

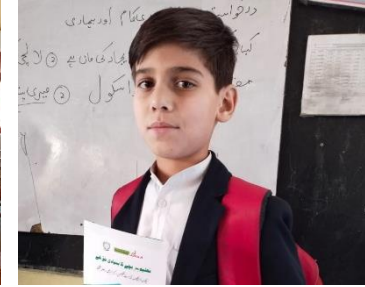


Benazir Taleemi Wazaif

Annual Report: FY 2021 - 2022

Benazir Income Support Programme – Government of Pakistan





Benazir Taleemi Wazaif Enrolled Children



**Published by BISP Taleemi Wazaif Programme
Conditional Cash Transfer Wing**


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Photographs

Front Cover Photo: *Taleemi Wazaif beneficiary student (Shamsa Kanwal, student of class IV, District Mansehra KPK)*

Collage : *Taleemi Wazaif beneficiary students*

Photos on Page 11, 28, 31:

- *Students of primary class – Mansehra*
- *Students of secondary class – Chitral*
- *Beneficiary parents - Ghizer*

Photo credits: Pictures were taken by Compliance Monitors as part of their routine attendance compliance monitoring activity

Benazir Taleemi Wazaif Programme Overview

Executive Summary	01
A Look Back	02
Year At A Glance	05
Introduction – Benazir Taleemi Wazaif	06
Programme Expansion Over Time & Benazir Taleemi Wazaif – Programme Cycle	07

Benazir Taleemi Wazaif Results & Review

Enrollments Progress Summary	11
Region Wise Enrollments by Age Group & Level of Schooling	13
Glance on Region and District Wise Enrollments	14
Region Wise Enrollments: Last Year vs Current Year Comparison	20
Enrollments By Gender	21
Enrollments By Age Group	22
Enrollments By Class	23
Enrollments By Status (Already In-School & Out of School)	24
Enrollments By School Type	25
Enrollments By Number of Children against beneficiary	26
ACM Progress Summary	28
ACM Overview & Progress Reporting	30

Disbursements Summary & Overview	31
Disbursements by School Level	33
Disbursements by Gender	34
Disbursements by Type	35
Overall Progress Since Inception	
Overall Progress Since Inception	36
Challenges, Observations & Way Forward	
Challenges & Observations	37
Way Forward	38
Testimonials	39

Benazir Taleemi Wazaif Overview



- *Executive Summary*
- *A Look Back – Highlights Since Inception*
- *Year at a Glance – Highlights of FY 2021-22*
- *About Benazir Taleemi Wazaif*

Executive Summary

Benazir Income Support Programme (BISP) is Pakistan's flagship and South Asia's largest social safety net programme. Launched in the year 2008, BISP primarily provides targeted monetary assistance to the financially vulnerable segments of the society for meeting basic consumption-related needs. Besides household consumption smoothing targeted through Unconditional Cash Transfers (UCT), BISP also invests in human capital development through a variety of Conditional Cash Transfer (CCT) programmes.

Benazir Taleemi Wazaif Programme is one of BISP's CCT initiative for incentivizing education among BISP's beneficiary children. Launched in 2012, piloted initially in five districts of Pakistan to incentivize primary level education; BISP is now implementing Benazir Taleemi Wazaif across all the 160 districts of Pakistan with secondary and higher secondary education as part of its programme. Under this initiative BISP has till date disbursed Rs. 39.97 billion to BISP's beneficiary children for meeting their educational expenses after verification of compliance with co-responsibilities of admission and quarterly 70 percent school attendance criteria.

Attendance Compliance Monitoring of Benazir Taleemi Wazaif enrolled children is carried out across Pakistan by a dedicated field team of Compliance Monitors (CMs) on quarterly basis. The attendance compliance data is gathered and reported through tablets using customized android-based applications.

The Financial Year 2021 – 2022 has been a very significant year as the scale of programme expanded significantly in terms of *out-reach*, *in-take* and *disbursements*. Enrollments rates rose 320% as compared to the last year, which also translated into exponential school coverage rate for attendance compliance monitoring, and a whopping 450% increase in annual disbursements in comparison to previous financial year. The outstanding increase in enrollments is mainly attributed to the expansion of programme from primary level enrollments to secondary and higher secondary enrollments; additionally, introduction of the android-based *self-enrollment application* (which enabled people to enroll their children from their homes) has also contributed in increased enrollments. The design of the programme has also improved in terms of improved verification checks (admission verification as well as family-tree validation from NADRA) which has considerably minimized fake enrollments ensuring data quality and transparency.

During the financial year, CMs carried out Attendance Compliance Monitoring (ACM) activity across 221,299 schools and gathered ACM data of 4.2 million Benazir Taleemi Wazaif enrolled children. Among these, 2,990,233 children were enrolled at primary, 1,113,509 at secondary and 109,784 enrollments were carried-out at higher secondary level. Total male and female enrollments stood at 53% and 47% respectively. Annual school coverage rate remained approximately 91% against the set target for the year. Over 93% students were found compliant (full filling 70% attendance criteria) and subsequently considered eligible for the Benazir Taleemi Wazaif financial assistance; 94% admission verification of newly enrolled children was reported. By the end of reporting financial year BISP disbursed Rs. 20.48 billion to Benazir Taleemi Wazaif beneficiary children. This amount accounts for disbursement made in lieu of admission verification, attendance compliance and graduation bonuses.

Benazir Taleemi Wazaif Programme

A Look Back

2012 - 2021



Looking Back



Key Programme Milestones

2012

*Programme Inception with **5** districts*

BISP piloted the programme in five selected districts of Pakistan

*Expansion to **32** districts*

In the following next three years, programme was implemented in 32 districts of Pakistan

2015

2018

*Expanded to **50** districts*

Eighteen more districts were added in programme portfolio

*Expanded to **100** districts*

BISP successfully implemented programme in 100 districts across Pakistan

2019

2020

Country wide expansion of programme

BISP started implementing the programme across Pakistan covering all **160** districts

Highlights Since Inception

Looking Back

Key Programme Milestones

From 2012 till 30 June 2021



4.64 Million
Total Enrollments

2.22 Million
Girls Enrolled



2.42 Million
Boys Enrolled

435,522 Students
Graduated



Highlights Since Inception

Looking Back

Key Programme Milestones

From 2012 till 30 June 2021



Rs. 19.38 Billion
Disbursed to Students

Rs. 9.68 Billion
Disbursed to Girls



Rs. 9.70 Billion
Disbursed to Boys

Rs. 94.13 Million
Disbursed as Bonuses to Girls

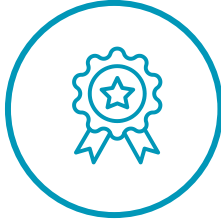


Highlights Since Inception

This Year At A Glance

Highlights of the Year

FY 2021-22



Programme Expanded to
Secondary & Higher
Secondary Education



4.2 Million

New Students Enrolled



1.9 Million

Girls Enrolled



2.3 Million

Boys Enrolled



669,908

Students Graduated



Self Enrollment App

Introduced



**B- Form Verified
Enrollments**



Rs.

20.48 Billion .

Disbursed

Highlights FY 2021 - 2022

Introduction – Benazir Taleemi Wazaif

Investing in human capital is one of the governments' core poverty reduction strategies as part of its global commitment to the Sustainable Development Goals (SDGs). International empirical evidence suggests that expenditure on primary education tends to be pro-poor as number of children is generally larger in lower-income households which are more prone to chronic poverty shocks. Moreover, linking cash transfers with behavioral conditions can help in enabling poor households to attain the education and health facilities as well as breaking vicious cycle of poverty transmitted over generations. Such investment in human capital has also proven to bring about long-term positive impacts in socio-economic development of the country at macro level.

According to UNICEF, 22.8 million children in Pakistan aged 5-16 are reported to be out-of-school, which includes 12.16 million girls. The reasons for children to be out of school vary, but majority of the reasons stem from poverty. 21.9% of the Pakistan's population lives below the national poverty-line which further contributes to the dismal situation of out-of-school children (OOSC) in the country. Families living in poverty often have to choose between sending their child to school or providing other basic needs. Even if families do not have to pay tuition fees, school comes with an added costs of uniforms, books, supplies, and/or exam fees; and in most of the cases; *time* of the child, which could be utilized for earning purposes (labor, domestic chores etc.).

Programme Objectives



Increase School Enrollments



Improve School Attendance



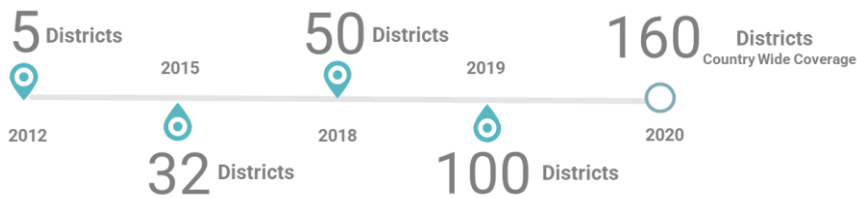
Reduce School-Drop-Outs

To improve the dwindling situation of out of school children in Pakistan, BISP through its Benazir Taleemi Wazaif programme provides conditional cash incentives (stipends) to children from Primary to Higher Secondary Grade with an aim to; *increase the enrollments, reduce the dropout rates and subsequently to address the generational poverty.* The programme also contributes towards three of the United Nations Sustainable Development Goals (SDG 1, 4 & 5)





- ✓ **8.8 million** children have been enrolled since inception
- ✓ **9 million** additional children to be by 2025
- ✓ **Rs. 40 Billion** have been disbursed so far
- ✓ **Rs. 35 Billion** allocated for next financial year

Benazir Taleemi Wazaif – Programme Expansion Over Time

BISP initially piloted Benazir Taleemi Wazaif Programme in five (5) districts of Pakistan in November 2012, primarily aimed at supporting primary level education through provision of cash stipends; measuring equivalent or higher the value of educational expenditures per child. The overall objective was to encourage primary education through regular cash transfers. BISP expanded the programme from five (5) districts to thirty-two (32) districts in 2015, then to fifty (50) districts in 2018, in January 2019 Benazir Taleemi Wazaif programme further expanded to hundred (100) districts. Finally, in July 2020 Benazir Taleemi Wazaif programme has been expanded to all districts of Pakistan. The scope of programme has now extended to secondary and higher secondary education.



