



Planning & Development Department
Khyber Pakhtunkhwa

KHYBER PAKHTUNKHWA SOCIAL PROTECTION STRATEGY 2024



Public Policy & Social Protection
Reforms Unit (PP&SPRU)
Sustainable Development Unit (SDU)
Planning and Development Department (P&DD)
Government of Khyber Pakhtunkhwa



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List of Acronyms

ADB	Asian Development Bank
ADP	Annual Development Program
ALMPs	Active Labour Market Programmes
BISP	Benazir Income Support Programme
CBN	Cost of Basic Needs
CCT	Conditional Cash Transfer
CEO	Chief Executive Officer
CIF	Community investment fund
COO	Chief Operating Officer
CSO	Civil Society Organization
DECO	Deputy Chief Executive Officer
DFAT	Department of Foreign Affairs and Trade
EEC	Ehsaas Emergency Cash
EOBI	Employees Old Age Benefit Institution
ESSI	Employees Social Security Institution
EU	European Union
FAO	Food and Agriculture Organisation
FATA	Federally Administered Tribal Areas
FCDO	Foreign and Common Development Office
FEI	Food Energy Intake
FGDs	Focus Group Discussions
FMW	Financial Management Wing
GDP	Gross Domestic Product
GEF	Global Environment Facility
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GoKP	Government of Khyber Pakhtunkhwa
GSP	Girls' Stipend Programme
HCI	Human Capital Index
HSNP	Hunger Safety Net Programme
ICESCR	International Covenant on Economic, Social and Cultural Rights
ILO	International Labour Organisation
IMF	International Monetary Fund
KII	Key Informant Interviews
KP CP&WC	Khyber Pakhtunkhwa Child Protection & Welfare Commission
KP-SPA	Khyber Pakhtunkhwa Social Protection Authority
KP-SPP	KP Social Protection Policy
LFS	Labour Force Survey
LNOB	Leave No One Behind
LZC	Local Zakat Committee
M&E	Monitoring and Evaluation
MEL	Monitoring and Evaluation and Learning
MHPs	Micro-Hydropower Plants
MICS	Multiple Indicators Cluster Survey
MIS	Management Information System
MPI	Multidimensional Poverty Index



NADRA	National Database Registration Authority
NDMA	National Disaster Management Authority
NER	Net Enrolment Rate
NER	Net enrolment rate
NGO	Non-Governmental Organization
NHDR	National Human Development Report
NMDs	Newly Merged Districts
NSER	National Socio-Economic Registry
NSLP	National School Lunch Programme
OECD	Organisation for Economic Co-operation and Development
P&D	Planning & Development
PACC	Poverty Alleviation Coordination Council
PARSA	Provincial Reconstruction and Rehabilitation Authority
PBM	Pakistan Bait-ul-Maal
PCRDP	Provincial Council for Rehabilitation of Persons with Disability
PDMA	Provincial Disaster Management Authority
PEDO	Pakhtunkhwa Energy Development Organization
PKR	Pakistani Rupee
PLMSs	Passive Labour Market Programmes
PM-NHP	Prime Minister's National Health Programme
PM-POSHAN	Pradhan Mantri POSHAN Shakti Nirman
PMT	Proxy Means Test
PMW	Programmes Management Wing
PP&SPRU	Public Policy & Social Protection Reforms Unit
PPAF	Pakistan Poverty Alleviation Fund
PSLM	Pakistan Social and Living Standards Measurement Survey
PSNP	Productive Safety Net Programme
PSW	Policy and Strategy Wing
PWDs	Persons with disabilities
RFM	Risk Financing Mechanism
SDGs	Sustainable Development Goals
SDU	Sustainable Development Unit (KP)
SMP	School Meal Programme
SNAP	Supplemental Nutrition Assistance Programme
SNG	Sub-National Governance
SOPs	Standard Operating Procedures
SP	Social Protection
SPHI	Social Health Protection initiative
SPSP	Sarhad Rural Support Programme
SUDs	substance use disorders
TEVTA	Technical and Vocational Training Authority
UCT	Unconditional Cash Transfer
UDHR	Universal Declaration of Human Rights
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UNRISD	United Nations Research Institute for Social Development
USD	United States Dollar
WB	World Bank
WFP	World Food Programme



Message from the **Mr. Ikram Ullah**

Additional Chief Secretary (ACS),
Planning & Development Department,
Government of Khyber Pakhtunkhwa

Social protection is not merely a set of welfare programs, rather it is the foundation of a just and compassionate society, one that ensures no citizen is left behind, regardless of gender, geography, or income. It is the bridge that connects human dignity with human development.

Khyber Pakhtunkhwa has faced unique and complex challenges, from natural disasters, displacement and conflict to economic shocks and now, climate induced disasters. Each of these has tested the resilience of our people, particularly our poor and vulnerable households. Over the years, we have witnessed that poverty is not static, it moves, it evolves, and it often passes from one generation to the next. This strategy, therefore, is a roadmap for breaking that intergenerational transmission of poverty, by linking protection with opportunity, and relief with empowerment.

The Khyber Pakhtunkhwa Social Protection Strategy introduces a systems-based approach, moving away from fragmented programs toward an integrated framework that improves coordination, efficiency, and impact. At its heart is the commitment to create a “whole-of-government” social protection system one that aligns the efforts of multiple departments, local governments, and development partners.

This strategy places people at the center. It gives special attention to destitute women, children, differently abled people, the elderly, and marginalized communities, ensuring their voices shape policy and programs. Through productive inclusion, skill development, and livelihood support, we intend not only to protect the poor but to empower them to participate meaningfully in the economy. We also recognize the importance of adaptive social protection, to anticipate and respond to climate and disaster risks, enabling the systems to build the resilience prior to the shocks, not only afterwards.

Let us make a collective commitment, that every citizen of Khyber Pakhtunkhwa, regardless of cast, creed, background and/or circumstance, will have access to the support they need, to live with dignity. Let us work together to implement this strategy/action plan in such a way that brings tangible impact on people’s lives. This strategy will remain an evolving document, informed by evidence and data on an ongoing basis. I reaffirm the government’s unwavering commitment to social protection as a pillar of our development agenda.

Together, we can build a resilient, equitable, and prosperous Khyber Pakhtunkhwa, where no one is left behind.



Message from the **Adeel Shah**

Secretary Planning & Development (P&DD)
Department, Government of Khyber Pakhtunkhwa

It gives me immense pleasure to present the Khyber Pakhtunkhwa Social Protection Strategy 2024, a landmark-step towards building a more inclusive, equitable, and resilient province. This strategy embodies our government’s commitment to safeguard vulnerable households from poverty, shocks, and exclusion, while empowering them to participate productively in the province’s development journey.

Social protection is not only a moral imperative but also a key investment in human capital and social cohesion. In an era marked by economic uncertainty, climate risks, and social change, the ability of individuals and communities to withstand and recover from shocks is critical. This strategy provides a comprehensive framework that brings together multiple initiatives—ranging from income support and livelihoods promotion to social care and climate resilience—under a coherent and coordinated system.

The Planning and Development Department is proud to have led this effort in close collaboration with sectoral departments, development partners, academia and civil society. Our shared vision is to move from fragmented and reactive interventions toward an integrated, inclusive, coherent, comprehensive and adaptive social protection system that ensures no one is left behind.

