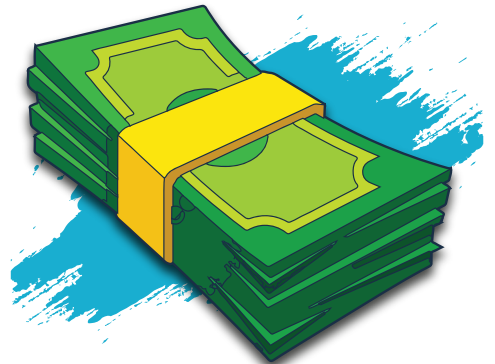




SOCIAL SECURITY SCHEMES



BENAZIR INCOME SUPPORT PROGRAMME

The Benazir Income Support Programme (BISP) is a social safety net initiative launched by the Government of Pakistan in July 2008. Its primary objective is to reduce poverty and support the most vulnerable segments of society, especially women. Named after Benazir Bhutto, the late former Prime Minister, the program aims to provide financial assistance to low-income families to improve their standard of living.

Following schemes come under the Benazir Income Support Programme:

- Benazir Kafaalat Program
- Benazir Noshonuma Program
- Benazir Taleemi Wazaif

BENAZIR KAFALAT PROGRAM

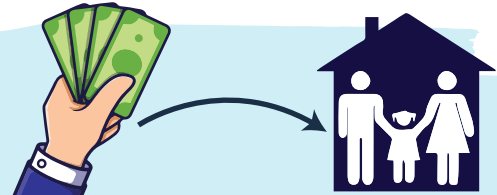
Overview

The Benazir Kafaalat Programme is a key part of the Benazir Income Support Programme (BISP), which started in 2008. It is Pakistan's largest program that gives cash support to low-income families, especially women.

Right now, about

9 million families

are receiving financial help through this program.



Rs. 8,500 are provided to beneficiaries every three months.

Eligibility Criteria

1



Beneficiaries are selected through a scientific Proxy Means Test (PMT) based on the National Socio-Economic Registry (NSER) survey.

2



The welfare status of households is determined on a scale of **0-100**.

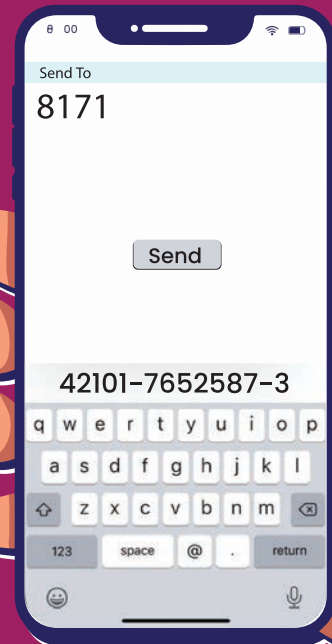
2



The current PMT cut-off score for eligibility is **32**, approved by the BISP Board. For families with a person with disabilities, the cut-off score is **37**.

HOW TO CHECK ELIGIBILITY STATUS

Individuals can send their CNIC to the **8171** portal to check their eligibility status.





IN CASE OF NO RECORD OF PROVIDED CNIC

If no record is found on the 8171 portal,
any adult household member can visit
the nearest Benazir Registration Desk
at the BISP Tehsil Office for a
household survey.

STEPS TO ENTER THE BENAZIR KAFALAT PROGRAMME



- Step 1:** A household within the approved cut-off will be declared "Eligible."
- Step 2:** Only an ever-married female with a valid CNIC and cleared profiling in an eligible household will be declared as a beneficiary.
- Step 3:** The eligible beneficiary will receive an SMS from 8171 on the provided mobile number.
- Step 4:** After receiving the SMS, the beneficiary should visit the nearest POS in her Tehsil/District to receive her first cash grant after biometric verification.
- Step 5:** For grievance redressal, she can register her complaint at the respective BISP Tehsil Office.

PROCESS OF RECEIVING CASH STIPEND

SMS Notification



If eligible, the female beneficiary will receive an SMS from 8171.

Visit to POS/Bank



Upon receiving the SMS, the beneficiary must visit the nearest HBL/Bank Alfalah POS/retailer in her tehsil with her original CNIC to receive the first installment via biometric verification

Subsequent Installments

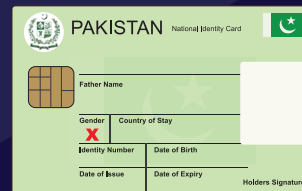


Future installments can be received from ATMs in addition to POS/retailers.



