



1. Project Data

Project ID P158643	Program Name PK National Social Protection Program	
Country Pakistan	Practice Area(Lead) Social Protection & Jobs	
L/C/TF Number(s) IDA-59730	Closing Date (Original) 30-Jun-2021	Total Program Cost (USD) 104,071,071.26
Bank Approval Date 15-Mar-2017	Closing Date (Actual) 30-Jun-2022	
	IBRD/IDA (USD)	Grants (USD)
Original Commitment	100,000,000.00	0.00
Revised Commitment	100,000,000.00	0.00
Actual	104,071,071.26	0.00

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2. Program Context and Development Objectives

a. Objectives

The objectives of the program were to strengthen national social safety net systems for the poor to enhance their human capital and access to complementary services (Financing Agreement, March 30, 2017, p. 5). The program appraisal document (PAD, p. 6) further elaborated on these objectives, noting longer-term outcomes to: (a) consolidate achievements and ensure effective delivery of basic income support as well as cash transfers linked to education co-responsibilities, which have collectively demonstrated impacts on promoting the human capital development of children by reducing short-term malnutrition and improving enrollment and



attendance in basic education; and (b) improve beneficiaries' access to complementary services with the ultimate goal of providing the poor with opportunities to achieve self-sufficiency over the longer run.

b. Were the program objectives/key associated outcome targets revised during implementation?

No

c. Will a split evaluation be undertaken?

No

d. Components

The program was designed as a US\$90 million Program for Results (PforR), disbursing against key results as part of the government's program, and a US\$10 million investment project financing (IPF) technical assistance (TA) component to finance critical areas to achieve quality results.

PforR program content and results areas. The program was designed to support three elements of the government's broader income support system: (i) the basic cash transfer program, delivered by the Benazir Income Support Program (BISP), an autonomous authority working under the Ministry of Finance; (ii) the *Waseela-e-Taleem* (WeT) program to incentivize primary school enrollment of BISP beneficiary families' children; and (c) facilitation support to improve BISP beneficiaries' access to complementary services. PforR activities aimed at advancing results in the following two priority areas (PAD, p. 7):

- 1. Institutional and Systems Development** supported updating of the National Socioeconomic Registry (NSER), improved safety net administration, and strengthened service delivery. The NSER update had already undergone a Phase 1 implementation, with a revised proxy means testing (PMT) formula, recertification, and exit modalities, in 16 districts; the program was to support national rollout (Phase 2). Administration and service delivery was to be strengthened through enhancement of the management information system (MIS), modernization of payment services to address gender-specific constraints on access to finances, promotion of financial literacy for beneficiaries, and strengthening of capacity at BISP tehsil field offices that are the front line for program operations.
- 2. Income Support for Human Development and Access to Complementary Services** supported coordination and expansion of the WeT and improved access to complementary social and productive services. Specifically, it was to support expansion of the WeT from 32 to 50 districts; development of suitable models of collaboration and coordination among various levels and actors in the WeT implementation process; capacity building of BISP Beneficiary Committees (BBCs); use of NSER data to identify needs relative to complementary services (education, nutrition, and health services, including the Prime Minister's National Health Insurance Scheme) and productive services (labor market interventions and asset transfer schemes, such as that administered by the Pakistan Poverty Alleviation Fund); and putting in place the management tools to operationalize linkages among these services.

TA component. The TA component had an objective "to strengthen the capacity of the implementation agency to design, deliver, and monitor and evaluate the activities needed to achieve the program



objectives" (PAD, p. 52). It was structured around four programmatic areas: development of a dynamic NSER model, monitoring and evaluation (M&E), capacity building, and strengthening of fiduciary, social, and environmental controls. It was to support BISP access to international expertise in areas that were not available in the country but were considered critical to achieving the DLIs, including the design, piloting, and evaluation of models to support dynamic update of the NSER; periodic fiduciary performance reviews; and design and evaluation of activities such as complementary services to BISP beneficiaries to be provided through linkages and partnerships with other programs.

e. Comments on Program Cost, Financing, Borrower Contribution, and Dates

The program was to be financed by a US\$100 million International Development Association (IDA) Credit and a US\$5.276 billion contribution from the government, for a total program cost of US\$5.376 billion. Actual Bank financing was US\$104.1 million, and the government's actual contribution was US\$6.483 billion, bringing actual total program costs to US\$6.587 billion.