I would like to extend my appreciation to DG SDU and its PP&SPRU team, all departments and development partners, especially GIZ and SNG, for their contribution and insights to this strategy. Together, we will translate this strategy into action—strengthening institutions, improving targeting, and enhancing service delivery for the people of Khyber Pakhtunkhwa.



Acknowledgment

Muhammad Khalid Zaman

Director General Sustainable Development Unit (DG SDU), Planning & Development Department (P&DD), Government of Khyber Pakhtunkhwa

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During the Strategy development process, extensive system reviews and analysis were undertaken; a wide range of stakeholders including beneficiaries, service providers, civil society and development partners were consulted, to develop a better understanding of the social protection dynamics of the province. I am deeply grateful to the leadership of the Khyber Pakhtunkhwa Government, collaborators and facilitators for this collective effort and continued support for the entire duration of this process. An earnest thanks is due to all of these participants for providing their truly useful insights guiding this document.

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I want to appreciate the dedicated team of PP&SPRU, Mr. Kamran Khan, Project Director, former Project Director Mr. Imran Kazim; Research Officer Dr. Awais Qazi, Assistant Director Mr. Muhammad Waqas, Assistant Director Mr. Gohar Zaman, and supporting staff for their unflinching diligence in providing intellectual input, timely coordination and other admin/logistics support to the consultants, besides managing the consultative processes.



Preface

Mr. Kamran Khan

Project Director Public Policy & Social Protection Reforms Unit (PP&SPRU), Sustainable Development Unit (SDU), Planning & Development Department (P&DD), Khyber Pakhtunkhwa

The province of Khyber Pakhtunkhwa, with its diverse landscapes, rich cultural heritage, and resilient people, stands at a pivotal juncture in its development journey. As we navigate the complexities of the 21st century—marked by economic volatility, climate-induced disasters, rapid urbanization, and the lingering impacts of global crises like the COVID-19 pandemic, the imperative to protect our most vulnerable citizens has never been more urgent. Poverty, vulnerability and social exclusion continue to affect significant portions of our population, particularly in rural and newly merged districts, where access to basic services remains inequitable. It is against this backdrop that the Government of Khyber Pakhtunkhwa presents the Social Protection Strategy 2024. Social Protection Strategy translates the Government's vision set out in the Khyber Pakhtunkhwa Social Protection Policy (2022) into a comprehensive and actionable plan aimed towards developing an integrated, comprehensive and adaptive social protection system that upholds the dignity and rights of every individual.

The Khyber Pakhtunkhwa Social Protection Strategy emerges from a deep commitment to the principles, enshrined in the Constitution of Pakistan, particularly Article 38, which mandates the State to provide for the necessities of life – food, clothing, housing, education, and healthcare – to citizens who are unable to earn a livelihood due to infirmity, sickness, or unemployment, irrespective of their sex, caste, creed or race. It also aligns with our Islamic welfare ethos, rooted in the Quran and the Sunnah- emphasizing compassion, equity, social justice, collective responsibility, cooperation in righteousness and community support, while contributing to Pakistan's broader obligations under the Sustainable Development Goals (SDGs) and international human rights frameworks. The Strategy now operationalizes these components, addressing identified gaps and proposing innovative solutions for the period 2025-2030.

The development of this Strategy was a collaborative and evidence-based endeavor, reflecting the Government's dedication to transparency, stakeholder engagement, and data-driven decision-making. It began with a thorough situational analysis, including the Social Protection Mapping Exercise, CODI assessments of 10 major programs, Key Informant Interviews, Focus Group Discussions, and a Social Protection Expenditure Review. These efforts identified critical gaps, like inadequate benefit levels, weak legal frameworks, limited institutional capacity, fragmented service delivery, coverage gaps, inefficiencies due to overlapping resources, inefficient resource allocation, and limited responsiveness to shocks. These analyses, informed by key informant interviews (KIIs) and focus group discussions (FGDs) with policymakers, practitioners, and civil society, provided a robust foundation for prioritizing reforms.

In response to these findings, Strategy introduces eight high-priority programmes tailored to the life-cycle approach, ensuring protection from cradle to grave. These include the Orphans' Welfare Programme, offering



comprehensive care and financial aid to orphaned children; Conditional Cash Transfers (CCT) for school-age children to reduce dropout rates and promote human capital development; a Workers' Repository/Job Centre to facilitate employment matching and skills enhancement; a Graduation Programme for the Ultra-Poor, combining asset transfers, training, and livelihoods support to foster self-reliance; Old Age Pensions to secure dignified retirement; Unconditional Cash Transfers for Disability to enhance inclusion and autonomy; Climate-Sensitive Social Protection to build resilience against environmental shocks; and Adaptive Social Protection (ASP) mechanisms for rapid response to crises like floods or economic downturns.

Equally important are the systemic interventions proposed to strengthen the social protection system. These include developing a Legal and institutional framework for Social Protection including for the focal agency for social protection coordination, Improving Governance, Vertical and Horizontal Coordination mechanisms for Social Protection, building Technical and functional capacities for design & implementation of SP programs at all levels, developing a Monitoring and Evaluation framework for Social Protection, Developing Integrated SP Information System(I/SP-IS) including Program MISs, SP Registries, Data exchange mechanisms, Research on poverty and vulnerability assessment for evidence-based decision-making, Mechanisms for integrated SP service delivery; Coverage, Targeting & Eligibility, Outreach etc., Unified payment instrument for SP programs and establishing KP SP Endowment Fund to ensure financial sustainability.

At the heart of implementation lies a revamped institutional arrangement, centered on the proposed KP Social Protection Authority (KP-SPA). This autonomous body, governed by a high-level board including representatives from government, civil society, and experts, will oversee policy coordination, programme management, and oversight. The Authority will foster inter-departmental collaboration, promote transparency, and build capacity across the ecosystem. This framework not only addresses current inadequacies, such as deficient governance and shock-responsiveness, but also positions Khyber-Pakhtunkhwa as a model for rights-based, sustainable social protection in Pakistan.

The journey to this Strategy has been enriched by the invaluable contributions of numerous stakeholders. I extend my sincere gratitude to the Public Policy & Social Protection Reform Unit (PP&SPRU) of Planning & Development Department for leading this initiative. Special thanks go to our technical partners especially Deutsche Gesellschaft für International Zusammenarbeit (GIZ) funded by BMZ and Sub National Governance (SNG) Program funded by FCDO whose valuable contributions made this work possible. The dedication of policymakers, practitioners, and the communities we serve has been instrumental in shaping a document that truly reflects the needs of our people.

As we embark upon implementing this Strategy, I am optimistic that it will catalyze profound change—reducing poverty, vulnerability and social exclusion, enhancing resilience and human capital development and unlocking human capital potential across KP. By Leaving No One Behind (LNOB), we honor our constitutional mandate and pave the way for a more equitable, prosperous future. Let this be a call to collective action: together, we can transform vulnerability into strength and resilience and aspiration into achievement.