CNIC
cancellation
certificate from
NADRA

CNIC of
the
deceased



In case of a
beneficiary's death,
financial support
continues for the family
through the Next of Kin
policy. Legal heirs can
become beneficiaries
after submitting the
required documents:



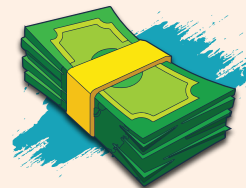
Death
certificate from
the union
council

CNIC of
the
family
members



After the process is complete, the next-of-kin shall
starts receiving payments.

Disclaimer: All official messages from social security schemes are received via an
official number.



BENAZIR NOSHONUMA PROGRAM

The Benazir Nashonuma Program is a key initiative under the Benazir Income Support Programme (BISP) to combat malnutrition in Pakistan. This program focuses on the critical first 1,000 days of a child's life, a period essential for their growth and development. The Nashonuma Program is designed to provide financial and nutritional support to pregnant and lactating women (PLW) and children aged 6–23 months, ensuring they receive the necessary health and nutrition services to improve overall maternal and child health

Primary Objectives of the Intervention

- Prevent stunting in children under two years of age.
- Improve weight gain among pregnant women during pregnancy.
- Reduce anemia and micronutrient deficiencies.
- Enhance awareness of maternal and early child health and nutrition.
- Lower disease burden through increased uptake of available health and nutrition services.
- Prevent low birth weight.



Target Population



Pregnant and Lactating Women (PLW)



Children aged
6 – 23 months

Cash Transfers

- Additional cash transfers of PKR **2,000** per quarter for each Pregnant and Lactating Woman (PLW) and male child.
- PKR **2,500** per quarter for each female child.
- In return, mothers are required to follow the compliance procedure

Eligibility Requirements

- Active BISP beneficiaries receive unconditional cash transfers under the Benazir Kafalat Programme.
- Must be in one of the following categories: Pregnant and Lactating Woman (PLW) or have a child aged 6 – 23 months in the family.

Enrolment Process

- Eligible beneficiaries must visit a nearby Nashonuma Facilitation Centre (FC) for enrolment.
- Eligibility and registration status are verified through the Nashonuma Android Application using CNIC numbers.



Verification at Registration:

Pregnant Women



Confirmation of pregnancy through test results and Extended Program on Immunization (EPI) card for vaccination (Tetanus Vaccination in the 2nd trimester).

Lactating Mothers



B-form of the newborn/infant child and EPI card for vaccination proof.

Children (6-23 months)



B-form and EPI card for vaccination proof.

Non-Verification



In cases where verification is not possible, individuals are referred to the registration counter for marking as non-eligible.

Compliance Procedure

Conditional Cash Transfer:

- Consumption of at least 90% of the provided specialized nutrition foods (SNF) by PLW and/or children in supported households.
- Compliance with antenatal care (ANC), postnatal care (PNC), and routine immunizations.



Specialized Nutrition Foods (SNF) Distribution:

- **Pregnant and Lactating Woman (PLW):** Provided with SNF – Maamta (75 grams sachet – one per day).
- **Children (6-23 months):** Provided with SNF – Wawamum (50 grams sachet – one per day).

Disclaimer: All official messages from social security schemes are received via an official number.

BENAZIR TALEEMI WAZAIF

Introduction

The Benazir Taleemi Wazaif is a Conditional Cash Transfer Programme focused on promoting the education of children from BISP active Kafalat beneficiaries, supporting their educational journey from primary to higher secondary levels. By offering additional cash incentives, the program aims to increase school and college enrollment, improve attendance, and reduce dropout rates, ensuring that children remain engaged in their education. The program also seeks to create long-term awareness among beneficiary families about the critical importance of education at all levels, ultimately fostering a more educated and empowered future generation.

Eligibility Criteria and Benefit Amount

Children of active BISP Kafalat Beneficiaries

Primary Education:

Age 4-12 years
Per Boy/Quarter: 1500
Per Girl/Quarter: 2000

Secondary Education:

Age 8-18 years
Per Boy/Quarter: 2500
Per Girl/Quarter: 3000

Higher Secondary Education:

13-22 years
Per Boy/Quarter: 3500
Per Girl/Quarter: 4000

GRADUATION BONUS FOR GIRLS:

A one-time graduation bonus of **Rs. 3,000** is awarded to encourage girls to complete primary education.