Dates. The program was approved on March 15, 2017 and became effective on April 28, 2017. A mid-term review was carried out on January 30, 2020. The program closed on June 30, 2022, one year beyond the originally anticipated closing date of June 30, 2021.

Restructuring. The program underwent a level-2 restructuring (June 29, 2020) to extend the closing date from June 30, 2021 to June 30, 2022. The program closing date was extended due to implementation delays and constraints stemming from the COVID-19 pandemic.

3. Relevance

a. Relevance of Objectives

Rationale

The objectives were highly relevant to country context, although the objective to enhance human capital could have been more specific. Nearly one-third of Pakistan's population was classified as poor at the time of program appraisal, and the country had not met education- and health-related Millennium Development Goal targets by 2015. In the decade prior to the program, significant steps had been taken to develop modern social safety net systems for the poor. The BISP, launched in 2008, was designed in the short term to cushion the adverse effects of food, fuel, and financial crises, and over the longer term to meet redistributive goals by providing a package of minimum income support and opportunities for human development. It provides quarterly cash transfers to female representatives of eligible families, covering about 17 percent of the population at program appraisal. The BISP was underpinned by the NSER that effectively targets the poor using a poverty score card based on a PMT; three-quarters of beneficiaries come from the bottom two income quintiles. Transparency is strengthened through technology-based payment and grievance redressal systems, and a management information system (MIS) supports BISP administration. In 2012, the government introduced WeT, a co-responsibility cash transfer (CCT) program for incentivizing primary



education of BISP beneficiaries' children. As of mid-2016, more than 1.6 million children had been enrolled in primary schools under WeT.

The program was designed to consolidate and strengthen these systems. The NSER had become outdated because of changes in the socioeconomic landscape, variations in poverty and vulnerability, and loss of livelihood and assets due to natural disasters. The PMT did not effectively estimate urban poverty. Implementation arrangements for WeT relied on a partner firm; it was recognized that BISP and WeT would be more effectively managed if core functions were consolidated and brought in-house, requiring strengthening of BISP's own capacity and better coordination with education departments at various levels. In addition, other social support programs had begun using NSER data to target services to the poor, but coordination and integration between BISP and those programs was weak. BISP's capacity for service delivery did not match increasing demands as the complexity of its mandate expanded. Finally, devolution of various social sector and service delivery responsibilities to the provincial level had reduced clarity on the roles of actors at all levels. There was a need for BISP to establish its position as the national safety net authority, with clear understanding of its role in implementation of core programs (including updating and maintenance of the NSER) and facilitation for complementary services.

The program was fully aligned with the Bank's Country Partnership Strategy at appraisal (CPS, FY15-FY19), which had priority areas for inclusive growth and reduced inequality for the marginalized and vulnerable population, and for improved service delivery. That CPS was extended to FY20 under the 2017 Performance and Learning Review (PLR), and preparation of a new Country Partnership Framework (CPF) was deferred in FY21 because of the COVID-19 crisis and catastrophic monsoon floods in 2022. The program remained highly relevant to the CPS as updated at the time of the PLR, which scaled up inclusion efforts and enhanced focus on service delivery, explicitly emphasizing school enrollment. According to the ICR (p. 11), a new CPF is under preparation for delivery in the second half of FY24.