Executive Summary

The Khyber Pakhtunkhwa (KP) Social Protection Strategy 2024 presents a transformative framework designed to address the province's critical social challenges through an inclusive, rights-based approach. Building upon the 2022 KP Social Protection Policy, the strategy aims to safeguard vulnerable populations, reduce poverty, mitigate economic and social risks, and ensure equitable access to essential services. In recent years, KP has grappled with rising poverty, unemployment, and widening social inequality, exacerbated by the COVID-19 pandemic, which has disproportionately affected low-income households. Geographic disparities, particularly in rural and remote areas, further hinder access to basic services and economic opportunities. In response, the KP government has developed a strategy focused on establishing an integrated, sustainable, and efficient social protection system as the obligation of the State to provide necessities of life such as food, clothing, housing, education and healthcare to all citizens as enunciated in Article 38 of the Constitution. The roadmap for 2025-2030 is aligned with both national priorities and international commitments, particularly the Sustainable Development Goals (SDGs).

The strategy comprises four core components: social assistance, social insurance, social services, and labour market interventions. Social assistance offers direct support to poor and vulnerable households through cash transfers, food aid, and in-kind benefits. Social insurance includes contributory schemes such as pensions and disability insurance to safeguard against risks associated with unemployment and old age. Social services focus on healthcare, education, and specialized support for marginalized groups, including women, children, the elderly, and people with disabilities. Lastly, labour market interventions aim to improve employment opportunities through vocational training, skills development, and job placement services.

The Key Informant Interviews and Focus Groups with all stakeholders, the Social Protection Mapping Exercise of 2022 and the Core Diagnostic Instrument (CODI) Assessment served as the crucial steps in the development of the KP Social Protection Strategy 2024, providing a comprehensive assessment of the province's existing social protection programmes and initiatives. These steps aimed to identify the scope, coverage, and effectiveness of various social protection interventions being implemented across different sectors and departments in Khyber Pakhtunkhwa. Multiple consultations were held by the authors of SP Policy 2022 and SP Strategy 2024 with senior leadership of various KP departments and agencies in KP.

For the mapping exercise, data was collected from all relevant government departments, ranging from the Social Welfare Department to TEVTA and from Employees Old Age Benefits Institution (EOBI) to the Benazir Income Support Programme (BISP). The mapping revealed significant gaps in coverage, highlighting the vulnerability of many marginalized groups, such as PWDs that were either underserved or excluded from many social protection services. The mapping also uncovered inefficiencies due to a highly fragmented service delivery structure and poor coordination between departments, leading to resource overlaps and inadequate service provision in many areas.

The CODI assessment evaluated 10 major social protection programmes in KP, Focus Group Discussions with the programmes staff and 20 semi-structured interviews with the beneficiaries of these programmes were conducted to inform the analysis. The assessment was based on key parameters, including inclusiveness, adequacy, governance, fiscal sustainability, and cost-effectiveness. It highlighted weaknesses in programme design, including insufficient benefit levels, gaps in legal frameworks, and inadequate institutional capacity for oversight and governance.

A Social Protection Expenditure Review was also conducted as part of the strategy process to assess the fiscal response of the Khyber Pakhtunkhwa government towards social protection from 2019 to 2023. This analysis revealed a significant increase in social protection spending, with a total expenditure of PKR 62.668 billion in FY 2023-2024; an increase of approximately PKR 23 billion from the previous fiscal year's expenditure of PKR 39.355 billion. Over the course of 5 years, the trend reflects a remarkable 400% rise in

total social protection expenditure, going up from PKR 14.183 billion in 2019 to PKR 62.668 billion in 2023. In total,



the five-year expenditure on social protection reached PKR 188.4 billion, incorporating both current and development expenditures across provincial and district levels. The analysis further delineated the expenditure distribution, showing that 43% of the total spending was allocated to social insurance, amounting to PKR 80.5 billion, followed closely by social assistance at 37%. Meanwhile, social services and Active Labour Market Programs (ALMPs) contributed 11% and 9%, respectively.

In response to these findings and the gaps identified during field work, the KP Social Protection Strategy proposes several new interventions along the life-cycle approach. Among these are targeted programmes such as the Orphans' Welfare Programme, which will provide comprehensive care and financial support to orphaned children, and Unconditional Cash Transfers for Persons with Disabilities, aimed at promoting the social and economic inclusion of people with disabilities. The strategy also proposes expanding cash/in-kind assistance for school-aged children, with the goal of reducing school dropout rates and ensuring that children from low-income families have the necessary resources to continue their education. Another critical area of focus is the introduction of climate-sensitive social protection, which will help build resilience among communities affected by climate-related disasters, a growing concern in KP.

In order to implement these programmes effectively, the strategy outlines several institutional and systemic reforms. One of the core reforms is the establishment of a new Social Protection focal agency/Authority, which will serve as the central coordinating agency for all social protection initiatives in the province by merging. The Strategy proposes elaborate mechanisms for overseeing the implementation of programmes, ensuring inter-agency coordination, and evaluation of ongoing and completed social protection programmes. Creating a Unified Beneficiaries Registry will consolidate data from various social protection programmes into a single, centralized database, enhancing targeting and reducing duplication of efforts. This approach will ensure efficient resource allocation and better access to the most vulnerable individuals. Another critical aspect of the strategy is ensuring the fiscal sustainability of social protection programmes. The strategy acknowledges that without sufficient resources, KP's social protection initiatives may not adequately address the growing needs of its population.

The institutional framework for social protection in Khyber Pakhtunkhwa is built on key principles and components that aim to improve effectiveness and ensure sustainability. Central to this framework is the proposed KP Social Protection Authority (KPSPA) that comprises five wings i.e., Policy and Strategy Wing, Programmes Management Wing, Financial Management Wing, MIS/Registries Management Wing, and Monitoring, Evaluation & Learning Wing. The Authority will be responsible for policy coordination, programme management, and capacity building to align with government goals. The strategy recognises that robust governance and oversight mechanisms are crucial to promote transparency and accountability, involving regular monitoring and active stakeholder engagement. These comprehensive institutional arrangements are essential for delivering effective social protection services that address the diverse needs of the population.

Last but not the least, the strategy underscores the importance of data management and exchange protocols and an inter-operable management information system (MIS) that can enable real-time monitoring of program performance, ensuring responsiveness and adaptability. All of these implementing tools will be crucial in assessing the impact of social protection programmes on poverty reduction, economic inclusion, and human capital development.

INTRODUCTION





Introduction

1.1. Introduction to KP SP Context

The province of Khyber Pakhtunkhwa developed its first-ever Social Protection Policy in 2022, after an extensive process encompassing the review of comparative literature and local administrative data, interviews with key informants, focus groups with stakeholders and technical feedback from national and international policy experts. After deliberations at various forums of the government, the Policy was approved by the provincial cabinet in December 2022, thus making KP the first of country's four provinces to have an official policy document on social protection in place. At the same time however, this conceptual advantage has also necessitated the expeditious implementation of the Policy, a process that starts with the preparation of an action-bound strategy that envisages key interventions to be taken over the next few years. This document accordingly reviews the current status of social protection in the province and in the light of a situational analysis, proposes high priority social protection actions that can be taken by the government over the next 5 years.

For suggesting an integrated, sustainable and efficient social protection system in Khyber Pakhtunkhwa, this Strategy seeks to build on the principles laid down in the Social Protection Policy approved by the government. The Policy reaffirms the government's commitment to upholding a human rights approach towards social protection for ensuring the well-being of the people of the province. Given the economic and social challenges faced by low-income households in recent years on account of COVID-19, and the subsequent hyperinflation, the Government recognises the need for a holistic Social Protection Strategy in order to support and uplift poor and vulnerable populations in the province.

