692,816,500 | 1,719,547,500 | 272,265,000 | 40,574,747,500 |

Region Wise Disbursements %



Disbursement

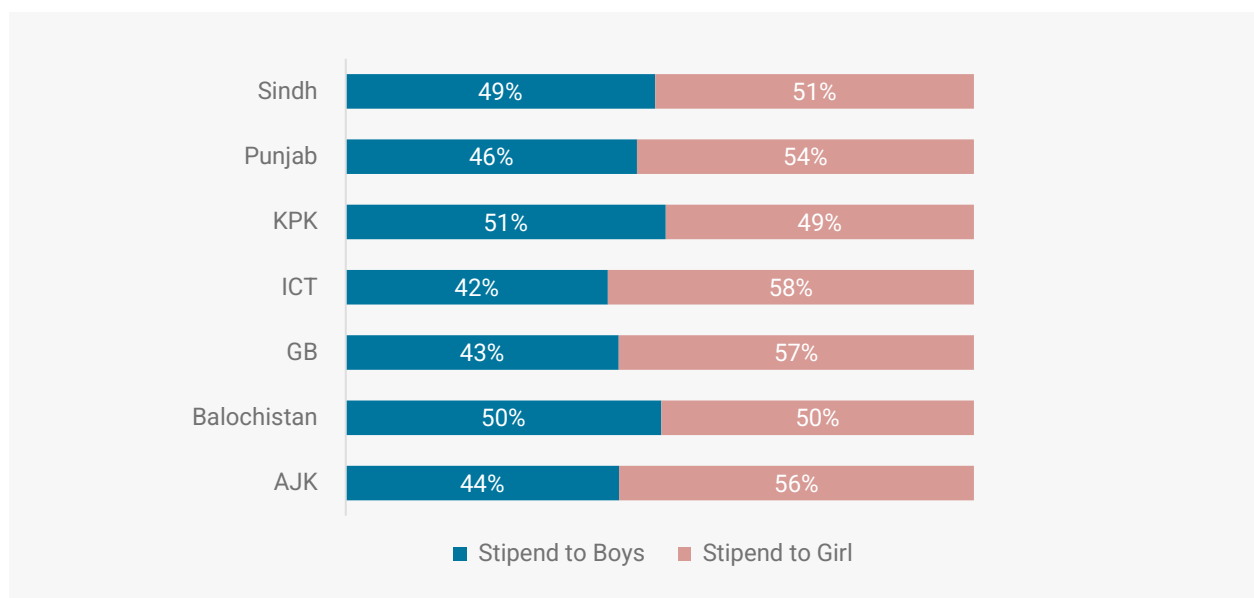
By Gender – Region Wise

Overall girls received a higher share of stipends in five out of seven regions: Punjab, Sindh, ICT, AJK, and GB. In Punjab and Sindh, girls receive 54% and 51% of the stipends, respectively. In KPK and Balochistan, boys received slightly higher percentages of the stipends.

Table 18: Stipends disbursement by gender

| | Stipend to Boys | Stipend to Girl | Total |
|--------------|-----------------------|-----------------------|-----------------------|
| AJK | 382,952,000 | 497,170,000 | 880,122,000 |
| Balochistan | 603,423,000 | 597,440,000 | 1,200,863,000 |
| GB | 253,343,000 | 329,451,000 | 582,794,000 |
| ICT | 28,192,000 | 39,343,000 | 67,535,000 |
| KPK | 3,829,463,000 | 3,682,674,000 | 7,512,137,000 |
| Punjab | 10,967,242,500 | 12,673,487,000 | 23,640,729,500 |
| Sindh | 3,295,876,000 | 3,394,691,000 | 6,690,567,000 |
| Total | 19,360,491,500 | 21,214,256,000 | 40,574,747,500 |