ENROLLMENT PROCESS:

To enroll, a child must be admitted to a school/college and the beneficiary must visit an enrolment camp/field office with the following documents:



B-form/CRC issued and verified through the NADRA database is mandatory for the enrollment of the child in the program.

ADMISSION FORM

School admission slip containing information of class and school name, verified by the teacher



CNIC of the beneficiary

ENROLMENT CAMP

Responsibilities of the Beneficiaries:

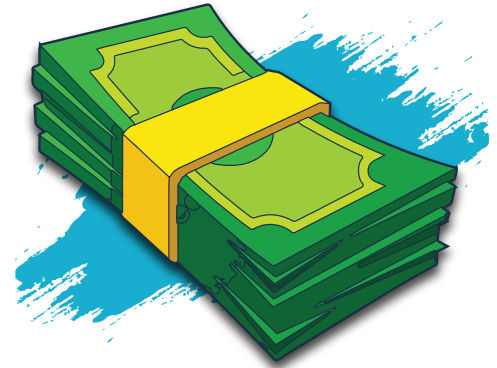
Children are verified once during registration. First-quarter payment is released after enrollment.

Children must attend school/college for at least 70% of effective days within a quarter to receive cash transfers from the second quarter onward.

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PAKISTAN BAIT-UL-MAL

Pakistan Bait-ul-Mal (PBM) is a social welfare organization in Pakistan that provides financial assistance and support to the underprivileged and vulnerable sections of society. Established in 1991, PBM operates under the Ministry of Poverty Alleviation and Social Safety, and it focuses on various poverty alleviation initiatives, particularly targeting orphans, widows, people with disabilities and those living below the poverty line.



Pakistan Bait-ul-Mal (PBM) - Individual Financial Assistance (IFA) Policy

Objective

This scheme provides financial aid to the underprivileged for medical treatment, education, and economic rehabilitation, helping them achieve self-reliance.

Eligibility Criteria:

Target Groups

Destitute individuals, orphans, widows, persons with disabilities, and those unable to earn a livelihood; individuals facing sudden economic decline; poor students needing financial aid.

Ineligible:

Government servants (including contract employees) and their families, beneficiaries of similar aid from other government bodies (e.g., Zakat, Khushali Bank).



Key Services:

Medical Assistance:

Up to Rs. 300,000 for major treatments like cancer, heart disease, and kidney dialysis. Requires CNIC and verification from a government hospital.



Education Stipends:

Up to Rs. 30,000/year for post-matric students covering uniforms, books, and tuition fees. Requires academic records and certification from the educational institution.



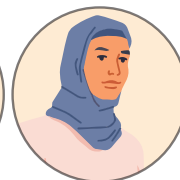
Rehabilitation Assistance:

Up to **Rs. 40,000** to support self-reliance through small businesses or vocational training.



General Financial Assistance:

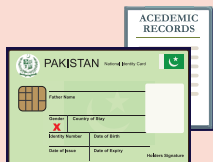
Up to Rs. 30,000 for individuals facing financial hardship, with priority given to widows, persons with disabilities, and the most vulnerable.



Application Process:

Documents Required:

CNIC, along with relevant supporting documents (medical reports, academic records, or business/training proposals).



Submission:

Submit applications to the nearest PBM office, either on plain paper or using PBM-specific forms.



Approval Process:

Verification by PBM offices, which may include home visits and interviews. Applications are evaluated and may be approved, altered, or rejected based on the assessment.



Disbursement:

Financial assistance is disbursed via crossed cheques or direct payments to hospitals or educational institutions.



Special Provisions:

Applicants can receive one type of assistance per year, but exceptions can be made for multiple types of aid (e.g., medical and education). Special consideration is given to widows, and people with disabilities.

WOMEN EMPOWERMENT CENTERS (WEC) BY PAKISTAN BAITUL MAL

Objective

This scheme empowers marginalized women through vocational training to improve financial independence and living standards.

Eligibility Criteria:

- Target: Destitute widows, orphans, and poor girls with no other means of support.
- Priority is given to those from low-income backgrounds.

Key Features:

Training:

Free vocational courses (dress designing, embroidery, beautician, computer literacy).



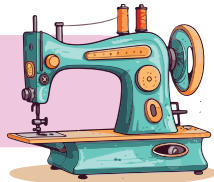
Stipend:

Rs. 50 per day based on attendance.