KP Social Protection Policy eloquently sets out the strategic framework for extending social protection services to the vulnerable population. To recap, it classifies social protection into four key areas, i.e., social assistance, social insurance, social services, and labour market programs, and further delves into their sub-components, policy instruments and programmes. It envisages reducing poverty, economic vulnerability, and social exclusion of poor and marginalised communities through cash and in-kind support in the short term and by building human capital and sustaining livelihoods in the long run. The policy also identifies notable systemic gaps among all four components of social protection. These include gaps of coverage and outreach, fiscal limitations, weak governance and the lack of technical capacities for service delivery and monitoring. The policy advocates the building of shock-responsive systems for building resilience against future risks, as well as suggesting measures for mitigation and adaptation. It seeks to comply not only with the welfare obligations of the government guaranteed by the Constitution of Pakistan but also the country's global commitments made through treaties or other international agreements.

Among the key public-sector sources of social protection spending in Khyber Pakhtunkhwa the Annual Development Program (ADP), Zakat Fund, KP Employee Social Security Institution (KP-ESSI) fund, Pakistan Bait-ul-Maal and Benazir Income Support Program (BISP) (latter two funded by the Federal Government) are of prominent nature. Most of the conventional social welfare projects in the development budget are executed by Social Welfare, Special Education and Women Empowerment Department

An analysis of ADP indicates that the sponsoring and implementation agencies of Social Protection in KP include multiple departments such as Health Department, Elementary & Secondary Education Department, Higher Education Department, Industries Department/TEVTA, Zakat, Ushr, Social Welfare, Special Education and Women Empowerment Department, Labour Department Auqaf, Hajj, Religious and Minority Affairs Department, among others. Most of the ADP schemes are currently executed in silos since there is no centralised agency to coordinate and integrate all these individual interventions into a cohesive social protection system.



1.2. KP Social Protection Policy; Recap

KP Social Protection Policy envisages “to establish an inclusive social protection system in Khyber Pakhtunkhwa, guided by the welfare principles of Islam, to enable its citizens to attain a socially acceptable standard of living and pursue their personal, social and economic development”. It sets its mission as implementing “an integrated, comprehensive, and responsive social protection system in Khyber Pakhtunkhwa to extend maximum coverage to the poorest and most vulnerable members of society”. It provides the working definition of social protection for Khyber Pakhtunkhwa as:

‘A set of policies and programmes aimed at addressing poverty, vulnerability and social exclusion, ensuring equitable access to basic services and the mitigation of risks for vulnerable individuals, households and communities’¹.

The KP Social Protection Strategy also lays out its objectives and guiding principles to achieve its vision and mission. These include the following:

1.2.1. Building Institutional Capacity and Good Governance

The government is committed to addressing the lack of institutional and technical capacity for the oversight, delivery and coordination of social protection in Khyber Pakhtunkhwa, by establishing a focal agency for SP and following the principles of Institutional development, building synergies and complementarities, multi-sectoral outreach approach, M&E and appropriate transformative measures.

1.2.2. Integration and Efficiency

The government will adopt an integrated approach for the design, delivery, monitoring and MIS of social protection interventions. As policy principles, it will strengthen targeting efficiency, data accessibility and management, payment, grievances and referral systems, and will ensure that a well-articulated communication strategy is available for all SP programmes in the province.

1.2.3. Inclusive and Participatory

The SP approach of the provincial government will be inclusive, based on life-cycle and sensitive to vulnerabilities and marginalization. The approach will be based on the principles of ensuring minimum standards of welfare, ensuring citizens' wellbeing from cradle to grave, a gender-sensitive approach, adopting targeted and contextualized solutions, participation of stakeholders and a social dialogue between workers and employers.

1.2.4. Rights-based Approach for Dignity and Equality

The government recognises the right of each Khyber Pakhtunkhwa citizen to possess or have access to all of the essential provisions of life in a dignified manner. As guiding principles for attaining these objectives, the state will assume the responsibility of citizens' welfare, ensure maximum coverage, respect for privacy, take measures to avoid shaming and stigmatising of welfare recipients, provide adequate benefits in a non-discriminatory manner and ensure transparency of the process.

1.2.5. Adequate Resourcing and Sustainability

Government of Khyber Pakhtunkhwa is committed to ensure adequate resourcing for social protection and design social protection programmes that are sustainable over the long-term. Besides adequate resourcing, it will attempt to attain a welfare mix with participation from the state, voluntary and private sector, promote contributory social security, de-incentivise dependency and promote self-sufficiency by building on the capacities of able-bodied citizens to take up economically rewarding work.

¹ Definition adopted by the Planning and Development Department, inspired by the Social Protection Inter-Agency Cooperation Board's definition from SPIAC-B (2019).



1.2.6. Human Capital Development

The provincial government associates the highest degree of importance to the building of human capital to break the cycle of intergenerational poverty. This will be done by averting all sources of disadvantage such as malnutrition, stunting, lack of education and vocational training etc. The government will ensure adequate human capital financing, initiating new youth programmes, investing in human capital building pilots and scaling those up and initiation of early years' interventions as well as the transfer of assets to break the cycle of poverty in low-income families.

1.2.7. Adaptive and Responsive

The government recognises that the social protection system needs to be adaptive to the changing realities and needs of its citizens and responsive to the emerging risks and challenges such as those related to climate change. It will design SP interventions in a way that will build resilience among citizens, enhance rehabilitative capacity of disaster-affected households and will hold regular reviews for the reforms of social protection and disaster-response interventions.

1.2.8. Islamic Welfare

Khyber Pakhtunkhwa government is committed to working towards achieving the goal for making Pakistan an Islamic welfare state based on the guidance provided by the Holy Quran, Hadith and Sunnah of the Holy Prophet Muhammad (PBUH). For this purpose, the legal framework for social protection will incorporate Islamic and rights-based welfare precepts into KP's welfare conceptualization. It will work for voluntary distribution of wealth, build social cohesion, organise official zakat programme and promote self-reliance.

1.2.9. Components of Social Protection

KP Social Protection Policy also classifies the welfare interventions of the government into the following four components in the province:

- Social Assistance are non-contributory welfare programmes that provide an agreeable level of cash, in-kind or basic services to individuals and households living in poverty.
- Social Insurance refers to a set of contributory programmes intended to protect low-income people from future financial hardship arising from imminent or unforeseen economic shock such as loss of earnings in old age, disability, and unemployment.
- Social Services are the range of specialised public provisions intended to provide support and assistance to disadvantaged and marginalized groups including children, women, persons with disabilities and the elderly.
- Labour Market Interventions aim to promote work ethic and opportunities among the population for self or wage employment and to improve adaptive capacities of the population to deal with unemployment and labour market risks.

1.3. Need for a Social Protection Strategy

Social Protection encompasses such measures that enable men, women and children to reach or maintain an adequate standard of living and good health throughout their lives. At a minimum, it comprises basic income security for children, those unable to earn sufficient income and older persons as well as essential healthcare for all. As economic growth on its own may not be sufficient to alleviate multidimensional poverty, Social Protection is critical to achieving the local and international welfare commitments of the government including SDG targets such as ending poverty and hunger, ensuring healthy lives and inclusive education, achieving gender equality, promoting economic growth and decent work, and reducing inequality. Moreover, social protection is also vital to reduce the impact of shocks such as natural disasters and economic crises.