The program was also fully aligned with the government's vision for social protection, reflected in its Vision 2025 document. The identified key areas of investment aimed to enhance the effectiveness of social protection instruments through strengthened administration and expanded scope of the government's income support program. The immediate outlook focused on an updated and dynamic NSER for beneficiary identification, provision of targeted subsidies, development of modern payment delivery systems, consolidation of federal and provincial partnerships for service delivery, expansion of the WeT program, and refinement of complementary initiatives for helping the poor to exit poverty. The government's 2016 Social Protection Policy framework advocated for a unified targeting system managed by the federal government, technology-based payment delivery, and a shift from universal subsidies toward targeted programs. From 2012 through the time of program appraisal, the government had spent about US\$950 million annually through BISP, about half of the total social protection expenditure in the country, with planned increases over subsequent years to accommodate an increase in benefit value and expansion of the WeT program. Impact evaluations of BISP and WeT had found positive effects on malnutrition, primary school enrollment, consumption expenditures, and women's empowerment, and no disincentive effect on labor.

The program's objectives were appropriately situated in the context of prior Bank support for Pakistan's social protection agenda, and specifically for BISP. A 2009 US\$150 million sectoral Development Policy Credit was accompanied by a US\$60 million Social Safety Net technical assistance project (P103160), scaled up in 2012 with \$150 million in additional financing to support expansion of the program and introduction of disbursement-linked indicators (DLIs). That program closed in 2017, at the same time this one was being approved, with essentially the same objectives but in the context of the BISP having matured, the government having a well-defined vision for strengthening safety net systems, and the need for a continued



common programmatic framework to leverage and harmonize other development partners' support. Other partners already engaged included the Asian Development Bank (ADB), United Kingdom Department for International Development (DfID), and the United States Agency for International Development. The program was designed to allow scalability if more resources became available from IDA or other partners interested in use of a common framework, which turned out to be the case: DfID (now the Foreign Commonwealth and Development Office) invested US\$450 million through an approach that adopted the program's DLI results framework, and ADB invested US\$394.5 million in social support programs that aligned with the program's institutional strengthening elements. The PforR instrument was appropriate, as the government was already familiar with the DLI approach, and it encouraged the authorities to focus on the specific results necessary to maintain BISP's momentum.

Rating

High

b. Relevance of DLIs

DLI 1

DLI

Percentage of BISP beneficiary households from Phase 2 (national rollout) districts that have updated Poverty Score Card information in NSER

Rationale

Results Area 1: This DLI supported the nationwide rollout of the updated NSER, with robust validation through monitoring the number of BISP beneficiaries with updated welfare information (based on the unique national identification number of the beneficiary). The DLI appropriately incentivized the government to update the welfare information of beneficiaries, and to validate the functionality of the BISP MIS targeting module by assessing new poverty score card (PSC) information entered into the module.

Rating

High

DLI 2

DLI

Percentage of tehsil offices with adequate skills and performing redefined responsibilities in accordance with Operational Guidelines

Rationale

Results Area 1: This DLI supported capacity enhancement of tehsil offices for improved services to beneficiaries. It was designed to ensure that BISP had developed operational guidelines for tehsil offices



outlining the redesigned roles and responsibilities of staff, and that staff were performing in accordance with these responsibilities.

Rating
High

DLI 3
DLI

Management information system (MIS) action plan implemented

Rationale

Results Area 1: This DLI supported enhancement of the BISP MIS, including the NSER, for strengthening of data integrity, security, and operational effectiveness. BISP was to hire an independent audit firm to conduct a complete audit of the overall BISP information system and its modules, providing a time-bound action plan to address any gaps found. The DLI was to incentivize implementation of this action plan.

Rating
High

DLI 4
DLI

Number of WeT districts where WeT-related functions are carried out by provincial and tehsil offices in accordance with revised Operational Guidelines

Rationale

Results Area 2: This DLI was to ensure continuity of key WeT functions through their integration within the responsibilities of designated BISP units and staff. It was to support the development and operationalization of revised WeT operational guidelines, including key performance indicators and measurement arrangements for field offices carrying out their designated responsibilities for the WeT program.