Resources:

Free raw materials and sewing machines upon course completion



Stipend:

Two six-month sessions per year, with up to 30 trainees per shift



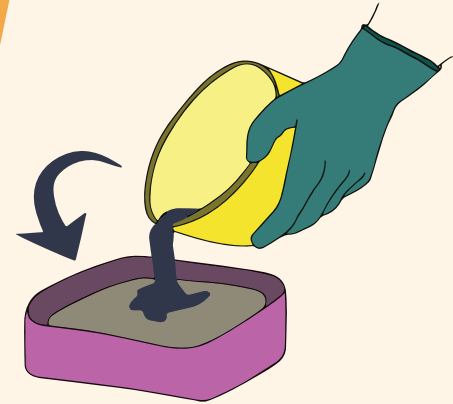
Courses Offered:



Long-Term (3-6 months): Dress Designing, Embroidery, Computer Literacy, Zari Work, Knitting.



Short-Term (15-30 days):
Beverage Making,
Handicrafts, Tie & Dye,
Book Binding.

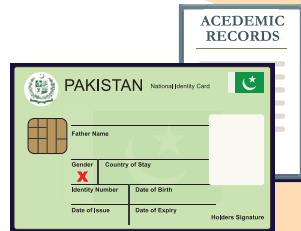


Workshops (1-7 days): Candle Making, Surf & Soap Making, Home Management.

Registration Process:

Documents Required:

CNIC copy of applicant/guardian (for minors), completed application form, and academic certificates (if any).



Submission:

Submit at the nearest Women Empowerment Center (WEC).

APPLICATION

Admission:

Based on merit, with biannual intake.



Approval:

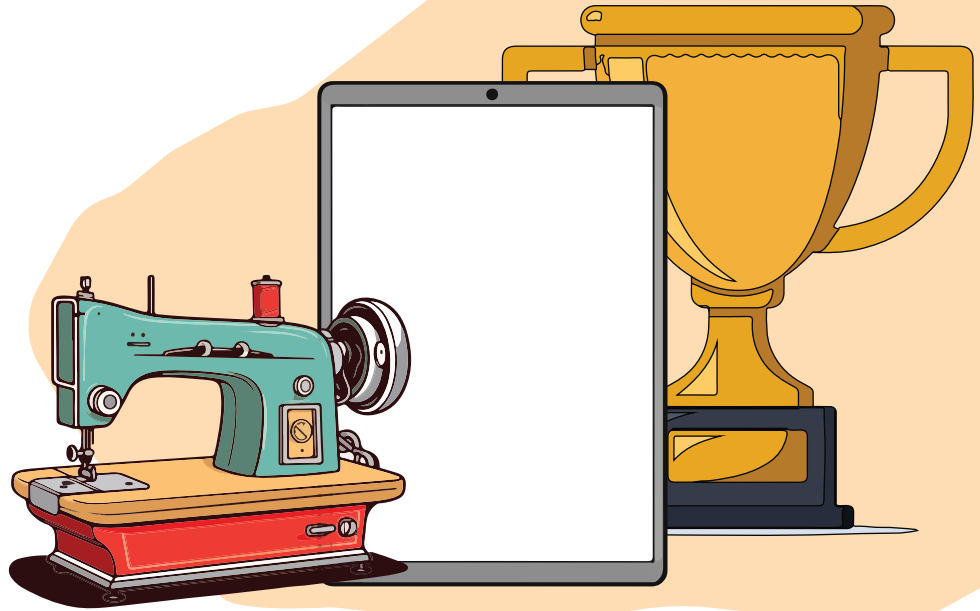
Applications are verified, interviews may be conducted, and eligible candidates are selected based on available seats.



Incentives:

Certification for course completion.

Awards (tablet for top IT performers), free raw materials, and sewing machines.



Contact Information

Women Empowerment Centers

- **District:** Larkana
- **Address:** H. No. B-09, Muhalla Khalique Colony Larkana.
- **Ptcl No.** 074-4761611

- **District:** Nawab Shah
- **Address:** H. No. C-20-27, Near Jamia Muhammadia Masjid Jamshaid Colony, SBA
- **Ptcl No.** 0244-360938