Gender Wise Disbursements %



Disbursement

By Category – Region Wise

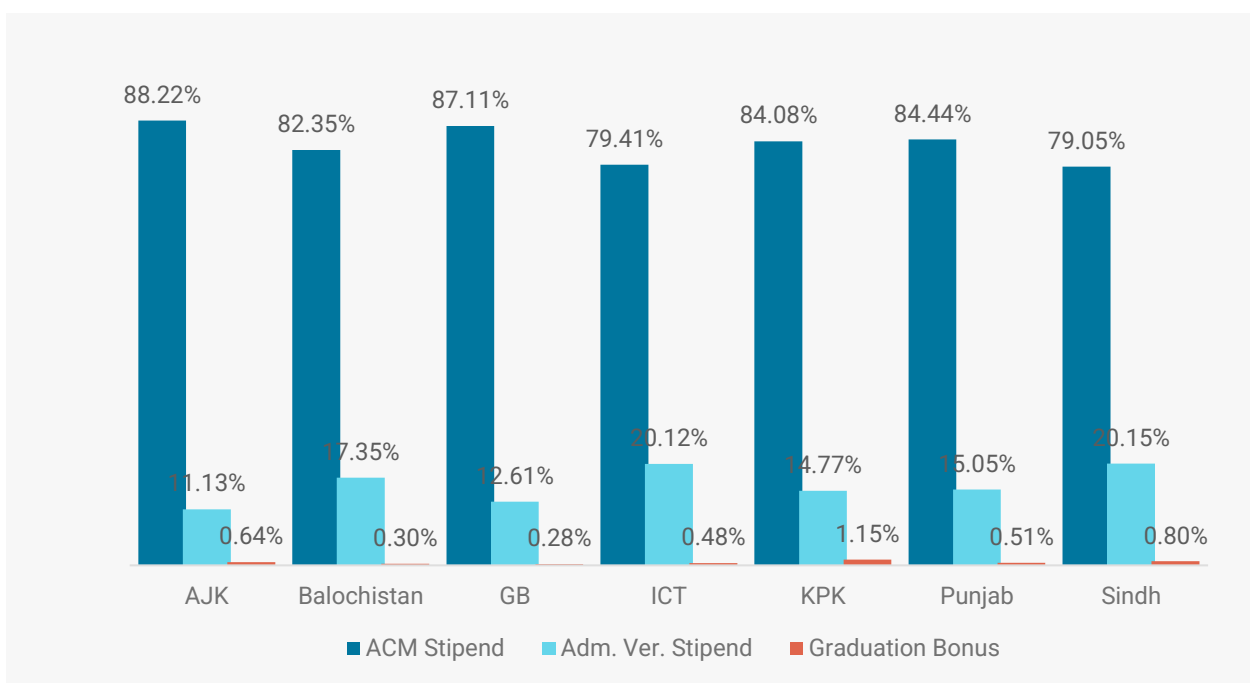
The majority of disbursements were made under the category "Attendance Compliance Monitoring," which is the primary category of stipends. All provinces showed relatively high rates, ranging from 79.05% in Sindh to 88.22% in AJK.

In the "Admission Verification" disbursement category, which aims to incentivize newly enrolled students, the highest rate is seen in Sindh at 20.15%, while the lowest rate is in AJK at 11.5%.

The "Graduation Bonus" is exclusively granted to girls who pass the primary level, with percentages ranging from 0.28% in GB to 1.15% in KPK.

Table 19: Stipends disbursement by category

| | ACM Stipend | Adm. Ver. Stipend | Graduation Bonus | Total |
|--------------------|-----------------------|----------------------|--------------------|-----------------------|
| AJK | 776,461,000 | 98,000,000 | 5,661,000 | 880,122,000 |
| Balochistan | 988,858,000 | 208,396,000 | 3,609,000 | 1,200,863,000 |
| GB | 507,684,500 | 73,483,500 | 1,626,000 | 582,794,000 |
| ICT | 53,627,500 | 13,586,500 | 321,000 | 67,535,000 |
| KPK | 6,316,151,500 | 1,109,534,500 | 86,451,000 | 7,512,137,000 |
| Punjab | 19,961,727,000 | 3,558,000,500 | 121,002,000 | 23,640,729,500 |
| Sindh | 5,288,706,000 | 1,348,266,000 | 53,595,000 | 6,690,567,000 |
| Total | 33,893,215,500 | 6,409,267,000 | 272,265,000 | 40,574,747,500 |



Overall Progress



ACTIVE ENROLLED STUDENTS

Benazir Taleemi Wazaif

Till 30th June 2023



7.52 Million

Active & Enrolled Children



4.03 Million

Active Enrolled Boys



3.49 Million

Active Enrolled Girls



5.46 Million

Primary Level
Enrollments



1.84 Million

Secondary Level
Enrollments



0.22 Million

Higher Secondary
Enrollments



1.05 Million

Graduated

Overall Progress



Since Inception of Benazir Taleemi Wazaif

Till 30th June 2023



11.45 Million

Ever Received Stipend (at least once)



≈ Rs. 80 Billion

Disbursed to Students



6.71 Million

Boys Ever Enrolled



6.03 Million

Girls Ever Enrolled



9%

Boys Graduated



8%

Girls Graduated

***Challenges
&
Way Forward***



Challenges & Observations

Benazir Income Support Program is implementing the Taleemi Wazaif program across all districts of Pakistan, with 7.52 million enrolled children spread throughout the country. The program is structured around various complex and integrated phases, including target generation, mobilization, registration and enrollments, attendance compliance monitoring, and disbursement. While target generation and disbursements are executed periodically, the other implementation phases are ongoing activities managed throughout the year, orchestrated through a network of dedicated team members at different management levels, from headquarters to district and tehsil offices.