Rating
High

DLI 5
DLI

Number of children of WeT beneficiary families paid for at least two consecutive quarters based on compliance with school attendance co-responsibilities

Rationale



Results Area 2: This DLI was to facilitate gradual expansion of the WeT program, supporting an increase in the number of children enrolled in the program and regularly attending school. It was also to ensure that the compliance data collection and benefits delivery mechanisms kept pace with the growing size of the program.

Rating
High

DLI 6

DLI

Results Area 2: Number of Union Councils in WeT districts that have at least one BISP Beneficiary Committee (BBC) formed and respective mother leader trained on core WeT functions

Rationale

Results Area 2: This DLI focused on capacity enhancement of the BBCs that were to be created in all WeT districts. The BBCs were to serve as an essential mobilization tool to encourage enrollment in the WeT program and facilitate beneficiary engagement and trust building. The standard protocols for BBC creation required that BBC members receive training on core functions, including their roles as beneficiary outreach mechanisms, motivators of WeT compliance, and providers of feedback to BISP and its implementing partners.

Rating
High

DLI 7

DLI

Percentage of Union Councils with information on aggregated characteristics of BISP beneficiaries available at all administrative levels for provision of complementary services

Rationale

Results Area 2: This DLI supported the facilitation of BISP beneficiaries' access to complementary social and productive services. Data from the updated NSER were to be used to develop aggregated beneficiary characteristics at the Union Council level, to be made available through an on-line module and used by BISP provincial and tehsil offices.

Rating
High

DLI 8

DLI

Number of BISP beneficiary households with at least one member enrolled in at least one complementary service



Rationale

Results Area 2: This DLI supported the systematic linkage of BISP beneficiary households with relevant complementary social and productive services through, among other means, data sharing and formal agreements with service providers. It was also to ensure that BISP developed and operationalized a monitoring mechanism to track beneficiary uptake of services.

Rating

High

OVERALL RELEVANCE RATING

Rationale

The objectives were highly relevant to country context, Bank strategy, and government strategy, and were appropriately framed in the context of prior Bank engagement in the sector. The DLIs effectively supported both results areas, with the DLIs catalyzing critical actions and indicators along the results chain toward achievement of the objectives (ICR, p. 12). For example, DLI 1 incentivized updating of poverty targeting data, and then the related outcome indicator measured achievement of targeting performance by assessing the percentage of beneficiary households from the bottom two expenditure quintiles. Five of the eight DLIs were scalable (the disbursement of financing was proportional to progress toward achieving the respective disbursement-linked result). Each DLI was well defined and measurable, with clear protocols and methodology for monitoring and verification. Targets were ambitious but feasible for achievement within the time frame of the program. The amounts allocated to each DLI were appropriate to incentivize associated actions.

Rating

High

4. Achievement of Objectives (Efficacy)

OBJECTIVE 1

Objective

Strengthen the national social safety net systems for the poor

Rationale

The theory of change for this objective held that updating the NSER and improvements in the MIS, payment services, training, communications, and operating guidelines would lead to updated PSC information for beneficiary households being updated in the NSER, an increase in the skills and redefinition of



responsibilities for tehsil offices, and implementation of an MIS enhancement action plan. These outputs would in turn lead to better targeting of BISP beneficiaries and increased effectiveness and efficiency of tehsil offices, leading overall to strengthening of the national social safety net system for the poor. This logic, as well as the logic underpinning the other two objectives, assumed that modification in the BISP's core functions and operational mechanisms would strengthen its capacity to serve as the federal social safety net platform, that broad ownership of the program across political actors and civil society would be sustained, and that continued analytical work would support the preservation of the government's pro-poor expenditures (ICR, p. 8).

Outputs and Intermediate results

The percentage of BISP beneficiary households from Phase 2 (national rollout) districts with updated PSC information in the NSER increased from no households in 2016 to 80 percent of households in 2021, meeting the target of 80 percent of households (DLI 1). The functionality of the BISP MIS targeting module was also validated using the new PSC.