District: Karachi

- WEC 1:
 - WDEC, R9 Sector L1 Surjani Taisar Town Karachi 58
- WEC 2:
 - Plot No. A/94, Gulistan Society, Quaidabad, Bin Qasim 59
- WEC 3:
 - S-26, F.F Korangi No. 1, Near Total Petrol Pump 60
- WEC 4:
 - Peela School, Near Jama Masjid, Furqaniya Liaquatabad No. 4, Karachi
 - 021-34911516 61
- WEC 5:
 - H. No. 87, Sector H, Hira Public School Wali Gali near Gujar Chowk, Manzoor Colony Karachi
 - 021-99332605 62
- WEC 6:
 - Behind Shamim Garden, Azizabad No. 8, FB Area Karachi
 - 021-99330217 63
- WEC 7:
 - Layari Express Way, Musharaf Colony, Hawks Bay, Karachi 64
- WEC 8:
 - H No.7, (1st Floor), Street No. 3, Sector 4, Haroon Bharia Co-Housing Society, Karachi



PAKISTAN BAIT-UL-MAL (PBM) – SUPPORT FOR PEOPLE WITH DISABILITIES

Objective

This scheme provides essential tools such as wheelchairs, hearing aids, white canes, and artificial limbs to persons with disabilities, along with rehabilitation and financial assistance to ensure a dignified life.

Eligibility Criteria:

- Individuals with disabilities of any financial status.
- Families with one or more individuals with disabilities are eligible for financial assistance.

Wheelchairs:

For mobility and independence.



White Canes:

Assist independent mobility for the visually impaired.



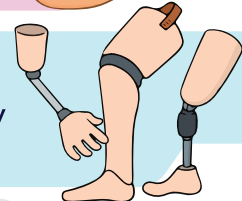
Hearing Aids:

Improve social interaction for the hearing impaired.



Artificial Limbs:

Aid in regaining mobility and productivity.



Financial Assistance:

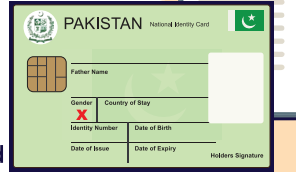
Rs. 30,000 annually for families with one individual with disabilities, Rs. 60,000 for families with two or more Individuals with disabilities.



Application Process:

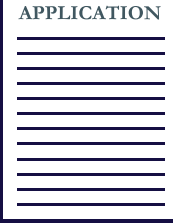
Documents Required:

CNIC copy/ B-Form in case of minor and guardian's CNIC for minors, proof of disability (photo or certificate), medical advice/estimates are required from a government-registered medical practitioner.



Submission:

Submit on plain paper or PBM form with documents at the nearest PBM office.



Special Provisions:

- Families with multiple Individuals with disabilities can apply for multiple forms of aid in the same year.
- Individuals with disabilities are eligible for aid once per year.

Contact Information:

- Helpline: 0800-66666
- Email: info@pbm.gov.pk
- Website: www.pbm.gov.pk

Grievance Redressal Mechanism

- FOSPAH Regional Office Karachi: +92 21 99206444
- BISP Toll-Free Helpline: 0800-26477
- NADRA Helpline: 1777 (mobile), 051-111-786-100 (landline)
- Legal Aid Society: Toll-free 0800-70806, Complaint: 0345-8270806

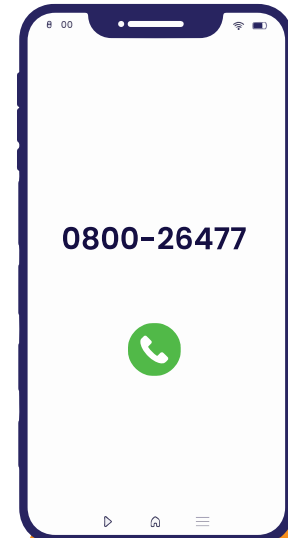
Grievance Redressal Mechanism

- BISP has an active Grievance Redressal Mechanism for resolving complaints.
- Complaints can be lodged by visiting the nearest BISP Tehsil office or calling the BISP HQs toll-free helpline at 0800-26477.

Disclaimer: All official messages from social security schemes are received via an official number.

Approval:

Applications assessed by PBM, possible home visit for verification. Financial assistance via cheque, equipment based on need.



This product is being offered free of cost by the Legal Aid Society. If any person or organization asks you or people you know for money in return for this product, please immediately lodge a complaint at the official complaint number

0345-8270806

or send a letter to the following address anonymously:

 @LegalAidSocietyPakistan

 communications@las.org.pk

 www.las.org.pk


Toll Free:

0800-70806

 **HEAD OFFICE**

FTC building, block C, First Floor,
Shahrah-e-Faisal Karachi.

 **CALL CENTRE OFFICE**
021-35308531-3

 **HEAD OFFICE**
021- 35634112 - 5

LAS

LEGAL AID SOCIETY