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SUSTAINABLE
DEVELOPMENT GOALS

► A social protection profile of Pakistan

Building an inclusive social protection system



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▶ **A social protection profile of Pakistan**

Building an inclusive social protection system

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June 2021

Contents

Acknowledgements	i
Acronyms and abbreviations	ii
► Executive summary	iv
► Chapter 1. Introduction	1
Pakistan's commitment to social protection	1
Purpose and approach of this study	1
Methodology	2
Limitations	3
► Chapter 2. Social protection landscape	5
Rethinking social protection in the wake of COVID-19	6
► Chapter 3. Meeting SDG 1.3	13
The road to SDG 1.3	13
Policy responses	14
New institutional arrangements	16
New initiatives	17
Mapping the current social protection landscape	20
► Chapter 4. Towards an inclusive social protection system	31
Poverty targeting	31
Coverage and level of benefits	36
Lifecycle approach	39
Governance	41
Financing	44

► Chapter 5. Roadmap to SDG 1.3 47

► Chapter 6. Recommendations 53

Expanding the benefits mix to meet the requirements of SDG 1.3 and ILO Recommendation No. 202	53
Improving coverage and effectiveness	54
Enhancing governance and transparency	54
Increasing financing	55
Using data and digital systems	55
Strengthening communications and advocacy	56

► Bibliography 58

► Annexes 65

Annex 1. ILO draft studies consulted	65
Annex 2. Interviews conducted	66
Annex 3. Mapping social protection in Pakistan	67

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Acronyms and abbreviations

ADB	Asian Development Bank
AusAID	Australian Agency for International Development
BISP	Benazir Income Support Programme
CMS	complaints management system
COVID-19	Coronavirus disease 2019
EOBI	Employees' Old-Age Benefits Institution
EPI	Expanded Programme on Immunization
ESSI	Employees' Social Security Institution
FBR	Federal Board of Revenue
GDP	gross domestic product
ICT	Islamabad Capital Territory
ILO	International Labour Organization
KP	Khyber Pakhtunkhwa
M&E	monitoring and evaluation
MIS	management information system
NADRA	National Database and Registration Authority
NSER	National Socio-Economic Registry
PASS	Poverty Alleviation and Social Safety Division
PKR	Pakistan Rupee
PMT	proxy means testing
PSLM	Pakistan Social and Living Standards Measurement Survey
PSM	propensity score matching
PSPA	Punjab Social Protection Authority
SDGs	Sustainable Development Goals
SMS	short message service
UNDP	United Nations Development Programme
US\$	United States Dollar
WWF	Workers' Welfare Fund



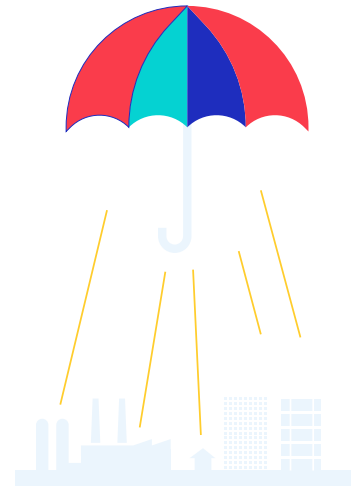
Executive summary

Executive summary

The purpose of this study is to highlight gaps and good practices in Pakistan's social protection system, and to develop actionable recommendations for making the system more effective and inclusive.

Inclusive, well-coordinated and accessible social protection systems are crucial for addressing poverty and the vulnerabilities that people face. The ILO's Social Protection Floors Recommendation, 2012 (No. 202) bases the condition of inclusiveness on the principle of solidarity. This means that all members of society should participate in, and benefit from, social protection.

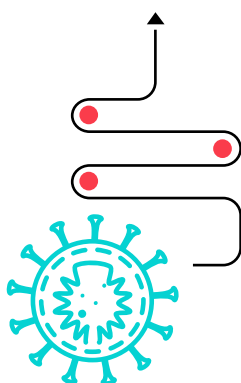
This study's analytical assessment of Pakistan's social protection landscape aims to serve as a starting point for developing a roadmap for the implementation of Sustainable Development Goal (SDG) target 1.3. SDG 1.3 calls for universal social protection. Requiring "*social protection systems and measures for all*", it is among the SDG targets that the Government of Pakistan has prioritized for implementation.



Methodology

Research for this study involved an in-depth review of literature on social protection in Pakistan, including government strategy documents and secondary sources such as research studies and programme assessment reports. Information was triangulated and updated using online data sources, news reports and interviews with key informants to explore emerging issues.

Social protection in the wake of COVID-19



The COVID-19 pandemic has highlighted the importance of social protection to cushion the blows of unforeseen economic shocks and assist those whose livelihoods are threatened. It laid bare Pakistan's need for an agile and shock-responsive system, as its current system – designed for poverty targeting – was unable to reach the 'new poor'.

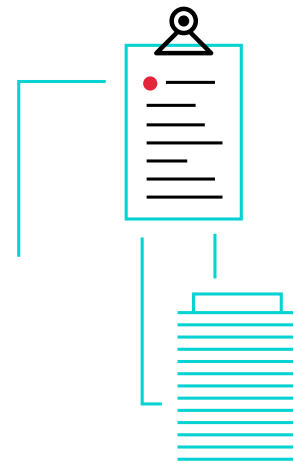
The Government acted promptly to address this challenge. The steps it took offer important lessons for the expansion of shock-responsive social protection in Pakistan.

Current social protection landscape

Policies

The *Ehsaas* Strategy, launched in 2019, articulates the Government of Pakistan's vision for the creation of a welfare state. It is the first government policy document related to SDG 1.3 that has moved into implementation. The *Ehsaas* Programme for poverty alleviation aims to expand social protection safety nets and support human capital development. The programme has introduced some welcome innovations, adopting technology and aiming to streamline systems. Data integration is considered the way of the future for social protection.

In 2019, Punjab developed a new draft Social Protection Policy, while Sindh notified a Social Protection Strategy Unit to prepare and implement a social protection strategy. Khyber Pakhtunkhwa is revising its draft Social Protection Policy, originally devised in 2014. Azad Jammu and Kashmir also developed a draft Social Protection Policy in 2019. Policy progress is afoot to address gaps in social security coverage by including workers in the informal economy, most notably Punjab's Domestic Workers Act of 2019, Sindh's Home-Based Workers Act of 2018, and bills on both domestic and home-based workers tabled in the National Assembly for Islamabad Capital Territory.



New institutional arrangements

Pakistan established the Poverty Alleviation and Social Safety Division, also known as the *Ehsaas* Ministry, in 2019 to serve as the institutional home of the *Ehsaas* Strategy. The Punjab Social Protection Authority was created in 2015 to coordinate and consolidate social protection in the province. Sindh, as noted above, set up a Social Protection Strategy Unit in 2019. Khyber Pakhtunkhwa established a Social Protection Reform Unit in 2012 (later renamed the Public Policy and Social Protection Unit) and a Gender and Social Protection Section in 2020.

Ongoing and new initiatives

Longstanding initiatives that define Pakistan's social protection landscape include Pakistan *Bait-ul-Mal*, the *Zakat* and *Ushr* Programmes, the Employees' Old-Age Benefits Institution, the Workers' Welfare Fund and provincial Employees' Social Security Institutions. The Benazir Income Support Programme remains Pakistan's flagship social protection initiative.

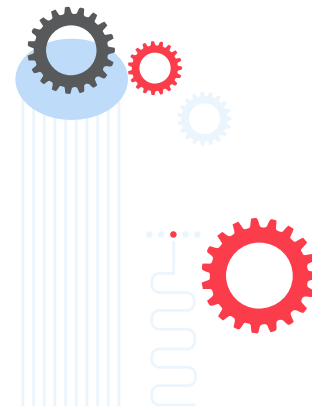
At the **federal** level, the *Ehsaas* Emergency Cash Transfer Programme is a new initiative that provided a one-off cash payment to those most severely affected by the COVID-19 pandemic. Another new initiative currently in the planning stage is the *Mazdoor Ka Ehsaas* Programme, a contributory social security scheme for workers in the informal economy.

Punjab's Social Protection Authority has launched *Ehsaas* Punjab, modelled on the federal *Ehsaas* Programme. New initiatives being implemented include monthly stipends for elderly women (*Ba-Himmat Buzurg*), widows and orphans (*Sarparast*) and transgender persons (*Musawat*).

In 2021, Punjab launched a pilot project to extend social security coverage to domestic workers and introduced an Amnesty Scheme to promote compliance with social security obligations among employers in the formal economy. **Sindh** has made progress with amendments to the law governing the Sindh Employees' Social Security Institution (2019), plans to develop a provincial social registry, and steps to strengthen governance and boost confidence in schemes' transparency. The Benazir *Mazdoor* Card, introduced in 2021 in place of the existing manual system, aims to close loopholes and end misappropriation in the system to provide social security for workers and their families. A major new initiative in **Khyber Pakhtunkhwa** is *Sehat Sahulat*, a health insurance scheme for all provincial domicile holders. In 2019, **Balochistan** began the process of setting up a Poverty Alleviation and Social Protection Authority to consolidate and expand social protection initiatives.

Towards an inclusive social protection system

Social protection in Pakistan is grouped together with poverty alleviation. The focus is on protecting the poorest of the poor, rather than building a system that protects everyone. Poverty is measured at the household level and debates on social protection centre on household level benefits. Individual benefits and the lifecycle approach rarely feature in policy discussions. The discussion needs to shift away from the poverty-reduction paradigm and towards a universal, lifecycle-based framework. Without such a shift, Pakistan will be unable to achieve SDG 1.3. In building a more inclusive social protection system, the following key issues need to be considered:



Poverty targeting

All social assistance schemes in Pakistan are needs-targeted. Employment-based contributory schemes for workers in the formal economy have a wage ceiling at, or near, the minimum wage. The *Zakat*, *Ushr* and *Bait-ul-Mal* schemes are only for the 'deserving poor'. The Benazir Income Support Programme is also poverty-targeted, as it uses the National Socio-Economic Registry, a proxy means testing (PMT)-based registry. Programmes across the country use the registry to identify beneficiaries, including initiatives for persons with disabilities (the *Khidmat* Card), older persons (*Ba-Himmat Buzurg*), health insurance (*Sehat Sahulat*) and *Ehsaas* emergency cash transfers.

One problem with proxy means testing-based targeting is that the scoring system is opaque and not well-understood, either by beneficiaries or by those who are denied benefits. This erodes trust in the system. Another concern is related to the proxy means testing methodology, which leads to exclusion errors, whereby those who are eligible for a programme are excluded as a result of inaccurate targeting. They represent the people who are left behind. Moreover, empirical studies on the impact of poverty-targeted cash transfers have not been encouraging.

Coverage and level of benefits

Social protection coverage, both in terms of who is covered and the level of benefits, is not sufficient. Low benefit amounts are a feature of all social protection schemes in the country, both contributory and non-contributory, all of which are designed exclusively for the poor.

In 2018, the Benazir Income Support Programme reached 7.2 per cent of the population, while an estimated 31 per cent of Pakistanis lived below the poverty line. *Ehsaas* emergency cash transfers reached 16.9 million families (including 5 million BISP beneficiaries and 11.9 million new beneficiaries) although government estimates warned that 18.5 million people would become jobless as a result of the COVID-19 pandemic. The coverage of other poverty-targeted schemes, such as *Zakat*, is also low. In addition, there is a need to expand the coverage of social insurance. Employment-based contributory schemes only cover workers in the formal economy. This leaves workers in the informal economy, who account for 71.7 per cent of the non-agricultural work force, without any form of coverage.

Lifecycle approach

SDG 1.3 calls for social protection floors to be implemented incrementally. This requires adopting a universal lifecycle-based approach and designing a system with individual level benefits as part of the social protection mix.

Gaps in the benefits mix

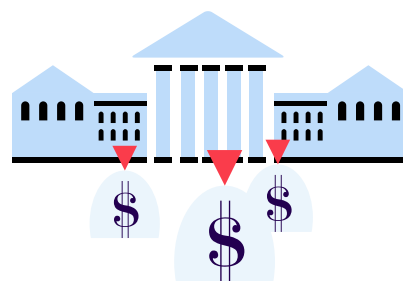
Pakistan has no system of unemployment benefits and no citizen's pension. Employment-based contributory schemes do not cover the country's 27 million workers in the informal economy. While maternity benefits are available, child benefits are not. Social protection for Pakistani and non-Pakistani migrant workers is not addressed. These benefits are part of social protection floors and need to be included in the benefits mix. Healthcare is the only benefit that is universal in Pakistan. However, the quality of services provided, and access to healthcare, vary across the country.

Governance

The fragmentation of programmes and benefits, the proliferation of small-scale interventions, and concerns about impact at scale are all major issues for Pakistan. The solution lies in building robust and better-integrated systems for coordination across multiple programmes and organizations.

Moving towards social protection floors will also require integrated governance and management systems. Investments in the operational systems of the Benazir Income Support Programme have been a welcome game-changer. Other programmes are investing in improved systems to streamline operations, increase transparency and, in the case of digital payments, enhance financial inclusion.

The next step required is the integration of various national and provincial databases for interoperability. This will help Pakistan transition to the type of universal, individual level and rights-based schemes needed to meet its commitments to SDG 1.3 and ILO Recommendation No. 202.



Financing

Budget allocations for social protection are based on fiscal space and policy priorities. The *Ehsaas* Emergency Cash Transfer Programmes shows that it is possible to create fiscal space for social protection when political will exists. With a large undocumented economy and a heavy reliance

on indirect taxes, Pakistan's system of taxation is far from equitable. There is an urgent need to improve domestic resource mobilization to create fiscal space for social services such as education and healthcare, as well as to build a robust and resilient system of social protection for all.

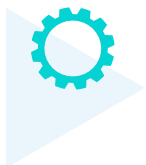
Recommendations

Pakistan needs bold reforms to make social protection more inclusive and to build an agile, shock-responsive system. This study recommends:



Expanding the benefits mix to meet the requirements of SDG 1.3 and ILO Recommendation No. 202

- Use the ILO Social Security (Minimum Standards) Convention, No. 102 as a guide to design social security programmes that aim for the progressive realization of comprehensive protection, both in terms of the number of contingencies covered and persons protected.
- Consider ratifying the Social Security (Minimum Standards) Convention, No. 102 to ensure more comprehensive coverage of workers in Pakistan.
- Shift away from a proxy means testing-based targeting system, which is likely to become less relevant as integrated databases come online and start incorporating new datasets.
- Use data analytics to introduce affluence testing, in order to create a more transparent and efficient system.
- Introduce a universal old-age benefit as a 'citizens pension' to expand the social protection net and serve as a means for bringing workers in the informal economy into the social protection system.
- Pilot district level schemes on basic income for children, unemployed persons of working age and older persons, in order to test social protection floors. Conduct a gap assessment of the legal framework to support the development of universal old-age benefits and child benefits.



Improving coverage and effectiveness

- Develop a service charter for social protection based on the principles of dignity, respect for human rights and the rights of citizenship.
- Carry out a comprehensive rationalization exercise to reduce the fragmentation and duplication of social protection services and programmes, both at the federal and provincial levels.

- In developing schemes for workers in the informal economy, include provisions for gig economy workers and other workers in informal employment in addition to manual labourers, taking into consideration Fundamental Principles and Rights at Work.
- Develop and apply a robust system of indexation for social assistance and pensions.
- Undertake a comprehensive assessment of all social care services to determine their effectiveness and value for money.
- Design all social services and programmes with a focus on impact at scale, addressing key issues such as beneficiary reach and the level of benefits.
- Conduct a needs assessment on self-registration and alternative registration systems at the local level.
- Engage systematically with local authorities to develop systems and processes for self-registration at the local level, in order to minimize exclusion.
- Develop community-facing, non-tech solutions and alternative registration processes to accommodate those without digital or phone access.



Enhancing governance and transparency

- Develop a policy coordination framework to clarify federal and provincial roles in the design and implementation of programmes, as well as to streamline systems.
- Improve monitoring and evaluation systems by developing policy performance frameworks at the federal and provincial levels.
- Build on the Benazir Income Support Programme's model of operational innovations to improve transparency and project implementation.
- At the provincial level, consolidate and streamline social protection agencies and programmes under a single administrative entity, following the model of the Punjab Social Protection Authority.
- Introduce an appeals-based complaints management system for all programmes and initiatives to begin moving towards a rights-based approach.
- In all monitoring and evaluation systems, introduce mechanisms to assess beneficiaries' and non-beneficiaries' perceptions of fairness in terms of targeting and decisions about eligibility.
- Designate service points at the local level (union council level and below) and extend one-window operations to improve citizens' access to social protection services.
- Commission an independent implementation assessment of the *Ehsaas* Strategy and programmes to assess successes and challenges, and to course correct as needed.

- Develop the capacities of the board members and administrators of funds, ministries and departments at the federal and provincial levels.



Financing

- Free up fiscal space for social protection – beginning with a rationalization of the social protection mix in terms of fragmentation and low-impact, one-off initiatives – in order to consolidate social protection financing.
- Explore options to create a more equitable balance between direct and indirect taxation by widening the net for direct taxes, both for individuals and corporations.
- Implement measures to regulate the informal economy and bring it into the tax net.



Using data and digital systems

- Develop consolidated digital systems for (a) the operations and functions of contributory and non-contributory programmes, (b) common functions and operations across all programmes, and (c) interoperability with other government databases.
- Streamline beneficiary information and benefit tracking across contributory and non-contributory programmes by developing a single registry with options for local-level self-registration and updating.
- Build systems for inter-provincial data-sharing to prepare for the mobility of benefits.
- Introduce consistency in the definitions used by different databases and registries to harmonize data, both through policy measures or by other means.



Strengthening communications and advocacy

- Conduct a series of national dialogues, and develop education and awareness campaigns on critical issues related to social protection.
- Strengthen advocacy efforts with parliamentarians to expand the legal coverage of contributory and non-contributory social protection efforts.



Chapter 1

Chapter 1

Introduction

► Pakistan's commitment to social protection

The basic principles of social justice are enshrined in the Constitution of Pakistan. It expresses the resolve to protect national unity and solidarity by “*creating an egalitarian society through a new order*”.¹ It recognizes the fundamental right to dignity, prohibits all forms of forced labour² and specifies that providing free education for all children is the responsibility of the state.³ These rights are legally enforceable.

The Constitution also sets out principles of policy that are not enforceable, but are meant to inform the actions and decisions of all organs of the state. These include principles of social justice and economic well-being. Together, these encompass most of the areas considered necessary for universal social protection.⁴

The Government of Pakistan has further committed to providing social protection for all by adopting the United Nations Sustainable Development Goals (SDGs). SDG 1.3 requires countries to “*implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable*.”⁵

Extending social protection floors is a priority area for the International Labour Organization (ILO) in Pakistan as well, as stated in its Decent Work Country Programme.⁶

► Purpose and approach of this study

The purpose of this study is to highlight good practices and gaps in Pakistan's social protection system, and to develop actionable recommendations to make social protection in the country more effective and inclusive. It provides an analytical assessment of the social protection landscape in Pakistan by examining ongoing flagship programmes and the strategies that underpin them.

1 Constitution of the Islamic Republic of Pakistan, Preamble, 1973.

2 Constitution of the Islamic Republic of Pakistan, articles 14 and 11, respectively.

3 Constitution of the Islamic Republic of Pakistan, article 25A.

4 Constitution of the Islamic Republic of Pakistan, articles 37 and 38, respectively.

5 For details and indicators, see: Our World in Data, “[SDG Tracker](#)”.

6 ILO, *The Islamic Republic of Pakistan Decent Work Country Programme (2016–2020)*, 2016.

This serves as a starting point for the development of a roadmap for SDG 1.3's implementation. The ILO Decent Work Programme, ILO Conventions and Standards, and the requirements of SDG 1.3 provide the lens for the analysis.

Building on previous work by the ILO in Pakistan, this study updates information on social protection policies and programmes where necessary. It also incorporates key findings from other studies currently being developed by the ILO in the country.⁷ This study builds on the ILO's 2019 report, *Mapping Social Protection Systems in Pakistan*,⁸ and should be read in conjunction with that report.

► Methodology

The research carried out for this study involved an analytical review of ongoing social protection initiatives, as well as the literature on social protection in Pakistan. This includes government strategy documents and secondary sources, such as research studies and programme assessment reports. The information was triangulated and updated through online data sources and news reports. The analysis was complemented by interviews with key informants to explore emerging issues.⁹

The preparation of the study involved the following stages:

- **Inception phase:** At the inception meeting, the ILO team shared technical and thematic priorities for the analysis, as well as input on major areas of conceptual and strategic interest. An inception report was prepared, containing an outline of the report, key questions it would address and information sources it would use, including documents to be consulted and informants to be interviewed.
- **Research and desk review:** Once the inception report was approved, an in-depth review was conducted of the Government's social protection initiatives and strategies, ILO programme documents, materials related to SDG 1.3 and international literature on social protection. Additional research was undertaken to update information in the ILO's 2019 mapping report¹⁰ by collecting data on new programmes and verifying the status of earlier initiatives. Drafts of other ongoing ILO studies were reviewed to gain a deeper understanding of topics of particular interest to the organization and to draw out key findings.
- **Key informant interviews:** As the draft of the report was being prepared, interviews were conducted with key informants from the Government, development partners and civil society. The aim was to gain insights on various aspects of social protection planning and implementation. A semi-structured interview guide was developed for this purpose. In addition, findings from the report were presented at the third meeting of the Social Security Coordination Forum in April 2021. Comments and feedback from this session were incorporated in the study.

⁷ For a list of the draft studies consulted, see Annex 1.

⁸ ILO, *Mapping Social Protection Systems in Pakistan: The Status of Current Systems in Line with the UN Social Protection Floor Concept*, 2019.

⁹ For a list of the interviews conducted, see Annex 2.

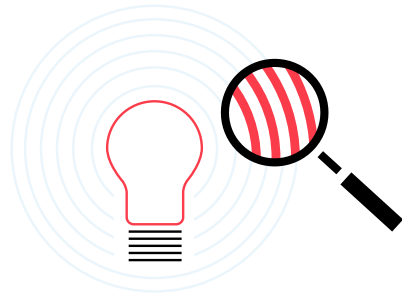
¹⁰ ILO, *Mapping Social Protection Systems in Pakistan: The Status of Current Systems in Line with the UN Social Protection Floor Concept*, 2019.