The percentage of BISP beneficiary households recertified in accordance with the new eligibility cutoff score increased from no households in 2016 to 60 percent of households in 2022, exceeding the target of 50 percent of households.

The percentage of tehsil offices with adequate skills and performing redefined responsibilities in accordance with operational guidelines increased from no offices in 2016 to 60 percent of offices in 2022, exceeding the target of 40 percent of offices (DLI 2). According to a 2020 impact evaluation, there were mixed results in terms of quality services provided to beneficiaries at the tehsil level, but the ICR (p. 13) noted that a "positive tendency is visible," with administrative and payment services comparing favorably to past methods. The BISP also demonstrates better cost efficiency than international benchmarks, measured by the proportion of total expenditure related to administration.

An MIS enhancement action plan was developed and implemented, meeting the target of an action being fully implemented (DLI 3). Enhancements covered data integrity, security, and operational effectiveness.

Support was provided as planned under the program's TA component toward achievement of DLIs; support for capacity building of staff (especially field staff); audits and fiduciary reviews; M&E activities; Error, Fraud, and Corruption action plans; Environmental and Social Systems Assessment (ESSA) action plans; and supporting consultancies. A comprehensive training needs assessment led to development of a training module for field staff on the new operational guidelines, training via that module for 75 percent of tehsil office staff, and implementation of 31 other training courses on technical, management, and organizational skills.

Outcomes

The percentage of BISP beneficiary households from the bottom two expenditure quintiles increased from 75 percent of households in 2016 to 85 percent of households in 2022, exceeding the target of 80 percent of households.



The number of WeT districts with tehsil offices using integrated MIS to handle case management of basic income support and WeT programs increased from no districts in 2016 to 160 districts in 2022, exceeding the target of 50 districts.

In addition to the outcome targets having been overachieved, the ICR (p. 14) offers additional evidence demonstrating high achievement of this objective. At the time of heavy monsoon rains that caused enormous human and material losses in Pakistan between June and September 2022, the program enabled the government to implement successfully a cash transfer through the BISP of approximately US\$112 for 2.7 million affected families.

Rating

High

OBJECTIVE 2

Objective

Enhance the poor's human capital

Rationale

The theory of change for this objective held that consolidating and expanding WeT, as well as implementing activities that would increase access to complementary social and productive services, would lead to a revision of operational guidelines for WeT-related functions and an increase in the number of beneficiary families complying with school attendance co-responsibilities. These outputs in turn would lead to an increase in the number of children of WeT beneficiary families attending school and receiving benefits, which would enhance the human capital of the poor, in this case defined as sustained children's attending of primary school.

Outputs and Intermediate results

The number of beneficiary families enrolled in WeT increased from 530,000 families in 2016 to 3.14 million families in 2022, exceeding the target of 1.1 million families.

The number of WeT districts where WeT-related functions are carried out by provincial and tehsil offices in accordance with revised operational guidelines increased from no districts in 2016 to 160 districts in 2022, exceeding the target of 50 districts (DLI 4).

Outcomes



The number of children of WeT beneficiary families paid for at least two consecutive quarters based on compliance with primary school attendance co-responsibilities increased from 0.5 million children in 2016 to 1.5 million children in 2022, meeting the target of 1.5 million children (DLI 5).

In addition to the outcome target having been fully achieved, the ICR (p. 14) offers additional evidence demonstrating high achievement of this objective. Since it was launched, WeT has expanded from five districts in 2012 to all districts in the country in July 2020, and has begun to cover not only primary but secondary and higher secondary education in all districts. According to the 2020 impact evaluation, more than 6.75 million children have benefited, increasing boys' and girls' school enrollment by 13 percent and 15 percent, respectively. School enrollment rates among BISP families who received the CCT were 21 percentage points higher than among BISP families who did not receive the CCT, and grade repetition was reduced by 11 percentage points for children benefiting from CCTs.