Design Parameters of Taleemi Wazaif Programme

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 ✓ Enrolled Child is Not maintaining 70 % attendance quarterly and is reported non compliant in three consecutive ACM visits 	<ul style="list-style-type: none"> ✓ Child Admitted in a Secondary Level School and is Maintaining Minimum 70% Attendance on Quarterly Basis ✓ Enrolled Child is Not maintaining 70 % attendance quarterly and is reported non compliant in three consecutive ACM visits 	<ul style="list-style-type: none"> ✓ Child Admitted in a Higher Secondary Level School and is Maintaining Minimum 70% Attendance on Quarterly Basis ✓ Enrolled Child is Not maintaining 70 % attendance quarterly and is reported non compliant in three consecutive ACM visits
 Wet Beneficiary Exit Scenarios	<ul style="list-style-type: none"> ✓ Child has Reached 15 Years of Age or Graduated from Primary level schooling 	<ul style="list-style-type: none"> ✓ Child has Reached 22 Years of Age or Graduated from Secondary level schooling 	<ul style="list-style-type: none"> ✓ 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) 	<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)

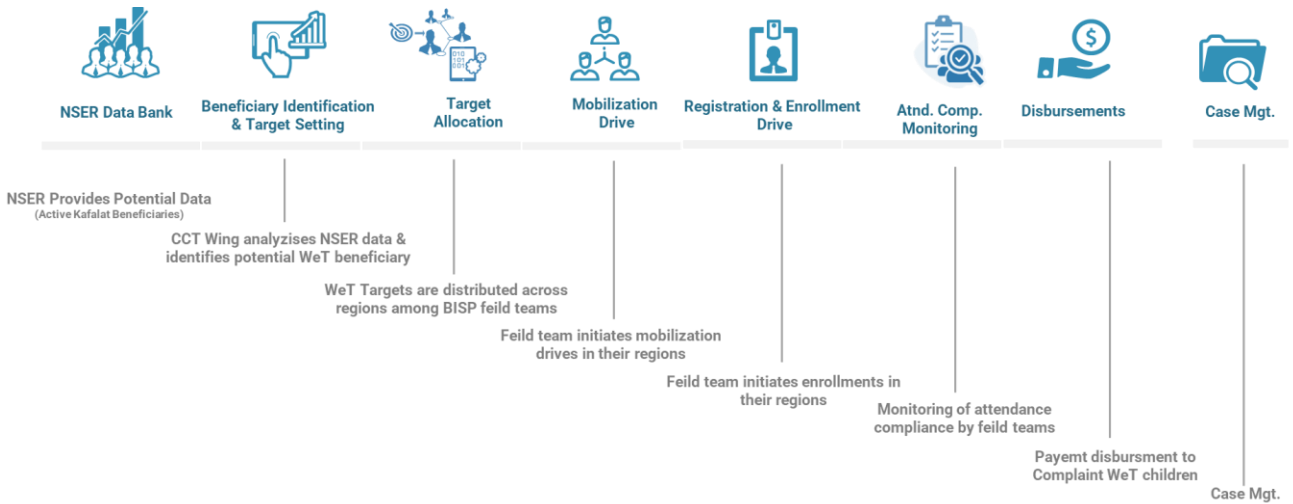
Programme Stipend Amounts

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



Benazir Taleemi Wazaif – Programme Cycle

Benazir Taleemi Wazaif programme cycle consists of eight major steps; from target identification to the stipend disbursement, each processing step is end-to-end digitized with multiple layers of verifications and cross-checks to ensure targeting accuracy, family-tree verification and admission/attendance compliance of beneficiaries.



Following are the key design components of Benazir Taleemi Wazaif:

1. Benazir Taleemi Wazaif Target Screening

Like all the other social protection programmes of BISP, Benazir Taleemi Wazaif also draws its preliminary potential beneficiary data from the NSER dynamic registry for quarterly target setting. Analysis is carried-out on the NSER data which comprises socio-economic data of over 34 million households of the country. Filters based on specific criterions are applied on this data to identify potential Benazir Taleemi Wazaif beneficiaries across Pakistan. Multiple factors are considered during this screening process, such as total number of potential beneficiaries (in a particular district and tehsil), number of potential beneficiary children per household, availability of schools of in the region, availability of BISP human resource in the region and so forth.

2. Enrollment Target Allocation

Once the potential beneficiary target numbers are finalized; targets are assigned to respective field teams across Pakistan. Headquarter based Benazir Taleemi Wazaif Enrollment team load region wise enrollment targets into the *enrollment application* installed on the tablets through a secured web-based network. Target data contains names of BISP beneficiary, contact information, address etc. This data is primarily used by BISP field teams to contact the potential beneficiaries to sensitize them about the programme and for subsequently enrolling their children with the programme.

3. Mobilization

Following region wise target allocation, potential beneficiaries are mobilized (in field through BISP tehsil office field staff) by carrying out awareness campaigns in communities across Pakistan. During these campaigns beneficiaries are informed about the objectives and prerequisites of the programme. Mobilization activities are held, time and again to ensure maximum dissemination of information in the target area. As part of the mobilization campaign officials and teachers of provincial and district education department are also provided awareness sessions. Guidelines to teachers are shared regarding coordination mechanism and record keeping/sharing of Benazir Taleemi Wazaif enrolled students with Compliance Monitors.

4. Registration & Enrollments

Intake of Benazir Taleemi Wazaif potential beneficiary children into the programme is administered through the registration & enrollment process which is carried out by field teams across Pakistan using enrollment application installed on the tablets. BISP establishes registration desks at convenient locations for this purpose. By registering a child, he/she becomes part of the database as a registered child - however registered child cannot be considered as an enrolled child until the child provides proof that he/she is admitted in a school. Furthermore, when a child is enrolled through the enrollment application after provision of school admission proof – the provided information (B-Form, Date of Birth, family tree) gets verified in real time from NADRA. Once the information is verified, the child gets enrolled in the programme. Registration and enrollment activity is carried-out throughout the year.

5- Attendance Compliance Monitoring

Once a child is enrolled during the registration and enrollment process – his/her data is automatically synchronized and becomes part of the Benazir Taleemi Wazaif enrolled children database. This database also contains information about the type, addresses and level of schooling of the enrolled children. This information is loaded into the ACM application by MIS wing, which is used to collect attendance compliance data of every enrolled child across Pakistan. The ACM data is collected by Compliance Monitors on quarterly basis. The primary objective of ACM is to monitor Benazir Taleemi Wazaif children's co-responsibility compliance (70% attendance) for entitling eligible enrolled children to receive the stipend amounts. ACM region wise targets are assigned to a team of HQ based Compliance Coordinators who are responsible to coordinate and further assign ACM tehsil wise targets to field-based Compliance Monitors across Pakistan.

Following are the objectives of the monitoring admission verification and attendance compliance:

- Identify beneficiary children who have complied with the defined co-responsibilities with respect to admission and attendance and entitle them for cash transfers.
- Identify Benazir Taleemi Wazaif beneficiary children who have not complied with the co-responsibilities, trigger alerts in such cases, and apply the consequences of non-compliance accordingly.

- Suspend the beneficiary children from the programme who have not complied with the attendance co-responsibility for three consecutive compliance quarters.

6. Case Management

Case Management is a continuous process beginning alongside registration, beneficiaries lodge different type of complaints through field offices. The objectives of Case Management process is to:

- Receive and process updates of beneficiary information.
- Receive grievances against stakeholders in order to improve service provision.
- Receive and resolve claims of beneficiaries.
- Follow up on specific cases identified through alerts generated by the system.

7. Disbursements

Stipend amounts are disbursed to children who have complied with the pre-requisites, determined by the Benazir Taleemi Wazaif Programme. The status of being complied or non-complied is determined by Management Information System (MIS) of CCT Wing based on the information collected and reported by CMs through the customized ACM android application. Disbursed amount is released in tranches during different quarters. Stipends are disbursed in three categories:

1. Admission compliance cash transfer
2. Attendance compliance cash transfer
3. Graduation bonus for girls completing primary education

Results & Review

- Enrollments
- Attendance Compliance Monitoring
- Disbursements





Enrollments



4.2 Million

ENROLLMENTS



53%

2.2 M. Boys Enrolled



47%

1.9 M. Girls Enrolled

PRIMARY LEVEL ENROLLMENTS

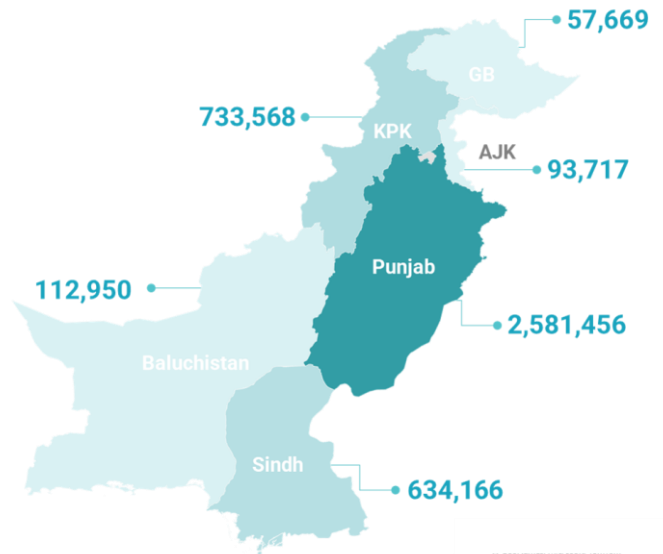
72%

SECONDARY LEVEL ENROLLMENTS

25%

HIGHER SECONDARY LEVEL ENROLLMENTS

3%



Benazir Taleemi Wazaif Enrollments Across Pakistan

Enrollments

Overview

FY 2021 – 22 witnessed exponential rate of enrollments across Pakistan with a whopping 320 % increase in the overall enrollments as compared to the last financial year. Cumulatively, 4,213,426 children were enrolled at primary, secondary & higher secondary.

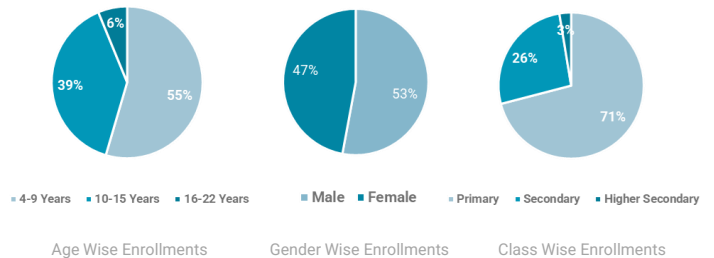
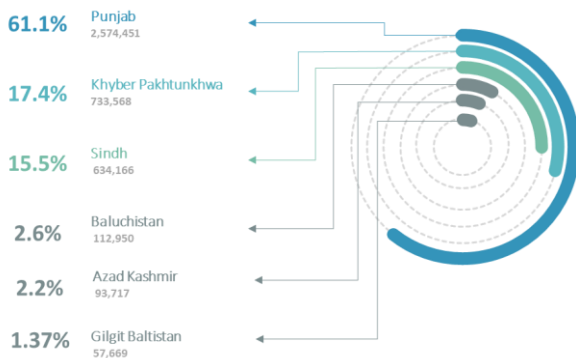
The significant increase in enrollments is mainly attributed to the introduction of android-based self-enrollment application which enabled public to enroll their children with the programme through their cell phones; moreover, improved and effective mobilization as well as expansion of programme to secondary & higher secondary level contributed to the increased enrollments.

Highlights

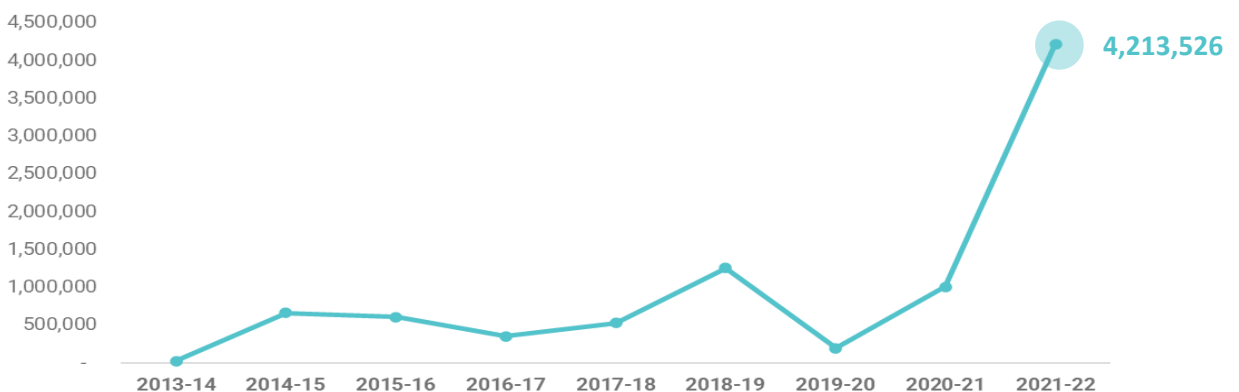
4.2 Million Enrollments

- ✓ **2.3 Million** boys enrolled
- ✓ **1.9 Million** girls enrolled
- ✓ Programme **expanded to Secondary & Higher Secondary**
- ✓ **2.9 Million in Primary, 1.1 Million in Secondary & 0.1 Million in Higher Secondary enrollments**
- ✓ Deployment of **Android-based Self-enrollment application**
- ✓ **320% increase in enrollments from previous year**