The need for a Social Protection Strategy for Khyber Pakhtunkhwa arises on account of persistent poverty and vulnerability in the province as well as high disparity, poor nutrition and health outcomes among young children, job challenges faced by the youth, persistent gender inequality in labour outcomes and income insecurity among the elderly and people with disabilities. A social protection strategy for KP would seek to redress these challenges in order to create a society whose members enjoy a good quality of life and are able to pursue their personal, social and economic development.

The obligation of the State to provide basic necessities of life such as food, clothing, housing and medical relief to all citizens is enunciated in Article 38 of the Constitution. Thus, a Social Protection Strategy must seek to work for all guarantees provided in the Constitution. However, the competing demand on resources necessitates the prioritization of a Framework of Needs. One method of prioritization could be to focus on the most affected aspects of well-being (i.e. the worst indicators). Other criteria for prioritization may include focusing on i) marginalized populations by initiating targeted programmes ii) addressing the missing dimensions of welfare for the poor and vulnerable households iii) addressing the spatial dimension of poverty by prioritizing the worst-off districts for the pilot of new interventions. The latter dimension assumes importance as the incidence of MPI poverty varies hugely across districts in Khyber Pakhtunkhwa with Haripur at 24.7% and Kohistan at 95.8%² (UNDP 2016). This reflects unequal access to basic services, infrastructure and life opportunities across districts in Khyber Pakhtunkhwa.

The prioritization approach adopted for the strategy after input from all stakeholders is a mix of both choices. As evident from Chapter 3, the new interventions have been proposed on the basis of thematic gaps according to the life-cycle approach of social protection, whereas the initiation of pilots has been proposed for the lagging regions and districts. This aims to ensure that the missing nuts and bolts of SP systems, the programmatic gaps and equitable allocation of resources - all desirable outcomes of the strategy can be achieved within the next five years

² (UNDP, 2016)



SITUATIONAL ANALYSIS



Situational Analysis

2.1 Introduction

The key objective of this component in the strategy development process is to outline contours of the present social protection landscape and provide a brief assessment of Khyber Pakhtunkhwa's social protection sector to identify how KP's social protection system is currently performing. The analysis in this section aims to plot the existing social protection initiatives across the province, discussing their nature, scope and execution. It also engages in analysing the strengths and weaknesses of these programmes in the light of feedback from the supply and demand-side informants. The chapter maps and reviews the social protection schemes financed and / or managed by public sector across Khyber Pakhtunkhwa, classifying the programmes in accordance with SP Policy components (i.e. social assistance, social insurance, social services and labour market interventions).

In order to set informed reforms priorities for the next five years, this chapter benefits from the input received through four sources of quantitative and qualitative data; Social Protection Mapping Exercise 2022, Social Protection Expenditure Review Exercise 2024, Core Diagnostic Instrument (CODI) Assessment of SP programmes based on Focus Group Discussions (FGDs) & interviews with service providers, policymakers, and beneficiaries of the key SP delivery departments and agencies.

2.1.1. Social Protection Mapping Exercise 2022

This exercise was carried out after developing a Social Protection Programmes Mapping Template, which was presented to all relevant departments and agencies of the provincial government in a workshop held for "Mapping of SP Programs in Khyber Pakhtunkhwa" in March 2022. The template was initially piloted for 2-3 programs before the workshop for improvement and later extensively discussed at the forum to align it with the needs and limitations of the relevant agencies and the agreed alterations were incorporated in it. At the same time, the focal persons of these departments were given training on how to complete the reporting requirements. The template was later circulated and as a result of extensive follow-up by PP&SPRU, a significant amount of programmes data around 53 programs across 12 different departments was collected during the first round in 2022 and the second one in 2024. The Reporting Template used for the SP Mapping is placed at Annex B, along with the sample responses of five key departments.

2.1.2. Core Diagnostic Instrument (CODI) Assessment of SP programmes

Core Diagnostic Instrument (CODI), an Inter-agency Social Protection Assessment (ISPA) tool, is a guiding tool for the assessment of any social protection system. The Strategy drafting process benefitted from a CODI assessment study undertaken to inform the Strategy on the state of 10 major social protection programmes of KP on Program Design and Implementation modules. The programs were selected on the basis of size (budget allocation & number of beneficiaries) representing all four categories of SP. Ten Focus Group Discussions with the programmes staff and 24 semi-structured interviews with the beneficiaries of these programmes were conducted to inform the analysis. The assessment was based on the following ten parameters:³

a. Inclusiveness refers to the system's capacity to protect all members of society along the lifecycle with particular consideration for the most vulnerable. It is based on whether a system has provisions to discourage discrimination or exclusion of vulnerable populations, coverage of the target population and accessibility of the target population to the program.

³ The definitions of parameters have been reproduced from the CODI Assessment Report. Assessment of Social Protection System in Khyber Pakhtunkhwa; Using Inter-Agency Social Protection Assessment (ISPA) Core Diagnostic Instrument (CODI) as a Guiding Tool (n.d)



b. Adequacy refers to the sufficiency of the system's benefit levels and is based on how benefit levels are compared to objectives and national benchmarks such as minimum wage or Minimum Expenditure Basket and the impact of benefit on economic activity or poverty reduction.

c. Appropriateness refers to the system's overall arrangements to respond to national context and needs and is based on whether targets and timeframes to achieve those targets are in place; alignment of social protection policies with programs and schemes; combination of schemes and programs; and evidence used in policy and program design.

d. Respect for Rights and Dignity refers to social protection entitlements and implementations anchored in law and is based on types of entitlements in law; enforcement mechanism; respect for dignity and human rights; and confidentiality of private information.

e. Governance and Institutional Capacity refers to the system's rules, regulations, roles and responsibilities, and related implementation capacities and is based on reporting mechanisms, program implementation guidelines and presence of operational manuals; enforcement mechanisms; institutional supervisory capacity; staff implementation capacity; and stakeholders' participation.

f. Fiscal Sustainability refers to the system's fiscal sustainability, based on whether the funding is domestic or external; alignment of budget with policy priorities; long-term budget planning and consideration of demographic developments; reliability and progressivity of social protection financing.

g. Coherence and Integration refer to the alignment and coherence of the system across policies, programs, administrative structures and coherence with related policy areas. It is based on the complementarity of social protection policies and whether there is duplication of efforts; institutional framework to ensure coordination; integration of program implementation; and coherence with other policy areas.

h. Responsiveness refers to the system's M&E framework and flexibility to adjust and adapt in response to socio-economic crises, based on whether there is a contingency plan to expand the existing programs in times of shock.

i. Cost effectiveness refers to both for those financing and for those benefitting from a program based on the cost of program delivery.

j. Incentive Compatibility refers to ensuring that the programs do not generate distortionary effects based on how incentives were incorporated when designing the program to ensure successful implementation.

2.1.3. KII and Focus Group Discussions with Policymakers and Practitioners

Multiple consultations were held by the authors of SP Policy (2022) and SP Strategy (2024) with senior leadership of various departments and agencies in KP. Together with other research components, these interviews sought to inform the Strategy development process by providing qualitative reflections of supply-side stakeholders, which in this case included relevant provincial policymakers, providers and high-ranking government officials working in the province. The respondents included 26 office bearers of key departments, agencies and projects at the policy stage and 12 prior to the drafting of the Strategy. Most respondents included Secretaries of the provincial government departments or the heads of attached departments and autonomous organisations. These included.