Rating
High

OBJECTIVE 3

Objective

Enhance the poor's access to complementary services

Rationale

The theory of change for this objective held that consolidating and expanding WeT, as well as implementing activities that would increase access to complementary social and productive services, would lead to the formation and effective use of BBCs, and improved information on aggregated characteristics of BISP beneficiaries to support access to and enrollment in complementary services. These outputs in turn would lead to an increase in the number of BISP beneficiaries enrolling in complementary services, and with improved BISP targeting, thereby improving access of the poor to these services.

Outputs and Intermediate results

BISP signed 24 memoranda of understanding (MOUs) with public and private sector entities for the provision of complementary services for specific vulnerable groups. These MOUs allowed BISP to link beneficiaries to relevant services after profiling and identifying their needs. Services were wide-ranging, including those supporting children with disabilities, family planning, people with physical and intellectual disabilities, access stationary care facilities for the poor, and others.

The number of Union Councils in WeT districts that have at least one BBC formed and respective mother leader trained on core WeT functions increased from 1,600 Union Councils in 2016 to 2,500 Union Councils in 2022, meeting the target of 2,500 Union Councils (DLI 6).



The percentage of Union Councils with information on aggregated characteristics of BISP beneficiaries available at all administrative levels for provision of complementary services increased from no Union Councils in 2016 to 60 percent of Union Councils in 2022, meeting the target of 60 percent of Union Councils (DLI 7).

Outcomes

The number of BISP beneficiary households with at least one member enrolled in at least one complementary service increased from 34,736 households in 2016 to 655,720 households in 2022, exceeding the target of 400,000 households (DLI 8).

Rating
High

OVERALL EFFICACY

Rationale

Most DLIs targets, other output or intermediate outcome targets, and outcome targets were exceeded, some by a significant margin. The program catalyzed continued scaling up of government social safety net programs through its support for development of operational guidelines for clarity and harmonization, strong M&E platforms, and improvements in efficiency of administration. Based on high achievement of all three objectives, overall efficacy is rated High.

Rating
High

5. Outcome

The program's objectives were relevant, the DLIs were highly relevant, and all three objectives were highly achieved. The PforR's incentives for systems development contributed to strengthening of systems and capacity, improvements in transparency and accountability, and expanded outreach, ultimately leading to increased access for the poor to a range of social and productive services and enhanced human capital development in the form of improved access to primary education. The program instrument -- PforR with an IPF TA component -- proved effective in reaching and exceeding planned outcomes. The ICR's evidence and analysis point to essentially no shortcomings in the program's preparation, implementation, or achievement, producing an Outcome rating of Highly Satisfactory.



Outcome Rating
Highly Satisfactory

6. Risk to Development Outcome

The longevity and positive track record of collaboration between the government and the Bank in social protection point to minimal risks to development outcomes. Government and stakeholder ownership and commitment are high and robust. Government financing continues to support rigorous implementation of systems and processes supported under the program. A follow-on US\$600 million Bank-financed PforR (Crisis-Resilient Social Protection, FY21-FY25), building on the achievements of this program, was approved in March 2021. Institutional strengthening, likely to be sustained, was significant. The ICR (p. 17) cited a study confirming that the program's TA helped modernize implementation systems and frameworks in a way that improved access, payments, efficiency, transparency, resolution of grievances, and implementation speed.