Region Wise Enrollments Share



Benazir Taleemi Wazaif Enrollments Trend over time



Enrollments

Region Wise Enrollments by Age Group & Level of Schooling

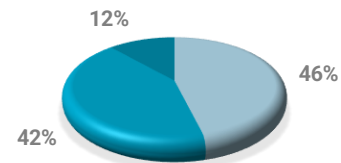
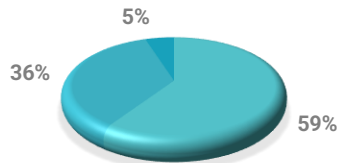
■ Primary ■ Secondary ■ Higher Secondary

■ 4-9 Years ■ 10-15 Years ■ 16-22 Years

Azad Kashmir



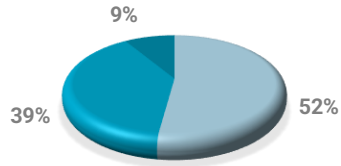
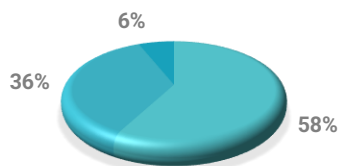
93,717



Gilgit Baltistan



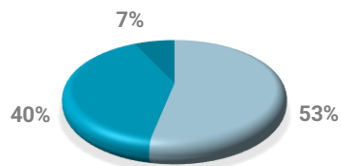
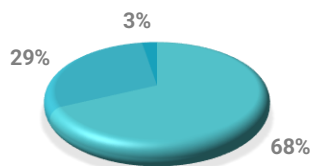
57,669



KPK



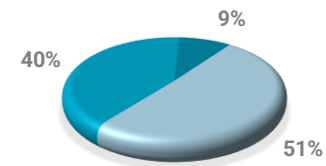
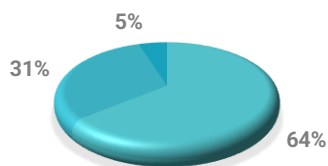
733,568



Baluchistan



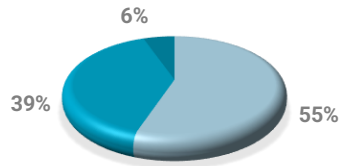
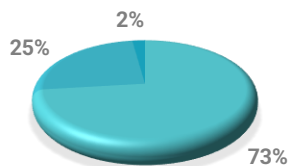
112,950



Punjab



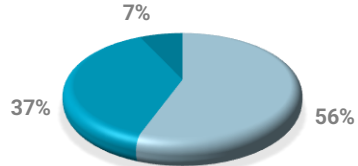
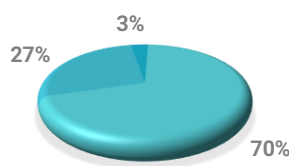
2,581,456



Sindh



634,166



Enrollments

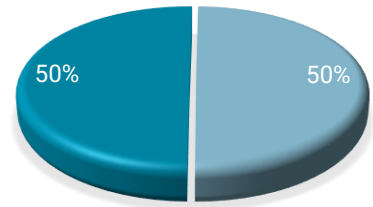
Glance on Region Wise Enrollments

Azad Kashmir

Total Enrollments: 93,717

In AJK, 55,744 students at primary, 33,281 at secondary & 4,692 at higher secondary level were enrolled.

The top-ranking districts (in terms of highest enrollments) included Muzaffarabad, Neelum and Hattian Bala.



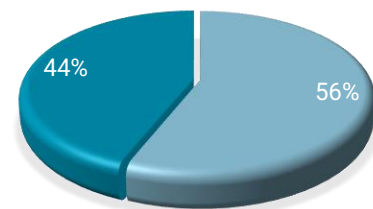
■ Boys % ■ Girls %

Baluchistan

Total Enrollments: 112,950

Baluchistan has always remained challenging due to its geographic aspects which poses difficulties in reaching-out to the community and further access of the community to schools due to long traversing distances.

The over-all achievement target for Baluchistan remained 79% which is seen as an improvement from the last year 47%. 72,462 at primary, 34,939 at secondary & 5,549 higher secondary enrollments were done in Baluchistan.

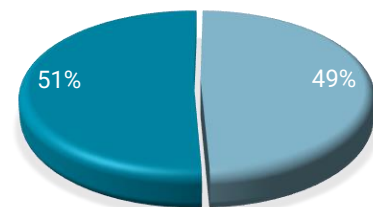


■ Boys % ■ Girls %

Gilgit Baltistan

Total Enrollments: 57,669

30,092 at primary 22,510 at secondary & 5,067 children were enrolled in higher secondary across GB. The over-all achieved enrollments remained 104% against the assigned target.



■ Boys % ■ Girls %

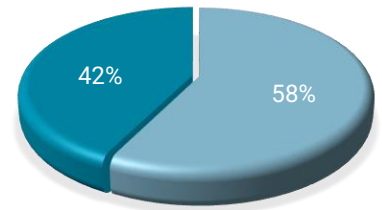
Enrollments

Glance on Region Wise Enrollments

Khyber Pakhtunkhwa

Total Enrollments: 733,568

KPK is among the 2nd highest contributors of the programme (although the enrollment contribution proportion is 18%) in terms of over-all enrollments across Pakistan. Significant improvement has been observed in the targeted vs achieved enrollments in this financial year with an increase of 27% as noted from the last year numbers. Total achieved enrollment target remained 92% with 498,059 at primary, 216,562 at secondary & 18,947 at higher secondary level.



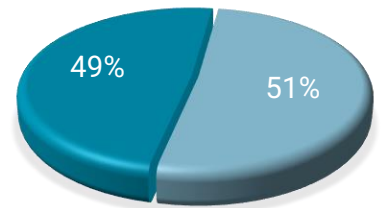
■ Boys % ■ Girls %

Punjab

Total Enrollments: 2,581,456

With more than 2 million enrollments across Pakistan, Punjab's contribution remained 61% of the over-all enrollments in the country under Benazir Taleemi Wazaif programme. Total enrollments were reported to be 2,574,451 which is the 115% of the total assigned enrollment target.

Muzaffargarh, Jhang, Rahim Yar Khan, Multan and Khanewal are among the districts with highest number of enrollments, while Rawalpindi, Hafizabad and Mandi Bahauddin remained the lowest in terms of enrollments. Over-all in Punjab 1,882,668 at primary, 635,257 at secondary & 56,526 at higher secondary enrollments were carried-out.

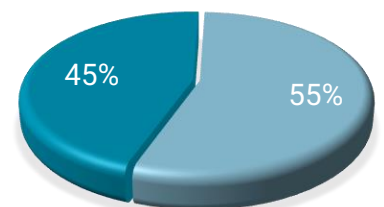


■ Boys % ■ Girls %

Sindh

Total Enrollments: 634,166

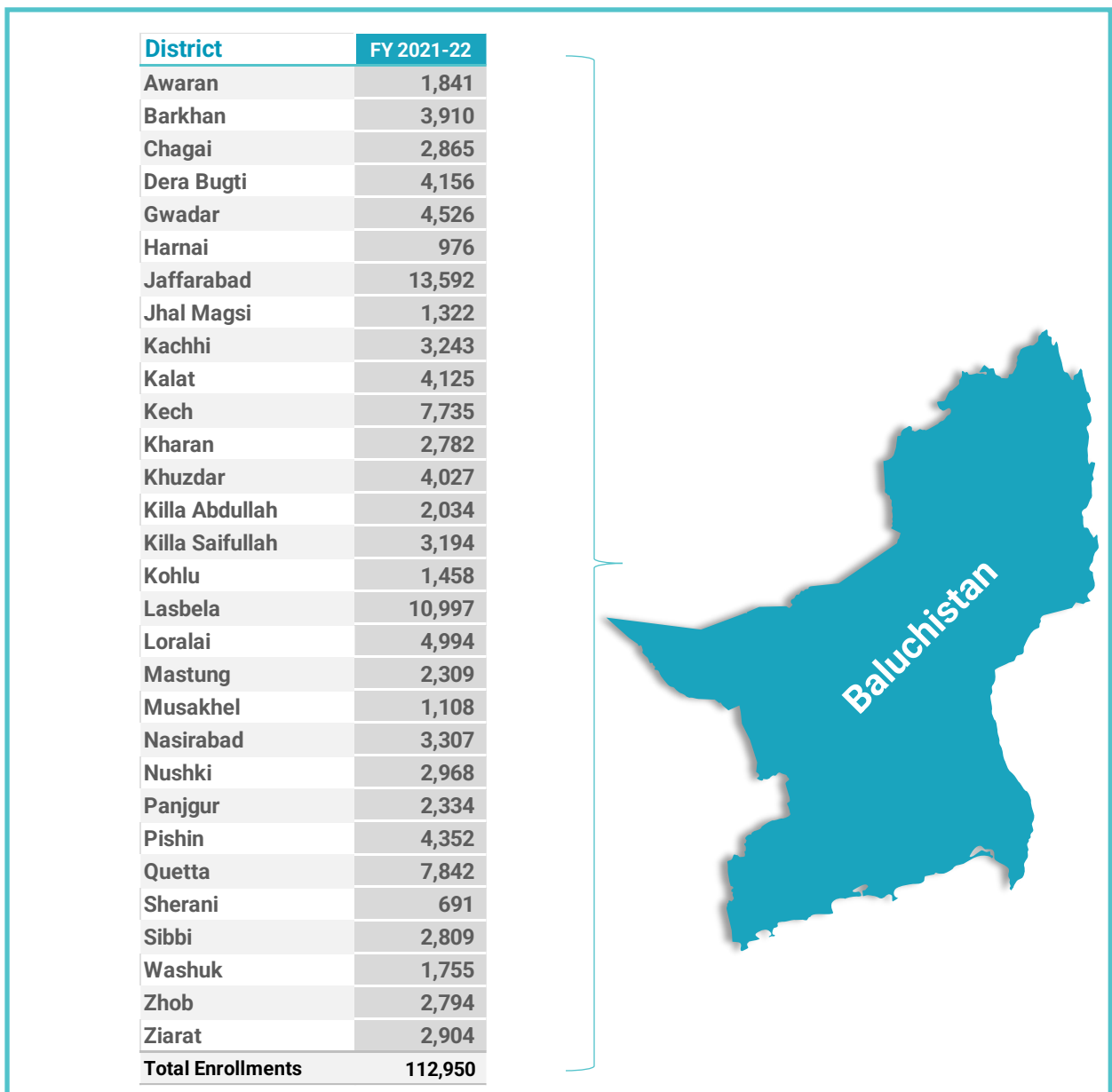
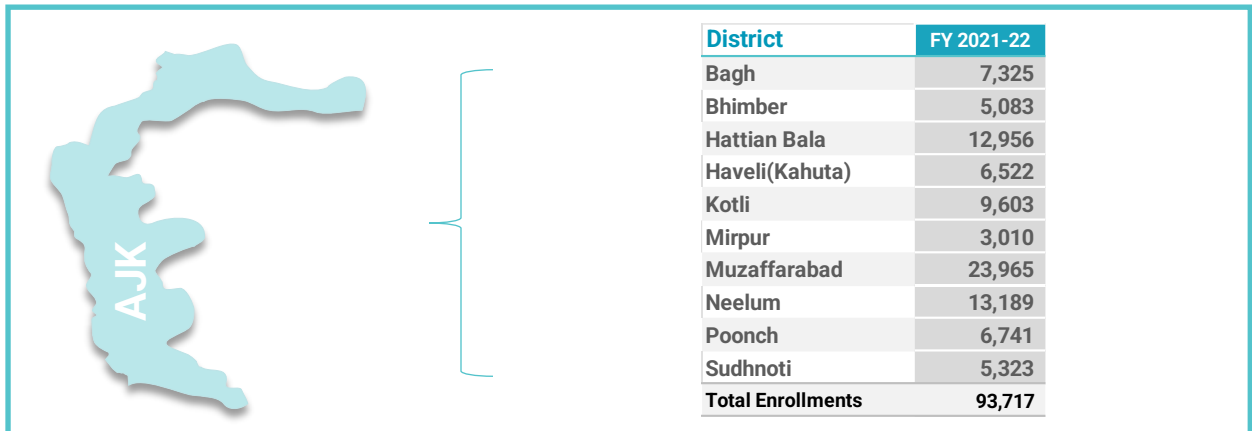
In Sindh, over-all 352,637 students at primary, 237,295 at secondary & 44,234 at higher secondary were enrolled. The achieved enrollment rate against the set target remained 65% which is 10% greater than the last years' achieved target. The highest number of enrollments were recorded in district Khairpur, Badin, Naushahro Feroze, Tharparkar & Sanghar while Jamshoro, Kashmore, Hyderabad and Jacobabad remained at the lower side.