However, the implementation process comes with its unique set of challenges. Technological hurdles pose significant obstacles as the program is fully digitized, necessitating real-time data transactions between the headquarters and field-based teams. Unfortunately, many regions across Pakistan face connectivity issues, leading to delays in attendance compliance monitoring and reporting. Additionally, the program relies on customized android applications for target allocation, data collection, and reporting, and occasional technical issues with the application often create temporary bottlenecks in operations.

Enrollment challenges arise due to the mandatory requirement of Form-B, which is an essential document for a child's enrollment. Difficulties in obtaining and correcting B-Forms occur in certain cases due to the limited number of NADRA offices in districts, hindering the enrollment process. Additionally, the affordability of the Form-B processing fee for parents also becomes a limiting factor in acquiring the document for their children which affects the program enrollments.

Reaching out to enrolled students living in far-flung areas becomes a challenge for CMs, especially during harsh winters in high-altitude located in AJK, GB, and KPK. Seasonal floods also disrupt program operations in affected areas. Furthermore, security concerns in some areas of KPK and Balochistan make them inaccessible for program activities.

Moreover, during the summer vacation period from July to September, schools in most provinces remain closed, making data collection for previous quarters difficult as school staff become unreachable during this time. Issues with Point-of-Sale agents deducting amounts from beneficiaries' tranche and problems with fingerprint mismatches during biometric verification hinder cash withdrawal from verification machines.

BISP is proactively taking steps to address the challenges and ensure the successful implementation of the Taleemi Wazaif program. Contingency plans are developed (when required) to tackle technological hurdles, improve connectivity in regions with poor network coverage, and provide timely technical support for the

android application. Additionally, BISP is actively working on streamlining the coordination between NADRA to resolve the issues with issuance of Form-B and facilitate the enrollment process for parents.

The program is also conducting thorough assessments to deal with the impact of summer vacations on data collection and devising appropriate measures such as improving and strengthening coordination with education department to ensure effective data-collection during summer vacations. Furthermore, BISP is prioritizing the resolution of issues related to Point-of-Sale agents and biometric verification to prevent any financial difficulties for beneficiaries.

Way Forward

Under the umbrella of BISP, the Benazir Taleemi Wazaif program has garnered global recognition as one of the largest conditional cash transfer programs, setting a precedent for similar initiatives worldwide. Over the years, the Benazir Taleemi Wazaif Programme has experienced remarkable growth in terms of its scope and coverage, achieving significant milestones to meet its objectives. As we progress into the FY 2023-24, the program aims to achieve the following key objectives:

- **Register and Enroll Four Million New Children:** The program's expansion plan includes the registration and enrollment of an additional 2.8 million children across Pakistan. This step is aimed at providing more educational opportunities and support to a larger number of deserving children.
- **Upgrade and Improve ACM & Enrollment Applications:** To enhance data collection, compliance reporting, and streamline the enrollment process, the program plans to upgrade and improve the ACM and enrollment applications. These enhancements will result in swift enrollments and improved case management, ensuring the efficient delivery of services to beneficiaries.
- **Introduce a Robust Mechanism of Monitoring and Evaluation:** With the aim of ensuring transparency and effectiveness, the program will introduce a robust mechanism for monitoring and evaluation. This will enable continuous assessment of the program's impact, identify areas for improvement, and ensure that it remains aligned with its objectives.
- **Conduct Third-Party Evaluation:** To further strengthen its performance and identify potential areas for enhancement, the program will undertake a comprehensive third-party evaluation. This evaluation will provide valuable insights and recommendations for optimizing the program's impact and efficiency.

The Benazir Taleemi Wazaif program is dedicated to continuing its growth trajectory and maximizing its positive impact on the lives of children across Pakistan who belong to financially vulnerable households.

Beneficiary Testimonials



Testimonials

Benazir Taleemi Wazaif beneficiary

Fozia BiBi

Children Enrolled: 3

Muzaffarabad AJK

“ BISP Taleemi Wazaif program making our children's education a reality ”



AJK
Beneficiary Mothers
58,985
Enrolled Children
143,062

“ I am Fozia Bibi from Muzaffarabad, AJK. As a mother of four children and with my husband working as a daily wager, providing for our family's basic needs has been a constant struggle due to high inflation. Thanks to the BISP's Taleemi Wazaif program, three of my children have been able to receive education, and it has been a true blessing. The stipend provided by the program has relieved us of the financial burden of educational expenses. I also work in homes to further support my family. Without the support of this program, ensuring my children's education would have been impossible. I am incredibly grateful to the BISP Taleemi Wazaif program for making our children's education a reality and helping families like ours in need ”

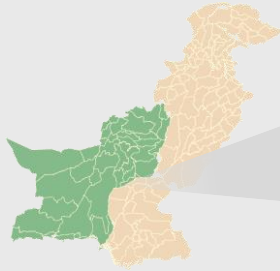
Testimonials

Benazir Taleemi Wazaif beneficiary

Son of **Noor Bibi**
Children Enrolled: 5
Dera Bugti,
Balochistan

“ **BISP made education accessible for my children** ”