7. Assessment of Bank Performance

a. Quality-at-Entry

With the exception of the vague formulation of the human capital objective, the program's objectives, results chain, outcome indicators, and DLIs were clearly stated and underpinned by analytic work. The ICR (pp. 23-24) highlights the overall importance of the Bank's analytic work and technical support, contributing to program design that is seen as "a gold standard in the region." Program design, combining PforR and TA components, was relatively simple and appropriate to support BISP as a platform for targeted service delivery to the poor. The government was familiar with the results-based approach, and the TA supported strategic, complementary investments in technical, fiduciary, and M&E capacity. Program design learned lessons from the Bank's previous experience in the sector, including the importance of common platforms for service delivery to support better coordination, enhanced coverage, and reduced fragmentation; the program therefore focused on an updated NSER as its foundation. The required PforR assessments were undertaken (technical, fiduciary, and environmental and social), a grievance redress mechanism was in place, and the program was in an advanced stage of readiness for implementation. Risk assessment at appraisal pointed to substantial political risk due to the volatility of Pakistan's political environment, particularly with elections scheduled for 2018; mitigation measures highlighted broad ownership of the program across political actors and civil society, calling for a continued consultative process with stakeholders to maintain wide ownership of reforms and consistent sharing of results to sustain the program's credibility. The risk assessment also highlighted substantial macroeconomic risk stemming from large fiscal deficits and continued vulnerability to external shocks, mitigated through continued high-level dialogue on macro, tax collection, and subsidy reforms under a coordinated response with the International Monetary Fund and other development partners. Federal and



provincial stakeholders were engaged at all levels to ensure clear definition of institutional roles during implementation.

Quality-at-Entry Rating

Highly Satisfactory

b. Quality of supervision

Supervision was hands-on and proactive throughout the program's lifetime. The field-based task team facilitated continued and sustained dialogue, which the ICR (p. 23) cited as "key to resolving bottlenecks." Task team leadership was stable, with smooth transitions between task team leaders. Implementation Status and Results Reports were candid and of high quality. Adjustments during the COVID-19 pandemic were quick and effective, including the restructuring to extend the program's closing date. Technical assistance facilitated quick resolution of implementation challenges that arose, including delays in disbursements and poor communication to beneficiaries regarding the release of payments, data collection errors (addressed through a shift to GIS-based digital data collection), the impacts of the COVID-19 pandemic, and erosion of the real value of cash transfers over time due to high rates of inflation. Although there is no evidence that the size of the transfers influenced program outcomes, the Bank supported the government in analyzing these trends and developing an indexation mechanism that became operational in July of 2021.

Quality of Supervision Rating

Highly Satisfactory

Overall Bank Performance Rating

Highly Satisfactory

8. M&E Design, Implementation, & Utilization

a. M&E Design

For the most part, the program's objectives and indicators were clearly stated, although the human capital objective, as noted earlier, was vague. Monitoring indicators and DLIs had baselines, annual targets, and data sources. BISP was responsible for monitoring results and activities under the program. Its M&E systems included a dedicated M&E Unit under its Research, Evaluation, and MIS Wing. Evidence on achievement of DLIs was to be triangulated from multiple sources, including BISP MIS modules, by an independent verification agency (IVA). The PAD (pp. 28-29) included a comprehensive DLI Verification Protocol Table; the protocols were technically sound and credible but not difficult to implement in practice. External sources of verification were to include operational reviews (spot checks and process evaluations) and the validation reports of the payment service provider. Tehsil offices were to be integrated into information flows, contributing to overall M&E design by ensuring data availability and collection at all levels of implementation. According to the PAD (p. 12), the program was to invest substantial resources to directly engage beneficiaries and use their feedback to strengthen program design and implementation as



necessary. In addition to usual Bank supervision, the program was to conduct a regular biannual implementation review jointly with BISP management, including projections for achievement of DLI targets.

b. M&E Implementation

M&E was implemented as planned, including consistent work by BISP to strengthen data quality and the security and operational soundness of the MIS. Beneficiary feedback contributed to strengthened M&E implementation, including through the grievance redress process. The BISP M&E Unit was restructured as the Evidence, M&E, and Risk Management Department to encompass the strengthened role of field offices. This department regularly commissioned and undertook assessment of performance, process, and compliance monitoring; operations reviews; tracer studies; beneficiary feedback surveys; risk management and assurance studies; and third-party impact evaluations. The main planned evaluation studies, as well as additional analytic work, were conducted.

c. M&E Utilization

Data on program indicators were regularly collected, reported, and used for decision-making, adjustments, and planning (ICR, p. 21). M&E findings were widely shared and communicated to various stakeholders. Work plans at all levels were reviewed every six months, covering targets that revolved around major departmental activities and periodic monitoring reports. Progress on DLIs and results indicators was used to test the links in the results chain and provide input for decision makers to determine appropriate national government actions.