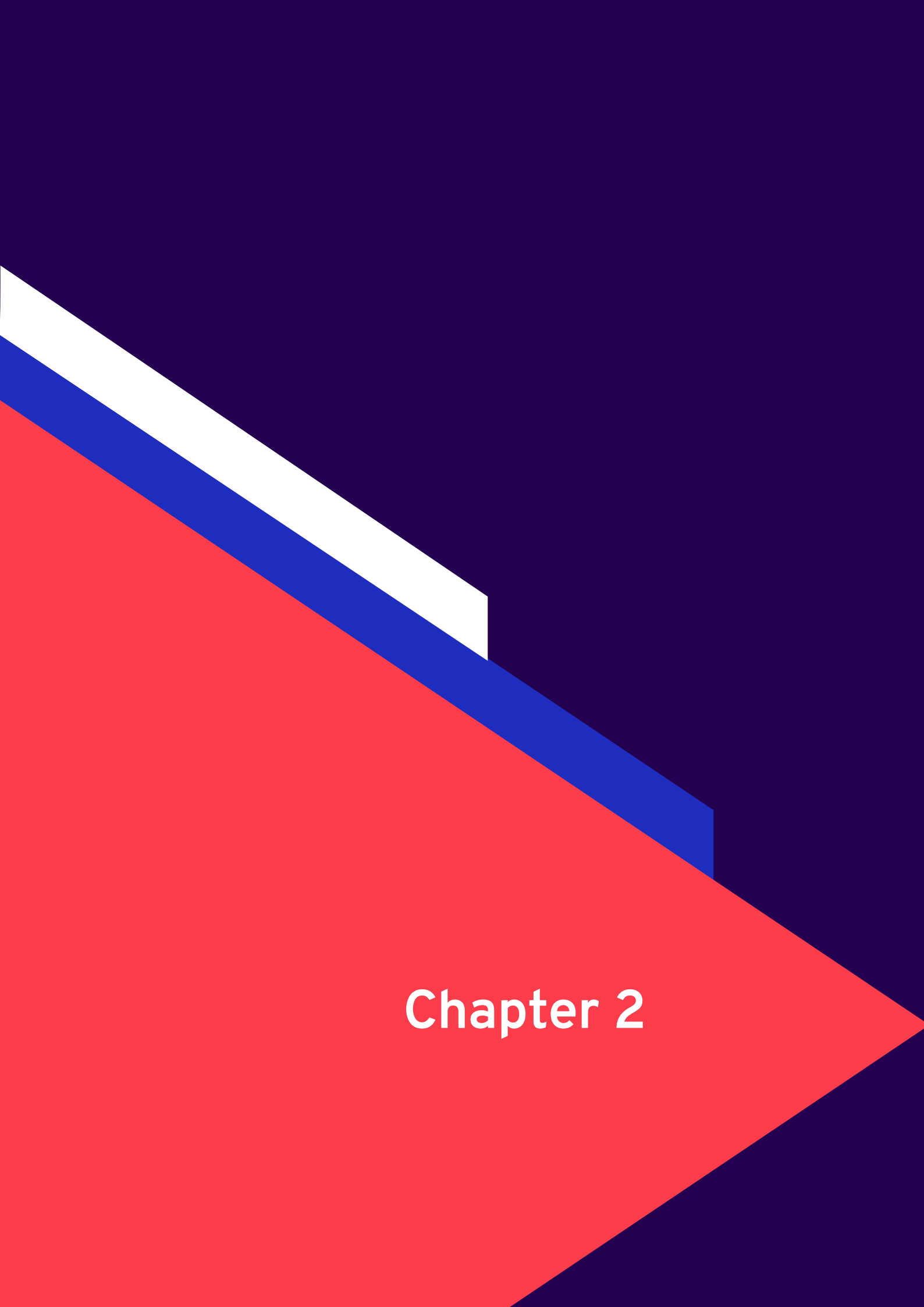
► Limitations

The availability of data across programmes and provinces is inconsistent. While some aspects of social protection in Pakistan are fairly well-documented, for others there is little or no data available. As a result, information is insufficient or incomplete about certain programmes and/or geographical areas.

This study's data collection efforts had to be adapted due to the COVID-19 pandemic. All meetings and interviews were conducted remotely. Where video conferencing was not possible, interviews were conducted via email.

Remote data collection posed challenges in terms of building rapport and gaining the confidence of stakeholders to extract data. An assessment of the private sector was beyond the scope of this assignment. . While private sector stakeholders were consulted, corporate social responsibility (CSR) schemes and private sector initiatives to provide social security are not covered by this study.





Chapter 2

Chapter 2

Social protection landscape

Pakistan's *Ehsaas* Strategy is the umbrella under which all new social protection initiatives, as well as selected older programmes, are currently being consolidated. *Ehsaas* represents the Government's vision for the future of Pakistan, which involves the creation of a welfare state.¹¹

In April 2019, the Prime Minister released the *Ehsaas* policy statement. The policy targets *"the extreme poor, orphans, widows, the homeless, the disabled, those who risk medical impoverishment, for the jobless, for poor farmers, for labourers, for the sick and undernourished; for students from low-income backgrounds and for poor women and elderly citizens. This plan is also about lifting lagging areas where poverty is higher."*¹²

The COVID-19 pandemic has led to a renewed focus on social protection globally. Countries have had to consider the pandemic's impact not just on their economies, but also on the workers whose livelihoods it has affected.

According to the ILO, global labour income declined by an estimated 8.3 per cent in 2020 relative to 2019.¹³ The greatest loss of labour income (12.3 per cent) has been in lower middle income countries.¹⁴ As the ILO notes, such *"sizeable labour income losses could push households into poverty."*

Estimates vary, but the total number of people living in poverty in 2020 as a result of the pandemic may have increased by anything between 200 million and 500 million.¹⁵ As a result of the pandemic, 56.6 per cent of Pakistan's population is susceptible to becoming multidimensionally vulnerable. An estimated 126 million people are likely to be pushed into multidimensional poverty.¹⁶


56.6%
Pakistanis are susceptible to becoming multidimensionally vulnerable as a result of the COVID-19 pandemic.

► UNDP, 2020

11 Pakistan Tehreek-e-Insaf, *The Road to Naya Pakistan: PTI Manifesto*, 2018.

12 Government of Pakistan, *Ehsaas Programme, Prime Minister's policy statement*, 2019.

13 ILO, *ILO Monitor: COVID-19 and the world of work. 7th Edition. Briefing note*, 2021.

14 According to the World Bank, Pakistan is classified as a lower middle income country. See: World Bank, *"Lower Middle Income Data"*, World Bank database, 2020.

15 Oxfam, *"The Inequality Virus"*, Oxfam Briefing Paper, 2021.

16 UNDP, *Multidimensional Vulnerability Index: Pakistan*, 2020.

► Rethinking social protection in the wake of COVID-19

The COVID-19 pandemic has laid bare the fissures of social and economic inequality, both around the world and in Pakistan. The economic crisis precipitated by the pandemic has highlighted some of the weaknesses of Pakistan's social protection system, prompting key players to rethink social protection in the country. It has brought a critical gap in the system to the attention of the Government, international lending institutions and development partners: workers in the informal economy, who make up 71.7 per cent of the labour force, are not covered by social protection programmes.¹⁷

COVID-19 timeline and the government response

The first cases of COVID-19 in Pakistan were reported in late February 2020.¹⁸ By March, infections had begun to spread. Various provincial and regional administrations announced safety measures and, by the end of the month, most of the country had gone into lockdown.

On 24 March 2020, the Prime Minister of Pakistan approved a PKR 1.2 trillion economic relief package, with 12.5 per cent of its funds allocated for low-income groups, particularly labourers (see box 1).¹⁹ The Government announced that emergency cash transfers would be made to millions of families through the *Ehsaas* Programme.²⁰

On 2 April 2020, the countrywide lockdown was extended for a further two weeks. Estimates released by the Government the following day warned that up to 18.5 million people would become jobless as a result of the pandemic.²¹

On 6 April, the Government announced that it had received over 30.5 million SMS messages on the helpline set up to apply for *Ehsaas* emergency cash assistance.²² The country remained in lockdown until 9 May 2020, when some restrictions were lifted.²³


12.5%
of the
Government's
PKR 1.2 trillion
economic relief
package is
allocated for low-
income groups.

17 Government of Pakistan, Pakistan Bureau of Statistics, *Labour Force Survey 2017–18*, 2018. The Benazir Income Support Programme covers workers in the informal economy by default, but does not track coverage.

18 Ariba Shahid, "Two coronavirus cases confirmed in Pakistan", in *Pakistan Today*, 20 February 2020.

19 Mansoor Malik, "PM announces record economic relief package", in *The Nation*, 25 March 2020.

20 The *Ehsaas* Emergency Cash Report states that 16.9 million families were reached. See: Government of Pakistan, Office of the Special Assistant to the Prime Minister, *Ehsaas Emergency Cash Report*, 2021 (unpublished).

21 Shahabaz Rana, "Coronavirus forecast to render 18.5m jobless in Pakistan", in *The Express Tribune*, 3 April 2020.

22 "Over 30 million people apply for Ehsaas Emergency Cash Programme", in *The Nation*, 6 April 2020.

23 ReliefWeb, "Pakistan: COVID-19 Situation Update. April 15", 2020; Rizwan Shehzad, "Countrywide lockdown stretched till May 9", in *The Express Tribune*, 24 April 2020.



Box 1. The Government's COVID-19 emergency response and stimulus package

On 24 March 2020, the Prime Minister approved a PKR 1.2 trillion (US\$7,891,821,600) economic relief package, with PKR 150 billion (US\$986,477,700) allocated for low-income groups, particularly labourers.ⁱ This is equivalent to roughly 2.6 per cent of Pakistan's GDP.ⁱⁱ The purpose of the package was to: support the health sector, assist those adversely affected by the pandemic, and provide stimulus to businesses and industries.ⁱⁱⁱ

On 31 March, the federal cabinet approved the relief package, including a PKR 100 billion supplementary grant for an emergency relief fund. It also approved a special package for emergency cash transfers through the *Ehsaas* Programme.^{iv} The Government announced that emergency cash transfers would reach millions of families, including existing beneficiaries of the Benazir Income Support Programme (BISP). The programme's monthly stipend was increased from PKR 2,000 to PKR 3,000. Emergency cash payments began on 8 April 2020.^v Other government measures to mitigate the impact of COVID-19 included:

- providing groceries at subsidized rates through the nationwide network of Utility Stores;
- offering users the facility to pay electricity and gas bills in instalments for three months;
- strengthening the capacity of public hospitals to address the pandemic;
- providing tax refunds to exporters;
- enhancing wheat procurement targets to inject a cash stimulus into the rural economy;
- supporting small and medium-sized enterprises (SMEs) and the agricultural sector by deferring power bills, bank lending, subsidies and tax incentives;
- eliminating import duties on emergency health equipment;
- establishing an emergency contingency fund; and
- transferring PKR 25 billion to the National Disaster Management Authority to purchase of COVID-19-related equipment.

According to the *Ehsaas* Emergency Cash Report, prepared in 2021, the Government provided a one-off payment of PKR 12,000 to 16.9 million families. Some 5 million of these families were existing BISP beneficiaries.^{vi} Several provincial governments also announced relief and stimulus packages. The Government of Punjab announced a PKR 10 billion relief package to support the families of 2.5 million daily wage earners.^{vii} Each family was entitled to PKR 4,000 in financial assistance, excluding BISP beneficiaries.^{viii} The Government of Khyber Pakhtunkhwa approved a PKR 32 billion stimulus package for economic relief.^{ix}

Sources: (i) Mansoor Malik, "PM announces record economic relief package", in *The Nation*, 25 March 2020. (ii) World Bank, *Project Appraisal Document on a proposed credit of SDR equivalent to for the Islamic Republic of Pakistan on Crisis Resilient Social Protection. Social Protection and Jobs Global Practice. South Asia Region*, 2021. (iii) World Bank, 2021. (iv) "Coronavirus relief fund approved by federal cabinet", in *The News*, 31 March 2020. (v) "Payments under Ehsaas Emergency Cash Programme started", in *The Nation*, 9 April 2020. (vi) Government of Pakistan, Office of the Special Assistant to the Prime Minister, *Ehsaas Emergency Cash Report*, 2021 (unpublished). (vii) Mansoor Malik, "Punjab unveils Rs10bn relief package for daily-wage earners", in *Dawn*, 29 March 2020. (viii) "Punjab govt relief package not for BISP beneficiaries: Awan", *The News*, 29 March 2020. (ix) "KP chief minister announces Rs32bn package", *Dawn*, 29 March 2020.

According to government data, more than 66 million unique requests for assistance were received through the various registration mechanisms set up for the *Ehsaas* Emergency Cash Transfer Programme.²⁴ Data on the Benazir Income Support Programme in the National Socio-Economic Registry (NSER) was used to identify beneficiaries.²⁵ While the Government's immediate emergency response to COVID-19 is a welcome step, the systems in place are not adaptive enough to be sufficiently shock-responsive (see box 2).



Box 2. Limitations of the National Socio-Economic Registry as a shock-responsive tool

The National Socio-Economic Registry is the database used by all agencies designing COVID-19-related shock-responsive assistance programmes.¹ However, the system has a number of limitations, the most important of which are:

- The National Socio-Economic Registry provides a limited, asset-based picture of poverty. The key economic need in the wake of COVID-19 is consumption-based. In this case, the selling of assets – a negative coping mechanism – will only deepen poverty.
- The National Socio-Economic Registry is based on a survey from 2010-11 and ignores the evolving nature of poverty. It is well-established that livelihoods are precarious and people move in and out of poverty constantly. For example, with one idiosyncratic shock, a household can slip from a poverty score of 20 or 25, to a poverty score of under 16.17 (the eligibility cut-off for the Benazir Income Support Programme). This is the nature of poverty which the registry ignores. Poverty scores are considered a skewed method for targeting who should be, or should not be, provided social protection, especially as ILO standards and Pakistan's SDG commitments prescribe that social protection should be accessible to all. Moreover, a dataset that is 10 years old does not accurately reflect realities on the ground.
- There is no local level process to update the National Socio-Economic Registry. The system of registration for a proxy means testing (PMT)-enabled programme is based on prequalification. Therefore, the crucial information is static. As the complaints management system of the Benazir Income Support Programme is not appeals-based, the PMT-based poverty score awarded to a household cannot be challenged.
- The National Socio-Economic Registry is a standalone database without interoperability with other databases, apart from the database of the National Database and Registration Authority (NADRA).

²⁴ The *Ehsaas Emergency Cash Report* states that a total of 66,069,264 unique requests were received through various sources including text messages (SMS), web portals and the 'districts route'. See: Government of Pakistan, Office of the Special Assistant to the Prime Minister, *Ehsaas Emergency Cash Report*, 2021 (unpublished).

²⁵ Syed Irfan Raza, "Multi-billion rupee relief package approved", in *Dawn*, 24 March 2020.

Despite its initial conceptualization as a database that would be verified from other sources, this exercise was not undertaken systematically or completed.ⁱⁱ This makes identifying beneficiaries beyond the pool of the Benazir Income Support Programme even more limited.

Sources: (i) Government of Punjab, Punjab Social Protection Authority, *Integrated social protection system: A system approach for disaster preparedness and response*, 2020. (ii) World Bank, *Project Appraisal Document on a proposed credit of SDR 42.0 million equivalent of USD 60 million to the Islamic Republic of Pakistan for a Social Safety Net Technical Assistance project*, 2009.

Another challenge for the COVID-19 response is that it did not systematically account for Pakistan's 27 million workers in the informal economy, although they were at great risk of unemployment or underemployment (see box 3).



Box 3. Workers in the informal economy

The huge number of workers in Pakistan's informal economy are among the most vulnerable to economic shocks. They are concentrated in many of the sectors hardest hit by the pandemic (see table 1). According to a recent assessment, between 12 million and 19 million workers in Pakistan's informal economy were at risk of being unemployed or underemployed during the pandemic.ⁱ The assessment observes that:

- Pakistan needs a central registry of all workers, including workers in the informal economy and self-employed workers. This would make information on workers easily available for extending social protection measures and, ultimately, for ensuring universal social protection coverage.
- Due to inconsistencies in the scope, coverage and definitions of data from various sources (including the National Database and Registration Authority, the Population Census 2017 and the National Socio-Economic Registry), it is difficult to triangulate information at the individual and household levels.
- Pakistan's lack of unemployment benefits is a challenge for all workers, particularly when it comes to a swift response to the impact of job losses in the wake of COVID-19.
- There is a need to harmonize data across Pakistan's various databases, in addition to creating a single central registry with options for local level self-registration and for updating information.
- Social protection systems should be developed with the aim of inclusion. They should provide support to households in a pro-poor manner, while also providing individual benefits as needed (e.g. benefits related to old age or disabilities).

Source: (i) UNDP, *COVID-19: Pakistan Socioeconomic Impact Assessment and Response Plan*, 2020.

► **Table 1. Distribution of workers in the informal economy in Pakistan, 2020**

Sector	Distribution (millions)
Wholesale and retail	8.88
Manufacturing	6.22
Construction	4.43
Community and personals services	4.37
Transport, storage and communication	3.14
Total	27.04

Source: UNDP, *COVID-19: Pakistan Socioeconomic Impact Assessment and Response Plan*, 2020.

Shock-responsive social protection systems are designed to be agile. Social protection systems that leave no one behind are built on the principle of universal coverage. This does not mean providing benefits for everyone, although that should be their ultimate goal. An agile system has the capacity to cater for everyone who is vulnerable in the wake of a shock, including those who have not required social assistance in the past. The COVID-19 pandemic has demonstrated the importance of an agile and responsive system, as Pakistan's existing systems designed for poverty targeting proved unable to reach the 'new poor'.²⁶ The Government acted promptly to address this challenge. The steps taken offer important lessons for the expansion of social protection systems in the future (see table 2).

► **Table 2. Lessons learned from the *Ehsaas* Emergency Cash Transfer Programme**

Approach	Action	Lesson learned
Registration	A new demand-driven, socio-economic desk-based system self-registration system was developed. It involves multiple registration mechanisms, including listing by district administrations. The demand side SMS and web service developed as part of this exercise was leveraged for the <i>Ehsaas</i> emergency cash transfers.	The effectiveness of a demand-based approach – with citizens taking the first step of self-registration – was demonstrated across a large section of the population. This also demonstrated how to put citizen-facing social protection into action. The action took into account the role of local authorities. The results of this massive exercise highlight their important role. This can be further streamlined and built on as <i>Ehsaas</i> designs, develops and implements new systems for social protection. The success of this action should also help the Government to explore options for a self-registration system for social assistance and social security in Pakistan.

²⁶ As the World Bank notes, pandemic-related job losses not only hit people who were already poor and vulnerable, but also changed the profile of global poverty by creating millions of 'new poor'. See: World Bank, *Poverty and Shared Prosperity 2020: Reversals of Fortune*, 2020.

Approach	Action	Lesson learned
Eligibility criteria	A two-pronged approach was adopted for eligibility: (a) the proxy means testing cut-off for households in the National Socio-Economic Registry was increased to 38; and (b) listings by district administrations were used, involving a combination of self-registration, household visits and community verification.	The capacity exists to deliver benefits beyond the pool of National Socio-Economic Registry beneficiaries. The action recognized that eligible beneficiaries may be left out from the National Socio-Economic Registry. As such, the pool of beneficiaries was expanded. The action recognized the role of local authorities and the need for multiple verification mechanisms, which it put into effect at the local level.
Data analytics	Cross-checks were undertaken with existing databases (e.g. databases of taxpayers, the government payroll, international travel, vehicle ownership, and billing data for landline and mobile phones).	Data analytics represent the digital leap required to design, develop and deploy social protection systems in the future. The parameters used for cross-checks can be further developed into affluence testing criteria. This will enable the social protection system to include everyone by allowing different programmes to use affluence testing as a criterion for ineligibility.
Payments	A combination of existing biometric accounts was established for the Benazir Income Support Programme and new limited mandate accounts.	This is an important step in the <i>Ehsaas</i> financial inclusion agenda. Universal or near-universal financial inclusion is a vital requirement of a universal social protection system.
Benefits	A one-time payment of PKR 12,000 was provided to each beneficiary household.	The benefit amount may have been a trade-off between the payment's size and the number of beneficiaries. This highlights a concern related to household level benefits. For example, in a family with multiple earners, a household level benefit will only be paid to one member of the household. Such a household may still face financial hardship as all earning members did not receive a replacement benefit each. It also highlights the importance of unemployment benefits.

Note: *BISP households were pre-qualified for assistance under the *Ehsaas* Emergency Cash Transfer Programme, with a top-up of PKR 1,000 per household per month on account of the lockdown's economic shock. For the Prime Minister's *Ehsaas* Labour Portal, any household that self-reported an income of more than PKR 30,000 per month was considered ineligible.
Source: Government of Pakistan, Office of the Special Assistant to the Prime Minister, *Ehsaas Emergency Cash Report*, 2021 (unpublished).

While the COVID-19 pandemic has exposed the limitations of Pakistan's social protection system, it also reveals the Government's ability to move quickly to address an emerging crisis. Next generation social protection responses will need to be shock-responsive – i.e. able to cope with constant change and multiple threats. This requires the development of an integrated system that includes social protection floors and aims for expansion to achieve SDG 1.3 so that people are adequately protected throughout their lives (the 'lifecycle approach'). This can be achieved by ensuring that a variety of programmes are designed to cover the full range of the population's risk profile. It also means integrating information and data systems so that people can be linked to appropriate programmes.²⁷

27 OECD, *Social Protection System Review: A Toolkit*, 2018.

The background features a solid blue field. A large white triangle points towards the bottom right corner. Two parallel diagonal bands, one dark purple and one red, cut across the upper left portion of the image, partially overlapping the white triangle.

Chapter 3

Chapter 3

Meeting SDG 1.3

The ILO's 2019 report, *Mapping Social Protection Systems in Pakistan*, discusses the policy responses and institutional arrangements in place for the implementation of SDG 1.3.²⁸ This chapter focuses on new policy responses and institutional developments since 2019.

► The road to SDG 1.3

In 2022, the global community will mark the 10th anniversary of ILO Recommendation No. 202, issued to guide the implementation of national strategies for the extension of social security for all, known as 'social protection floors'. These social protection floors were made actionable in the United Nations 2030 Agenda for Sustainable Development and its 17 Sustainable Development Goals (SDGs), adopted in 2015 by all UN Member States.

Social protection floors are the focus of SDG 1, 'End poverty in all its forms, everywhere'. This first global goal requires countries to "implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable" (SDG target 1.3).²⁹ SDG 10, 'Reduce inequality within and among countries', similarly requires countries to "adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality" (SDG target 10.4).³⁰

Pakistan adopted the SDGs as its own national development agenda in 2016, through a unanimous resolution passed in the National Assembly.³¹ In doing so, it committed to implement the 2030 Agenda and is obliged to act on this commitment. SDG 1.3 is one of the targets that the Government of Pakistan has prioritized for implementation.³²

It is important to note that SDG 1.3 calls for **universal** social protection. It requires "social protection systems and measures for all," which embodies the principle of universality.



²⁸ ILO, *Mapping Social Protection Systems in Pakistan: The Status of Current Systems in Line with the UN Social Protection Floor Concept*, 2019.

²⁹ UN General Assembly, Resolution 70/1, *Transforming our world: the 2030 Agenda for Sustainable Development*, A/RES/70/1 (2015). SDG 1 and its target 1.3 are referred to throughout this report as SDG 1.3.

³⁰ UN General Assembly, A/RES/70/1 (2015).

³¹ National Assembly Resolution No. 113, 19 February 2016.

³² Government of Pakistan, Planning Commission, Centre for Poverty Reduction and Social Policy Development, *A Social Protection Strategy to Reach the Poor and the Vulnerable*, 2007.

SDG 1.3 sets an interim target related to poverty, requiring “*substantial coverage of the poor and vulnerable*” to be achieved by 2030. Pakistan has defined substantial coverage to mean the “*provision of social protection to at least 70 per cent of below poverty line population.*”³³ This is an ambitious target.