- 1) Additional Chief Secretary, Planning and Development Department KP
- 2) Secretary, Planning and Development Department, Government of KP
- 3) Secretary, Elementary & Secondary Education Department Government of KP
- 4) Secretary Zakat & Ushr, Social Welfare, Special Education & Women Empowerment Department,
- 5) Secretary, Industries Department
- 6) Secretary Labour and Human Resources Department
- 7) Special Secretary Finance Department
- 8) Special Secretary, Health Department



9) Director General, Benazir Income Support Programme, KP.

10) Managing Director, Sehat Sahulat Card

11) Director Pakistan Bait ul Maal KP

12) Director, KP Information Technology Board

Over half of these meetings had multiple team members of the department represented, who participated with their views on the nature, scope, efficacy and outcomes of the social protection interventions being run by the respective departments.

2.2. The State of Social Protection in KP

The above-mentioned exercises and the desk review covered the role of 11 key government departments and agencies involved in the delivery of social protection, each running specific programmes aimed at addressing diverse social needs. Table 2.1 lists these departments/ agencies and the major programmes that are being / have been run by them.

Table 2.1: Major SP Entities and Programmes in KP

Sr.#	Department/ Implementing Agency	Reported Programmes
1.	Zakat & Ushr, Social Welfare, Women Empowerment & Special Education Department	<ol style="list-style-type: none"> 1. Rehabilitation Center for Drug Addicts 2. Welfare Home for Destitute children 3. Panahgahs 4. Working Women Hostel 5. Visually Handicapped Centres / Schools 6. Hearing & Speech Impairment Schools 7. Centre for Intellectually and Physically Challenged Schools 8. Dar ul Kafala 9. Vocational Training Centre for Person with Disability (VTCD) 10. Industrial Training Centres/ Vocational Training Centres 11. Artificial Limbs Workshop 12. Dar ul Aman 13. Provincial Council for Rehabilitation of Person with Disability (PCRDP) 14. Provincial Council for Social Welfare <p>Zakat Funded programmes included:</p> <ol style="list-style-type: none"> 1. Guzara Allowance 2. Educational Stipend (School, College, Universities) 3. Educational Stipend (Deeni Madaris) 4. District Health Care 5. Marriage Assistance 6. Provincial Health Care 7. Special Health Care



Sr.#	Department/Implementing Agency	Reported Programmes
2.	PDMA	1. KP PDMA Relief Compensation Regulations 2019 2. KP PDMA Civilian Victim Compensation Regulations 2019
3.	Forestry, Environment & Wildlife Department	Ten Billion Tree Tsunami Programme Up-Scaling of Green Pakistan Programme.
4.	ESSI	1. To provide medical and cash to secured workers 2. sickness benefits 3. injury benefits 4. death grant 5. disablement pension 6. disablement gratuity 7. survivors pension 8. maternity benefits 9. iddat benefits
5.	BISP	1. Unconditional Cash Transfer (UCT) quarterly 2. Conditional Cash Transfer (CCT) for Education & Nutrition
6.	KPE&SE	2. Stoori Da Pakhtunkhwa Scholarship Program 3. Quality Education Program for 253 talented students (Settled 200, Newly merged districts & subdivisions 53) 4. Rehmat Ul Lil Alameen Scholarship Program 5. Provision of Stipend to Girls students of Khyber Pakhtunkhwa 6. Provision of stipends to primary and secondary school students (boys and girls) in the merged Districts
7.	Health Department, Government of Khyber Pakhtunkhwa/ State Life Insurance Cooperation, Pakistan	1. Social Health Protection Initiative (KFW Assisted) 2. KP Sehat Card Plus
8.	KP-TEVTA	1. Youth Skill Development under regular courses at existing KP- TEVTA institutions. 2. Scholarship Programme for Strengthening of TVET System in Khyber Pakhtunkhwa (KP-ADP: 2024-25). 3. Ehsas Hunar Programme (KP-ADP: 2024-25) 4. Transforming Skills into Employment at North Waziristan. (MSD Sector, MA-ADP: 2024-25) 5. Transforming Skills into Employment at South Waziristan. (MSD Sector, MA-ADP: 2024-25) 6. Transforming Skills into Employment at Zakha khel, Khyber. (MSD Sector, AIP-ADP: 2024-25)



Sr.#	Department/Implementing Agency	Reported Programmes
		7. Transforming Skills into Employment at Orakzai, Khyber. (MSD Sector, AIP-ADP: 2024-25)
9.	Employees Old Age Benefits Institution	National Pension scheme 1. Old age pension 2. Survivors Pension 3. Invalidity Pension 4. Old Age Grant
10.	SRSP	1. Micro Finance and Credit 2. Social Enterprise
11.	KP Child Protection & Welfare Commission	Child Protection in Covid-19

An analysis of the major programmes listed in Table 2.1 follows in this section, structured on the basis of four components adopted by the KP Social Protection Policy 2022.

2.3. Social Assistance Programmes

2.3.1 Social Assistance Programs assessed under CODI

2.3.1.1. Guzara Allowance, Zakat & Ushr Department, Khyber Pakhtunkhwa

This cash-transfer programme, initiated by the Zakat & Ushr Department in 2002, aims to provide essential financial assistance to Mustahqeen-e-Zakat individuals, identified by Local Zakat Committees as deserving of support due to their financial hardship. This non-contributory programme offers a cash benefit of PKR. 1,000 every six months, ensuring regular support to alleviate basic living expenses without imposing any conditions on its recipients. The benefit duration for a particular beneficiary is 01 year. Eligible Beneficiaries include adult Muslims who are eligible for Zakat based on Quranic injunctions with a preference for widows, orphans and the disabled. With a budgetary outlay of PKR 784.47 million, the programme served 63,209 beneficiaries in the fiscal year ending in June 2022.

CODI Assessment: Based on feedback from service providers and beneficiaries, the programme was regarded as 'Latent' (unrealized, passive) on the parameters of Fiscal Sustainability, Integration, Responsiveness and Incentive Compatibility. This low scoring was due to its external funding, no provincial resource allocation and rudimentary design and operational procedures. The programme was ranked slightly better (Latent to Emerging) on the parameter of Adequacy, Appropriateness, Inclusiveness and Cost effectiveness. Program benefits are neither regular nor predictable and are not adequate to meet the social protection needs of the population. The design of the program aims to but does not achieve significant poverty reduction or redistribution effects. The programme lacks the ability to supplement other social protection programs, mainly due to its targeting mechanism. Although, the number of male and female participants are almost proportionate to the population gender ratio, there is limited coverage of the program across the life cycle and less than half of all 'mustahaqeen' (Zakat-eligible people) receive this benefit.

The programme ranks between the 'emerging' and 'moderate' in terms of Respect for Rights and Dignity' as well as the Institutional Capacity for Governance. This moderate rating may be a result of the fact that the entitlements are anchored in law as they are specified in the KP Zakat & Ushr Act and the Zakat Disbursement Regulations.



However, the benefit design and delivery mechanism involves beneficiaries' personal interaction with Local Zakat Committee (LZC) which undermines recipients' dignity and self-esteem. Limited programme knowledge, lack of stakeholders' participation, inefficient enforcement, weak complaint / appeal mechanisms and inadequate institutional capacity are the general findings of the assessment.