■ Boys % ■ Girls %

Enrollments

District Wise Enrollments



Enrollments

District Wise Enrollments



District	FY 2021-22
Attock	18,426
Bahawalnagar	80,449
Bahawalpur	103,599
Bhakkar	86,119
Chakwal	14,609
Chiniot	53,412
Dera Ghazi Khan	103,860
Faisalabad	82,960
Gujranwala	42,868
Gujrat	16,486
Hafizabad	26,937
Jhang	162,620
Jhelum	14,765
Kasur	98,066
Khanewal	116,782
Khushab	37,335
Lahore	39,123
Leiah	93,832
Lodhran	88,600
Mandi Bahauddin	28,350
Mianwali	62,283
Multan	143,839
Muzaffargarh	187,166
Nankana Sahib	32,368
Narowal	34,233
Okara	87,330
Pakpattan	71,201
Rahim Yar Khan	154,152
Rajanpur	78,482
Rawalpindi	30,700
Sahiwal	64,681
Sargodha	100,355
Sheikhupura	53,159
Sialkot	34,766
Toba Tek Singh	54,699
Vehari	73,860
Total Enrollments	2,572,472

Enrollments

District Wise Enrollments



District	FY 2021-22
Astore	3,585
Baltistan	20,015
Diamir	4,565
Ghanche	6,145
Ghizer	8,308
Gilgit	9,635
Hunza Nagar	5,416
Total Enrollments	57,669

District	FY 2021-22
Abbottabad	11,514
Bajaur Agency	25,955
Bannu	21,193
Batagram	14,294
Buner	21,419
Charsadda	27,498
Chitral	15,508
D. I. Khan	46,151
Hangu	5,536
Haripur	3,747
Karak	41,017
Khyber Agency	21,633
Kohat	19,345
Kohistan	8,603
Kurram Agency	5,926
Lakki Marwat	44,410
Lower Dir	22,189
Malakand P Area	21,554
Mansehra	35,020
Mardan	50,986
Mohmand Agency	11,263
N Waziristan Agency	2,801
Nowshera	39,117
Orakzai Agency	2,092
Peshawar	40,874
S Waziristan Agency	3,671
Shangla	34,623
Swabi	50,310
Swat	47,289
T A Adj Bannu	116
T A Adj D.I.Khan	147
T A Adj Peshawar	422
T A Adj Tank	155
Tank	11,836
Upper Dir	25,354
Total Enrollments	733,568



Enrollments

District Wise Enrollments

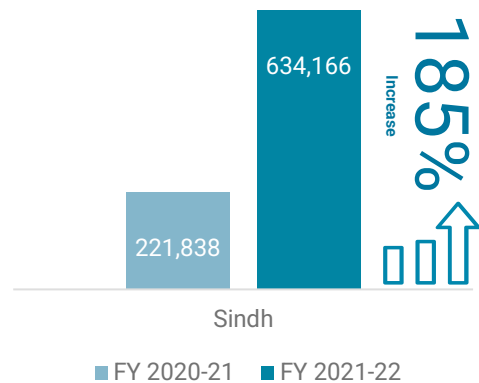
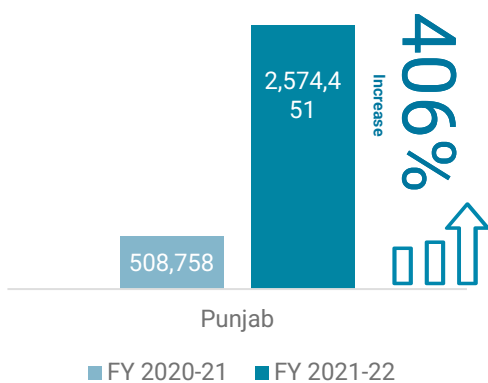
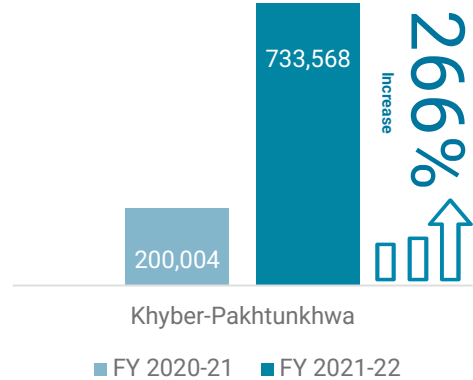
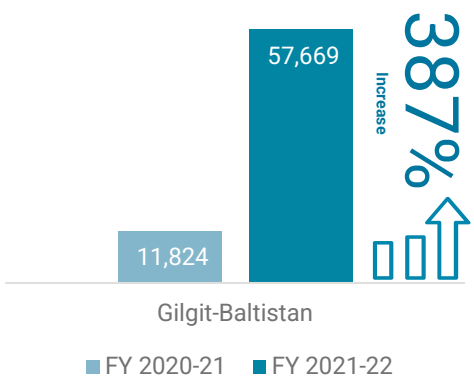
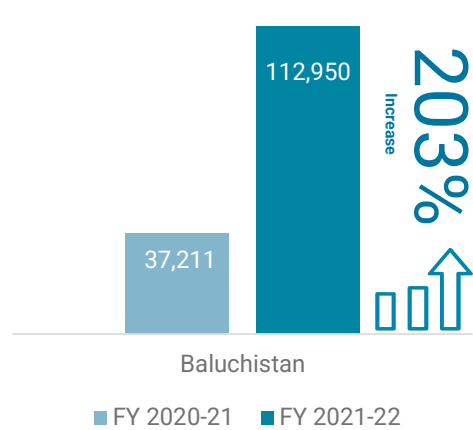
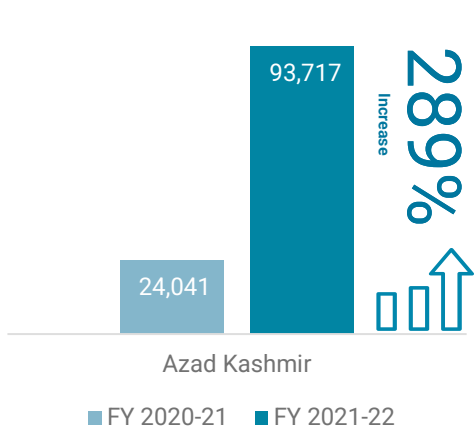
District	FY 2021-22
Badin	41,320
Dadu	30,416
Ghotki	23,833
Hyderabad	12,732
Jacobabad	6,951
Jamshoro	12,587
Kambar Shahdad Kot	13,933
Karachi Central	12,366
Karachi East	20,411
Karachi Malir	18,176
Karachi South	8,616
Karachi West	21,800
Kashmore	7,584
Khairpur	83,934
Larkana	23,449
Matiari	16,553
Mirpur Khas	19,878
Naushahro Feroze	38,927
Sanghar	30,683
Shaheed Benazir Aba	25,638
Shikarpur	25,099
Sukkur	24,331
Tando Allahyar	12,925
Tando Muhammad Kl	12,841
Tharparkar	35,501
Thatta	27,670
Umer Kot	26,012
Total Enrollments	634,166



Enrollments

Region Wise Enrollments: Last Year vs Current Year Comparison

↑ 320 % Increase in overall enrollments



Enrollments

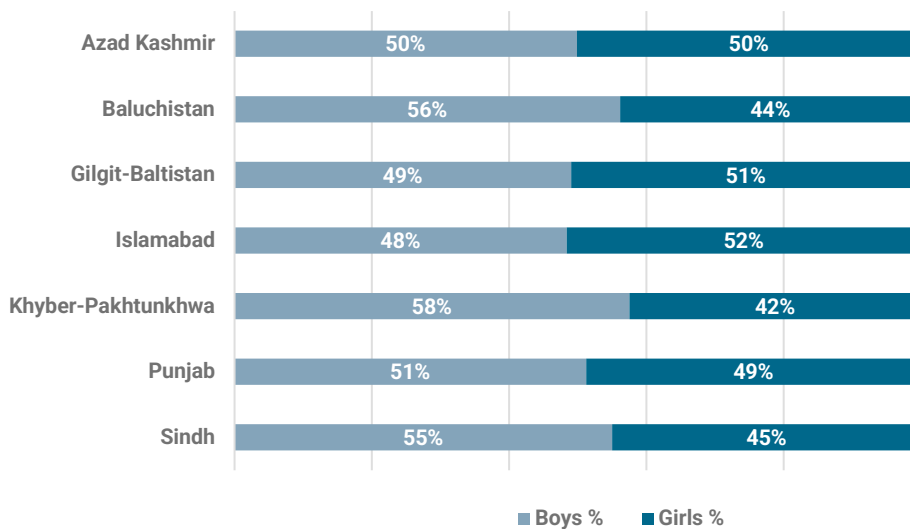
By Gender

In this financial year, 2,231,193 male and 1,982,333 female children were enrolled in Benazir Taleemi Wazaif programme, the male: female enrollment ratio remained almost the same as reported in the previous year.

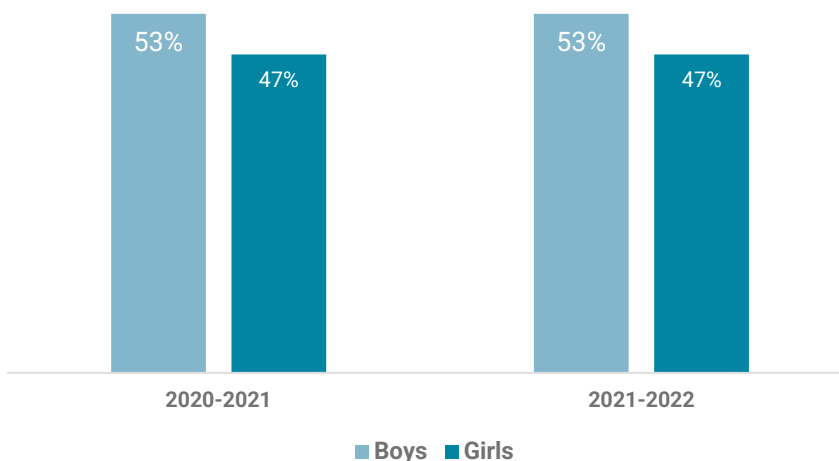
The highest female enrollments were reported in GB at 51% and 50% in AJK, while the ratio of enrolled female was reported to be 42% in KPK which is lowest among the regions with respect to female enrollments.



Region Wise Enrollments: By Gender



Gender Wise Enrollments Comparison: Previous Year vs FY 2021 – 2022



Enrollments

By Age Group

Major share of the enrollments are reported within the age group of 4-9 years which contributes to 55% of the overall enrolments; followed by 39% in the age-group of 10-15 years and subsequently 6% in the age group of 16-22 years.