► Policy responses

Policy development for SDG 1.3’s implementation in Pakistan has been sporadic. In 2016, a draft National Social Protection Framework was developed and the province of Punjab prepared a draft Social Protection Policy. However, these documents have not been formalized or approved. The Federal Government’s *Ehsaas* Strategy, launched in 2019, is the first policy document related to SDG 1.3 whose implementation has begun. In 2019, Punjab developed a new draft Social Protection Policy, while Sindh notified and created a Social Protection Strategy Unit to prepare and implement a provincial social protection strategy. Khyber Pakhtunkhwa is currently revising its draft Social Protection Policy, originally devised in 2014. Balochistan has not yet developed a social protection strategy. Azad Jammu and Kashmir developed a draft Social Protection Policy in 2019. Table 3 presents an overview of current social protection policy initiatives across the country.

► **Table 3. Current social protection policy initiatives for SDG 1.3 implementation**

Strategy	Key points
<i>Ehsaas</i> Strategy, 2019	- Uses the framework of a welfare state (<i>Riyasat-e-Madina</i>) - Proposes a constitutional amendment to make social protection a fundamental right - Technology-driven in its approach to the development of registries, in order to create a single registry
<i>Ehsaas</i> Strategy Post-Covid, 2021	- Builds on the <i>Ehsaas</i> Strategy of 2019 and expands its focus to adopt a more inclusive approach by emphasizing workers in the informal economy - Re-emphasizes the importance of technology-driven beneficiary registries and interoperability with other databases
Punjab Social Protection Policy, 2019 (draft)	- Proposes a systems’ approach for all social protection entities in Punjab - Theoretically proposes a lifecycle approach, but does not distinguish individual, family and household benefits - Acknowledges shock-resilience as an objective but does not explicitly highlight inclusiveness or universality for the design of integrated systems
Sindh Social Protection Strategy	Notified a Social Protection Strategy Unit in October 2019 for the preparation and implementation of a provincial social protection policy
Khyber Pakhtunkhwa Social Protection Policy, 2014 (draft)	- Takes a rights-based approach to social protection - Integrates one-window operations for implementation - Currently under review to develop an updated social protection policy
Balochistan Social Protection Strategy	Not yet developed
Azad Jammu and Kashmir	Draft Social Protection Policy developed in 2019

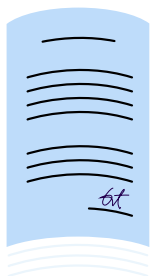
³³ Government of Pakistan, 2007.

The *Ehsaas* Strategy articulates the Government's vision for the creation of a welfare state. In Urdu, the word '*ehsaas*' means 'perceptiveness' or 'percipience' – that is, the quality of having sensitive insight or understanding – and tends to be translated into English as 'compassion'. The strategy proposes the recognition of social protection as a fundamental right.

While Pakistan's Constitution sets out principles of policy that cover most of the areas considered necessary for universal social protection, these principles are not legally enforceable. By turning these principles into fundamental rights, universal social protection would gain the full force of law. This would also be a step towards developing a rights-based framework for social protection in Pakistan. Table 4 provides an overview of the *Ehsaas* Programme.

► **Table 4. Overview of the *Ehsaas* Programme**

Programme 'pillars'	
Countering elite capture and strengthening governance	Safety nets
Human capital	Creating jobs and livelihood opportunities
Strategies	
<i>Ehsaas</i> Strategy, 2019	Seeks to expand social protection and safety nets, and to support human capital development Contains 134 policy actions targeting several issues and vulnerable groups
<i>Ehsaas</i> Strategy (post-COVID-19)	Builds on the <i>Ehsaas</i> Strategy of 2019 but takes a more inclusive approach by emphasizing workers in the informal economy
Key initiatives	
Poverty Alleviation and Social Safety (PASS) Division	Consolidates federal social protection programmes Brings the Benazir Income Support Programme, the Pakistan Poverty Alleviation Fund and other federal agencies responsible for social protection under a single umbrella
<i>Mazdoor Ka Ehsaas</i>	Programme to expand social protection to workers in the informal economy
Governance and Integrity Policy	Policy to eliminate abuse, misaligned incentives and inefficiencies, as well as to ensure effective targeting Compliance is binding for all agencies of the Poverty Alleviation and Social Safety Division agencies
Financial Inclusion Strategy	Focuses on poor women and workers in the informal economy
Key features	
Policy synchronization	Aligns social protection policy with other policies for economic and social development (such as macroeconomic, fiscal, agricultural, industrial, labour market, and rural and urban development policies)
Technology-driven	Aims to use data and technology to create 'precision' safety nets Includes the 'one window' <i>Ehsaas</i> portal to improve citizens' access to social protection services (under development)



The *Ehsaas* Strategy takes a poverty alleviation approach, rather than being a social protection framework that brings together contributory and non-contributory initiatives.

The *Ehsaas* Programme for poverty alleviation aims to expand social protection safety nets and support human capital development. The programme consists of 134 policy actions covering a range of issues and targeting various vulnerable groups. In the short- and medium-term, the strategy uses safety nets as a catalyst for poverty reduction.

Many interventions outlined in the *Ehsaas* Strategy are related to poverty-targeted cash transfers. Safety nets are one of the strategy's four pillars. The strategy takes a whole-of-government approach, with implementation measures appearing alongside strategic elements. The *Ehsaas* Programme has introduced some welcome innovations, such as adopting technology and aiming to streamline systems. Data integration is seen as the way of the future for social protection.³⁴

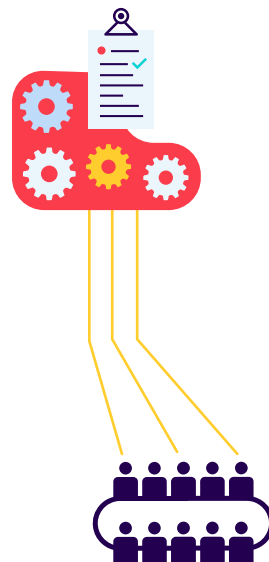
Policy progress is also afoot to address gaps in social security coverage by including workers in the informal economy. Punjab promulgated a standalone Domestic Workers Act in 2019 and Khyber Pakhtunkhwa is following suit. Sindh's Home-based Workers Act of 2018 includes home-based workers in social security and other labour law entitlements, such as the minimum wages. Similar laws have been tabled in the National Assembly for Islamabad Capital Territory, including a Home-Based Workers Bill and a Domestic Workers Bill.

► New institutional arrangements

The Poverty Alleviation and Social Safety (PASS) Division, also known as the *Ehsaas* Ministry, was established in 2019 to serve as the institutional home of the *Ehsaas* Strategy. All federal agencies responsible for implementing *Ehsaas* programmes, which previously reported to different ministries, are now attached to the division (see figure 1).

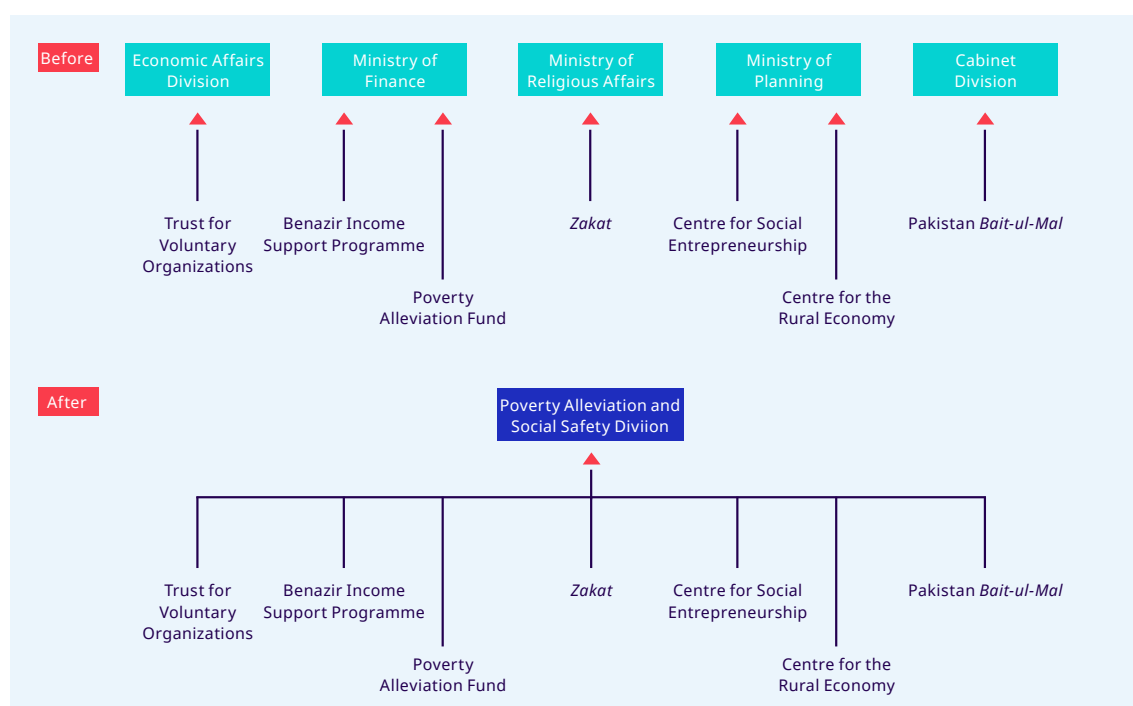
The Punjab Social Protection Authority (PSPA) was created in 2015 to coordinate and consolidate social protection in the province. It also implements the Government's *Ehsaas* initiatives in Punjab. Sindh, as noted above, set up a Social Protection Strategy Unit in 2019.

In Khyber Pakhtunkhwa, the Directorate of Social Welfare continues to manage social protection activities. The province set up a Social Protection Reform Unit in 2012 (later renamed the Public Policy and Social Protection Unit) and a Gender and Social Protection Section in 2020. Balochistan has begun the process of setting up a Poverty Alleviation and Social Protection Authority.



³⁴ Government of Pakistan, Office of the Special Assistant to the Prime Minister, *Ehsaas Emergency Cash Report*, 2021 (unpublished).

► **Figure1. Institutional arrangements before and after the creation of the Poverty Alleviation and Social Safety Division**



The Punjab Social Protection Authority (PSPA) was created in 2015 to coordinate and consolidate social protection in the province. It also implements the Government's *Ehsaas* initiatives in Punjab. Sindh, as noted above, set up a Social Protection Strategy Unit in 2019.

In Khyber Pakhtunkhwa, the Directorate of Social Welfare continues to manage social protection activities. The province set up a Social Protection Reform Unit in 2012 (later renamed the Public Policy and Social Protection Unit) and a Gender and Social Protection Section in 2020. Balochistan has begun the process of setting up a Poverty Alleviation and Social Protection Authority.

► New initiatives

Longstanding initiatives that define Pakistan's social protection landscape include Pakistan *Bait-ul-Mal* (PBM), the *Zakat* and *Ushr* Programmes, the Employees' Old-Age Benefits Institution (EOBI), the Workers' Welfare Fund (WWF) and provincial Employees' Social Security Institutions (ESSIs). The Benazir Income Support Programme remains Pakistan's flagship social protection initiative.³⁵

It is also important to note that all four provinces have developed their own COVID-19 relief packages.

³⁵ For more information on these programmes, see: ILO, *Mapping Social Protection Systems in Pakistan: The Status of Current Systems in Line with the UN Social Protection Floor Concept*, 2019.

Federal level

The *Ehsaas* Emergency Cash Transfer Programme, as discussed above, is a new initiative that provided a one-off cash payment to the households most severely affected by the COVID-19 pandemic. Another new initiative in the planning stage is *Mazdoor Ka Ehsaas*, a contributory social security scheme for workers in the informal economy. The World Bank has expanded its partnership with the Benazir Income Support Programme – which continues to function under *Ehsaas* branding – to focus on shock-responsiveness within BISP programmes and delivery systems. Other new *Ehsaas* initiatives include care services (temporary shelter homes), charity-style programmes (soup kitchens and ‘meals on wheels’) and experimental livelihood generation initiatives (food carts for street vendors).

Agriculture has also been prioritized under the *Ehsaas* Programme as an economic sector that has traditionally been excluded from social protection. The Government has decided to extend legal frameworks to bring agricultural workers into the fold of social protection programmes and schemes. These initiatives are universal in the sense that they are available to everyone. It should be noted, however, that the larger and more complex of these initiatives will take time to plan and implement. Table 5 presents key features of current and upcoming social protection initiatives.

► **Table 5. Key features of current and upcoming social protection initiatives in Pakistan**

Initiative	Key features
National	
<i>Ehsaas</i> Emergency Cash Transfer Programme	Provides a one-time payment of PKR 12,000 Uses technology to cross-check beneficiary eligibility across different databases Reports reaching 15 million beneficiaries
<i>Mazdoor Ka Ehsaas</i>	Contributory pension scheme for workers in the informal economy (in its planning stage)
<i>Sehat Sahulat</i> (national)	Family-based health benefits scheme Provides PKR 720,000 per family per year Provides comprehensive coverage for a range of health issues, including maternity coverage
Pakistan Crisis Resilient Social Protection (CRISP), Benazir Income Support Programme	Focuses on the ‘missing middle’ Involves a multi-entry localized access system Includes conditional cash transfers for nutrition Expands conditional cash transfers for education to the secondary level Provides financial inclusion for workers in the informal economy
Provincial	
Punjab Human Capital Investment Project (PHCIP)	Poverty-targeted (by proxy means testing and geography) Covers health, maternal health, early childhood education, skills training and asset transfers Involves an integrated approach with interventions for the supply and demand side
<i>Sehat Sahulat</i>, Khyber Pakhtunkhwa	Universal family-based health benefits for people domiciled in Khyber Pakhtunkhwa that can be used across the country Provides PKR 440,000 per family per year Provides coverage for select medical issues

Punjab

The Punjab Social Protection Authority has launched *Ehsaas* Punjab, modelled on the Federal Government's *Ehsaas* Programme. It includes older programmes spearheaded by the authority, as well as new initiatives. While some initiatives are in the planning stage, the status of some others is not clear (see table 6). New initiatives being implemented include monthly stipends for elderly women (*Ba-Himmat Buzurg*), widows and orphans (*Sarparast*) and transgender persons (*Musawat*).



In March 2021, the Government of Punjab launched a pilot project to extend social security coverage to domestic workers. Both employers and domestic workers are expected to make contributions to secure workers' access to a range of social security benefits. The ultimate goal is to provide full coverage for domestic workers. The pilot's results will provide important insights on how to extend benefits to other workers in the informal economy. Punjab's Amnesty Scheme 2021 is another new initiative, which targets employers in the formal economy. The scheme waives the 50 per cent mandatory penalty, or increase in payments, for employers who clear their social security contribution arrears by a certain end date. Punjab aims to introduce a logo or certificate-based registration campaign for businesses. This will enable enterprises to market their compliance, strengthen supplier relations and enhance their corporate image by being officially recognized as a 'compliant' business entity.

► **Table 6. Initiatives by the Punjab Social Protection Authority**

Initiative	Description
<i>Ba-Himmat Buzurg</i>	Monthly stipend for elderly women
<i>Sarparast</i>	Monthly stipend for widows and orphans
<i>Musawat</i>	Monthly stipend for elderly transgender persons and for transgender persons with disabilities which includes microfinance, health screening and treatment
<i>Sila-e-Funn</i>	Monthly stipend for elderly artists, writers, poets and people working in the media
<i>Hamqadam</i>	Income generation for people with disabilities which includes a monthly stipend
<i>Khiraj-ush-Shuhahida</i>	One-off cash transfer for the families of civilian victims of terrorist attacks

Note: Not all of these initiatives have been rolled out. For details, see Annex 3.

Sindh

In 2019, Sindh made legislative progress with amendments to the law governing its Employees' Social Security Institutions and the notification of a Social Protection Strategy Unit. As discussed above, the unit is tasked with developing and implementing a provincial social protection strategy.



The Government of Sindh has introduced digital payment systems linked to the National Database and Registration Authority for the *Zakat* Programme and social security for workers. It also has plans to develop a provincial social registry and is strengthening governance to boost confidence in the transparency of social protection schemes.

In January 2021, the Government introduced the Benazir *Mazdoor* Card (Universal Card). It replaces the existing manual system, with the aim of ending misappropriation and closing loopholes in the system of basic social security for workers and their families.

Khyber Pakhtunkhwa

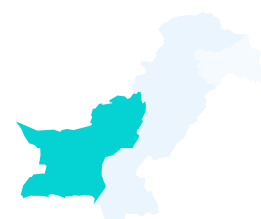
The *Sehat Sahulat* Programme is a major initiative in Khyber Pakhtunkhwa. The health insurance scheme is open to everyone with a domicile in the province, regardless where they currently reside in Pakistan. The new Panagah initiative – run by the Social Welfare Department as part of provincial *Ehsaas* initiatives – provides temporary shelter for the homeless.

The province is also in the process of gradually integrating provincial social protection programmes. Proposals are being developed to use a district-based ‘one-window’ pilot scheme to integrate and streamline disability benefits across seven provincial departments. Significantly, the one-window operation brings together contributory and non-contributory schemes. The province plans to incrementally expand the system to cover other benefits as well.



Balochistan

In 2019, Balochistan set in motion the process of establishing a Poverty Alleviation and Social Protection Authority to consolidate and expand social protection initiatives in the province.



► Mapping the current social protection landscape

Table 7 provides an overview of the social protection programmes and initiatives currently being implemented across Pakistan. The information is arranged by lifecycle and type of scheme. Its purpose is to assess, at a glance, the overall direction of social protection in Pakistan, particularly in terms of SDG 1.3 commitments.

It is clear that social protection requires shift away from poverty-targeted programmes and towards a universal, rights-based approach, among other improvements. For more information on these programmes and initiatives, see Annex 3.



► **Table 7. Current social protection landscape in Pakistan**► **Table 7.1 Current social protection landscape: Maternity**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Maternity leave	X	Federal and provincial laws mandate various kinds of maternity benefits for private sector employees (AP)	Maternity leave with full pay	
Maternal and child healthcare	Lady Health Workers Programme (AP) National Maternal Health Programme (AP) Expanded Programme on Immunization (EPI) Family Welfare Centres, Population Welfare Department (P) Mobile Service Units, Population Welfare Department (P)	Employees' Social Security Institutions (AP)	X	
Conditional cash transfers (for pregnant women, mothers and infants)	X	X	X	Conditional cash transfers for maternal and child health, Social Protection Unit (S)

Key: AP All provinces

B Balochistan

KP Khyber Pakhtunkhwa

P Punjab

S Sindh

► **Table 7.2. Current social protection landscape: Children**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Basic income	X	X	X	X
Conditional cash transfers for education	X	X	X	<i>Waseela-e-Taleem</i> conditional cash transfer, Benazir Income Support Programme (AP) <i>Bait-ul-Mal Child</i> Support Programme (AP) <i>Zewar-e-Taleem</i> , Punjab Social Protection Authority (P)

► Table 7.2. Current social protection landscape: Children (continued)

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Conditional cash transfers for education (continued)	X	X	X	<i>Khidmat</i> Card, Brick Kiln Programme, Punjab Social Protection Authority (P)
Other education support (voucher scheme, stipends, etc.)	X	Free education for workers' children, Employees' Old-Age Benefits Institution (AP) Free education for workers' children, Punjab Employees' Social Security Institution, Labour and Human Resource Departments (P, S, KP)	X	<i>Iqra Farogh-e-Taleem</i> , Elementary and Secondary Education Foundation (KP) <i>Zakat</i> and <i>Ushr</i> Department (S)
Social care (for orphans and vulnerable children)	Orphanages: <i>Pakistan Sweet Homes/Dar-ul-Ehsaas</i> , <i>Pakistan Bait-ul-Mal</i> (AP) Model Children's Homes, Punjab Social Welfare Department (P) Home for Abandoned Babies (<i>Gehwara</i>), Punjab Social Welfare Department (P) Home for Abandoned Babies (<i>Gehwara</i>), Punjab Social Welfare Department (P) <i>Darul Atfal</i> , Sindh Social Welfare Department (S) <i>Darul Aman</i> , Khyber Pakhtunkhwa Social Welfare Department (KP) Children's Welfare Home, Khyber Pakhtunkhwa Social Welfare Department (KP)	X	X	X
Social care (for children with disabilities)	Chaman Centre for Mentally Challenged Children, Punjab Social Protection Authority (P) Special Education Schools (S)	X	X	X

► Table 7.2. Current social protection landscape: Children (continued)

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Social care (for children with disabilities) (continued)	Rehabilitation Centres for Handicapped Children, Sindh Social Welfare Department (S) School for Deaf and Dumb, Khyber Pakhtunkhwa Social Welfare Department (KP) Centres for Mentally and Physically Handicapped Children, Khyber Pakhtunkhwa Social Welfare Department (KP) Centres for Visually Handicapped Children, Khyber Pakhtunkhwa Social Welfare Department (KP) Special Education Complex for Children With disabilities, Quetta (B) Special Education Complex for Children With Disabilities, Khuzdar (B) Special Education Complex for Children with Disabilities, Mastung (B) Model Centre for Inclusive Education for Hearing Impaired Children, Turbat (B) Handicapped Children, Quetta (B) Vocational Training Centre for Disabled Persons, Khuzdar (B) Institute for Physically Handicapped Children (B)	X	X	X
Integrated services (child labour)	Daanish Schools, Punjab School Education Department (P) Centre for Lost, Runaway and Kidnapped Children (Nigheban), Punjab Social Welfare Department (P)	X	X	School for the Rehabilitation of Child Labour, Pakistan <i>Bait-ul-Mal</i> (AP)

Key: AP All provinces

B Balochistan

KP Khyber Pakhtunkhwa

P Punjab

S Sindh

F Federal

► **Table 7.3. Current social protection landscape: Youth/young adults**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Basic income	X	X	X	X
Education stipends	X	X	Federal Employees' Benevolent and Group Insurance Funds (F) Balochistan Government Employees' Benevolent Fund (B) Khyber Pakhtunkhwa Government Employees' Benevolent Fund (KP) Punjab Benevolent Fund (P) Sindh Government Employees' Benevolent Fund (S)	<i>Zakat and Ushr</i> Departments (P, S, KP) <i>Punjab Bait-ul-Mal</i> (P)
Religious education stipend	X	X	X	<i>Deeni Madaris, Zakat and Ushr</i> Departments (S, KP)
Skills development stipends	X	X	X	<i>Zakat and Ushr</i> Department (S)

Key: AP All provinces B Balochistan KP Khyber Pakhtunkhwa P Punjab S Sindh F Federal

► **Table 7.4. Current social protection landscape: Adults/persons of working age**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Basic income for people of working age	X	X	X	X
Asset transfer	X	X	X	<i>Ehsaas Amdan</i> (AP)
Health insurance	X	Employees' Social Security Institutions (AP)	X	X
Injury benefit	X	Employees' Social Security Institutions (AP)	X	X
Disability pension	X	Employees' Social Security Institutions (AP)	Federal Employees' Benevolent and Group Insurance Funds (F)	X
Disability benefit	X	Employees' Social Security Institutions (AP)	Federal Employees' Benevolent and Group Insurance Funds (F) Punjab Benevolent Fund (P)	X