2.3.1.2 Social Assistance for Disaster Response, PDMA Khyber Pakhtunkhwa

The KP PDMA Relief Compensation Regulations 2019 and KP PDMA Civilian Victim Compensation Regulations 2019 were notified in 2019 by the Government of Khyber Pakhtunkhwa to provide critical relief compensation to 3678 individuals affected by natural disasters and 553 individuals affected by manmade disasters (mine accidents, fire, short-circuit of electricity, gas leakage, roof wall collapse etc). During the fiscal year ending in June 2022, a budgetary amount of PKR 800.5 million was allocated for providing compensation to individuals affected by natural disasters and PKR 270 million was allocated for providing the compensation to individuals affected by man-made disasters. Eligible beneficiaries affected by natural disasters included families of deceased or injured persons in natural disasters received PKR 3 lac and 1 lac respectively, the owners of houses damaged received PKR 1 lac, and the individuals whose livestock affected by natural disasters received cash compensation of PKR 6000 to PKR 20,000. Whereas the families of deceased or injured persons in man-made disasters received PKR 5 lac and PKR 2 lac respectively, the owners of houses damage received PKR 1 to 3 lac, and the individuals whose livestock affected by manmade disasters received cash compensation of PKR 15,000 to PKR 50,000.

CODI Assessment: The programme has been assessed at a moderately successful programme on most parameters by the service providers as well as beneficiaries. These include its Governance and Institutional Capacity, Fiscal Sustainability, Adequacy, Appropriateness, Respect for Rights and Dignity, Responsiveness and Cost-Effectiveness. Its legal framework and implementation guidelines are well defined and so are the roles and responsibilities of various entities involved in program administration. However, the enforcement mechanisms have been regarded as weak due to the limited institutional capacity to carry out and supervise tasks. The program funding is not dependent on international assistance, rather it is sourced from the domestic budget. While budget planning processes take projected economic and demographic developments into account but may not be too sensitive to climate vulnerability. The benefit size of the grant is somewhat inadequate, as no well-established benchmarking or indexation arrangement exists.

The program's design is appropriately aligned with national SP needs and entitlements are specified in the legal framework of the program. Benefit design and delivery mechanisms respect human rights standards and principles to some extent but no stipulations are codified to protect the privacy of beneficiaries and their related information. The programme is moderately responsive as a pool of funds is maintained at the district level to meet emergency relief and rehabilitation requirements and to respond to shocks. Coverage is geographically extensive albeit with administrative lapses and delays. In terms of cost-effectiveness, the delivery cost and benefit-cost ratio of KP PDMA has been regarded as moderate.

On the parameters of Coherence and Integration, Inclusiveness and Incentive Compatibility, the programme has been rated at a latent stage. The aspects of operational level coordination, integration or complementarity are relatively non-existent in the programme. The program has separate non-interoperable implementation and information processes. The program is largely insensitive to gender considerations or special needs of vulnerable groups. The processing of the grants is a long and cumbersome process. Incentive compatibility is seldom considered either at the design stage or during the implementation of the program.



2.3.1.3. Benazir Income Support Programme (BISP)

BISP is sponsored by the Government of Pakistan to provide financial assistance to the low-income and vulnerable families across the country. This is a non-contributory social protection programme, providing cash transfers to eligible families across a range of different programmes. Eligibility for BISP Kafalat Program is determined through scientific mode of Proxy Means Test (PMT) r score calculation and inclusion in the National Socio-Economic Registry (NSER) survey. The welfare status of ta HH is determined on a scale between 0-100 of the PMT. The PMT cutoff score for eligibility is decided by BIP board on the basis of available fiscal space. All families falling within the approved PMT cut off score are being provided cash assistance under Benazir Kafalat Program. The current PMT cut off score of 32 was approved by the BISP board in its 52nd meeting held on 23rd Sep 2021. However, for families with a differently abled person the PMT cutoff score is set at 37 for eligibility. A snapshot of mapping of these programs along the life cycle is as under:

Table 2.2: BISP UCT programmes along the life cycle

Program	Lifecycle Stage
Kafalat Programme (Unconditional Cash Transfer)	Youth, Working Age, Old Age
Benazir Taleemi Wazaif	School Age Children
Nashonuma	Early Childhood
Undergraduate Scholarship Programme	Youth
Langars	Youth, Working Age, Old Age

At the time of SP Mapping exercise in 2022, almost 1082688 eligible families in KP received a six -monthly unconditional cash transfer of PKR 14,000 under BISP Kafalat programme and almost 160000 beneficiaries had graduated / exited the programme. The transfer amount has since been increased to a quarterly stipend of PKR 10,500. BISP is currently in 2024 providing cash assistance to 9.3 million families nationwide under Benazir Kafalat Program out of which 1791174 families are in Khyber Pakhtunkhwa. Some of the BISP benefits are conditional, with certain amounts allocated based on the educational level of children in the beneficiary families. The Benazir Taleemi Wazaif Program is offered as an additional and conditional cash transfer program for the children of active BISP Kafalat beneficiaries. As the BISP Kafalat beneficiaries are certified poorest to poor families of the country thus their children are relatively mor eprone to be deprived of education. The children are expected to meet an attendance requirement of 70%. This conditionality is designed to encourage school enrollment and retention, particularly for girls, thereby contributing to human capital development and gender equality. For primary-level education, currently boys receive PKR 2000 per quarter, while girls receive PKR 2,500 per quarter. For secondary-level education, boys receive PKR 2,500 per quarter, and girls receive PKR 3,000 per quarter. For higher secondary level education, boys receive PKR 3,000 per quarter, and girls receive PKR 3500 per quarter whereas for Higher secondary level girls receive 4000 per quarter and girls receive PKR 4500 per quarter. These payments are made on a quarterly basis, providing regular financial support to beneficiary families. A one-time graduation bonus of Rs. 3000 is part of Benazir Education Stipend Program to encourage girls to complete primary education. During the fiscal year ending in June 2022, 185218 beneficiaries were provided with the educational stipend under the BISP and the budget amounting to PKR 26.5 billion was allocated to both programmes. Currently Benazir Taleemi Wazaif Program has enrolled over two million actively studying students in different schools/ colleges across the province including both public and private educational institutes. Lately, BISP has also expanded its Nashonuma programme to most districts of the province to address stunting prevention during the first 1000 days window opportunity. Pakistan has the second highest malnutrition rates in the world (40.2% stunting, 28.9% underweight & 17.7 % wasting). The first 1000 days of a child's life are a critical period in the child' neurological and physical development. Investments in



early years of life are the foundation of human capital development which is a key driver of economic growth. The program aims to address stunting among pregnant and lactating women (PLW) and their children between 6-23 months of age through the provision of additional cash of PKR 2000 per quarter per pregnant and lactating woman (PLW) for boy child and PKR 2500 per quarter per girl child of BISP beneficiary families. In return, mothers must commit to attending regular antenatal health checks and awareness sessions during pregnancy, consuming specialized nutritious food (SNF) and taking their children for immunization and regular health checks. Currently the program is operational in 158 districts of the country with a network 512 Nashunoma centers including mobile sites. In KP the program is being launched in all districts of the province including NMDs having its presence in every tehsil through 148 Facilitation centers. Nashunoma program has 233599 children of 6-23 months and 367733 PLWs registered in Khyber Pakhtunkhwa.