Balochistan
Beneficiary Mothers
98,379
Enrolled Children
233,997



“ “ My son, Imam Dad including my four other children are enrolled in the BISP Taleemi Wazaif program. Thanks to BISP for covering the expenses of their education. Before enrolling with the program, my husband and I were considering pulling our child out of school due to financial constraints. However, a relative informed me about this wonderful project, and I decided to enroll my children in it. Now, I am overjoyed and find it hard to put into words how grateful I am. BISP made education accessible for my children.. ” ”

Testimonials

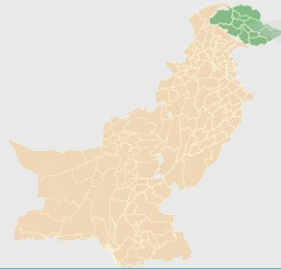
Benazir Taleemi Wazaif beneficiary

Khadija

Children Enrolled: 3
Kharmang, Baltistan

“
Empowering countless families like ours with the gift of education...
”

GB
Beneficiary Mothers
39m914
Enrolled Children
93,541



“ I am truly grateful for BISP. With three children in school, I used to worry about their education expenses. Thanks to this wonderful initiative, I now receive stipends that have been immensely helpful in covering their educational costs. My children can now attend school regularly, and I'm confident they will have a bright future. Taleemi Wazaif has been a true blessing for my family, and I sincerely thank everyone involved in making this program possible. Your efforts are empowering countless families like ours with the gift of education...” ”

Testimonials

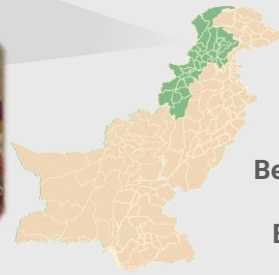
Benazir Taleemi Wazaif beneficiary



Kausar

Children Enrolled: 3
Mardan, KPK

“
Taleemi Wazaif Program
has made a **significant**
difference in our lives”



Beneficiary Mothers
605,470
Enrolled Children
1,356,205

“
With my husband working as a daily wage earner, meeting our basic needs was a struggle. However, our situation changed for the better when we discovered the Benazir Taleemi Wazaif Program. This program has been an absolute blessing, as it has allowed me to afford the educational expenses for my children. Now, my kids have the opportunity to receive the education they truly deserve, and I cannot express enough gratitude for this incredible support. I have enrolled all three of my children in the BISP Taleemi Wazaif program, and it has made a significant difference in our lives...”

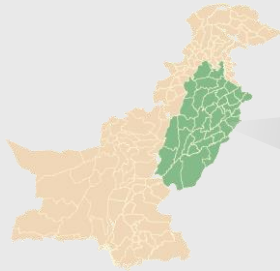
Testimonials

Benazir Taleemi Wazaif beneficiary

Kausar Bibi

Children Enrolled: 5
Mianwali, Punjab

“
Benazir Income Support Programme: A Lifeline of Hope for families like ours
”



Punjab
Beneficiary Mothers
1,882,565
Enrolled Children
4,300,720

“ I want to express my heartfelt appreciation for the Benazir Income Support Programme. As a family with financial struggles and a disabled husband, this program has been a lifeline for us. It has enabled us to provide for our five children's basic needs and support their education. We are incredibly grateful to the Government of Pakistan for this assistance, and we kindly request the extension of the Benazir Taleemi Wazaif to cover higher education, which would make a significant difference in my children's future..”

Testimonials

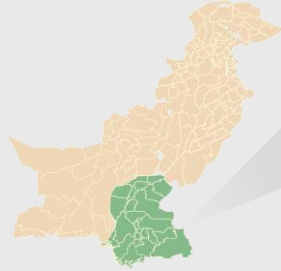
Benazir Taleemi Wazaif beneficiary

Zubaida

Children Enrolled: 3
Khairpur, Sindh

“
*Program has made
profound difference in our
lives*
”

Sindh
Beneficiary Mothers
586,565
Enrolled Children
1,397,012




“ During a difficult period when my husband was unemployed, the financial assistance from BISP became a lifeline for our family. With three children in school, managing their education expenses seemed daunting, but the program stipend payment made it possible. Taleemi Wazaif allowed me to afford all the necessary school expenses for my children. The combined support of BISP and Taleemi Wazaif eased the burden on our family, enabling us to meet our basic needs and provide our children with a quality education. I want to express my heartfelt gratitude to the Government of Pakistan and the dedicated teams behind these programs. Your assistance has made a profound difference in our lives, providing a sense of security and relief during these challenging times. Thank you for this much-needed support...” ”

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