► Table 7.4. Current social protection landscape: Adults/persons of working age (continued)

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Disability benefit (continued)	X		Paid Disability Leave (AP)	X
Survivor pension	X	Employees' Social Security Institutions (AP)	Federal Employees' Benevolent and Group Insurance Funds (F) Punjab Benevolent Fund (P)	X
Survivor benefit	X	X	Federal Employees' Benevolent and Group Insurance Funds (F) Balochistan Government Employees' Benevolent Fund (B) Khyber Pakhtunkhwa Government Employees' Benevolent Fund (KP) Punjab Benevolent Fund (P) Sindh Government Employees' Benevolent Fund (S)	X
Social care (for persons with disabilities)	Nasheman Home for Special Persons, Punjab Social Welfare Department (P) Halfway Home <i>Darul Sakoon</i> , Punjab Social Welfare Department (P) Rehabilitation Centres for the Physically Handicapped, Sindh Social Welfare Department (S)	X	X	X
Social care (for women and children)	Shaheed Benazir Bhutto Human Rights Centres for Women, Punjab Social Welfare Department (P) <i>Darul Aman</i> , Punjab Social Welfare Department (P)	X	X	X

► Table 7.4. Current social protection landscape: Adults/persons of working age (continued)

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Social care (for women and children) (continued)	<i>Darul Falah</i> , Punjab Social Welfare Department (P) Working Women's Hostels, Punjab Women Development Department (P)	X	X	X
Family support	X	Marriage grant, Workers' Welfare Board, Khyber Pakhtunkhwa Labour Department (KP), Employees' Social Security Institutions (B, S) Death grant, Employees' Social Security Institutions (AP) Funeral grant, Punjab Employees' Social Security Institutions (P) <i>Iddat</i> benefits, Employees' Social Security Institutions (KP, P)	Federal Employees' Benevolent and Group Insurance Funds (F) Balochistan Government Employees' Benevolent Fund (B) Khyber Pakhtunkhwa Government Employees' Benevolent Fund (KP) Punjab Benevolent Fund (P) Sindh Government Employees' Benevolent Fund (S)	Eid Grant, <i>Zakat</i> and <i>Ushr</i> Departments (AP) Marriage grant, <i>Zakat</i> and <i>Ushr</i> Departments (P, S)
Skills development	X	X	X	Women Empowerment Centres, Pakistan <i>Bait-ul-Mal</i> (AP)

Key: AP All provinces B Balochistan KP Khyber Pakhtunkhwa P Punjab S Sindh F Federal

► Table 7.5. Current social protection landscape: Retirement/old-age

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Basic income for the elderly	X	X	X	X
Pension	X	Employees' Old-Age Benefits Institution (AP) Employees Social Security Institutions (AP) Survivors' pension, Employees' Old-Age Benefits Institutions (AP) Survivors' pension, Employees Social Security Institutions (AP)	Government servants pension-cum-gratuity scheme (AP)	<i>Sila-e-Funn</i> , Punjab Social Protection Authority (P) <i>Ba-Himmat Buzurg</i> Programme, Punjab Social Protection Authority (P)
Gratuity	X	Employees' Old-Age Benefits Institutions (AP) Employees' Social Security Institutions (AP)	Government Servants' pension-cum-gratuity scheme (AP) Federal Employees' Benevolent and Group Insurance Funds (F) Balochistan Government Employees' Benevolent Fund (B) Khyber Pakhtunkhwa Government Employees' Benevolent Fund (KP) Punjab Benevolent Fund (P) Sindh Government Employees' Benevolent Fund (S)	X
Disability pension	X	Employees' Old-Age Benefits Institutions (AP)	X	X
Social care (for the elderly)	Aafiat Old Age Homes, Punjab Social Welfare Department (P)	X	X	X

Key: AP All provinces

B Balochistan

KP Khyber Pakhtunkhwa

P Punjab

S Sindh

F Federal

► **Table 7.6. Current social protection landscape: Health**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Medical care	Universal healthcare through government hospitals, basic health units (AP)	Kidney Centre Quetta, Balochistan Employees' Social Security Institution (B)	All serving and retired government employees and their families	Fund for medical treatment, Punjab <i>Bait-ul-Mal</i> (P) Leprosy grant, <i>Zakat</i> and <i>Ushr</i> Departments (KP, P, S)
Health insurance	<i>Sehat Sahulat</i> <i>Insaf</i> Programme, Khyber Pakhtunkhwa Department of Health (KP domicile only)	X	X	<i>Sehat Sahulat</i> Programme (AP)
Miscellaneous healthcare services	Model Drug Abuse Centre, Social Welfare Department, Punjab Social Protection Authority (P)	X	X	Thalassemia Centre Islamabad, Pakistan <i>Bait-ul-Mal</i> (AP)

Key: AP All provinces B Balochistan KP Khyber Pakhtunkhwa P Punjab S Sindh F Federal

► **Table 7.7. Current social protection landscape: Disability**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Miscellaneous support (for persons with disabilities)	Orthopaedic, Prosthetics and Physiotherapy Centre Quetta, Balochistan Social Welfare Department (B)	X	X	Special Friend of the PBM programme, Pakistan <i>Bait-ul-Mal</i> (AP) In-kind support for persons with disabilities (B)

Key: AP All provinces B Balochistan

► **Table 7.8. Current social protection landscape: Cash transfers**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Emergency cash transfers	Flood relief (S)	X	X	<i>Ehsaas</i> Emergency Cash Transfer Programme (AP)
Unconditional cash transfers	X	X	X	Benazir Income Support Programme (AP) Individual Financial Assistance, Pakistan <i>Bait-ul-Mal</i> (AP) Individual Assistance Programme, Pakistan <i>Bait-ul-Mal</i> (AP) <i>Guzara</i> Allowance, <i>Zakat</i> and <i>Ushr</i> Departments (B, KP, P)
Unconditional cash transfers (for persons with disabilities)	X	X	X	<i>Khidmat</i> Card Programme for Persons with Disabilities, Punjab Social Protection Authority (P) <i>Guzara</i> Allowance for the Blind, Punjab <i>Zakat</i> and <i>Ushr</i> Department (P)
Unconditional cash transfers (for minorities)	X	X	X	<i>Sarparast</i> , <i>Ehsaas</i> Punjab (P) Grant for Minorities, Balochistan Department of Religious Affairs and Interfaith Harmony (B)
Unconditional cash transfers (for transgender persons)	X	X	X	<i>Musawat</i> , <i>Ehsaas</i> Punjab (P)

Key: AP All provinces

B Balochistan

KP Khyber Pakhtunkhwa

P Punjab

S Sindh

F Federal

► **Table 7.9. Current social protection landscape: Miscellaneous**

Social protection measures, including floors	Universal	Employment-based (contributory)	Government employment (contributory + tax)	Poverty-targeted
Subsidies	Utility Stores (AP)	X	X	X
Charity-style	<i>Ehsaas Langar</i> (soup kitchens) <i>Koi Bhooka Na Soye</i> (meals on wheels) <i>Panagah</i> (temporary homeless shelters)	X	X	X

Key: AP All provinces



Chapter 4

Chapter 4

Towards an inclusive social protection system

Social protection in Pakistan is generally grouped together with poverty alleviation. In policy documents, assessment reports, academic papers and national discourse, the discussion focuses on protecting the poorest of the poor, rather than on building a system that protects everyone. The consensus appears to be that social protection in countries like Pakistan should be aimed at 'consumption smoothing', especially in times of crisis. The Benazir Income Support Programme is often cited as a success story for this reason.³⁶ This emphasis on programmes and initiatives intended for the poor and vulnerable has led to a narrow definition of social assistance, primarily consisting of poverty-targeted cash transfers. Since poverty in Pakistan is measured at the household level, the discussion of social protection is largely restricted to household level benefits.³⁷ Individual benefits and the lifecycle approach rarely feature in policy discussions.

This chapter aims to shift the discussion away from the poverty reduction paradigm and towards a universal, lifecycle-based framework. Without such a shift, Pakistan will find it difficult to achieve SDG target 1.3. The analysis in this chapter is intended to serve as the basis for policy debate on key questions around targeting and redistribution, the lifecycle approach, eligibility and exclusion. It takes a strategic and policy level view of key issues and does not examine programmatic or implementation details, except where they are relevant to policy issues.

This is the moment to engage in a broader discussion about the future direction of social protection in Pakistan. It is also time to take stock of the components of social protection floors that are not included in Pakistan's social protection programmes and schemes, and to address these gaps so that the country can meet its SDG 1.3 commitments.

► Poverty targeting

All social assistance schemes in Pakistan are needs-targeted. Employment-based contributory schemes for workers in the formal economy in all four provinces have a wage ceiling that is set at, or near, the minimum wage (depending on the province).

³⁶ World Bank, "Consolidating Social Protection", Pakistan Policy Note 11, 2013.

³⁷ Household surveys include the Pakistan Social and Living Standards Measurement (PSLM) Survey, Multiple Indicator Cluster Surveys (MICS) and the Pakistan Demographic and Health Survey (PDHS).

The focus on low-wage workers restricts risk pooling and, by default, indexes benefits with the minimum wage rather than the average income.

Zakat uses community-based targeting through local *Zakat* Committees. Pakistan *Bait-ul-Mal* allows self-identification, with applications vetted by district *Bait-ul-Mal* Committees. The Benazir Income Support Programme also initially used a community-based targeting system which involved elected members of the national and provincial assemblies.

The rationale for community-based targeting relies on the assumption that communities are cohesive and will prioritize their most vulnerable members, whether they are vulnerable as a result of poverty, disability or other factors. What is not taken into account is that differential power relations and systems of social exclusion can influence community-based targeting decisions. Powerful community members are able to steer selection processes, which sidelines people with less of a voice.³⁸

This problem was recognized more than a decade ago, when a World Bank technical assistance project for the Benazir Income Support Programme went into effect in 2009. The World Bank sought to rationalize the targeting mechanism by introducing a more objective method.³⁹ This took the form of a poverty scorecard based on proxy means testing. Conventional means testing assesses eligibility for social assistance by verifying the actual financial resources of an individual or household. By contrast, proxy means testing uses proxies, such as asset ownership, for the same purpose. In effect, it attempts to “predict a household’s level of welfare.”⁴⁰ This is, at best, an approximation. It can also be detrimental to the interests of people who may own assets acquired many years ago, but who have no current source of income, such as older persons who are no longer working.⁴¹

The National Socio-Economic Registry became operational by 2011. As discussed above, this database of potential Benazir Income Support Programme beneficiaries is poverty-targeted and based on proxy means testing. Despite some initial debate about the use of a proxy means testing-based system, today PMT is accepted as the gold standard for targeting in Pakistan. Programmes across the country use the National Socio-Economic Registry to identify beneficiaries. These include initiatives for persons with disabilities (the *Khidmat* Card), for older persons (*Ba-Himmat Buzurg*), for health insurance (*Sehat Sahulat*) and most recently for *Ehsaas* emergency cash transfers.⁴²

Public trust

One problem with proxy means testing-based targeting is that the scoring system is opaque and not well-understood, either by beneficiaries or by those who are denied benefits. This erodes trust in the system, as well as between individuals.⁴³

38 Vivi Alatas et al., “Targeting the Poor: Evidence from a Field Experiment in Indonesia”, *American Economic Review* 102, No. 4 (2012), 1206–1240.

39 World Bank, “Consolidating Social Protection”, Pakistan Policy Note 11, 2013.

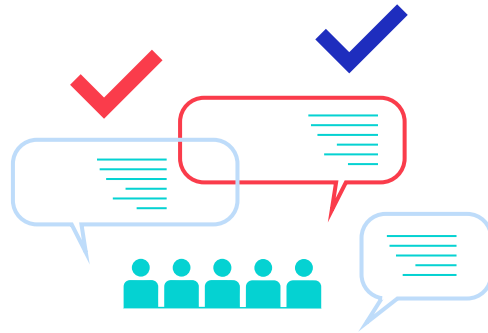
40 Stephen Kidd, Bjorn Gelders, and Diloá Bailey-Athias, “Exclusion by design: An assessment of the effectiveness of the proxy means test poverty targeting mechanism”, ILO Extension of Social Security Working Paper No. 56, 2017.

41 World Bank, *Project Appraisal Document on a proposed credit of SDR 42.0 million equivalent of USD 60 million to the Islamic Republic of Pakistan for a Social Safety Net Technical Assistance project*, 2009.

42 The limitations of the National Socio-Economic Registry as a shock-responsive targeting tool are discussed above in chapter 2.

43 Bo Rothstein, *Controlling Corruption: The Social Contract Approach* (Oxford: Oxford Scholarship Online, 2021).

As a 2014 third party survey of the Benazir Income Support Programme notes, “39 per cent of non-beneficiaries continued to perceive the targeting as unfair either because it includes the non-poor or because the process is perceived as corrupt.”⁴⁴ Other studies have found that, while 58 per cent of Benazir Income Support Programme beneficiaries consider the targeting mechanism both accurate and fair, this is true for just 17 per cent of non-beneficiaries.⁴⁵



While the proxy means testing-based scoring method is complex, the poverty score cut-off at 16.17 for the Benazir Income Support Programme adds to the perception of unfairness.⁴⁶ The threshold for BISP eligibility was not entirely arbitrary, yet practitioners acknowledge that the cut-off was a budgetary decision.⁴⁷

Among neighbours, households with a poverty score of 16.17, 16.18, 16.19 and so on, are indistinguishable. For those who are excluded on the basis of a few points on their poverty scorecard the only explanation, as with all opaque systems, is that the system is unfair or corrupt.

Exclusion errors

Another concern for poverty targeting stems from the proxy means testing methodology itself. The term ‘exclusion error’ refers to the proportion of people who are eligible for a social protection programme, but who are excluded as a result of inaccurate targeting.⁴⁸ This represents the people who are left behind.

Estimates of exclusion errors in the National Socio-Economic Registry range from 67 per cent to 82 per cent.⁴⁹ According to the World Bank’s own estimates, the registry has an exclusion rate as high as 88 per cent.⁵⁰ Table 8 presents the World Bank’s estimates of inclusion and exclusion rates at various thresholds. Given these estimates for the targeting performance of the National Socio-Economic Registry’s methodology, it is safe to assume that even programmes using a higher threshold will exclude a significant proportion of their intended beneficiaries.

44 Iftikhar Cheema et al., *Benazir Income Support Programme: First follow-up impact evaluation report* (Oxford Policy Management, 2014). Until 2014, third party surveys of the Benazir Income Support Programme reported on community perceptions of the targeting mechanism among beneficiaries and non-beneficiaries. Subsequent reports did not include a section on community perceptions of targeting.

45 Stephen Kidd, Bjorn Gelders, and Diloá Bailey-Athias, “[Exclusion by design: An assessment of the effectiveness of the proxy means test poverty targeting mechanism](#)”, ILO Extension of Social Security Working Paper No. 56, 2017.

46 All households surveyed by the Benazir Income Support Programme are assigned poverty scores from 1 to 100 on a continuous scale. The scoring is based on a predetermined proxy means testing formula, where weights are assigned to household attributes.

47 There was a certain government budget available that, at US\$12 per month, was only sufficient to cater to the population with a poverty score of less than 16.17.

48 An inclusion error refers to the proportion of the people selected for a programme who are not, in fact, eligible. See: AusAID, *Targeting the poorest: An assessment of the proxy means test methodology*, 2011.

49 AusAID, 2011; Muhammad Kashif Saeed and Muhammad Azmat Hayat, “[The Impact of Social Cash Transfers on Poverty in Pakistan: A Case Study of Benazir Income Support Programme](#)”, MPRA Paper No. 99805, 2020.

50 Methodology note on the proxy means testing-based poverty scorecard, World Bank staff estimations. See: World Bank, *Project Appraisal Document on a proposed credit of SDR 42.0 million equivalent of USD 60 million to the Islamic Republic of Pakistan for a Social Safety Net Technical Assistance project*, 2009).

► **Table 8. Targeting performance: Coverage, inclusion and exclusion**

Target population (poorest x% of the population)	10%	20%	25%	30%
Coverage	2.4%	13.0	19	25.7
Exclusion errors	88.2%	61.0	52.2	42.8
Inclusion errors	50.9%	40.0	37	33.2

Source: World Bank, *Project Appraisal Document on a proposed credit of SDR 42.0 million equivalent of USD 60 million to the Islamic Republic of Pakistan for a Social Safety Net Technical Assistance project*, 2009.

As discussed, the National Socio-Economic Registry is in wide use across Pakistan, including for cash transfer schemes in Punjab and the recent *Ehsaas* emergency cash transfers. The thresholds for various programmes are different. For example, the disability cash transfer for the *Khidmat* Card uses a threshold of 20, *Sehat Sahulat* at the federal level and in Punjab uses a threshold of 32.5, and the *Ehsaas* Emergency Cash Transfer Programme used a threshold of 38.⁵¹ Regardless of the threshold, the problem of exclusion errors remains.

Impact on poverty

A final issue with poverty-targeted cash assistance is perhaps the most troubling. Social protection is a policy instrument for redistribution. It is understood as such in Pakistan as well, with many different social protection schemes operating across the country. What is less frequently acknowledged is the relationship between the design of social protection programmes and their redistributive effect.

Empirical studies on poverty reduction and the redistributive effect of poverty-targeted cash transfers have not been encouraging (see box 4).⁵² A recent study on the impact of various benefits in Punjab found that schemes that were not poverty-targeted (such as *Watan* Cards, public pensions and Utility Stores) had a positive impact on expenditures. However, cash transfers through schemes like the Benazir Income Support Programme and *Zakat* had a negative impact.⁵³

51 Shirin Gul and Muhammad Jamal Janjua, *Piloting Inter-Agency Social Protection Assessments (ISPA) Tool Core Diagnostic Instrument (CODI) in Punjab: Recommendations from Workshop on Benchmarking of Punjab's Social Protection System* (GIZ, 2019); Safiya Aftab and Shirin Gul Mapping old age social protection in Pakistan: Internal report (HelpAge, 2019); Government of Pakistan, Office of the Special Assistant to the Prime Minister, *Ehsaas Emergency Cash Report*, 2021 (unpublished).

52 Durre Nayab and Shujaat Farooq, "Effectiveness of cash transfer programmes for household welfare in Pakistan: The case of the Benazir Income Support Programme", *Pakistan Development Review* 53, No. 2 (2014), 145–174; Iftikhar Cheema et al., *Benazir Income Support Programme: Final impact evaluation report* (Oxford Policy Management, 2016); Muhammad Kashif Saeed and Muhammad Azmat Hayat, "The Impact of Social Cash Transfers on Poverty in Pakistan: A Case Study of Benazir Income Support Programme", MPRA Paper No. 99805, 2020.

53 Muhammad Masood Azeem, Amin W. Muger, and Steven Schilizzi, "Do Social Protection Transfers Reduce Poverty and Vulnerability to Poverty in Pakistan? Household Level Evidence from Punjab", *The Journal of Development Studies* 55, No. 8 (2019), 1757–1783. The study includes the Benazir Income Support Programme, the *Watan* Card, *Zakat*, pensions (public and private), private financial assistance and Utility Stores. Using a multiple-indicator cluster survey, the study employed the propensity score matching method to compute the average treatment effects of various social protection programmes.

The study attributes this lack of effectiveness to inadequate and irregular transfers under these two schemes, as well as their limited coverage, as discussed below. These findings are in line with the analysis emerging from empirical studies on social protection elsewhere in the world.⁵⁴



Box 4. The Benazir Income Support Programme's impact on poverty reduction

Nayab and Farooq (2014) have evaluated the Benazir Income Support Programme's impact on poverty using the Pakistan Panel Household Survey of 2010. Employing the propensity score matching (PSM) method, they find no significant difference between 'treated' households (that is, households which receive assistance from the programme) and 'untreated' households in terms of poverty. In addition, the magnitude of the difference is negative in some cases and positive in others.

Cheema et al. (2016) conducted a household survey of the Benazir Income Support Programme's recipient and non-recipient households to study the programme's impact on poverty (measured using the cost-of-basic-needs approach employed in Pakistan). They failed to find any statistically significant impact of the Benazir Income Support Programme on the poverty headcount ratio. They suggest that this lack of effectiveness was due to the small benefit amount of the programme's cash transfers.

Saeed and Hayat (2020) used the Household Income and Expenditure Survey and applied the propensity score matching method to estimate the Benazir Income Support Programme's impact on poverty. They found no significant impact across the population. For the poorest quintile, they observe some economically insignificant negative impact. They interpret this result as being correlated to the small size of the benefit per adult equivalent and, to a lesser degree, to targeting inefficiencies. They estimate these inefficiencies at 82 per cent for exclusion errors and 59 per cent for inclusion errors.

Every year, third party surveys are conducted to evaluate the impact of the Benazir Income Support Programme. Earlier impact evaluation reports clearly set out the objectives of operational and targeting effectiveness.ⁱ The latest evaluation is not tasked with looking at targeting effectiveness. Instead it examines the policy implications of the programme's different schemes.ⁱⁱ

Sources: (i) Iftikhar Cheema et al., *Benazir Income Support Programme: First follow-up impact evaluation report* (Oxford Policy Management, 2014); Iftikhar Cheema et al., *Benazir Income Support Programme: Final impact evaluation report* (Oxford Policy Management, 2016). (ii) Iftikhar Cheema et al., *Benazir Income Support Programme: Evaluation Report* (Oxford Policy Management, 2020).

54 Bo Rothstein, *Controlling Corruption: The Social Contract Approach* (Oxford: Oxford Scholarship Online, 2021); Bilyana Petrova, "Redistribution and the Quality of Government: Evidence from Central and Eastern Europe", *British Journal of Political Science* 51, No. 1 (2021), 374–393.

► Coverage and level of benefits

Gaps in the coverage of social protection programmes can be assessed using government data, published in the Pakistan Social and Living Standards Measurement (PSLM) Survey. Results for 2018–19 show the percentage of respondents who received any type of cash transfer, including through the Benazir Income Support Programme (see table 9). Despite being Pakistan’s flagship social protection programme and one of the largest cash transfer programmes in the world, Benazir Income Support Programme payments reached fewer than 8 per cent of Pakistani households. The coverage of schemes like *Zakat*, meanwhile, does not register in the survey.⁵⁵ It is worth noting that the inadequacy of the *Zakat* system is partly due to the fact that decreasing funding is spread thin across multiple interventions.

► Table 9. Receipt of cash transfers, 2018–19

Type of transfer	Received	Not received
Assistance from the Benazir Income Support Programme	7.7%	92.3%
Assistance from the Government (provincial, federal)	0.1%	99.9%
<i>Zakat</i> (any benefit)	0%	100%
Informal micro savings	2.2%	97.8%
Remittances (from within Pakistan)	11.2%	88.7%
General insurance	0.1%	99.9%
<i>Sadqa</i> , inheritance, gifts etc.	25.9%	74.1%

Source: Government of Pakistan, 2020b.

A useful way to frame the issue of coverage is in terms of ‘impact at scale’. This concept, in common use in the tech start-up ecosystem, is now being adopted in the social sector.⁵⁶ Both elements of this concept are equally important for the success of a social protection programme. The discussion above shows that the impact of cash transfer programmes on poverty in Pakistan has been minimal. There is an issue in terms of scale as well.