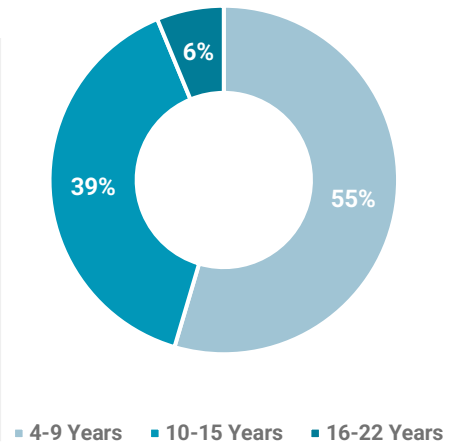
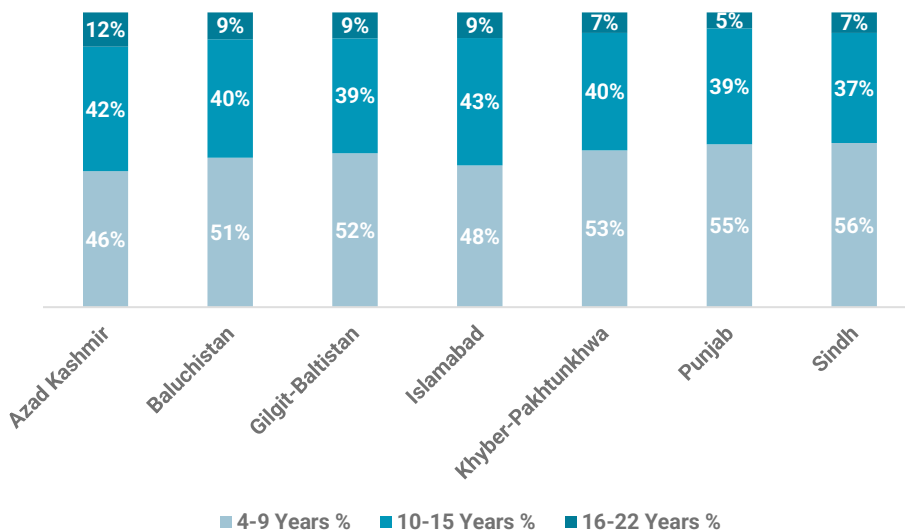


Table 1: Region Wise Comparison of Enrollments by Age Group

Province	4-9 Years	10-15 Years	16-22 Years	Total
Azad Kashmir	43,177	39,603	10,937	93,717
Baluchistan	57,258	45,351	10,341	112,950
Gilgit-Baltistan	30,092	22,510	5,067	57,669
Islamabad	3,370	3,024	611	7,005
Khyber-Pakhtunkhwa	390,123	292,024	51,421	733,568
Punjab	1,422,646	1,011,527	140,278	2,574,451
Sindh	352,637	237,295	44,234	634,166
Total	2,299,303	1,651,334	262,889	4,213,526

Region Wise % Comparison of Enrollments by Age Group



Enrollments

By Class

Out of over 4 million children enrolled in Benazir Taleemi Programme 2,990,233 children were enrolled in primary which is the largest in terms of proportion of over-all programme, contributing a total of 71% of enrollments. Primary level enrollments are followed by secondary level at 26% and higher secondary level enrollments at 3%.

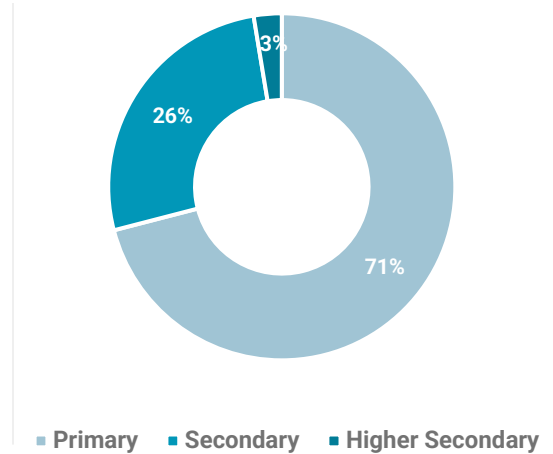
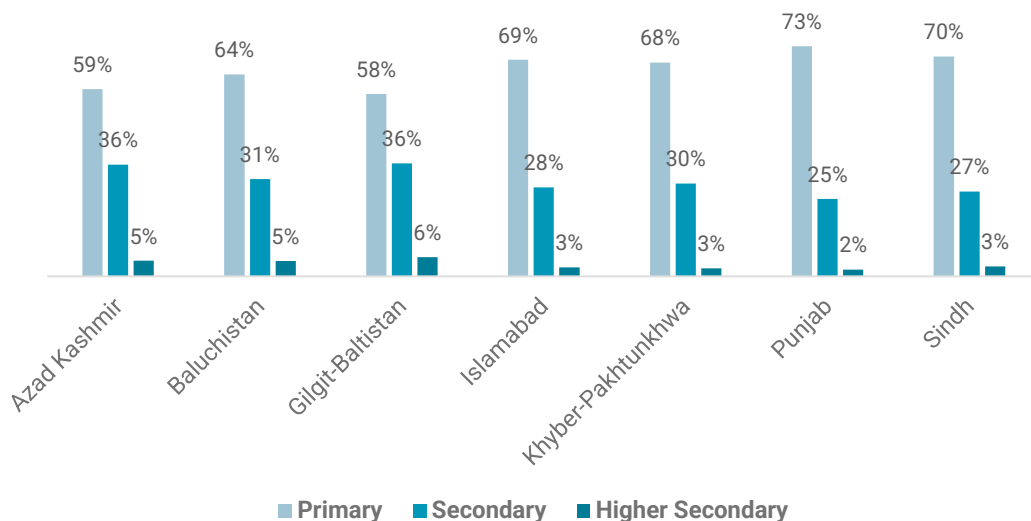


Table 2: Region Wise Comparison of Enrollments by Level of Schooling

Province	Primary	Secondary	Higher Secondary	Total
Azad Kashmir	55,744	33,281	4,692	93,717
Baluchistan	72,462	34,939	5,549	112,950
Gilgit-Baltistan	33,407	20,702	3,560	57,669
Islamabad	4,820	1,982	203	7,005
Khyber-Pakhtunkhwa	498,059	216,562	18,947	733,568
Punjab	1,882,668	635,257	56,526	2,574,451
Sindh	443,073	170,786	20,307	634,166
Total	2,990,233	1,113,509	109,784	4,213,526

Region Wise % Comparison of Enrollments by Level of Schooling



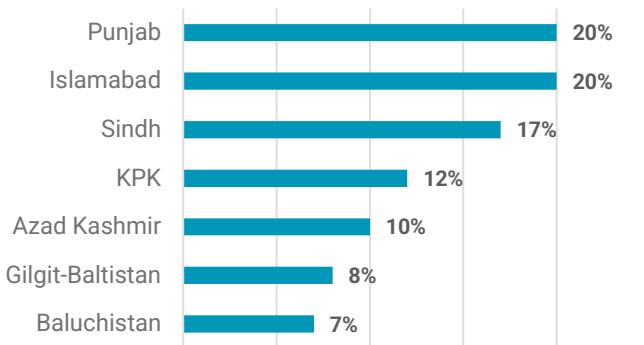
Enrollments

Enrollments: Already In-School Children & Out-of School Children

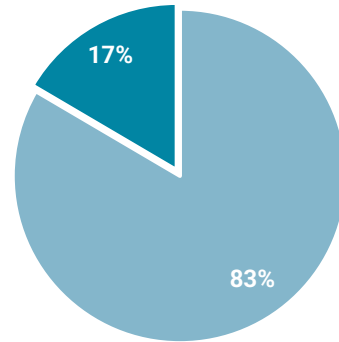
Out of the total enrollments made during the financial year, 17% of the children enrolled were either dropped-out cases or were not attending schools at the time of enrollments who now, are admitted in schools. 83% of the children who were enrolled in programme were already studying in schools at the time of enrolling.

The highest enrollments of out-of school children were reported in Punjab followed by Sindh and AJK.

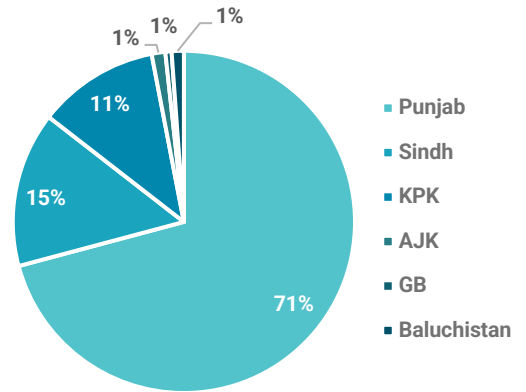
In Punjab, out of the total enrollments made, 20% children were reported to be out of school before the mobilization campaign. Interestingly, the same trend was also noted in Islamabad.



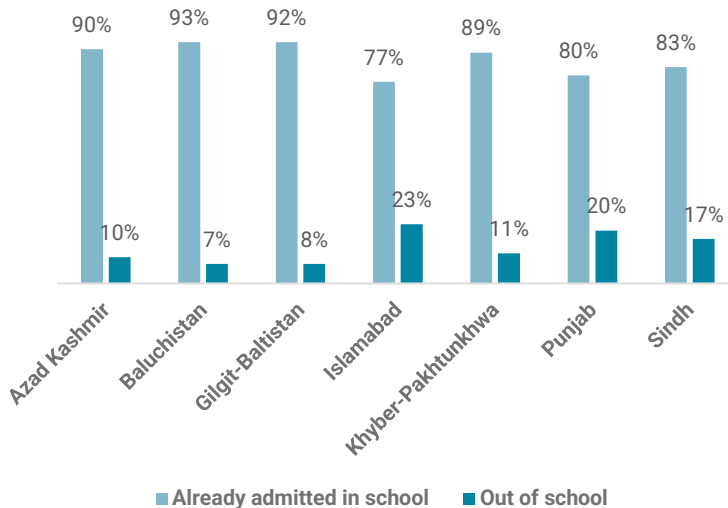
Region Wise Out of School Enrollments from the total enrollments



■ Already admitted in school ■ Out of school



Region Wise Contribution in Out of School Enrollments



■ Already admitted in school ■ Out of school

Enrollments

By School Type

Benazir Taleemi Wazaif programme also caters for the deserving children who are studying in private or semi-private schools (complying to 70% attendance) in addition to the mainstream public sector schools.

During the FY 2021-2022, 3,162,903 children were enrolled in public, 686,557 in private & 364,066 semi-public schools.