M&E Quality Rating

High

9. Other Issues

a. Safeguards

The program was classified as environmental assessment category C. An ESSA was conducted at appraisal, concluding that the program posed no environmental risks and that it would lead to positive social benefits for poor households, especially women (PAD, p. 16 and Annex 5). BISP submitted regular quarterly progress reports to the Bank under the ESSA framework throughout the program implementation period. A program grievance redress mechanism was in place to receive and act on complaints submitted by individuals or communities who believed that they were adversely affected as a result of the program. Focused primarily on issues related to targeting of the transfers, the mechanism and associated case management system were available at all tehsil offices. The MIS recorded, tracked, and reviewed grievances for resolution. Over three million complaints were received and processed.



b. Fiduciary Compliance

Overall fiduciary (procurement and financial management) risk was assessed at appraisal as moderate (PAD, p. 44). BISP's Procurement Unit was responsible for all procurement activities under the program using Federal Public Procurement Rules. Procurement performance was rated Satisfactory throughout implementation. All public procurement-related information was shared on the BISP website to ensure transparency and accountability. BISP's Finance and Accounts Unit supported all financial matters. Financial management performance was rated Satisfactory throughout implementation. The program's TA component included support to strengthen BISP's fiduciary capacity, including annual fiduciary performance reviews. Periodic financial reports were shared regularly with the Bank in a timely manner. An independent BISP Audit Unit, reporting directly to the BISP Board, submitted audit reports annually on the effectiveness of risk management, internal controls, and governance processes. The ICR did not state whether audits were clean and on time.

c. Unintended impacts (Positive or Negative)

None reported.

d. Other

10. Ratings

Ratings	ICR	IEG	Reason for Disagreements/Comment
Outcome	Highly Satisfactory	Highly Satisfactory	
Bank Performance	Satisfactory	Highly Satisfactory	The ICR does not point to shortcomings in Quality at Entry or Supervision.
Quality of M&E	Substantial	High	The ICR does not point to shortcomings in M&E design, implementation, or utilization.
Quality of ICR	---	High	

11. Lessons

The ICR (pp. 24-25) cited a range of lessons and recommendations, some of which are restated here:

Developing and sustaining an effective social safety net can contribute to timely and effective shock response. In this case, the digital capabilities and safety net systems that were



developed as part of the BISP agenda were efficiently and effectively deployed during the COVID-19 crisis and 2022 floods.

Ownership and leadership at both the central and local levels of a comprehensive social safety nets program are critical to success. In this case, creation of beneficiary community committee groups facilitated engagement with key local stakeholders.

Combining the Program for Results instrument with technical assistance can promote smooth and timely implementation. In this case, the well-defined programmatic framework ensured consistent focus on results, promoted in-depth sectoral dialogue, built capacity when and where it was most needed, and both catalyzed and harmonized additional sources of funding.

Transparency can promote dialogue and identify emerging issues. In this case, making program administrative data available on an external website allowed for full transparency and the use of data for studies by external groups.

12. Assessment Recommended?

No

13. Comments on Quality of ICR

The ICR was well written, concise, and candid. It adhered to established guidelines. Its quality of data and analysis were excellent. The ICR effectively reconstructed the program's theory of change based on the results areas, activities, outputs, and outcomes as stated in the PAD. It contained a clear, focused analysis of the program's results chain, including the incentives created by the DLIs to move along the results chain for each objective. It situated the program effectively within the context of prior and ongoing Bank investments in the sector, as well as the contributions of other development partners. It highlighted the benefits of the program's design, combining the PforR instrument with technical assistance. Its lessons were insightful and well crafted.

a. Quality of ICR Rating

High