In the context of social protection, scale consists of two elements: the number of beneficiaries (how many) and the level of benefits (how much).

⁵⁵ Other cash transfer programmes were not specifically included in the survey, but are likely covered under the survey’s question on ‘assistance from the Government’ (see table 8).

⁵⁶ Jeff Bradach and Abe Grindle, “From Scaling Impact to Impact at Scale”, *Stanford Social Innovation Review*, 14 April 2017.

How many: With 5 million beneficiaries, the Benazir Income Support Programme is thought to have achieved scale in terms of absolute numbers. At an average of six people per household, the programme reaches an estimated 30 million people, or approximately 7.2 per cent of the population.⁵⁷

However, this figure needs to be put into context. In 2015, poverty in Pakistan stood at 24.3 per cent.⁵⁸ By 2018, poverty was estimated to be around 31 per cent.⁵⁹ More recent estimates suggest a sharp increase in poverty, particularly following the COVID-19 pandemic. The International Monetary Fund estimates that up to 40 per cent of Pakistanis are living below the poverty line.⁶⁰

Even at the 2015 estimate of 24.3 per cent, the Benazir Income Support Programme's coverage of 7.2 per cent of Pakistanis is not sufficient. The programme may have achieved scale in absolute terms, but in terms of the overall population, it has been able to reach fewer than 30 per cent of those in need. Based on more recent poverty estimates, its coverage is even more restricted.

How much: For those who receive cash assistance, is the benefit amount adequate? The Benazir Income Support Programme's transfer amount is PKR 6,000 every three months, or PKR 2,000 per month.⁶¹ This amounts to PKR 205 per month per adult equivalent.⁶²

Once again, this figure needs to be put into context. The mean monthly expenditure per adult in a 'poor' household in Pakistan is PKR 2,591.⁶³ With the PKR 205 top-up from the Benazir Income Support Programme, the mean monthly adult expenditure for beneficiary households is PKR 2,796. Meanwhile the poverty line in Pakistan is PKR 3,250 per adult equivalent per month. In other words, even households poor enough to qualify for the Benazir Income Support Programme are not provided enough income support to be lifted above the poverty line.

Similarly, a recent study of the impact of the Government's COVID-19 emergency cash transfers found that *"the current PKR 12,000 accounts for only 11 per cent of what the households will need to come to the pre-COVID level."*⁶⁴

Contributory schemes also have low benefits and no robust system of indexation to determine the fulfilment of future needs. It is important to note that the wage ceiling for eligibility in these schemes is set at, or below, the official minimum wage (depending on the province). It goes without saying that benefits based on the minimum wage are insufficient.

57 Based on an estimated population of 216 million in 2019. The official results of the 2017 population census are disputed and a new census has been called for the end of 2021. See: Syed Irfan Raza, *"CCI decides to start new census by year-end"*, in *Dawn*, 13 April 2021. It is worth noting that this calculation based on estimates (7.2 per cent) matches data from the Pakistan Social and Living Standards Measurement Survey data on BISP coverage (7.7 per cent).

58 World Bank, *Poverty and Equity Brief: Pakistan*, 2020.

59 *"Picture of poverty"*, *Dawn*, 17 October 2020.

60 *"Picture of poverty"*, *Dawn*, 2020.

61 The stipend amount of PKR 2,000 per month was increased to PKR 3,000 after the onset of the COVID-19 pandemic. It is not known whether the benefit will continue at this level. Calculations in this chapter are based on the pre-pandemic figure of PKR 2,000.

62 Muhammad Kashif Saeed and Muhammad Azmat Hayat, *"The Impact of Social Cash Transfers on Poverty in Pakistan: A Case Study of Benazir Income Support Programme"*, MPRA Paper No. 99805, 2020.

63 Saeed and Hayat, 2020.

64 Marta Marzi, *Towards shock-responsive social protection: estimates from the COVID-19 microsimulation in Pakistan* (Oxford Policy Management, 2021).

Empirical studies demonstrate that low benefit amounts have a negligible impact on poverty reduction.⁶⁵ This issue has not been addressed in Pakistan's social protection policy. Instead, there is a proliferation of cash transfer schemes targeting specific groups and reaching a small number of beneficiaries (see Annex 3). Low benefit amounts are a feature of all social protection schemes across Pakistan, both contributory and non-contributory, all of which are designed exclusively for the poor.⁶⁶ As Amartya Sen noted nearly three decades ago, *"benefits meant exclusively for the poor often end up being poor benefits."*⁶⁷



Current trends in social protection show a further shift in this direction, with new cash transfer schemes and small-scale initiatives like soup kitchens and temporary homeless shelters (see table 10).

► **Table 10. New cash transfers and small-scale initiatives**

Social care/charity-style services
Pakistan Sweet Homes/ <i>Dar-ul-Ehsaas</i> , <i>Pakistan Bait-ul-Mal</i> (for vulnerable children) <i>Panagah</i> programme (homeless shelters) <i>Ehsaas Langar</i> (soup kitchen) <i>Koi Bhooka Na Soye</i> (meals on wheels) <i>Ehsaas Rashan</i> Portal (food donations)
Cash transfers
Benazir Income Support Programme (now called <i>Ehsaas Kafaalat</i>) <i>Ehsaas Nashonuma</i> (for nutrition)
Emergency cash transfers
<i>Ehsaas</i> Emergency Cash Transfer Programme (for COVID-19) <i>Ehsaas Tahafuz</i> (for healthcare)

Note: Not all these initiatives have been rolled out. Some are in the planning stage, others are being piloted. For details about these programmes, see Annex 3.

65 Muhammad Masood Azeem, Amin W. Muger, and Steven Schilizzi, "Do Social Protection Transfers Reduce Poverty and Vulnerability to Poverty in Pakistan? Household Level Evidence from Punjab", *The Journal of Development Studies* 55, No. 8 (2019), 1757–1783; Iftikhar Cheema et al., *Benazir Income Support Programme: Final impact evaluation report* (Oxford Policy Management, 2016); Peter Lloyd-Sherlock, "Simple transfers, complex outcomes: the impacts of pensions on poor households in Brazil", *Development and Change* 37, No. 5 (2006), 969–995; Elisabeth Sadoulet, Alain de Janvry, and Benjamin Davis. 2001. "Cash Transfer Programs with Income Multipliers: PROCAMPO in Mexico", *World Development* 29, No. 6 (2001), 1043–1056; Marrit Van den Berg and Nguyen Veit Cuong, "The impact of public transfers on poverty and inequality: evidence from rural Vietnam", *Development Policy Review* 29, No. 6 (2011), 689–728.

66 Government and military pensions are the exception as they are universal within their category and do provide an adequate level of benefits.

67 Amartya Sen, "The Political Economy of Targeting", Annual World Bank Conference on Development Economics, 1992.

► Lifecycle approach

SDG 1.3 calls for social protection floors to be implemented gradually and incrementally. Doing so requires countries to adopt a lifecycle approach and design a system of individual-level benefits as part of the social protection mix. However, most of larger social protection programmes in Pakistan are household-based. Contributory schemes target the individual level to the extent that they are tied to a person's employment. With respect to SDG 1.3's requirements for social protection floors, there remain a number of gaps that need to be addressed.

It is important to note that there is no **basic income for children**. Different schemes offer education-related assistance, which is poverty-targeted. In addition, social care services are available for vulnerable children. These services are fragmented with low residency (housing/boarded facilities) and low capacity (see Annex 3.)

There is no **basic income for adults of working age**, nor are there any **unemployment benefits**. Benefits for working-aged adults include social security benefits under provincial Employees' Social Security Institutions, as well as initiatives related to skills training and asset transfers. The institutions' schemes are contributory and only available for workers in the formal economy who earn close to the official minimum wage. Approximately 2 million workers are registered with Employees' Social Security Institutions across Pakistan, covering fewer than 2 per cent of the population of working age (estimated at 120 million).⁶⁸ Social care services for adults of working age are largely aimed at women survivors of violence and are inadequate in number (see Annex 3.)

Old-age pensions are only available to workers in the formal economy. Older persons who have worked in the informal economy are not eligible for these schemes. Some 2.9 million people in Pakistan currently receive a pension, 2.5 million of whom are retired government employees, who receive military or civil pensions, while 437,472 are registered with the Employees' Old-Age Benefits Institution.⁶⁹ Of Pakistan's total estimated population of 216 million in 2019⁷⁰, around 14 million are over the age of 60, comprising approximately 6.6 per cent of the population.⁷¹ With 2.9 million people receiving a pension (approximately 20 per cent of the population over 60), this means that close to 80 per cent of older persons in Pakistan are not covered by any type of pension. Social care services for older persons are inadequate, with a few old-age homes in Balochistan and Punjab (see Annex 3).

Healthcare is the only benefit that is universal in Pakistan. However, the quality of the services provided and access to healthcare vary across the country. Public sector health services are underfunded and face additional pressure from a growing population.⁷² In this context, the recent introduction of universal health insurance schemes – most notably in Khyber Pakhtunkhwa, with the Government responsible for paying the premium – is a promising step.

68 Government of Pakistan, Pakistan Bureau of Statistics, *Labour Force Survey 2017–18*, 2018.

69 Government of Pakistan, Ministry of Finance, *Pakistan Economic Survey 2019–20*, 2020; Syed Shah Haroon, *Exploratory Study: A national registry/database of Workers and Enterprises (Formal & Informal Economy) in Pakistan* (ILO, 2021, unpublished). Data on the number of registered workers currently receiving pensions from provincial Employees' Social Security Institutions is not available.

70 See footnote 57.

71 Safiya Aftab and Shirin Gul *Mapping old age social protection in Pakistan: Internal report* (HelpAge, 2019). Also note that official results of the 2017 population census are disputed. A new census has been called for the end of 2021. See: Syed Irfan Raza, "CCI decides to start new census by year-end", in *Dawn*, 13 April 2021.

72 Government of Pakistan, Ministry of National Health Services, Regulation and Coordination, *National Health Vision (2016–2025)*, 2016.

Punjab has similar plans to make health insurance universal. Investments in local level health services in the province are also pursued through the Punjab Human Capital Development project, involving a combination of health-based conditional cash transfers and investments to improve basic health units.

Gaps in the benefits mix

The discussions above highlight a number of gaps in Pakistan's benefits mix. It lacks a system of unemployment benefits, citizen's pensions and child benefits. Employment-based contributory schemes do not cover the 27 million workers in the informal economy,⁷³ and social protection for Pakistani and non-Pakistani migrant workers is not addressed. These benefits are part of social protection floors and need to be included in the benefits mix. Table 11 summarizes existing gaps.

► **Table 11. Key issues in social protection programmes and services**

Key issue	Description
Workers in the informal economy are not covered	Employment-based benefits only cover workers in the formal economy. There is no pension scheme for workers in the informal economy.
Migrant workers are not covered	Pakistanis working abroad and non-Pakistanis working in Pakistan are not covered. While work permit-related bilateral agreements are in place, they do not include provisions for social protection.
In the formal economy, not enough workers are covered	Contributory schemes have wage ceilings for eligibility, leaving a large proportion of workers in the formal economy without social security coverage. Benefits available to those who are covered are comprehensive in scope, but benefit amounts are inadequate. No social security scheme is available for contract workers in the formal economy. Pensions are inadequate to ensure a basic standard of living.
Contributory schemes are de facto poverty-targeted	Wage ceilings for contributory schemes are more or less the same as the official minimum wage (depending on the province), which is not a living wage.
Schemes that use community-based identification and targeting are inadequate	Disbursements have always been small and benefit amounts have not been revised in line with the rising cost of living. Different entities provide similar types of benefits, creating duplication. Providing multiple types of benefits from limited funds is counterproductive and fails to ensure adequate benefits in any one category. Community-based identification and targeting may reinforce existing power imbalances within communities.
Social care services are arbitrary and insufficient	Investments in social care are ad hoc and services appear to have been selected without a systematic needs assessment. Available services do not serve enough beneficiaries to have a meaningful impact. Prioritizing institution-based care over community-based care limits the reach of services and excludes those most in need.

⁷³ UNDP, *COVID-19: Pakistan Socioeconomic Impact Assessment and Response Plan*, 2020.

► Governance

Many of the issues discussed in this chapter and elsewhere in this study can be addressed by strengthening Pakistan's governance framework for social protection. The fragmentation of programmes and benefits, the proliferation of small-scale interventions, and concerns about impact at scale are all issues for which the solution lies in building robust, better-integrated systems for coordination across multiple programmes and organizations.

The effective governance of social protection requires a systems approach. A policy framework is needed to bring various social protection schemes and initiatives under a single umbrella, coordinate efforts and rationalize programming decisions. A systems approach will remove overlaps and duplication. It can also help to improve overall coherence and investment effectiveness. Table 12 presents a brief overview of key governance processes and related issues.

► **Table 12. Governance processes for social protection**

Key processes	Issues
Registration and enrolment, citizen/community groups, grievance redress mechanisms, collection points, payment systems (community-facing processes)	Multiple service points complicate access for citizens (e.g. the Benazir Income Support Programme has offices at the <i>tehsil</i> level, the Punjab Social Protection Authority uses the Social Welfare Department's district level offices, etc.). There is currently no systematic, local level mechanism for ongoing registration in contributory and non-contributory schemes. Larger social assistance interventions use information from the National Socio-Economic Registry to determine eligibility, according to the proxy means testing formula. Current contributory schemes use registration at the enterprise level. The Khyber Pakhtunkhwa Social Protection Reform Unit piloted the 'one-window operation' for integrating services in selected districts. The initiative was not rolled out and was subsequently used solely for disability benefits.
Monitoring and evaluation, integrated data and information systems, beneficiary registries, payroll management, programme evaluations (bridging level processes)	There is currently no integration of beneficiary systems, although the Benazir Income Support Programme has pioneered bridging level systems that can be expanded. Similarly, the Punjab Social Protection Authority oversees overall coordination across contributory and non-contributory schemes. The monitoring and evaluation (M&E) systems it has developed offer a strong basis for further integration. There is currently no systematic provincial-federal data integration. There is no interprovincial system for beneficiary registration, which would be required, for example, for setting up benefits mobility across jurisdictions in the future.
Policy and programme design decisions	The social protection system is shaped by programme design, rather than through a policy level strategic approach. Social protection elements in the <i>Ehsaas</i> Strategy need to be delinked from poverty alleviation and placed within a broader framework that focuses on social protection.

Fit for purpose systems

Investments in operational systems of the Benazir Income Support Programme have been a game-changer for the governance of social protection initiatives in Pakistan. The programme has pioneered digital payment systems at scale. Its payroll management was state-of-the-art when it was introduced, with the ability to monitor each transaction in real time. To streamline operations, the programme developed detailed manuals for each process. The Benazir Income Support Programme remains a frontrunner in the use of technology-enabled solutions, introducing biometric payments at scale in 2019. Its management information system (MIS), case management system and conditional cash transfers for education demonstrate the programme's capacity to expand the scope of services to some extent.

However, 'built for purpose' systems have certain limitations. Since the Benazir Income Support Programme was designed as a poverty-targeted programme with a proxy means testing-based targeting system, a large part of investments in systems went towards conducting a poverty census and developing the National Socio-Economic Registry.⁷⁴ Built for proxy means testing-based poverty targeting, the registry's functionality is limited. For example, it cannot be used to deliver a lifecycle-based programme with individual benefits because it only includes household level data. As such, the National Socio-Economic Registry cannot be used to begin the transition towards the type of universal, individual level schemes that Pakistan needs to develop to achieve SDG target 1.3.

The Benazir Income Support Programme's governance systems have spurred changes in other social protection programmes, particularly the Punjab Social Protection Authority health insurance initiatives. Longstanding programmes like *Zakat* have transitioned to digital payments in some provinces. The Punjab Employees' Social Security Institution recently automated its payment system for employer contributions. Punjab and Sindh have set up business registration portals, linked to provincial Employees' Social Security Institutions, provincial Departments of Labour and Taxation, the Federal Board of Revenue and the Securities and Exchange Commission of Pakistan.⁷⁵ Similarly, Khyber Pakhtunkhwa has introduced the Social Welfare Management Information System and the *Zakat* Management Information System to streamline processes. Balochistan is facing challenges in introducing social protection legislation given its immense size and its large informal economy, which make access, mobility and the application of regulations especially difficult.

Data management practices and systems vary across programmes. Some use a system designed by the National Database and Registration Authority, such as the Central Management Information System for the *Sehat Sahulat* Programme, which can be further developed to accommodate evolving needs. However, longstanding programmes (including provincial Employees' Social Security Institutions, Workers' Welfare Funds, *Zakat* and Pakistan *Bait-ul-Mal*) continue to rely heavily on manual recordkeeping.

Many currently used governance mechanisms currently are ill-equipped to handle the changes that will be required for social protection programmes in the future. Table 13 presents a summary assessment of the strengths and gaps in mechanisms to support integrated systems.

⁷⁴ The World Bank project appraisal document shows an allocation of US\$34 million for the poverty census. See: World Bank, *Project Appraisal Document on a proposed credit of SDR 42.0 million equivalent of USD 60 million to the Islamic Republic of Pakistan for a Social Safety Net Technical Assistance project*, 2009.

⁷⁵ Government of Punjab, Finance Department, *White Paper: The Budget for FY 2019–20*, 2019.

► **Table 13. Strengths and gaps in mechanisms to support integrated systems**

Mechanism	Strengths and gaps
Registries and management information systems	For social assistance programmes that use the National Socio-Economic Registry, registries are available in the form of a programme management information system. Health insurance programmes across Pakistan also use digital tools. For contributory programmes (such as Employees' Social Security Institutions and the Workers' Welfare Fund) recordkeeping is shifting to digital systems, including beneficiary registries.
Registration and enrolment	The National Socio-Economic Registry is a static registry based on data from the Poverty Scorecard Survey of 2010–11. Enrolment in all social assistance programmes and health insurance (at the federal level and in Punjab) is based on poverty scores from 2010–11.* The enrolment process is centralized. There is no system to register, check eligibility or update information at the local level. For new programmes, registration drives are held at the beginning of the programme. Registration numbers are low in contributory schemes for low-wage workers. There has been no attempt to increase enrolment or expand eligibility to include workers in the informal economy.
Payments	New social assistance programmes use digital payment systems. Biometric verification can be exclusionary for persons with disabilities.
Benefit portability	Registration in contributory schemes (such as the Employees' Old-Age Benefits Institution, Employees' Social Security Institutions and the Workers' Welfare Fund) is through the employer. Benefits in contributory schemes are not portable, except in the case of the Employees' Old-Age Benefits Institution. For the institution, benefits are portable to the extent that an employee takes up a new job with an employer who is also registered with the institution. The Benazir Income Support Programme's benefits are portable and can be accessed from anywhere in Pakistan. Other social assistance programmes are provincial. Technically, a benefit does not transfer if a beneficiary leaves the province. Khyber Pakhtunkhwa's health insurance scheme is portable in the sense that eligible persons (who have a domicile in Khyber Pakhtunkhwa) may access hospitals across Pakistan that are on the panel of approved service providers.
Grievance redress and complaints management	Contributory schemes do not have systematic complaint management systems. Complaints management systems for social assistance programmes are not rights-based and eligibility cannot be challenged.
Public information and communications	The Benazir Income Support Programme has a strong communications component for each process. Communication on its complaints management system has been weak. <i>Ehsaas</i> has a strong communications component, with a media- and social media-savvy team. Communication appears to focus on public relations. It is not clear what communications systems are used to reach beneficiaries. For most provincial programmes, communications and information systems for beneficiaries need to be strengthened.

Mechanism	Strengths and gaps
Integrated databases and interoperability	Records of social protection agencies not fully digitized. There is no management information system for beneficiaries, and no monitoring and evaluation system. There is no system level data integration at the provincial level. Most databases are not online. There is no interoperability for synchronizing or cross-referencing between provinces, or between the federal and provincial levels. There is no centralized repository of social protection data at the national level with links to other relevant national databases, such as the National Database and Registration Authority or the Federal Board of Revenue.

Note: *For some districts, data from the new survey is being made available. However, it is unclear how beneficiary registries are being reconciled with the new data on poverty.

► Financing

Financing decisions for social protection are based on fiscal space and policy priorities. The *Ehsaas* Emergency Cash Transfer Programme shows that it is possible to create fiscal space for social protection when the political will exists to do so. Historically, however, political will has wavered, as reflected in spending trends.

Pro-poor expenditures accounted for 8.3 per cent of total federal expenditure in 2014–15. These rose to 9.3 per cent in 2015–16 and 9.5 per cent in 2016–17. In 2017–18, they dipped to 9.2 per cent before falling to 8.0 per cent of total federal expenditure in 2018–19.⁷⁶ Nevertheless, it should be noted that the commitment to financing the Benazir Income Support Programme has continued, with expenditures on the programme increasing from 0.25 per cent of GDP in 2011–12 to 0.4 per cent of GDP in 2019–20.⁷⁷

Financing for social protection in Pakistan largely stems from the public sector.⁷⁸ Fiscal space is always tight. The country's tax-to-GDP ratio in 2020–21 was 9.6 per cent, with COVID-related shutdowns affecting revenue collection.⁷⁹ Even before this, the tax-to-GDP ratio had been steadily declining, from 12.9 per cent in 2017–18 to 11.4 per cent in 2019–20.

One of the reasons for this perpetual financial crunch is that Pakistan has a large undocumented informal economy which accounts for 71.7 per cent of non-agricultural employment.⁸⁰ This puts a significant proportion of economic activity beyond the reach of the tax net. It also explains, in part, why the country has a narrow tax base and relies heavily on indirect taxes, which made up 62.2 per cent of total tax revenues in 2019–20.⁸¹

⁷⁶ Government of Pakistan, Ministry of Finance, *Pakistan Economic Survey 2019–20*, 2020.

⁷⁷ Asian Development Bank, *Islamic Republic of Pakistan: Social Protection Development Project (Additional Financing). Project Administration Manual*, 2019.

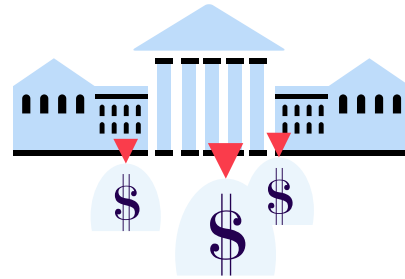
⁷⁸ Details on private sector social security and social protection schemes are beyond the scope of this study. A comprehensive mapping exercise is required to determine the level of benefits and protection available to workers in the private and corporate sectors.

⁷⁹ Shah Nawaz Akhter, "Tax-to-GDP ratio slips to 9.6pc in FY2020", in *The News*, 1 October 2020.

⁸⁰ Government of Pakistan, Pakistan Bureau of Statistics, *Labour Force Survey 2017–18*, 2018.

⁸¹ Government of Pakistan, Ministry of Finance, *Pakistan Economic Survey 2019–20*, 2020.