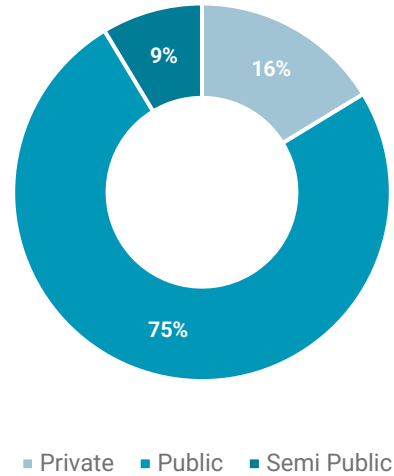
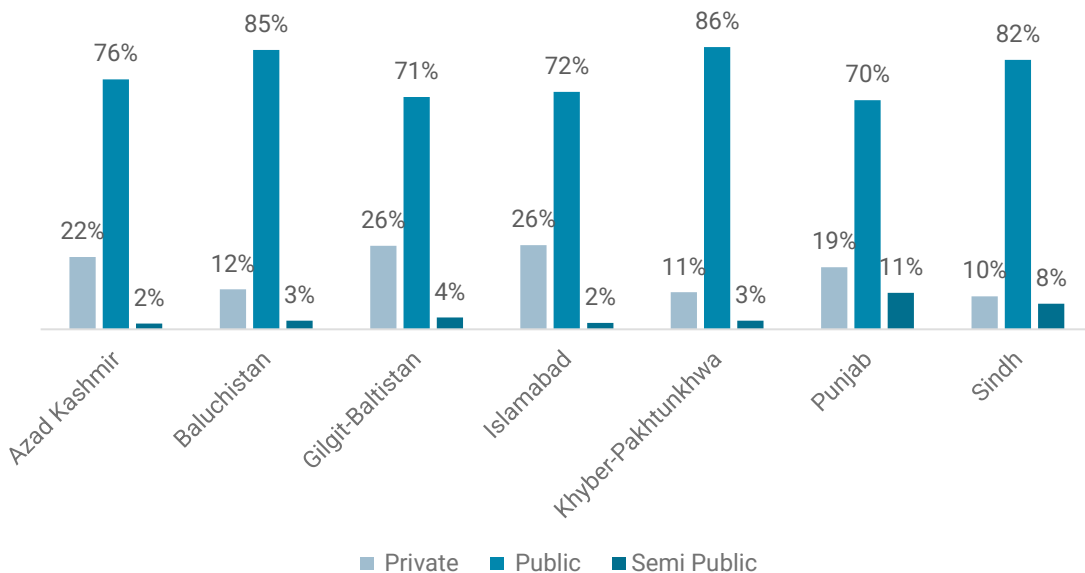


Table 3: Region Wise Enrollments by School Type

Province	Private	Public	Semi Public	Total
Azad Kashmir	20,656	71,431	1,630	93,717
Baluchistan	13,740	96,223	2,987	112,950
Gilgit-Baltistan	14,707	40,844	2,118	57,669
Islamabad	1,796	5,069	140	7,005
Khyber-Pakhtunkhwa	82,857	630,975	19,736	733,568
Punjab	488,811	1,797,655	287,985	2,574,451
Sindh	63,990	520,706	49,470	634,166
Total	686,557	3,162,903	364,066	4,213,526

Region Wise Enrollments % by School Type



Enrollments

Proportion of Parents of Enrolled Beneficiary Children

The total number of beneficiaries (parents of enrolled children) were reported as 1,771,934 cumulatively. Among these 29% were those having two children enrolled with Benazir Taleemi Wazaif followed by 28% having 1 child and 24% with 3 enrolled children.

26% were those beneficiaries 4 to 7 children per household enrolled with the programme. There is also a small number of beneficiaries who have 9 to 11 children per household enrolled in the programme.

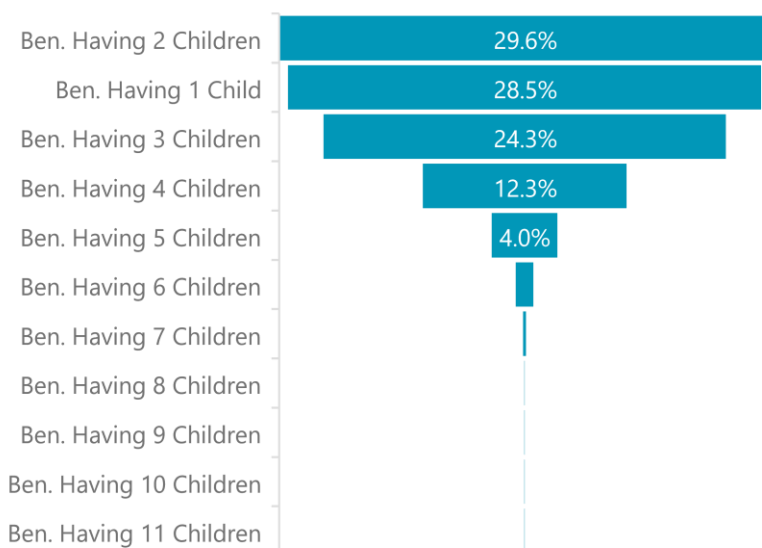


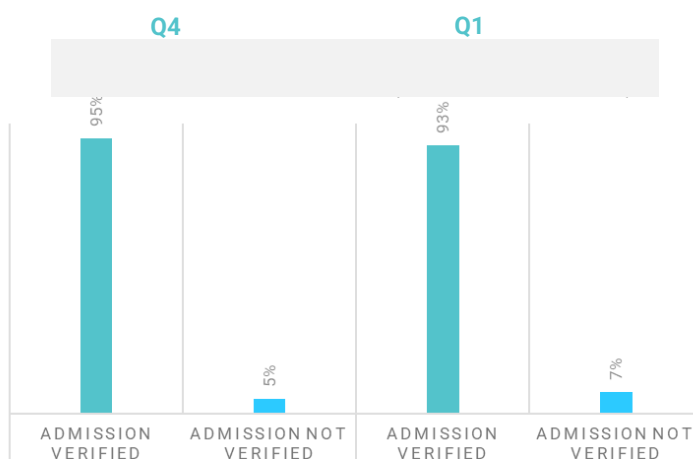
Table 4: Proportion of Parents of Enrolled Beneficiary Children

Province	Ben. with 1 Child	Ben. with 2 Children	Ben. with 3 Children	Ben. with 4 Children	Ben. With 5 Children	Ben. With 6 Children	Ben. With 7 Children	Ben. With 8 Children	Ben. With 9 Children	Ben. With 10 Children	Ben. With 11 Children
AJK	9,077	9,730	8,468	5,582	2,380	719	140	26	4	1	0
Baluchistan	13,220	16,230	9,938	4,915	2,095	812	264	55	12	2	3
GB	5,813	6,578	5,246	3,381	1,344	367	54	15	2	0	0
Islamabad	548	783	726	446	136	32	7	1	0	0	0
KPK	104,099	94,137	75,512	35,230	10,187	3,088	500	82	10	3	0
Punjab	299,982	327,913	274,531	133,172	38,013	9,987	1,463	211	35	12	1
Sindh	73,076	68,987	55,672	35,190	16,236	4,324	877	208	30	11	3
Total	505,815	524,358	430,093	217,916	70,391	19,329	3,305	598	93	29	7

Summary of Admission Verifications*

Q1 2022		
Province	Admission Verified	Admission Not Verified
Azad Kashmir	92%	8%
Baluchistan	91%	9%
Erstwhile FATA	93%	7%
Gilgit Baltistan	92%	8%
Islamabad	88%	12%
Khyber Pakhtunkhwa	94%	6%
Punjab	92%	8%
Sindh	94%	6%
Total	92.74%	7.26%

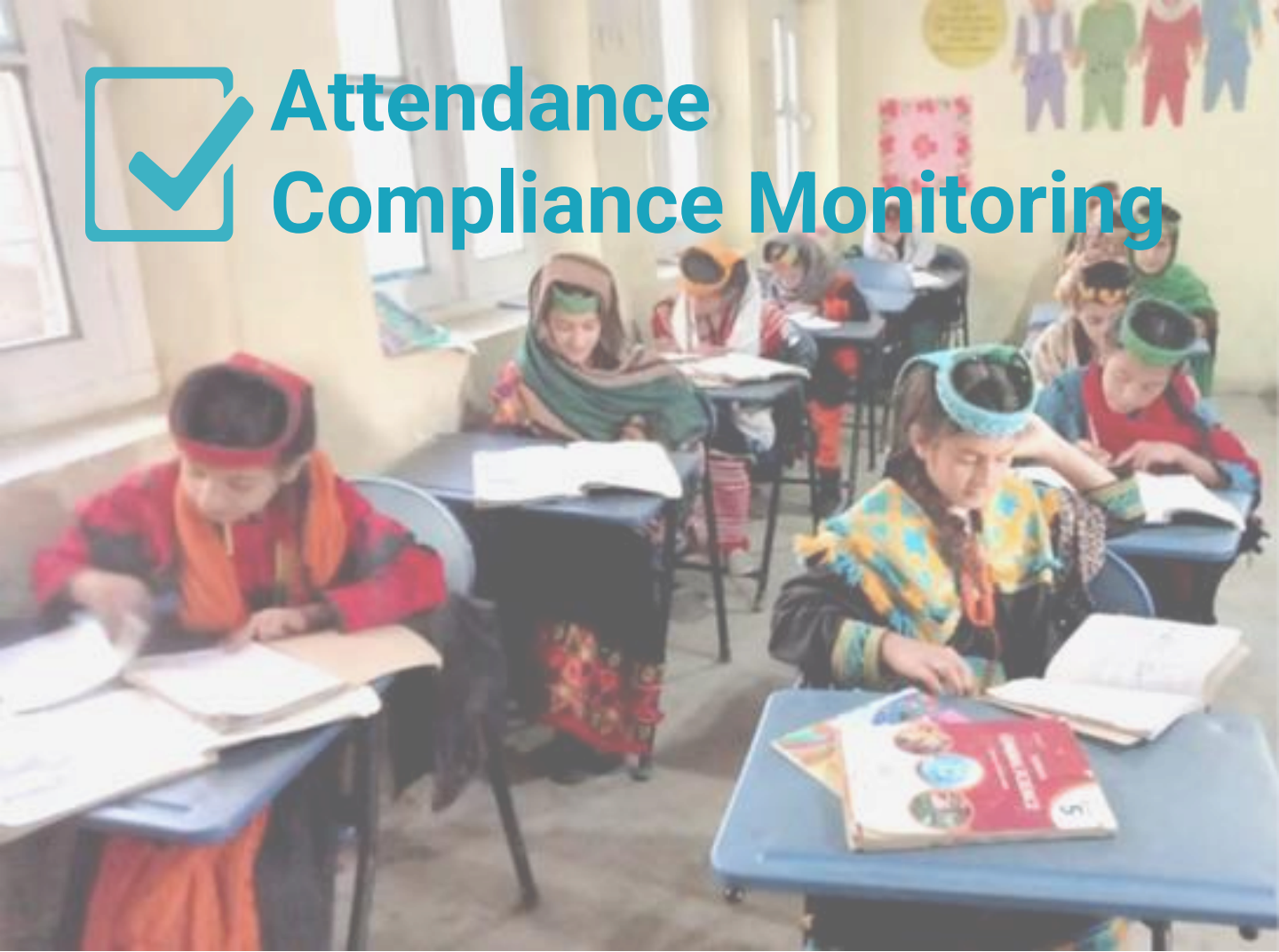
Q4 2021		
Province	Admission Verified	Admission Not Verified
Azad Kashmir	94%	6%
Baluchistan	94%	6%
Erstwhile FATA	96%	4%
Gilgit Baltistan	95%	5%
Islamabad	90%	10%
Khyber Pakhtunkhwa	96%	4%
Punjab	95%	5%
Sindh	94%	6%
Total	95.07%	4.93%



* Programme started admission verifications from Q1 2021 onwards.



Attendance Compliance Monitoring



93%

Attendance Compliance Reported



83%

Boys
Complied



81%

Girls
Complied

COMPLIANCE AT PRIMARY LEVEL

94%

COMPLIANCE AT SECONDARY LEVEL

92%

COMPLIANCE AT HIGHER SECONDARY LEVEL

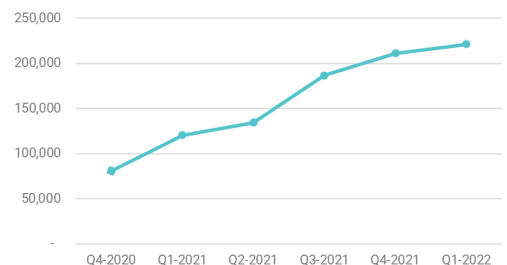
87%

94%

Admission Verification



Benazir Taleemi Wazaf Attendance Compliance Heat map



Benazir Taleemi Wazaf Schools Increase Pattern

Attendance Compliance Monitoring

Overview

The annual work plan of Benazir Taleemi Wazaif programme comprises of three main activities spanning over the four quarters of the financial year. These activities include Enrollments & Registrations, Schooling Period, Compliance Monitoring and Financial Disbursements.

Compliance Monitoring (CoM) is the most important and on-going process of Benazir Taleemi Wazaif. The primary objective of CoM is to monitor programme beneficiary children’s co-responsibility compliance for entitling their respective Benazir Taleemi Wazaif families to receive cash transfers.