Revenue generation is further constricted by concessions and exemptions in the tax regime. For example, income is taxed according to its source, rather than on the basis of earning thresholds. With indirect taxes, the share of sales tax has increased significantly recent years, amounting to 38.1 per cent of tax revenues in 2019–20.⁸² The emerging tax mix for Pakistan increasingly depends on two main forms of taxation: income tax and sales tax. Together, these accounted for 75.9 per cent of total tax collection in 2019–20.⁸³



For Pakistan to free up fiscal space for social protection, an examination of the tax regime is required. While such an analysis is beyond the scope of this study, the following list highlights a few key issues to consider:

- A system of taxation that relies on indirect taxes is regressive by design, since the tax burden is tied to consumption and falls disproportionately on the poor.
- To create a more equitable balance between direct and indirect taxation, the net for direct taxes needs to be widened, not only for individuals but also for corporations.
- Ensuring decent work conditions and employment-based benefits for workers in the informal economy cannot be the responsibility of workers or even solely of the Government. Measures are required to regulate the informal economy and bring it into the tax net.

With its large undocumented economy and a heavy reliance on indirect taxes, Pakistan's system of taxation is far from equitable. There is an urgent need to improve domestic resource mobilization to create fiscal space for social services, such as education and healthcare, as well as to build a robust and resilient system of social protection for all.

⁸² Government of Pakistan, Ministry of Finance, 2020.

⁸³ Government of Pakistan, Ministry of Finance 2020.



Chapter 5

Chapter 5

Roadmap to SDG 1.3

SDG 1.3 requires countries to move towards a system of universal social protection. As noted above, an interim goal to achieve by 2030 is to provide “*substantial coverage*” to the most vulnerable segments of the population. With that in mind, the roadmap below (table 14) tracks Pakistan’s progress towards achieving SDG 1.3. It breaks down the requirements of SDG 1.3 into separate components. Against each component, it marks Pakistan’s level of progress to date. In the manner of a logframe tracking tool, the status of each component is marked as ‘achieved’, ‘on track’, ‘delayed’ or ‘no action’.

► **Table 14. Assessing Pakistan’s progress on SDG 1.3’s implementation**

SDG 1.3: Implement nationally appropriate (a) social protection (i) systems and (ii) measures (b) for all, including floors, and by 2030 achieve (c) substantial coverage of the poor and the vulnerable					
Components	Milestones			Universal	Targeted
	Short-term (2021–2025)	Medium-term (2026–2030)	Long-term (after 2030)	(b) For all	(c) Substantial coverage of the poor and the vulnerable
(a)(i) Social protection systems					
Data consolidation	Release of Population Census data Scoping exercise and strategy paper on data consolidation Needs assessment for self-registration and alternative registration systems at the local level Digitization of the data of all existing social protection programmes	Big data approach: interoperability of multiple datasets (beneficiary registration and other datasets – e.g., Federal Board of Revenue, drivers licences, etc. – linked with civil registry and Population Census Data transparency and the right to information Rollout in one province	Centralized database and individual registry (NADRA ++) Full interoperability Dashboard and analytics for all social protection beneficiaries and disbursements Rollout in all provinces and federal-provincial data compatibility	No action Databases used are household-based, family-based or firm-based and not individual-based	On track The second round of the National Socio-Economic Registry is due to be completed in June 2021 Federal and provincial data reconciliation is required Definitional uniformity for interoperability is required Lifecycle parameters for data categorization are required

► **Table 14. Assessing Pakistan's progress on SDG 1.3's implementation (continued)**

Components	Milestones			Universal	Targeted
	Short-term (2021–2025)	Medium-term (2026–2030)	Long-term (after 2030)	(b) For all	(c) Substantial coverage of the poor and the vulnerable
(a)(i) Social protection systems					
Payment systems	Digital payments systems for all benefits	Alternative payment systems for areas without digital access	Seamless payment systems across the country involving all financial players	On track	On track Coordination with the Pakistan Post and the National Bank of Pakistan is required to reach areas without digital connectivity
Complaints management	Appeals-based complaints management system (CMS) for all social protection programmes Complaints management system with multiple modes of complaint registration	Service standards and common indicators for all social benefits	Accountability and transparency in service delivery through complaints management system reporting	No action on common indicators	Delayed Appeals mechanisms need to be designed Lack of communication on complaints management systems mars their efficacy
Communi-cations	Education and awareness on citizen's rights and entitlements (narrative on the social contract) Targeted information campaigns on eligibility, registration, enrolment and the complaints management system	National dialogue on citizens' rights and social protection, the social contract, citizen-state trust and universal protection	Strengthened narrative around citizens' rights and social protection	Delayed	Delayed
Monitoring and evaluation	Policy performance framework for social protection	Integrated dashboard for real time monitoring	Ongoing monitoring and evaluation feeds into learning, policy revisions and programme course correction as needed	Delayed	Delayed

► **Table 14. Assessing Pakistan's progress on SDG 1.3's implementation (continued)**

Components	Milestones			Universal	Targeted
	Short-term (2021–2025)	Medium-term (2026–2030)	Long-term (after 2030)	(b) For all	(c) Substantial coverage of the poor and the vulnerable
(a)(ii) Social protection measures, including floors					
The social protection floor approach requires that states provide at least the following basic social security guarantees (see ILO Recommendation No. 202, point 5)					
Access to essential healthcare (including maternal healthcare) that meets the criteria of availability, accessibility, acceptability and quality	Revised public healthcare policy based on Pakistan's experience of COVID-19	Expanded public health coverage	Comprehensive coverage for quality healthcare	Achieved Achieved in principle, but quality and access remain serious issues	On track However, the focus is shifting to private sector delivery
Basic income security for children, including access to nutrition, education and care	National dialogue on children's rights and social protection (to build consensus) Models for child grants packages	Legislation for universal child benefits Phased rollout	Universal coverage	No action	No action Debates on nutrition should be used to enable dialogue on a child benefit
Basic income security for persons of active age who are unable to earn sufficient income, for instance in the case of illness, unemployment, maternity or disability	Comprehensive study on the impact of COVID-19 National dialogue on unemployment benefits for resilience to shocks Scoping and mapping of private sector employment-based benefits and risk pooling	New legislation on unemployment benefits for all Legal amendments to existing laws (Employees' Social Security Institutions, the Workers' Welfare Fund, factories and companies' laws, etc.) Registries expanded to include formal and workers in the informal economy	Universal employee benefit systems for workers in the formal and informal economy (through existing or new entities)	No action	Delayed COVID-19 has brought the issue of an unemployment benefit into the discussion

► Table 14. Assessing Pakistan's progress on SDG 1.3's implementation (continued)

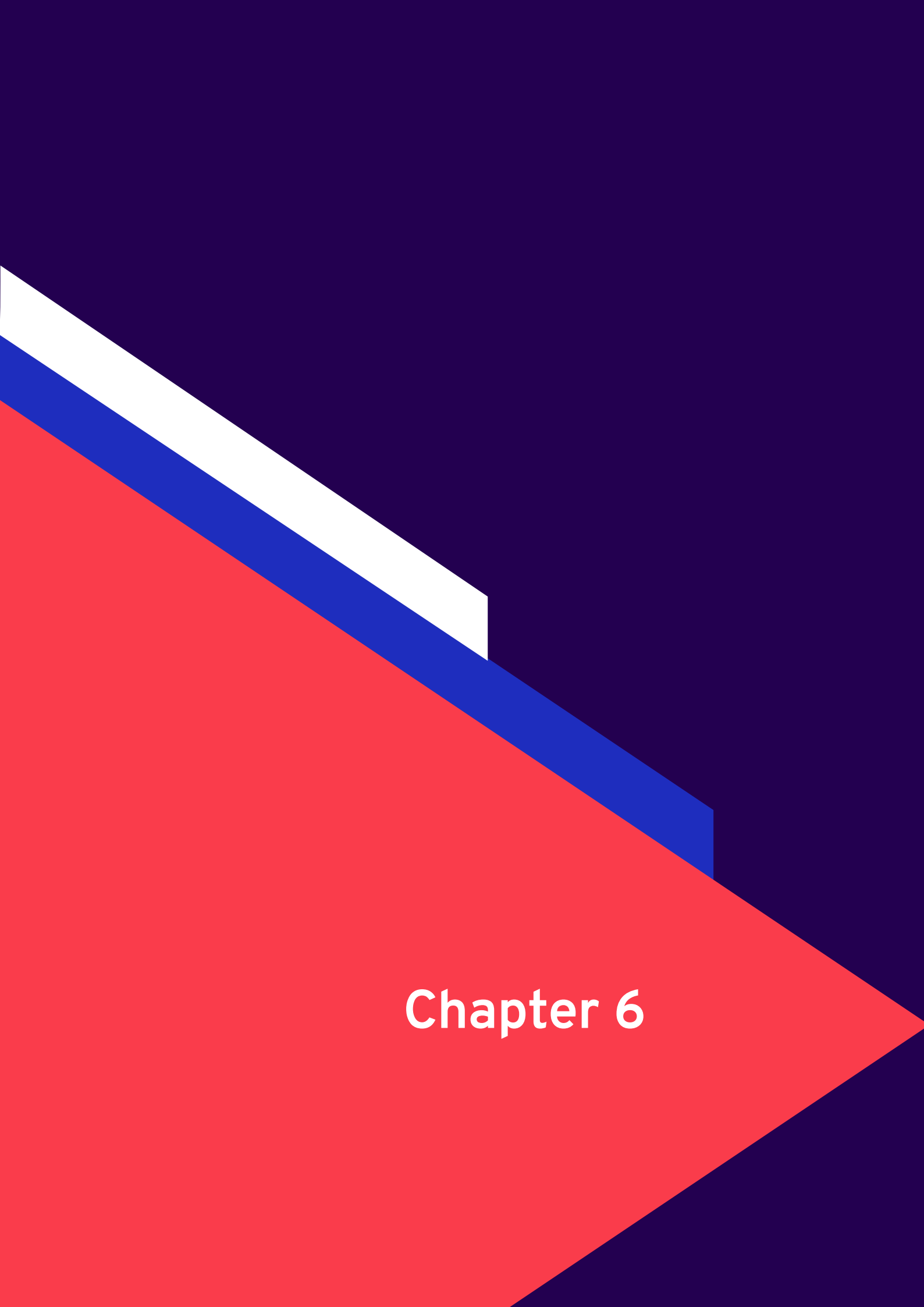
Components	Milestones			Universal	Targeted
	Short-term (2021–2025)	Medium-term (2026–2030)	Long-term (after 2030)	(b) For all	(c) Substantial coverage of the poor and the vulnerable
(a)(ii) Social protection measures, including floors					
Basic income security for persons of active age who are unable to earn sufficient income, for instance in the case of illness, unemployment, maternity or disability (continued)		Ceilings raised for inclusion in existing employee benefit systems (e.g. Employees' Social Security Institutions, the Workers' Welfare Fund) Phased rollout of benefits for workers in the informal economy			
Basic income security for older persons	National dialogue on dignity in old-age, universal old-age benefits and moving away from the charity/family support narrative Model of citizen pension packages for older persons Existing laws on old-age welfare fully implemented Gap assessment of the legal framework	New legislation or laws amended Phased rollout of citizen pensions for older persons	Universal citizen pensions for older persons	No action	No action The convergence of the citizen pension and coverage of the informal economy should be made part of national dialogue process on social protection

TARGET

1·3



**IMPLEMENT SOCIAL
PROTECTION SYSTEMS**



Chapter 6

Chapter 6

Recommendations

To build an inclusive system of social protection for all, Pakistan needs to shift the focus of its policies and programmes away from the poverty-targeted paradigm and towards a people-focused, rights-based approach. This will also help to reorient the direction of the country's social protection system towards achieving SDG 1.3. By implementing the actionable recommendations in this chapter, Pakistan can make its social protection system more inclusive.

► Expanding the benefits mix to meet the requirements of SDG 1.3 and ILO Recommendation No. 202



- Use the ILO Social Security (Minimum Standards) Convention, No. 102 as a guide to design social security programmes that aim for the progressive realization of comprehensive protection, both in terms of the number of contingencies covered and persons protected.
- Consider ratifying the ILO Social Security (Minimum Standards) Convention, No. 162 to ensure more comprehensive coverage of workers in Pakistan.
- Shift away from a proxy means testing-based targeting system, which is likely to become less relevant as integrated databases come online and start incorporating new datasets.
- Use data analytics to introduce affluence testing, in order to create a more transparent and efficient system.
- Introduce a universal old-age benefit as a 'citizens pension' to expand the social protection net and serve as a means of bringing workers in the informal economy into the social protection system.
- Pilot district level schemes on basic income for children, unemployed persons of working age and older persons, in order to test social protection floors.
- Conduct a gap assessment of the legal framework to support the development of universal old-age benefits and child benefits.

► Improving coverage and effectiveness



- Develop a service charter for social protection based on the principles of dignity, respect for human rights and the rights of citizenship.
- Carry out a comprehensive rationalization exercise to reduce the fragmentation and duplication of social protection services and programmes, both at the federal and provincial levels.
- In developing schemes for workers in the informal economy, include provisions for gig economy workers and other workers in informal employment in addition to manual labourers, taking into account Fundamental Principles and Rights at Work.⁸⁴
- Develop and apply a robust system of indexation for social assistance and pensions.
- Undertake a comprehensive assessment of all social care services to determine their effectiveness and value for money.
- Design all social services and programmes with a focus on impact at scale, addressing key issues such as beneficiary reach and the level of benefits.
- Conduct a needs assessment on self-registration and alternative registration systems at the local level.
- Engage systematically with local authorities to develop systems and processes for self-registration at the local level, in order to minimize exclusion.
- Develop community-facing, non-tech solutions and alternative registration processes to accommodate those without digital or phone access.

► Enhancing governance and transparency



- Develop a policy coordination framework to clarify federal and provincial roles in the design and implementation of programmes, as well as to streamline systems.
- Improve monitoring and evaluation systems by developing policy performance frameworks at the federal and provincial levels.
- Build on the Benazir Income Support Programme's model of operational innovations to improve transparency and project implementation.
- At the provincial level, consolidate and streamline social protection agencies and programmes under a single administrative entity, following the model of the Punjab Social Protection Authority.

⁸⁴ See the [ILO Declaration on Fundamental Principles and Rights at Work](#).

- Introduce an appeals-based complaints management system for all programmes and initiatives to begin moving towards a rights-based approach.
- In all monitoring and evaluation systems, introduce mechanisms to assess beneficiaries' and non-beneficiaries' perceptions of fairness in terms of targeting and decisions about eligibility.
- Designate service points at the local level (union council level and below) and extend one-window operations to improve citizens' access to social protection services.
- Commission an independent implementation assessment of the *Ehsaas* Strategy and programmes to assess successes and challenges, and to course correct as needed.
- Develop the capacities of the board members and administrators of funds, ministries and departments at the federal and provincial levels.

► Increasing financing



- Free up fiscal space for social protection – beginning with a rationalization of the social protection mix in terms of fragmentation and low-impact, one-off initiatives – in order to consolidate social protection financing.
- Explore options to create a more equitable balance between direct and indirect taxation by widening the net for direct taxes, both for individuals and corporations.
- Implement measures to regulate the informal economy and bring it into the tax net.

► Using data and digital systems



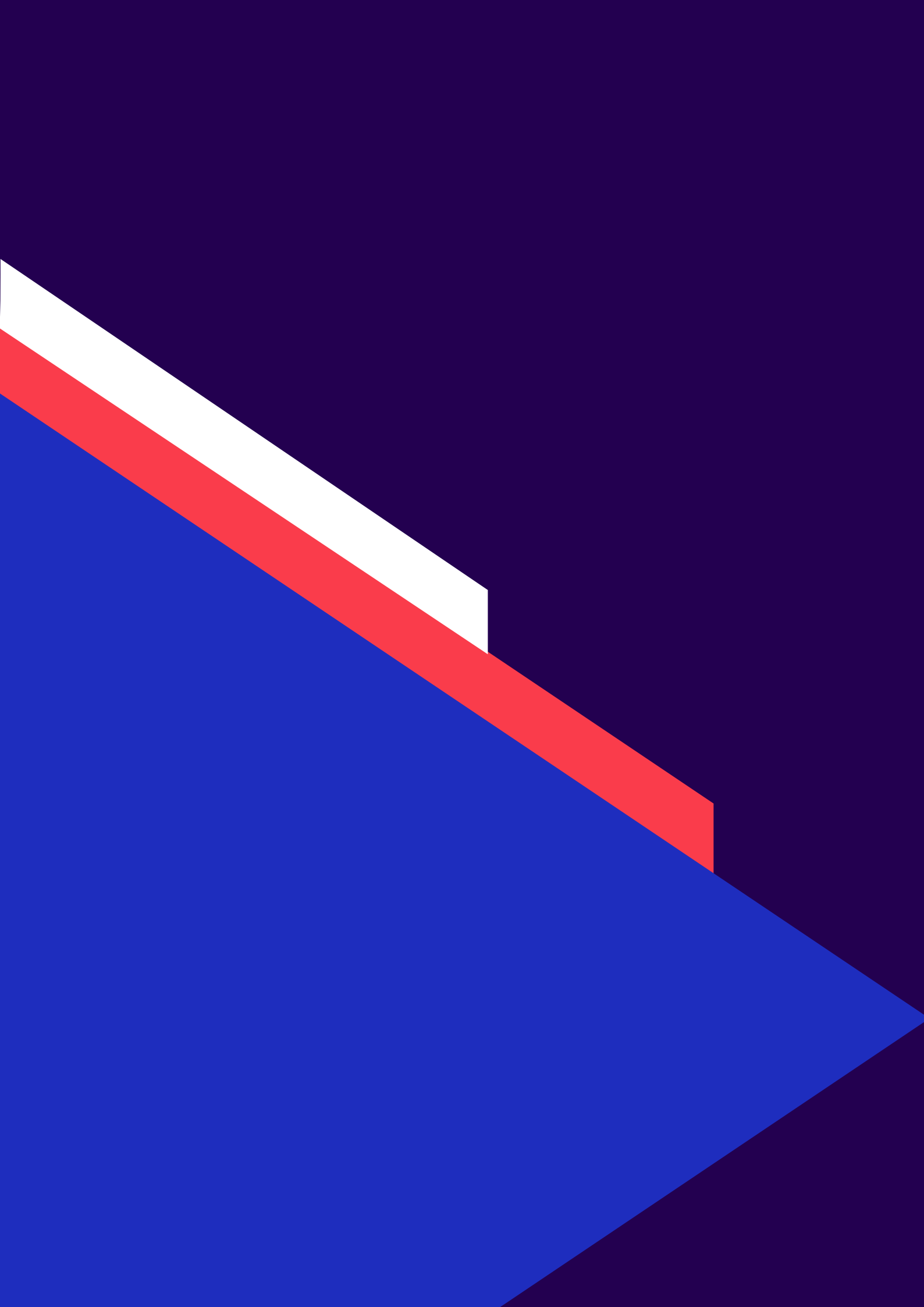
- Develop consolidated digital systems for:
 - o the operations and functions of contributory and non-contributory programmes;
 - o common functions and operations across all programmes, such as payments and complaints; and
 - o interoperability with other government databases, such as the National Database and Registration Authority, the Federal Board of Revenue, provincial revenue authorities, land registries, government pensions, motor vehicle registration, the National Disaster Management Authority and Provincial Disaster Management Authorities, among others.

- Streamline beneficiary information and benefit tracking across contributory and non-contributory programmes by developing a single registry with options for local level self-registration and updating.
- Build systems for inter-provincial data-sharing to prepare for the mobility of benefits.
- Introduce consistency in the definitions used by different databases and registries to harmonize data, both through policy measures or by other means.

► **Strengthening communications and advocacy**



- Conduct a series of national dialogues, and develop education and awareness campaigns on critical issues related to social protection:
 - o citizens' rights and entitlements;
 - o rights-based social protection;
 - o unemployment benefits for resilience to economic shocks;
 - o children's rights and child benefits; and
 - o dignity in old-age.
- Strengthen advocacy with parliamentarians to expand the legal coverage of contributory and non-contributory social protection initiatives by:
 - o conducting technical sessions on key issues;
 - o carrying out sustained engagement and dialogue with parliamentarians, leveraging consensus on the Benazir Income Support Programme and social protection for cross-party alliance and caucus-building; and
 - o convening all parliamentary parties for debates on the role of the Council of Common Interests with respect to interprovincial issues.
- Develop targeted information campaigns and materials for beneficiaries on issues like eligibility, registration, enrolment, payment systems and complaints management systems.



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Annexes

► Annex 1. ILO draft studies consulted

Title	Author(s)	Draft version
<i>Designing an Unemployment Insurance Scheme in Pakistan</i>	International Labour Organization	27 January 2021
<i>Designing a Strategy for the Extension of Existing Social Security Scheme (Employment Injury Protection) to Informal Workers in Pakistan</i>	International Labour Organization	12 November 2020
<i>Exploratory Study: A National Registry/ Database of Workers and Enterprises (Formal & Informal Economy) in Pakistan</i>	Syed Shah Haroon	11 January 2021
<i>Extending Social Security Coverage to Domestic Workers in the Province of Punjab – Implementation Framework</i>	Verso Consulting	24 February 2021
<i>Gaps Assessment on the Domestic Workers Convention, 2011 (No. 189)</i>	Khadija Ali	26 January 2021
<i>ILO Standards on Employment Injury Benefits and the Employment Injury Benefits Convention, 1964 (No. 121): Compliance of Existing Laws in Pakistan with C. 121</i>	Raja Fazal and Hassan Faiz	30 December 2020
<i>Pakistan: Background Paper for Consultation with Stakeholders on a Roadmap for Gradually Transforming Social Protection in line with ILO Social Security Standards</i>	Alexandre Egorov and Amjad Nazeer	3 March 2021
<i>Ratification of the Maternity Protection Convention, No. 183: Baseline Report of Pakistan</i>	Iftikhar Ahmed	12 November 2020

► Annex 2. Interviews conducted

Name	Designation
Rehana Afzal	General Manager, Monitoring, Evaluation and Research, Punjab Social Protection Authority
Sohail Anwar Chaudhry	Social Protection expert and independent consultant, Khyber Pakhtunkhwa Social Protection Strategy
Haris Gazdar	Coordinator (Social Protection) to the Chief Minister of Sindh
Gulnajam Jamy	Social Protection Specialist, World Bank
Niaz Ahmed Khan	Joint Secretary, Poverty Alleviation and Social Safety Division
Shahid Naeem	Chief, Ministry of Planning Development and Special Initiatives
Abu Rehan	Head Advisory Unit, Poverty Alleviation and Social Safety Division
Muhammad Kashif Saeed	Director Policy, Punjab Social Protection Authority
Kishwer Sultana	Executive Director, Insaan Foundation Trust
Muhammad Waqas	Assistant Director, Public Policy and Social Protection Unit, Planning and Development Department, Khyber Pakhtunkhwa

Note: Representatives of the Balochistan Social Welfare Department were contacted but no response was received.

► Annex 3. Mapping social protection in Pakistan

This Annex is divided into two parts. Part A presents a mapping of social protection benefits available to the general population. Part B shows benefits available to civilian government employees.

The programmes and interventions shown here are grouped thematically and arranged by two broad themes: (1) the 'lifecycle' and (2) 'other'.

Under 'lifecycle', entries are divided into five categories:

- maternity (including pregnant women, lactating mothers, infants and children who are 0–5 years old);
- children of school age (5–16 years old);
- youth/young adults (17–24 years old);
- adults/persons of working age (18–59 years old); and
- retirement/old-age (persons who are 60+ years old).

Under 'other', entries are divided into six categories:

- cash transfers;
- health;
- disability;
- vulnerable and disadvantaged groups;
- emergency cash transfers; and
- miscellaneous.

Information in this Annex includes programmes and interventions that may not strictly be considered 'benefits' or 'protections'.

Information on budgets and beneficiaries, where available, is taken from official sources. Not all organizations provide updated information. The data sources used to compile and verify information are listed at the end of the Annex.

Part A. Social protection mapping (general)

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
LIFECYCLE					
Maternity					
Access to healthcare services • Universal	Lady Health Workers Programme • Federal • All provinces		Community-based primary healthcare information and family planning services provided by 90,000 registered Lady Health Workers	PKR 24,634 million 2017–18	115 million (women, children, men) National coverage
Access to healthcare services (universal) • Universal	National Maternal Health Programme • Federal • All provinces		Skilled birth attendance, family healthcare and family planning information for women		Number of beneficiaries not available
Access to healthcare services • Universal	Family Welfare Centres, Population Welfare Department • Punjab		Clinics to promote family planning, including centres that operate in rented buildings, satellite clinics and outreach facilities		1,200–1,500 centres 7,000 people per centre 20,000–25,000 people (satellite clinics and outreach facilities)
Access to healthcare services • Universal	Mobile Service Units, Population Welfare Department • Punjab		Tehsil level family planning mobile outreach services that provide information on family planning methods, counselling, maternal and child healthcare, and health education		Operating in 15–20 villages 8–12 camps per month 30,000 people
Employment-based benefits • Formal economy	Maternity benefits, Employees' Social Security Institutions • Provincial • All provinces				More than 2 million workers registered with Employees' Social Security Institutions across all provinces
Employment-based benefits • Formal economy	Maternity benefits, Labour and Human Resources Department • Punjab		Workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Employment-based benefits • Formal economy	Maternity benefits, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Workers registered with the Khyber Pakhtunkhwa Employees' Social Security Institution with an income of less than PKR 18,000 per month		76,916 registered workers in Khyber Pakhtunkhwa
Children					
Access to healthcare • Universal	Expanded Programme on Immunization (EPI) • Federal • All provinces		Nationwide programme for vaccination against common childhood diseases, with a special focus on polio	PKR 2.206 billion allocated for the EPI (federal) PKR 5.7 billion allocated for the EPI in Punjab Data on other provinces is not available	Number of beneficiaries not available
Education voucher scheme • Poverty-targeted • Geographic	<i>Iqra Farogh-e-Taleem</i> , Khyber Pakhtunkhwa Elementary and Secondary Education Foundation • Khyber Pakhtunkhwa		Vouchers for private school enrolment in areas without government schools		49,992 students (4–16 years old) (25,122 girls and 24,870 boys) 614 partner schools
Education stipend • Poverty-targeted • Community-based targeting	Education stipends, <i>Zakat</i> and <i>Ushr</i> Department • Sindh		Stipends for vulnerable students, with PKR 75 provided for each primary or middle school student, and PKR 112 for each high school student		Number of beneficiaries not available

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Children (continued)					
Conditional cash transfers • Poverty-targeted • Proxy means testing-based	<i>Waseela-e-Taleem</i> , Benazir Income Support Programme • Federal • All provinces		Stipend to support primary education for the children of Benazir Income Support Programme beneficiaries	PKR 78.88 million (2020–21)	3.1 million children of Benazir Income Support Programme beneficiaries
Conditional cash transfer • Poverty-targeted • Proxy means testing-based	<i>Waseela-e-Taleem</i> • Federal • All provinces		Conditional cash transfers for education of primary school-going children, conditional on 70% school attendance; PKR 1,500 per quarter for boys and PKR 2,000 per quarter for girls	Since the inception of the programme to date, total disbursements of PKR 15.8 billion have been recorded	Number of beneficiaries not available
Conditional cash transfer • Health and nutrition • Poverty-targeted • Proxy means testing-based	<i>Ehsaas Nashonuma</i> • Federal • All provinces		Health and nutrition conditional cash transfer programme to address stunting in children, launched in August 2020 as a pilot in nine districts with a high stunting rate; quarterly payments of PKR 1,500 to pregnant and lactating women, and for boys under 23 months old, and PKR 2,000 for girls	PKR 8.52 billion (2020–21)	Target: 221,000 beneficiaries Pilot in 9 districts (Badin, Bagh, Ghizer, Hunza, Kharan, Kharmand, Khyber, Rajanpur and Upper Dir)
Conditional cash transfers • Poverty-targeted • Community-based targeting	<i>Bait-ul-Mal</i> Child Support Programme • Federal • All provinces		Cash subsidies for education; PKR 300 per month for families with one child and PKR 600 per month for families with two or more children		21,992 households 40,856 children (5–16 years old) 6 districts
Conditional cash transfers • Poverty-targeted • Proxy means testing-based	<i>Zewar-e-Taleem</i> , Punjab Social Protection Authority • Punjab		Conditional cash transfers for girls enrolled in government schools in 16 districts with low literacy rates, conditional on 80% attendance; PKR 1,000 per month	PKR 5 billion allocated (2021)	571,313 girls 16 districts
Conditional cash transfers • Poverty-targeted • Occupation-based	<i>Khidmat</i> Card, Brick Kiln Programme, Punjab Social Protection Authority • Punjab		Conditional cash transfers to discourage child labour in brick kilns; one-time incentive of PKR 2,000 upon registration and quarterly disbursements of PKR 3,000 when compliance is verified		Number of beneficiaries not available
Employment-based education support • Formal economy	Free education for workers' children, Punjab Employees' Social Security Institution, Labour and Human Resource Department Punjab		Free education for the children of workers registered with the Punjab Employees' Social Security Institution who earn less than PKR 22,000 per month		28,000 children through 38 Workers' Welfare Schools (975,888 registered workers in Punjab)
Social care services • Orphans and vulnerable children • Community-based identification	Pakistan Sweet Homes (<i>Dar-ul-Ehsaas</i>), Pakistan <i>Bait-ul-Mal</i> • Federal • All provinces		Residential homes for orphans between 4 and 6 years old	PKR 272 million disbursed (July 2016–March 2017) PKR 484 million disbursed (July 2019–March 2020)	35 orphanages Number of beneficiaries not available
Social care services • Orphans and vulnerable children • Community-based identification	Children's homes, Social Welfare Department • Punjab		Residential homes for orphaned, abandoned and vulnerable children	PKR 56.4 million	620 children 12 homes in 9 cities (2016–17)
Social care services • Orphans and vulnerable children • Community-based identification	<i>Kashana</i> , Social Welfare Department • Punjab		Residential homes for girls (10–16 years old) who are orphaned, destitute or belong to single-parent households	PKR 17.9 million	235 children (2016–17)
Social care services • Orphans and vulnerable children • Community-based identification	<i>Gehwara</i> , Social Welfare Department • Punjab		Home for abandoned infants and children (0–6 years old)		131 children Centres operating in 3 districts (Lahore, Multan and Rawalpindi)

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Children (continued)					
Social care services - Orphans and vulnerable children - Community-based identification	Children's homes, Social Welfare Department Punjab		Orphanages for underprivileged and vulnerable children; each home can accommodate 50 children		620 children 12 homes in 9 cities (1 each in Faisalabad, Gujranwala, Lahore, Rawalpindi, Sargodha and Sialkot; 2 each in Bahawalpur, Dera Ghazi Khan and Narowal)
Social care services - Orphans and vulnerable children - Community-based identification	<i>Darul Atfal</i> , Social Welfare Department Sindh		Orphanages for children		41 orphanages 2,333 children
Social care services Disability	<i>Chaman</i> , Social Welfare Department Punjab		Treatment, training and rehabilitation centre for children with mental illnesses or intellectual challenges that provide day care or residential facilities, medical treatment, training, social rehabilitation and counselling for families		41 beneficiaries
Social care services Disability	Rehabilitation centres for handicapped children, Social Welfare Department Sindh		Education and vocational training for children with disabilities		399 beneficiaries (2016–17)
Social care services Disability	Special education schools Sindh		Special education schools for children with disabilities or special needs who belong to poor households. They offer free education, transport, books, uniforms, medical care, rehabilitation and other support (wheelchairs, hearing aids)		60 schools Number of beneficiaries not available
Social care services Disability	School for hearing and speech impaired children, Social Welfare, Special Education and Women Empowerment Department Khyber Pakhtunkhwa		School that provides education and training in sign language, lip reading and rehabilitation		1,529 beneficiaries (1,128 boys and 401 girls) (2017)
Social care services Disability	Centres for mentally and physically handicapped children, Social Welfare, Special Education and Women Empowerment Department Khyber Pakhtunkhwa		Centres that provide education, training and rehabilitation centres for children with disabilities		752 beneficiaries (630 boys, 122 girls) (2017)
Social care services Disability	Centres for visually handicapped children, Social Welfare, Special Education and Women Empowerment Department Khyber Pakhtunkhwa		Basic education for children who are blind or partially sighted		268 beneficiaries (218 boys, 50 girls) (2017)
Social care services Disability	Special education complex for children with disabilities, Quetta Balochistan		Special education centre for children with physical disabilities, with mental disabilities, and children who are blind, partially sighted or deaf		440 beneficiaries
Social care services Disability	Special education complex for children with disabilities, Khuzdar Balochistan		Special education centre for children with physical disabilities, with mental disabilities, and children who are blind, partially sighted or deaf		Number of beneficiaries not available (capacity for 150)
Social care services Disability	Special education complex for children with disabilities, Mastung Balochistan		Special education centre for children with physical disabilities, with mental disabilities, and children who are blind, partially sighted or deaf		Number of beneficiaries not available (capacity for 150)
Social care services Disability	Centre for education for hearing impaired children, Turbat Balochistan		Free education and training in sign language for deaf children and children with hearing loss		60 beneficiaries (35 boys, 25 girls)

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Children (continued)					
Social care services • Disability	Institute for physically handicapped children, Quetta Balochistan		Education and vocational training institute for children with physical disabilities; also provides free transport and books		Number of beneficiaries not available
Social care services • Disability	Vocational training centre for disabled persons, Khuzdar • Balochistan		Vocational training for children with disabilities		Number of beneficiaries not available
Social care services • Disability	School for visually handicapped children • Balochistan		School for blind or partially sighted children with learning disabilities		65 beneficiaries
Integrated services • Child labour • Self-registration	School for the rehabilitation of child labour, Pakistan <i>Bait-ul-Mal</i> • Federal • All provinces		Free education stipend for former child labourers (PKR 1,200), a stipend of PKR 500 for books, and a subsistence allowance for parents (PKR 2,400)	PKR 318 million (July 2016– March 2017)	19,888 beneficiaries 158 centres (73 in Punjab, 36 in Sindh, 25 in Khyber Pakhtunkhwa and the Newly Merged Districts (formerly the Federally Administered Tribal Areas), 14 in Balochistan, 10 in Islamabad Capital Territory, Azad Jammu and Kashmir, and Gilgit-Baltistan) (2019)
Education and miscellaneous services • Universal • Merit-based	<i>Daanish</i> Schools, School Education Department • Punjab		Boarding schools for girls and boys who come from remote and less developed areas with high poverty rates and low literacy rates		9,365 beneficiaries (4,626 girls and 4,739 boys) 16 schools (8 for girls and 8 for boys) in 9 districts
Miscellaneous services • Community-based reporting	<i>Nigheban</i> , Social Welfare Department • Punjab		Reporting centre for lost, runaway or kidnapped children and children subjected to forced labour that offers referral services and temporary shelter	PKR 17.2 million	646 children 8 centres in 8 cities (2016–17)
Youth/young adults					
Education stipend • Poverty-targeted • Community-based identification	Education stipends, <i>Zakat</i> and <i>Ushr</i> Department • Punjab		Annual stipend of PKR 6,000 for intermediate and graduate studies, PKR 12,000 for post-graduate studies, and PKR 18,000 for medical, engineering or computer science studies	PKR 112.6 million (total cost)	17,207 beneficiaries
Education stipend • Poverty-targeted • Community-based targeting	Education stipends, <i>Zakat</i> and <i>Ushr</i> Department • Sindh		Monthly stipend for vulnerable students, ranging from PKR 375 for intermediate and graduate studies, to PKR 750 for post-graduate studies, and PKR 874 for medical, engineering and computer science studies		Number of beneficiaries not available
Education stipend • Poverty-targeted • Community-based targeting	Education stipends, <i>Zakat</i> and <i>Ushr</i> Department • Khyber Pakhtunkhwa		Financial assistance for ‘deserving’ students	PKR 41.6 million (funds allocated for general education) PKR 41.6 million (funds allocated for professional education)	1,733 beneficiaries (general education) 1,156 beneficiaries (professional education)
Education stipend • Poverty-targeted • Community-based targeting	Education stipend, Punjab <i>Bait-ul-Mal</i> • Punjab		Education stipend		Number of beneficiaries not available

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Youth/young adults (continued)					
Religious education stipend • Poverty-targeted • Community-based targeting	Stipend for <i>deeni madari</i> education, <i>Zakat</i> and <i>Ushr</i> Department • Khyber Pakhtunkhwa		Stipend for studying in <i>madrassa</i> (religious seminaries) of PKR 3,000 per month for resident students of PKR 2,000 per month for non-resident students	PKR 83.2 million (8% of the <i>Zakat</i> budget) PKR 83.2 million utilized (2019–20)	Number of beneficiaries not available
Religious education stipend • Poverty-targeted • Community-based targeting	Stipend for <i>deeni madari</i> education, <i>Zakat</i> and <i>Ushr</i> Department • Sindh		Monthly stipend for studies at <i>madrassas</i>	PKR 50 million allocated (2019–20)	Number of beneficiaries not available
Skills development stipends • Poverty-targeted • Community-based targeting	Education stipends, <i>Zakat</i> and <i>Ushr</i> Department • Sindh		Financial support for technical and vocational training of PKR 2,500 per month and a one-time grant of PKR 5,000 for purchasing tools or equipment		Number of beneficiaries not available
Adults/persons of working age					
Asset transfer • Poverty-targeted • Geographic • Proxy means testing-based	<i>Ehsaas Amdan</i> • Federal • All provinces		Assets for “the deserving to enable them to graduate out of poverty”, including livestock (goats, cows, buffaloes and poultry), agricultural inputs, a body of <i>Chingchi</i> rickshaws, and inputs for small retail outlets and small enterprises	PKR 15 billion (total budget) PKR 221,926 (interest-free loans)	375 union councils in 23 of Pakistan's poorest districts across all provinces 200,000 households (with a poverty score of 0–18) will receive assets or vocational skills development
Health insurance • Employment-based • Formal economy	Provincial Employees' Social Security Institutions • All provinces		Contributory scheme for workers in certain industries who earn up to PKR 18,000 per month (or up to PKR 22,000 in Punjab); employers contribute 6% of employees' wages and workers contribute 1% of their wage		2 million registered workers nationwide
Health insurance • Employment-based • Formal economy	Medical benefits, Punjab Employees' Social Security Institution • Punjab		Medical treatment for workers registered with the Punjab Employees' Social Security Institution in Social Security Hospitals, as well as referral to other hospitals at the institution's expense		16 large and 3 'mini' hospitals, 142 dispensaries, 40 medical centres and 79 emergency centres 975,888 registered workers in Punjab
Health insurance • Employment-based • Formal economy	Sickness benefits, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Payment of up to 75% of a worker's wage in cases of routine illness for up to 212 days in a year, or 100% of wages for the entire year for cancer and tuberculosis patients. For workers in industrial establishments who have worked uninterrupted for 3 years and paid their contribution to the Employees' Social Security Institution		76,916 registered workers in Khyber Pakhtunkhwa
Health insurance • Employment-based • Formal economy	Health plan, Sindh Workers' Welfare Board • Sindh		Health services for industrial workers and their families, provided through a network of hospitals, wards and dispensaries in different cities. Serious cases are treated in collaboration with major hospitals and social security set-ups which provide health care to industrial workers		Number of beneficiaries not available
Injury benefits • Employment-based • Formal economy	Injury benefits, Punjab Employees' Social Security Institution • Punjab		Benefits for workers registered with the Punjab Employees' Social Security Institution		975,888 registered workers in Punjab
Injury benefits • Employment-based • Formal economy	Injury benefits, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		A sum equal to a worker's wages for 180 days in a year for workers injured in service (employment injury), employed for at least 3 years and who have paid their contributions to the Employees' Social Security Institution		76,916 registered workers in Khyber Pakhtunkhwa

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Adults/persons of working age (continued)					
Disability pension • Employment-based • Formal economy	Disability pension, Punjab Employees' Social Security Institution • Punjab		Pension for workers with disabilities who are registered with the Punjab Employees' Social Security Institution and earn an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Disability support • Employment-based • Formal economy	Disability pension, Punjab Employees' Social Security Institution • Punjab		Full salary for workers' or their dependents if they are registered with the Punjab Employees' Social Security Institution and earn an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Disability support • Employment-based • Formal economy	Artificial limbs, Punjab Employees' Social Security Institution • Punjab		Prosthetics for workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Disability support • Employment-based • Formal economy	Disability pension, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Gratuity provided in the event of a worker developing a disability as a result of a workplace injury that causes a 66% or greater loss of physical activity		76,916 registered workers in Khyber Pakhtunkhwa
Disability support • Employment-based • Formal economy	Partial disability pension, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Gratuity in the event of a worker developing a disability as a result of a workplace injury causing a 21–66% loss of physical activity		76,916 registered workers in Khyber Pakhtunkhwa
Disability support • Employment-based • Formal economy	Pension and disability cover, Sindh Employees' Old-Age Benefits Institution • Sindh		Retirement pension for registered workers or a grant for retired persons who do not qualify for a pension, for all industrial and commercial organizations to which the Employees' Old-Age Benefits Institution Act applies. Employers contribute 5% of the minimum wage, workers contribute 1%		423,574 registered workers in Sindh
Disability support • Employment-based • Formal economy	Artificial limbs, Punjab Employees' Social Security Institution • Punjab		Artificial limbs for workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Disability support • Employment-based • Formal economy	Disability gratuity, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Gratuity for disability as a result of a workplace injury causing a 5–20% loss of physical activity		76,916 registered workers in Khyber Pakhtunkhwa
Survivor's pension • Employment-based • Formal economy	Survivors' pension, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Pension for the spouse of worker who dies as a result of a workplace injury		76,916 registered workers in Khyber Pakhtunkhwa
Cash transfer and graduation programme • Poverty-targeted • Employment support	<i>Hamqadam</i> Programme, <i>Ehsaas</i> Punjab • Punjab		New initiative to support persons with disabilities from households with a proxy means testing score of up to 30. Monthly cash transfer of PKR 2,000 for persons with disabilities who are unable to work, PKR 1,500 for those able to work, as well as microcredit (PKR 50,000 per beneficiary) and asset transfers	PKR 3.5 billion (2020–21) Includes a revolving fund of PKR 300 million for microcredit and asset transfers	200,000 beneficiaries (target)

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Adults/persons of working age (continued)					
Social care services - Disability - Community-based identification	<i>Nasheman</i> Home, Social Welfare Department Punjab		Care home for people with physical or mental disabilities and deaf persons between 18 and 50 years old. The home has a capacity for 50 residents and 50 day scholars, and offers medical care, rehabilitation and vocational training (home appliance repair, tailoring and computer skills)		73 beneficiaries 3 homes (1 each in 3 cities: Bahawalpur, Faisalabad and Lahore)
Social care services - Disability - Community-based identification	<i>Darul Sakoon</i> , Social Welfare Department Punjab		Halfway house with the capacity for 30 patients discharged from psychiatric hospitals but who have not fully recovered; provides medical and psychological care, as well as follow-up counselling		Number of beneficiaries not available
Social care services - Disability - Community-based identification	Rehabilitation centres for the physically handicapped, Social Welfare Department Sindh		Vocational training for persons with physical disabilities (on block printing and computer design)		Number of beneficiaries not available
Social care services - Women and children - Gender-based	<i>Darul Aman</i> , Social Welfare Department Punjab		Women's shelters for survivors of violence		15,269 beneficiaries
Social care services - Women and children - Gender-based	<i>Darul Aman</i> , Social Welfare Department Khyber Pakhtunkhwa		Women's shelters for survivors of violence		994 beneficiaries (2016–17) 6 centres (1 each in Abbottabad, Haripur, Mansehra, Mardan, Peshawar and Swat)
Social care services - Women and children - Gender-based	<i>Darul Aman</i> , Social Welfare Department Sindh		Women's shelters for survivors of violence		Number of beneficiaries not available
Social care services Women and children	<i>Darul Falah</i> , Social Welfare Department Punjab		Shelters for mothers and children		230 beneficiaries (1 shelter each in 6 cities: Bahawalpur, Lahore, Multan, Rawalpindi, Sargodha and Sialkot)
Social care services - Women and children - Gender-based	Shaheed Benazir Bhutto Human Rights Centres for Women, Social Welfare Department Punjab		Crisis centres for women that provide temporary emergency shelter to survivors of violence, medical treatment, first aid, legal aid, psychological and legal counselling, and liaises with protection agencies		180 beneficiaries (1 shelter each in 12 cities: Bahawalpur, Dera Ghazi Khan, Faisalabad, Muzaffargarh, Khushab, Lahore, Multan, Rawalpindi, Sahiwal, Mianwali, Sialkot and Vehari)
Miscellaneous support Gender-based	Working women's hostels, Women Development Department Punjab		Subsidized housing for working women		448 beneficiaries (16 hostels in 11 cities: Bahawalpur, Dera Ghazi Khan, Faisalabad, Gujranwala, Lahore, Multan, Muzaffargarh, Rahim Yar Khan, Rawalpindi, Sargodha and Vehari)