By the end of the reporting period the over-all attendance compliance rate was reported as 93% and the admission verification remained at 94%.

Highlights

93% Compliance

Reported in the FY 2021-22

- ✓ Aggregate **Admission verification** rate is **94%**
- ✓ **Graduation bonus** on completion of primary education has been **disbursed to 89,829 female children**

Work Plan of Benazir Taleemi Wazaif Programme

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	Q2 & Q3		Q1									

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 January and disbursement of attendance compliance for quarter 1 is made in April subsequently.

Attendance Compliance Monitoring

The analysis of the attendance compliance data reveals that compliance percentage has increased during the reporting period. Similarly, the child dropped-out percentage has also diminished, the cumulative drop-out ratio for girls is reported to be 1.23% and 1.21% for boys.

From the fourth quarter on-wards of the financial year, programme has also commenced physical verification of enrolled children from their respective schools which also improved the attendance percentage .

Table 5: ACM Reporting – Quarter Q2 - 2021

Province	Complied	Non Complied	Graduated	Dropped Out	Family Migrate	School Changed	Child Dead
Azad Kashmir	73.20%	8.34%	4.00%	4.81%	0.22%	9.41%	0.02%
Baluchistan	62.57%	3.82%	1.37%	27.16%	0.15%	4.90%	0.03%
Erstwhile FATA	82.88%	4.51%	1.43%	4.22%	0.13%	6.82%	0.02%
Gilgit Baltistan	75.22%	3.86%	1.91%	5.11%	0.21%	13.64%	0.04%
Islamabad	69.16%	10.40%	2.03%	10.48%	0.00%	7.84%	0.09%
Khyber Pakhtunkh	80.51%	0.98%	4.75%	6.09%	0.22%	7.42%	0.02%
Punjab	84.92%	3.76%	1.76%	6.57%	0.13%	2.85%	0.02%
Sindh	68.69%	8.78%	4.13%	16.69%	0.19%	1.50%	0.02%
Grand Total	78.49%	4.56%	3.04%	9.69%	0.17%	4.02%	0.02%

Table 6: ACM Reporting – Quarter Q3 - 2021

Province	Complied	Non Complied	Graduated	Dropped Out	Family Migrate	School Changed	Child Dead
Azad Kashmir	79.06%	5.90%	2.29%	6.16%	0.15%	6.42%	0.02%
Baluchistan	68.74%	4.73%	1.14%	21.26%	0.13%	3.98%	0.02%
Erstwhile FATA	82.56%	3.56%	2.33%	4.47%	0.15%	6.91%	0.02%
Gilgit Baltistan	80.45%	3.31%	1.38%	5.11%	0.11%	9.61%	0.02%
Islamabad	72.18%	10.20%	1.59%	10.85%	0.00%	5.18%	0.00%
Khyber Pakhtunkh	79.43%	1.53%	6.49%	6.27%	0.23%	6.03%	0.02%
Punjab	82.60%	5.26%	2.91%	6.09%	0.15%	2.98%	0.01%
Sindh	64.50%	10.07%	6.74%	16.67%	0.18%	1.81%	0.02%
Grand Total	77.72%	5.46%	4.26%	8.74%	0.17%	3.63%	0.02%

Table 7: ACM Reporting – Quarter Q4 - 2021

Province	Complied	Non Complied	Graduated	Dropped Out	Family Migrate	School Change	Child Dead
Azad Kashmir	87%	4%	1%	3%	0%	5%	0.02%
Baluchistan	83%	6%	3%	4%	0%	4%	0.01%
Erstwhile FATA	92%	2%	0%	4%	0%	2%	0.01%
Gilgit Baltistan	87%	3%	1%	1%	0%	8%	0.01%
Islamabad	84%	8%	0%	1%	0%	5%	0.00%
Khyber Pakhtunkhwa	93%	2%	1%	3%	0%	2%	0.01%
Punjab	93%	2%	0%	2%	0%	2%	0.01%
Sindh	89%	7%	1%	2%	0%	1%	0.01%
Grand Total	91.83%	3.14%	0.55%	2.36%	0.06%	2.04%	0.01%

Table 8: ACM Reporting – Quarter Q1 - 2022

Province	Complied	Non Complied	Graduated	Dropped Out	Family Migrate	School Change	Child Dead
Azad Kashmir	82%	5%	2%	3%	0%	8%	0.03%
Baluchistan	81%	3%	1%	11%	0%	4%	0.01%
Erstwhile FATA	86%	1%	0%	8%	0%	4%	0.01%
Gilgit Baltistan	84%	3%	1%	2%	0%	10%	0.02%
Islamabad	83%	7%	1%	3%	0%	6%	0.00%
Khyber Pakhtunkhwa	86%	2%	2%	6%	0%	4%	0.01%
Punjab	87%	4%	1%	5%	0%	3%	0.02%
Sindh	78%	10%	3%	7%	0%	2%	0.02%
Grand Total	84.64%	4.39%	1.63%	5.70%	0.12%	3.51%	0.02%



Disbursements



Rs. 20.48 Billion

Disbursed



47%

Disbursements
To Boys



53%

Disbursements
To Girls

Attendance Compliance Disbursements

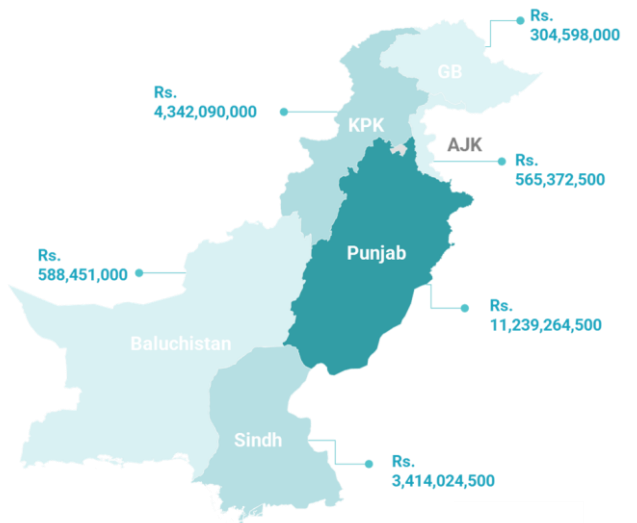
63%

Admission Verification Disbursements

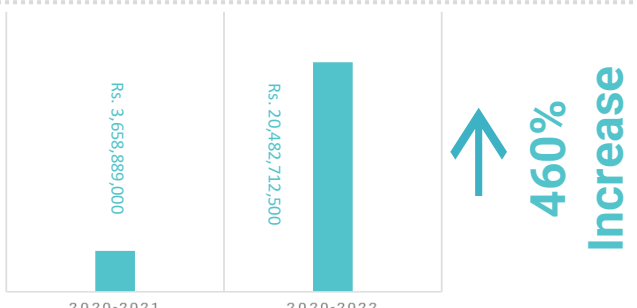
36%

Bonus Disbursements

0.8%



Benazir Taleemi Wazaif Disbursements (amount in PKR)



Disbursement Proportion Comparison from last year vs FY 2021-2022

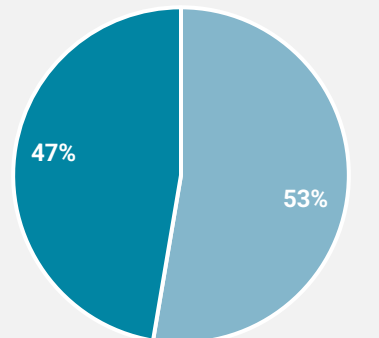
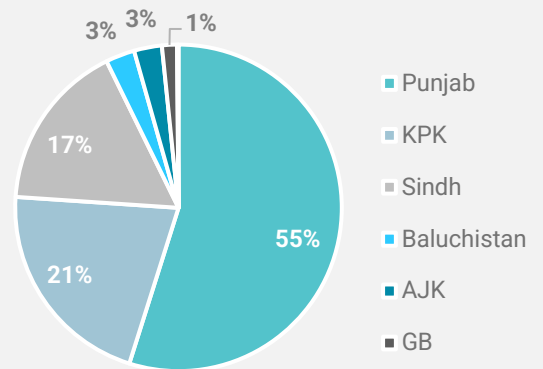
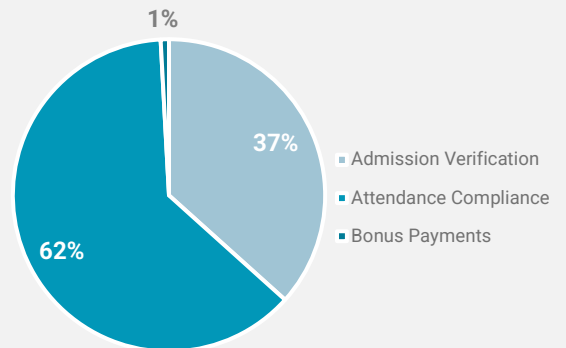
Disbursements

Overview

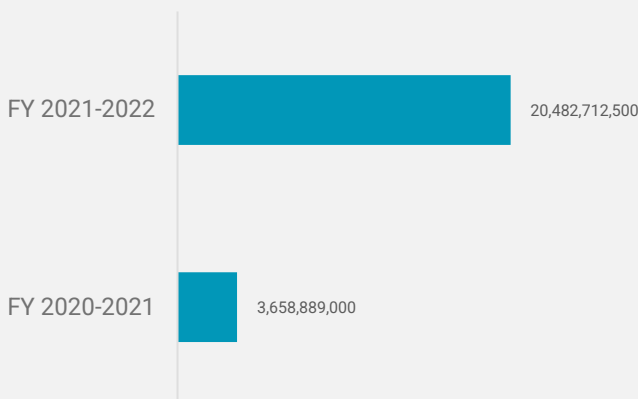
- ✓ **Rs. 10.7 billion** disbursed to female students
- ✓ **Rs. 9.6 billion** disbursed to male students
- ✓ **Rs. 7.5 billion** disbursed in lieu of Admission Verifications
- ✓ **Rs. 12.7 billion** disbursed in lieu of Attendance Compliance Verifications
- ✓ **Rs. 175 million** as bonus disbursements

Rs. 20.48 Billion

Disbursed in the FY 2021-22



Disbursement Comparison Last Year vs FY 2021-2022

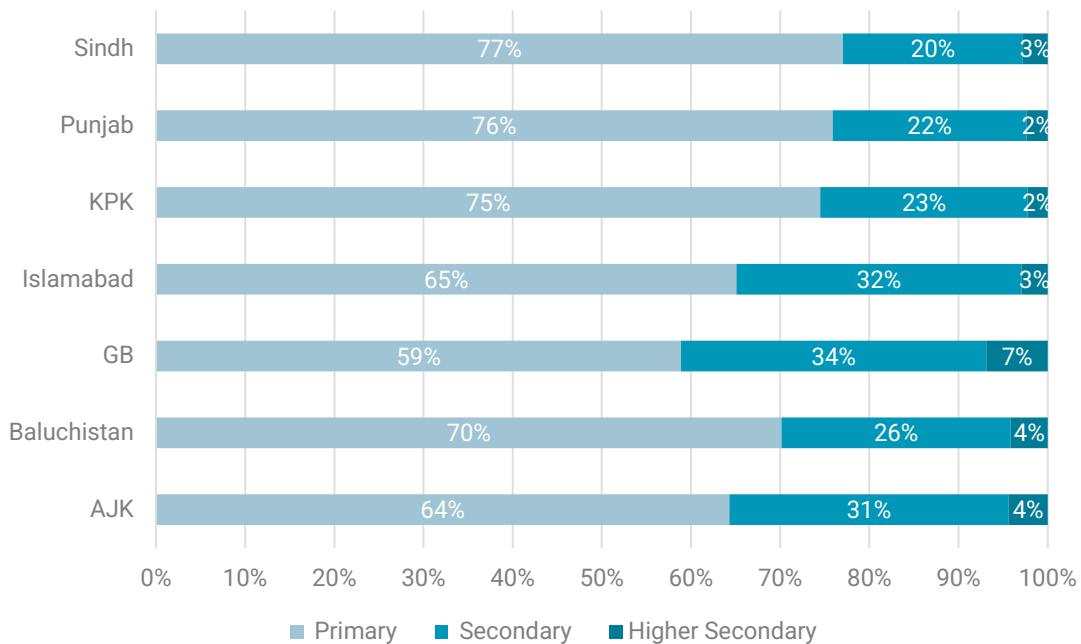


Disbursements

Table 9: By School Level - Region Wise (Amount in PKR)