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Adults/persons of working age (continued)					
Miscellaneous support • Poverty-targeted • Community-based identification	Eid grant, <i>Zakat</i> and <i>Ushr</i> Department • All provinces		Cash grant for those who receive a <i>Guzara</i> allowance		Number of beneficiaries not available
Miscellaneous support • Employment-based • Formal economy	Marriage grant, Workers' Welfare Board, Labour Department • Khyber Pakhtunkhwa		Cash assistance of PKR 100,000 to cover the marriage expenses of the daughters (over the age of 18) of registered workers		Number of beneficiaries not available
Miscellaneous support • Employment-based • Formal economy	Marriage grant, Sindh Employees' Social Security Institution • Sindh		Dowry grant of PKR 100,000 for the marriage of the daughters of industrial workers		650,000 registered workers in Sindh
Miscellaneous support • Employment-based • Formal economy	Marriage grant, Employees' Social Security Institution Balochistan		Marriage grant of PKR 50,000 for the daughters of workers registered with the Balochistan Employees' Social Security Institution		Number of beneficiaries not available
Miscellaneous support • Poverty-targeted • Community-based identification	Marriage grant, <i>Zakat</i> and <i>Ushr</i> Department • Punjab		Financial assistance of PKR 20,000 for unmarried women or their guardians who cannot afford marriage expenses		3,453 beneficiaries
Miscellaneous support • Poverty-targeted • Community-based identification	Marriage assistance, <i>Zakat</i> and <i>Ushr</i> Department • Sindh		Financial assistance worth PKR 10,000 for women to cover marriage expenses		Number of beneficiaries not available
Miscellaneous support • Employment-based • Formal economy	Funeral grant, Punjab Employees' Social Security Institution • Punjab		Funeral grant for workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Miscellaneous support • Employment-based • Formal economy	Death grant, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Death grant of a sum equal to the daily rate of sickness benefits multiplied by 30 upon the death of a registered worker. For the family of workers employed for 3 years without interruption and who have paid their contributions to the Employees' Social Security Institution		Number of beneficiaries not available
Miscellaneous support • Employment-based • Formal economy	Death grant, Sindh Employees' Social Security Institution • Sindh		Death grant of PKR 500,000 disbursed to the families of deceased workers		650,000 registered workers in Sindh
Miscellaneous support • Employment-based • Formal economy	Death grant, Employees' Social Security Institution • Balochistan		Financial assistance in the form of a death grant for the legal heirs of deceased workers, worth PKR 200,000 and applicable for all workers registered with the Employees' Social Security Institution		10,371 workers registered in Balochistan
Miscellaneous support • Employment-based • Formal economy	<i>Iddat</i> benefits, Punjab Employees' Social Security Institution • Punjab		Complete salary due to a worker's widow for the duration of <i>iddat</i> ; for workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Miscellaneous support • Employment-based • Formal economy	<i>Iddat</i> benefit, Khyber Pakhtunkhwa Employees' Social Security Institution • Khyber Pakhtunkhwa		Stipend for women workers for 130 days upon the death of their spouse, equal to the worker's monthly wage		76,916 registered workers in Khyber Pakhtunkhwa

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Adults/persons of working age (continued)					
Skills development • Poverty-targeted • Community-based identification • Gender-based	Women Empowerment Centres, Pakistan <i>Bait-ul-Mal</i> • Federal • All provinces		Free skills training for widows, orphans and impoverished girls (on cutting, sewing, knitting, and hand and machine embroidery)		155 centres (64 in Punjab, 30 in Sindh, 32 in Khyber Pakhtunkhwa and its Newly Merged Districts, 18 in Balochistan, and 11 in Islamabad Capital Territory, Azad Jammu and Kashmir, and Gilgit-Baltistan) Number of beneficiaries not available
Employment-based housing • Employment-based	Labour Colonies, Punjab's Workers Welfare Board • Punjab		Housing for industrial workers who fulfil pre-defined eligibility criteria		Number of beneficiaries not available
Retirement/old-age					
Pension • Employment-based • Formal economy	Old age pension, Employees' Old-Age Benefits Institution • Federal • All provinces		Insurance scheme for workers in industries and businesses to which the Employees' Old-Age Benefits Act of 1976 applies. Contributions are paid by employers and workers, as the Employees' Old-Age Benefits Institution does not receive financial assistance from the Government. Benefits include a pension on retirement, or in the case of a disability, with a minimum pension of PKR 8,500 per month		437,472 registered workers (old-age) 222,465 registered workers (survivors) 11,506 registered workers (disability)
Pension • Employment-based • Formal economy	Old-age pension, Punjab Employees' Social Security Institution • Punjab		Pension for workers registered with the Punjab Employees' Social Security Institution who have been in service for five years or more, and who earn less than PKR 22,000 per month		975,888 registered workers in Punjab
Pension • Employment-based • Formal economy	Survivors' pension, Employees' Old-Age Benefits Institutions • Federal • All provinces		Pension of at least PKR 8,500 per month for the spouse of a deceased worker registered with the Employees' Old-Age Benefits Institution with three years of insurable income		222,465 registered workers (survivors)
Pension • Employment-based • Formal economy	Survivors' pension, Punjab Employees' Social Security Institution • Punjab		Pension for the spouse of a deceased worker registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Pension • Poverty-targeted • Occupation-based • Formal and informal economy	<i>Sila-e-Funn</i> , Punjab Social Protection Authority • Punjab		Pension of PKR 5,000 per month for elderly artists, writers, poets and media workers who have made a notable contribution in their field. For artists over 50 years old with 25 or more years of experience and a monthly income below PKR 15,000		Number of beneficiaries not available
Social pension • Poverty-targeted • Proxy means testing-based • Gender-based	<i>Ba-Himmat Buzurg</i> Programme, Punjab Social Protection Authority • Punjab		Unconditional cash transfers of PKR 2,000 per month for women over the age of 65	PKR 1.8 billion (allocated)	110,000 beneficiaries
Disability pension • Employment-based • Formal economy	Disability pension, Employees' Old-Age Benefits Institutions • Federal • All provinces		Disability pension of at least PKR 8,500 per month for registered beneficiaries who are injured or rendered unable to work		11,506 registered workers (disability)

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Retirement/old-age (continued)					
Gratuity • Employment-based • Formal economy	Old-age grant, Employees' Old-Age Benefits Institutions • Federal • All provinces		Grant for those who have reached retirement age but do not qualify for a pension		437,472 registered workers (old-age)
Gratuity • Employment-based • Formal economy	Gratuity, Punjab Employees' Social Security Institutions • Punjab		Gratuity for workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month		975,888 registered workers in Punjab
Social care • Older persons	Great Homes, Pakistan <i>Bait-ul-Mal</i> • Federal • All provinces		Shelters for destitute, abandoned, or infirm senior citizens		50 beneficiaries per shelter Pilot phase: 1 shelter each in 5 cities (Islamabad, Lahore, Karachi, Peshawar and Quetta)
Social care • Older persons	<i>Aafiat</i> , Social Welfare Department • Punjab		Old-age homes, each with the capacity for 50 residents		247 beneficiaries 6 homes (1 each in 6 districts: Lahore, Multan, Narowal, Rawalpindi, Sahiwal and Toba Tek Singh)
OTHER					
Cash transfers					
Unconditional cash transfers • Poverty-targeted • Proxy means testing-based • Gender-based	Benazir Income Support Programme (rebranded as <i>Ehsaas Kafaalat</i>) • Federal • All provinces		Unconditional cash transfers for ever-married women from households with a proxy means testing poverty score of 16.17 or lower; stipend of PKR 5,000 every three months	PKR 200 billion (allocated)	9.1 million beneficiaries
Unconditional cash transfers • Poverty-targeted • Community-based targeting	Individual financial assistance, Pakistan <i>Bait-ul-Mal</i> • Federal • All provinces		Support for widows, destitute women, orphans and persons with disabilities with a monthly income of no more than PKR 17,500	PKR 1.38 billion disbursed	Number of beneficiaries not available
Unconditional cash transfers • Poverty-targeted • Community-based identification	<i>Guzara</i> allowance, <i>Zakat</i> and <i>Ushr</i> Department • Punjab		Grant for the chronic poor of PKR 1,500 per month	PKR 3.1 billion (2019–20)	170,000 beneficiaries
Unconditional cash transfers • Poverty-targeted • Community-based identification	<i>Guzara</i> allowance, <i>Zakat</i> and <i>Ushr</i> Department • Khyber Pakhtunkhwa		Cash grant of PKR 2,000 per month	PKR 707.2 million (utilized, 2019–20)	29,467 beneficiaries
Unconditional cash transfers • Poverty-targeted • Community-based identification	<i>Guzara</i> allowance, <i>Zakat</i> and <i>Ushr</i> Department • Balochistan		Cash grant of PKR 1,500 per month provided through branchless banking using biometric verification		Number of beneficiaries not available
Unconditional cash transfers • Poverty-targeted • Disability • Proxy means testing-based • Disability-based	<i>Khidmat</i> Card for persons with disabilities, Punjab Social Protection Authority • Punjab		PKR 2,000 per month for people with disabilities who are unable to work or PKR 1,500 per month for those able to work. Requires a proxy means testing score of 20 or below, as well as the certification of disability		63,697 beneficiaries

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Cash transfers (continued)					
Unconditional cash transfers • Poverty-targeted • Disability • Community-based identification	<i>Guzara</i> allowance for the blind, <i>Zakat</i> and <i>Ushr</i> Department • Punjab		Grant of PKR 2,000 per month for blind persons living below the poverty line		633 beneficiaries
Unconditional cash transfers • Gender-based	<i>Musawat, Ehsaas</i> Punjab • Punjab		Monthly stipend for transgender people	PKR 200 million (allocated for 2021)	Number of beneficiaries not available
Health					
Health insurance • Poverty-targeted • Proxy means testing-based	<i>Sehat Sahulat</i> Programme • Federal • All provinces		Free healthcare for people below the poverty line, persons with disabilities and transgender people registered with the National Database and Registration Authority and issued with a special Computerized National Identity Card (CNIC)	PKR 4.08 million (allocated)	7,296,013 families enrolled
Health insurance • Universal for Khyber Pakhtunkhwa domicile holders	<i>Sehat Sahulat</i> Insaf Programme, Department of Health • Khyber Pakhtunkhwa		Universal healthcare for all persons with a domicile in Khyber Pakhtunkhwa. The programme's health insurance card provides access to in-patient coverage for secondary medical care of up to PKR 40,000 per person per household and PKR 400,000 for tertiary care in the case of priority diseases		Number of beneficiaries not available
Access to healthcare • Poverty-targeted • Community-based identification	Healthcare, <i>Zakat</i> and <i>Ushr</i> Department • Khyber Pakhtunkhwa		Funds provided to government hospitals for the medical treatment of the poor; PKR 10,000 for in-patient care per visit and PKR 5,000 for out-patient care	PKR 41.60 million (allocated, 2019–20)	Number of beneficiaries not available (target 6,933)
Access to healthcare • Poverty-targeted • Community-based identification	Special healthcare, <i>Zakat</i> and <i>Ushr</i> Department • Khyber Pakhtunkhwa		Medical treatment for cancer, hepatitis, cardiac and kidney disease; disbursements of PKR 50,000–PKR 500,000	PKR 60 million (allocated, 2019–20)	301 beneficiaries
Access to healthcare • Poverty-targeted • Community-based identification	Healthcare, <i>Zakat</i> and <i>Ushr</i> Department • Sindh		Free hospital treatment for poor patients; PKR 2,000 for in-patient and PKR 1,000 for out-patient care		Number of beneficiaries not available
Healthcare support • Poverty-targeted • Community-based identification	Fund for medical treatment, Punjab <i>Bait-ul-Mal</i> • Punjab		Funds for treatment provided to teaching hospitals and other large government hospitals		9,840 beneficiaries
Healthcare support • Poverty-targeted • Community-based identification	Leprosy grant, <i>Zakat</i> and <i>Ushr</i> Department • Punjab		Financial assistance for leprosy patients. Monthly grants for the head of a family (PKR 2,250), their spouse (PKR 1,500), sibling (PKR 1,500) or child (PKR 750)	PKR 1.8 million (allocated, 2017–18)	69 beneficiaries 1 district (Rawalpindi)
Cash transfer • Health shocks • Poverty-targeted	<i>Ehsaas Tahafuz</i> • Federal		One-time financial assistance for healthcare costs to protect the poor against catastrophic health expenditures		Pilot in 1 hospital (Holy Family Hospital, Rawalpindi) Number of beneficiaries not available
Miscellaneous healthcare services	Thalassemia Centre, Pakistan <i>Bait-ul-Mal</i> , Islamabad • Federal		Medical care for thalassemia patients		9,330 beneficiaries (January–December 2020)
Miscellaneous healthcare services	Health and leprosy grant, <i>Zakat</i> and <i>Ushr</i> Department • Punjab		Funds provided to government hospitals for the treatment of poor patients		

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Health (continued)					
Miscellaneous healthcare services	Model Drug Abuse Centre, Social Welfare Department Punjab		Addiction treatment centres established in major hospitals. These residential facilities provide with free-of-cost treatment, medication and counselling		4,878 beneficiaries 10 centres in 5 cities (6 in Lahore and 1 each in Bahawalpur, Faisalabad, Multan and Rawalpindi)
Miscellaneous healthcare services	<i>Sarkari Serai</i> , Social Welfare Department Khyber Pakhtunkhwa		Accommodation for the attendants of poor patients visiting medical facilities		23,367 beneficiaries 10 centres, 6 functional
Disability					
Miscellaneous support Poverty-targeted Community-based identification	Special Friend of the PBM Programme, Pakistan <i>Bait-ul-Mal</i> - Federal - All provinces		PKR 25,000 per year for families with two or more disabled members, in addition to wheelchairs, hearing aids, white canes and artificial limbs, as needed. China has donated 40,000 wheelchairs		3,460 beneficiaries (2020–21) 80,000 wheelchairs and 2,026 tricycles distributed
Miscellaneous support Poverty-targeted Community-based identification	Orthopaedic, Prosthetics and Physiotherapy Centre, Quetta, Social Welfare Department Balochistan		Centre providing orthopaedic and supportive devices (prosthetic limbs, braces, orthopaedic shoes, canes, crutches, walkers and wheelchairs)		Number of beneficiaries not available
Miscellaneous support Disability Community-based identification	In-kind support for persons with disabilities Balochistan		Provision of sewing machines, wheelchairs and motorized tricycles for persons with disabilities	PKR 2.70 million (estimated cost)	Number of beneficiaries not available
Vulnerable and disadvantaged groups (refugees, homeless persons, street children and others, of all ages)					
Soup kitchen Charity-based	<i>Ehsaas Langar</i> - Federal - All provinces		Distribution of free food (soup kitchens) in partnership with the <i>Saylani</i> Welfare International Trust		11 centres (5 in Punjab, 1 in Sindh, 3 in Khyber Pakhtunkhwa and 2 in Islamabad Capital Territory) Plans for 112 centres over 2 years Number of beneficiaries not available
Temporary shelter Charity-based	<i>Panagah</i> Programme, <i>Ehsaas</i> - Federal - All provinces		Temporary shelters for homeless persons		22 centres (6 in Punjab, 5 in Sindh, 2 in Khyber Pakhtunkhwa, 4 in Balochistan and 5 in Islamabad Capital Territory) 561,783 beneficiaries
Unconditional cash transfer Poverty-targeted Proxy means testing-based	<i>Sarparast</i> , <i>Ehsaas</i> Punjab Punjab		Assistance for widows and orphans; monthly stipend of PKR 2,000 per month	PKR 1.5 billion (allocated, 2021)	Number of beneficiaries not available
Integrated services Health, employment support, vocational training Women	<i>Nayee Zindagi</i> Programme, Punjab Social Protection Authority Punjab		Rehabilitation programme for survivors of acid crimes, including reconstructive surgery, counselling, skills training and interest-free loans to support livelihoods	PKR 200 million (allocated, 2021)	Number of beneficiaries not available

Type of social protection	Programme		Details	Expenditure	Beneficiaries and coverage
Vulnerable and disadvantaged groups (refugees, homeless persons, street children and others, of all ages) (continued)					
Social care • Orphans and vulnerable children	Welfare home, Social Welfare, Special Education and Women Empowerment Department • Khyber Pakhtunkhwa		Welfare homes for the rehabilitation of vulnerable children, street children and child addicts		367 beneficiaries (2016–17)
Social care, employment support, vocational training • Vulnerable persons	<i>Darul Kafal</i> , Social Welfare, Special Education and Women Empowerment Department • Khyber Pakhtunkhwa		Rehabilitation homes for beggars that provide vocational training (on tailoring)	PKR 16,367,632 (2016–17)	3 centres 560 beneficiaries
Social care, employment support, vocational training • Vulnerable persons	Drug Addiction Rehabilitation Centres, Social Welfare, Special Education and Women Empowerment Department • Khyber Pakhtunkhwa		Rehabilitation centres for drug addicts providing medical treatment and vocational training (on electrical work and carpentry)	PKR 18,813,169 (2016–17)	9 centres 513 beneficiaries
Miscellaneous support • Religious minorities	Grant for minorities, Department of Religious Affairs and Interfaith Harmony • Balochistan		Grants for religious minorities including education stipends, grants for the celebration of festivals and grants for the poor. PKR 20,000 for scholarships and PKR 100,000 for the upkeep of places of worship		Number of beneficiaries not available
Emergency cash transfers (COVID-19 and flood relief)					
Emergency cash transfers • Poverty-targeted • Proxy means testing-based	<i>Ehsaas</i> Emergency Cash Transfer Programme • Federal • All provinces		One-off cash payment of PKR 12,000 per household for 'deserving individuals' who lost their livelihoods as a result of the COVID-19 pandemic	PKR 203 billion (allocated)	15 million beneficiaries
Emergency cash transfers	Flood relief • Sindh		Compensation for homes damaged by the monsoon floods of 2020. PKR 25,000 for fully-damaged <i>pukka</i> houses (built of substantial materials, e.g. stone, brick, cement, concrete, timber, etc.), PKR 20,000 for fully-damaged <i>katcha</i> houses (built with naturally occurring materials, e.g. mud, un-burnt bricks, etc.), PKR 10,000 for the loss of cattle, PKR 2,000 for the loss of other livestock	PKR 4.021 billion (approved) Payments not made to date	Number of beneficiaries not available
Subsidies					
Subsidies • Universal	Utility Stores • All provinces		Stores that provide consumer goods at discount rates		Number of beneficiaries not available

Part B. Social protection mapping (government employees)

Type of social protection	Programme	Details
LIFECYCLE		
Maternity		
Maternity benefits (non-contributory)	Maternity leave All provinces	Paid leave for pregnant women of up to 90 days with full pay
Children		
Education (fee reimbursement, stipends)	Federal Employees' Benevolent and Group Insurance Funds - Federal Government Employees' Benevolent Fund - Punjab Government Servants' Benevolent Fund - Khyber Pakhtunkhwa Government Servants' Benevolent Fund - Sindh Government Servants' Benevolent Fund* - Balochistan Provincial Benevolent Fund	For the children of serving, retired or deceased government employees studying in government universities, colleges and institutions
Adults/persons of working age		
Disability leave	Federal All provinces	Paid disability leave with full pay for the first 180 days and half pay for the remaining period
Disability benefit (monthly)	Federal Employees' Benevolent and Group Insurance Funds Federal	Monthly grant for 15 years after event that led to an illness or disability
Disability benefit (one-time)	Federal Employees' Benevolent and Group Insurance Funds Federal	One time grant of PKR 150,000–390,000 (depending on the pay grade) for retirement on medical grounds or due to disability
Disability benefit (one-time)	Government Servants' Benevolent Fund Punjab	One time grant for retirement on medical grounds or due to disability
Survivor benefit (monthly)	Government Servants' Benevolent Fund Punjab	Monthly grant of PKR 3,000–15,500 (depending on the pay grade) for the spouse of a deceased government employee
Survivor benefit (monthly)	Federal Employees' Benevolent and Group Insurance Funds Federal	Monthly grant for the spouse of deceased employee for 15 years
Survivor benefit (one-time)	Federal Employees' Benevolent and Group Insurance Funds Federal	One-time payment to the family of a government employee who dies during their service, of PKR 350,000–1,000,000 (depending on the pay grade)

Note: *Information about the Sindh Government Servants' Benevolent Fund is not available online. The benefits offered are likely to be similar to those available to government employees in other provinces, although the benefit amounts may vary.

Type of social protection	Programme	Details
Adults/persons of working age (continued)		
Survivor benefit (one-time)	Government Employees' Benevolent Fund Balochistan	One-time payment of PKR 45,000–3,060,000 (depending on the pay grade) to the family of a deceased government employee who dies during service
Survivor benefit (one-time)	Provincial Benevolent Fund Khyber Pakhtunkhwa	One-time payment of PKR 250,000–500,000 (depending on the pay grade) to family of deceased government employee who dies during service
Survivor benefit (one-time)	Government Servants' Benevolent Fund Punjab	Grant for the family of a deceased government employee
Survivor benefit (funeral grant)	Federal Employees' Benevolent and Group Insurance Funds Federal	One-time grant of PKR 10,000 to the family of a deceased government employee
Survivor benefit (funeral grant)	Government Employees' Benevolent Fund Balochistan	One-time grant of PKR 20,000 upon the death of a family member or for the family of a deceased government employee
Survivor benefit (funeral grant)	Provincial Benevolent Fund Khyber Pakhtunkhwa	One-time grant of PKR 10,000 upon the death of family member or for the family of a deceased government employee
Survivor benefit (funeral grant)	Government Servants' Benevolent Fund Punjab	One-time grant of PKR 35,000 upon the death of family member or for the family of a deceased government employee
Retirement/old-age		
Pension (monthly)	Governments Servants' Pension-cum-Gratuity Scheme All provinces	Entitlement to pension begins upon retirement (aged 60) or after 25 years of service Gratuity applies to employees who have served for 5–10 years or whose job was abolished before they completed 25 years of service
Retirement grant (one-time)	Federal Employees' Benevolent and Group Insurance Funds Federal	One-time grant, equivalent to one month's salary, upon retirement after 20 years of service
Retirement grant (one-time)	Government Employees' Benevolent Fund Balochistan	One-time grant of PKR 450,000–3,060,000 (depending on the pay grade) upon retirement
Retirement grant (one-time)	Provincial Benevolent Fund Khyber Pakhtunkhwa	One-time grant of PKR 230,000–500,000 (depending on the pay grade) upon retirement

Type of social protection	Programme	Details
Retirement/old-age (continued)		
Retirement grant (one-time)	Government Servants' Benevolent Fund Punjab	One-time grant, equivalent to one month's salary, upon retirement
Survivor pension (monthly)	Government Servants' Pension-cum-Gratuity Scheme All provinces	Monthly grant for the spouse of a deceased government employee, equivalent to 50% of the pension drawn by the deceased
Survivor pension (monthly)	Federal Employees' Benevolent and Group Insurance Funds Federal	Monthly grant for 15 years for the spouse of a deceased government employee
Survivor pension (monthly)	Government Employees' Benevolent Fund Balochistan	Monthly grant of PKR 5,000–13,000 (depending on the pay grade) for the spouse of a deceased government employee
Survivor pension (monthly)	Government Servants' Benevolent Fund Punjab	Monthly grant of PKR 1,300–8,000 (depending on the pay grade) for the spouse of a deceased government employee
OTHER		
Health		
Medical care	Medical cover for government employees and their families All provinces	Medical treatment and reimbursement of medical costs for serving and retired government employees
Miscellaneous		
Marriage grant (children)	Federal Employees' Benevolent and Group Insurance Funds Federal	Grant for the marriage of children of serving, retired or deceased employees, totalling PKR 50,000 per child or PKR 100,000 if the employee died during their service
Marriage grant (children)	Government Servants' Benevolent Fund Punjab	Grant of PKR 55,000–80,000 for the marriage of government employees' children

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**A social protection profile of Pakistan:
Building an inclusive social protection system**

This study highlights gaps and good practices in Pakistan's social protection system, and offers actionable recommendations for making the system more effective and inclusive. Its analytical assessment of the social protection landscape in Pakistan examines ongoing flagship programmes and the strategies that underpin them. The study aims to serve as a starting point for developing a roadmap for the implementation of Sustainable Development Goal (SDG) target 1.3. Requiring "*social protection systems and measures for all*" (universal social protection) SDG 1.3 is among the SDG targets that the Government of Pakistan has prioritized for implementation. This study builds on the ILO's *Mapping Social Protection Systems in Pakistan* (2019) and should be read alongside that report.

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