Province	Primary	Secondary	Higher Secondary	Total
AJK	363,505,000	176,884,000	24,983,500	565,372,500
Baluchistan	412,722,000	151,244,000	24,485,000	588,451,000
GB	179,354,000	104,276,500	20,967,500	304,598,000
Islamabad	18,823,000	9,237,500	851,500	28,912,000
KPK	3,234,924,000	1,009,915,000	97,251,000	4,342,090,000
Punjab	8,528,810,000	2,446,157,500	264,297,000	11,239,264,500
Sindh	2,630,262,500	688,737,000	95,025,000	3,414,024,500
Total	15,368,400,500	4,586,451,500	527,860,500	20,482,712,500

Region Wise Disbursements %

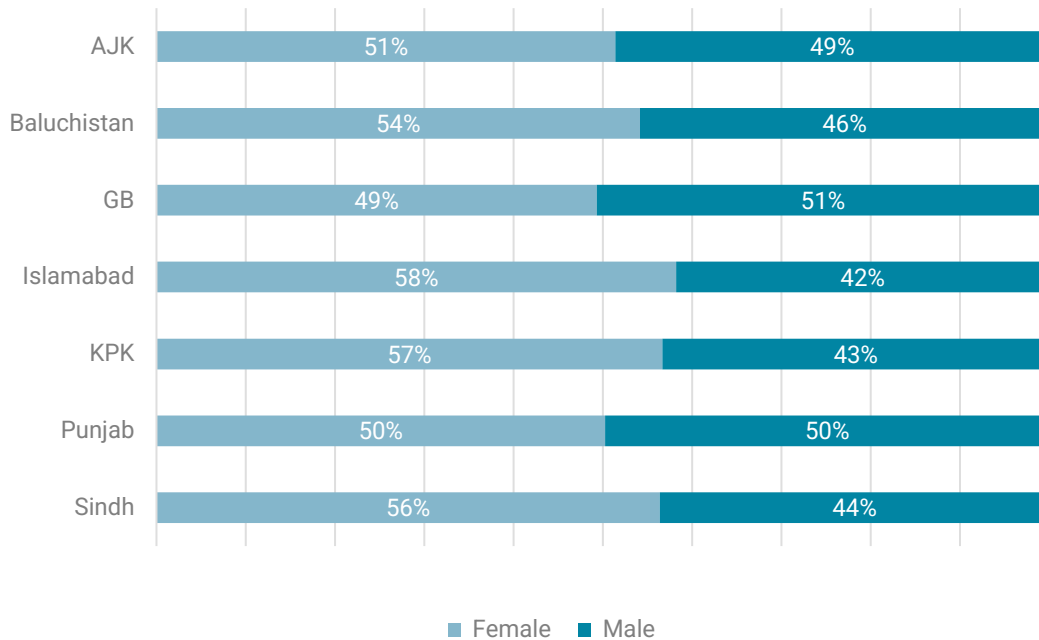


Disbursements

Table 10: By Gender- Region Wise - (Amount in PKR)

Province	Female	Male	Grand Total
AJK	318,878,000	246,494,500	565,372,500
Baluchistan	295,790,000	292,661,000	588,451,000
GB	172,620,000	131,978,000	304,598,000
Islamabad	16,833,000	12,079,000	28,912,000
KPK	2,141,475,000	2,200,615,000	4,342,090,000
Punjab	6,087,332,000	5,151,932,500	11,239,264,500
Sindh	1,754,966,000	1,659,058,500	3,414,024,500
Total	10,787,894,000	9,694,818,500	20,482,712,500

Region & Gender Wise Disbursements %

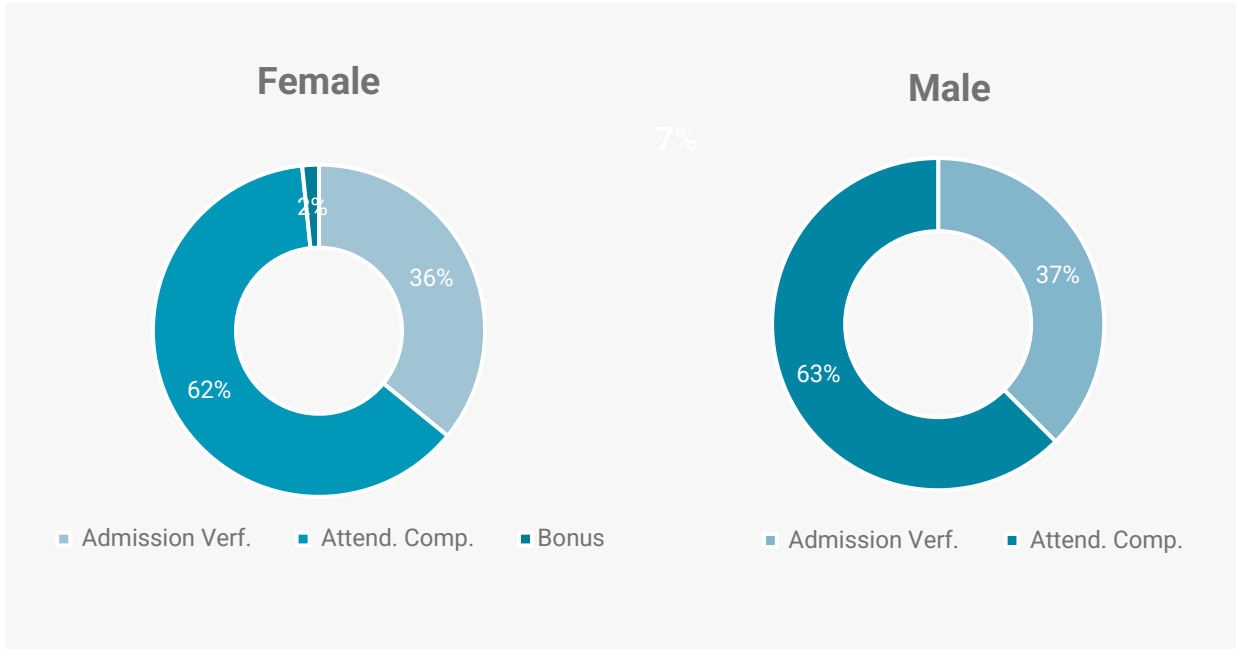


Disbursements

▼ Table 11: By Disbursement Type - Gender Wise - (Amount in PKR)

Gender	Admission Verf.	Attend. Comp.	Bonus
Female	3,874,106,000	6,738,429,000	175,359,000
Male	3,634,792,500	6,060,026,000	-
Total	7,508,898,500	12,798,455,000	175,359,000

Disbursements Type (Female & Male)



Overall Progress

Since Inception of programme till June 2022

9.6 Million
Total Enrollments

Rs. 39.86 Billion
Disbursed to Students

5.1 Million
Boys Enrolled

4.5 Million
Girls Enrolled

7.9 Million
*Enrolled at Primary
Level*

1.6 Million
*Enrolled at Secondary
Level*

0.14 Million
*Enrolled at Higher Secondary
Level*

***Challenges,
Observations &
Way Forward***



Challenges & Observations

FY 2021-2022 has been a significant year during which major miles-stones were achieved as well as new bench-marks are set. Over the course of time, some of the observations and challenges faced are listed below:

CHALLENGES FACED DURING ENROLLMENT ACTIVITY

- ✓ *Lack of coordination between NADRA and Union Councils for the issuance of birth certificates*
- ✓ *Difficulty in issuance and correction of B-Form (faced by parents)*
- ✓ *Absence or unsafe means of school transportation for female students which negatively impact enrollment numbers, essentially in secondary and higher secondary level of education*

CHALLENGES CONTRIBUTING TO SCHOOL-DROP-OUT

- ✓ *Dropout issue is experienced after primary education, as most parents prefer their male children to become bread-earners*
- ✓ *Conservative element in certain cultures halt continuation of female education, after the primary level of education*
- ✓ *Early age marriages is also one of the reasons of girls' dropout*
- ✓ *Apprehensions at the societal level regarding school education, so some parents prefer madrassah education*
- ✓ *Financial constraints compel people to migrate resulting in drop out of children*

CHALLENGES FACED IN DISBURSEMENT OF FINANCIAL ASSISTANCE

- ✓ *Deductions by Point-of-Sale agents from the tranche amount of beneficiaries*
- ✓ *Issue of mismatch of fingerprints hinders cash withdrawal from Bio-metric-verification-machines*

Going Forward

Under the ambit of BISP, Benazir Taleemi Wazaif programme is now being globally acknowledged as one of the largest conditional-cash-transfer programmes, which is also setting a precedent for similar initiatives around the globe. Over the years Benazir Taleemi Wazaif Programme has witnessed exponential growth in terms of *scope and coverage*; and *has made significant improvements along the way to achieve programme objectives*. Moving forward into the FY 2022-23, the programme further aims to:

- ✓ *register and enroll four million new children*
- ✓ *upgrade and improve the ACM & Enrollment applications which will further improve the quality of data collection, compliance reporting, swift enrollments and improved case-management*
- ✓ *introduce a robust mechanism of monitoring and evaluation*
- ✓ *carry-out impact evaluation of the programme*

Beneficiaries Testimonials

Ben. Name: Sabira
Children Enrolled: 4
AJK

"....we were hardly meeting our day-to-day finances and could not afford to enroll our children in school because of the prices of stationeries, uniform, and transport fee. With the financial support from BISP, now we have become financially able to afford educational expenses of our children. Without financial support from BISP my children would never have been able to get education"

Ben. Name: Akhtar Bibi
Children Enrolled: 5
Punjab

"my husband is jobless and managing household affairs is difficult for us . I have five children and earlier I could only afford to send two children to school and that too by seeking debts. I came to know about Taleemi Wazafi Programme from a BISP official and the very next day I visited the Tehsil Office Benazir Income Support Programme. In next few days, I got my kids registered with project. Now, I receive financial assistance for education of kids regularly (on set intervals). I must say that this assistance not only made our life easy my all children are going to school now"

Ben. Name: Gulnaz Bibi
Children Enrolled: 3
GB

"we are using these payments for paying educational expenses of our children. My husband is paralyzed and BISP is the only hope for the family...in the start of every educational session we had to face difficulties for purchasing stationaries, books and uniform..BISP has eased our burden now..."

Ben. Name: Abida
Children Enrolled: 6
Baluchistan

"Thanks to BISP, my six children are enrolled with the programme. After the death of my husband, it became really hard for me to meet the educational expenses of my children. With the financial assistance from BISP I can now manage to meet the educational expenses without asking for financial assistance from other people..."

Ben. Name: Farhana
Children Enrolled: 4
Islamabad

"I utilize the amount for paying college fees of my children. We also use the amounts for coaching classes of children..."

Ben. Name: Rehana
Children Enrolled: 5
Islamabad

"My husband is unwell from past couple of years and is bedridden. I am the sole breadwinner of the family of 7 and I make my ends meet by stitching clothes. We are extremely grateful to BISP because of the financial assistance fund now we can manage our expenses I can send my 5 children to school"

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**Published by BISP Taleemi Wazaif Program
Conditional Cash Transfer Wing**


© Benazir Income Support Programme (BISP) Sept.
2022

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