CODI Assessment: Almost on all parameters BISP has been regarded at either an Advance level or a moderate stage of effectiveness. In terms of Governance and Institutional Capacity, BISP has an elaborate legal framework and implementation guidelines. Staff is adequate in number and well-trained. Structures and processes are institutionalized to ensure that the relevant stakeholders are consulted at the design, implementation and M&E stages. 90 percent of the budget comes from domestic sources and is fairly aligned with SP and human capital priorities. Financing has considerably increased since the inception of the program. There are mechanisms to ensure coordination, integration, and complementarity across social protection programmes. The overall programme design is evidence based, including the PMT methodology and calculations.

The programme design largely takes into account the respect and dignity of recipients and the private information is only shared under well-defined protocols. There are strong enforcement mechanisms in place especially for payment withdrawals. The programme is sensitive to multiple vulnerabilities and special needs of the target population but ideologically tilted towards the women. Coverage is effective and may further benefit from the dynamic registration process, but this largely depends on the support of provincial governments through bilateral agreements. BISP has been ranked moderate in terms of benefits adequacy. It pays 2.9 percent as transaction cost to the service providing banks, with moderate operational expenditure.

2.3.1.4 Girls' Stipend Programme (GSP), E&SE

Funded by the provincial exchequer, the GSP provides conditional cash transfers to girl students enrolled in public schools in grades 6 to 10. The rate of transfer is PKR 200/- per month for the eligible girls enrolled in grades 6-8 and PKR. 500/- for grades 9-10 on six monthly basis on maintaining 80% attendance. The program was initiated in 2007-8 and almost 500,000 beneficiaries are enrolled with it.

On the parameters of Governance and Institutional Capacity, Fiscal Sustainability, Inclusiveness, Respect of Dignity and Appropriateness, the programme is between the emerging and moderate stages. The program SOPs and Rules documents provide decent guidance on reporting mechanisms and roles and responsibilities, and the enforcement mechanisms are in place. However, there is low institutional capacity to ensure stakeholder communication or participation in the design, implementation and monitoring of the program. The budget allocation is limited and not reflective of the emerging economic and demographic developments in the province. Although the program is limited to female students, its coverage is good, and accessibility is high.

On the parameter 'Respect for Rights and Dignity' GSP ranks at the moderate stage. Entitlements are specified in the legal framework. Enforcement and complaint and appeal mechanisms are fairly efficient. Benefit design and delivery mechanisms respect human rights principles and standards. There are mechanisms in place for protecting private individual information. The program is by and large aligned with social protection priorities but lacks well-defined targets and a time-bound plan to achieve them.

No evidence-based planning or budgeting process exists to inform policy or implementation.

On the parameter of Adequacy, Coherence and Integration, Responsiveness, Cost-effectiveness and incentive compatibility, GSP ranks mostly around the latent stages. The benefit level is extremely low, and benefits are contributing little to achievement of the program's objectives. There is rudimentary-level integration or



complementarity with other SP programmes. Program reports are regularly produced and are accessible but are generally insufficient in terms of informing the revision or adaptation of the program to evolving needs and the budgetary provisions are not designed to respond to shocks, crises, socioeconomic changes, or demographic developments. The program delivery cost is considerably high on account of the use of postal money order. The design does not provide any incentives for its employees.

2.3.1.5 Pakistan Bait-ul-Maal – Individual Financial Assistance

A number of relatively smaller social assistance initiatives in the province are being run by Pakistan Bait-ul- Maal. Individual Financial Assistance by Pakistan Bait-ul-Maal provides 04 categories of financial assistance:

- Medical treatment for citizens having income equivalent to or below minimum wage suffering from major ailments not covered by any other SP program
- Education stipend for deserving and brilliant students from households having income equivalent to or below minimum wage
- Rehabilitation assistance for disabled persons belonging to households having income equivalent to or below minimum wage
- General financial assistance for Differently Abled, orphans, widows, those suffering from protracted ailment or death of a breadwinner, and victims of natural calamity or other economic shocks.

Pakistan Bait-ul-Maal's programme was initiated in 1992, and it currently serves 5000-6000 beneficiaries. Currently, the programme runs four initiatives in Khyber Pakhtunkhwa, the mapping of which along the life cycle is as under:

Table 2.3: Mapping of the programmes initiated by Pakistan Bait-ul-Maal

Programme	Lifecycle Stage
Free medical treatment of up to PKR 01 million	Youth, Working Age, Old Age
Education stipends	School Age children, Youth
Disability Allowance	Disability
Women Empowerment Centres	Gender

CODI Assessment: On most parameters, the programme ranks between the 'emerging' and 'moderate' stages. Pakistan Bait-ul-Maal Act specifies the functions of the organization, and the Implementation guidelines /operational manuals are generally available. Enforcement mechanisms are in place but not without the demand-side expectations of further improvement. There is limited institutional capacity to carry out or supervise processes and low participation of stakeholders in the design, implementation and monitoring of the program. Its expenditures are fully financed from domestic sources. However, there is limited alignment of the budget allocation to create complementarities with other social protection programs or to avoid duplications and enhance impact. In terms of Inclusiveness, PBM's eligibility criteria are relatively broad and there is a consideration for gender equality, non-discrimination and special needs of vulnerable persons. However, coverage of the target population is low and accessibility is perceived as a challenge by the beneficiaries. The program's benefit level appears to be on the low side with respect to national benchmarks and as such does not make an impact in reducing vulnerability and poverty. Although the program has defined its benefit and service delivery standards, these are not consistently enforced.

On the parameter 'Appropriateness' Pakistan Bait-ul-Maal ranks between the 'latent' and 'emerging' stages. PBM policies are broadly aligned with national social protection policies but only have a limited contribution in meeting the social protection needs at national and provincial level. Assistance is provided only for health and education, functioning in silos. Policies and programs are designed based on evidence. On the parameter of 'Cost



effectiveness', the delivery cost and benefit/cost ratio of the program are moderate. Benefit delivery mechanisms also lack observance of the dignity and human rights. Although the individual's private information is generally protected but elaborate procedures and guidelines regarding the privacy are lacking. There are limited legal provisions and institutional frameworks for integration and complementarity with other social protection programs. It also lacks the interoperable MIS infrastructure.

On the parameter of 'Responsiveness' Pakistan Bait-ul-Maal ranks between the 'latent' and 'emerging' stages. The program lacks budget and implementation mechanisms to effectively respond to shocks. Data, statistics, and monitoring reports are accessible to main agencies but are not produced periodically and in a timely manner. There is partial capacity for information dissemination, outreach and awareness raising. On the parameter of 'Incentive compatibility' Pakistan Bait-ul-Maal ranks at the latent stage as incentive compatibility is not considered in the design and implementation of the program.

2.3.2. Brief description and analyses of other SA Programs department wise

2.3.2.1. Zakat & Ushr Department, Khyber Pakhtunkhwa

a. Educational Stipend (School, College, Universities): The Educational Stipend programme, also launched in 2002, targets Mustahqeen-e-Zakat students enrolled in government educational institutions across Khyber Pakhtunkhwa. This non-contributory initiative provides annual financial assistance ranging from PKR 500 to PKR 5,000, depending on the educational level (school, college, or university). The stipends are disbursed annually to support the educational endeavors of financially disadvantaged students, helping cover academic expenses and promoting educational equity. During the fiscal year ending in June 2022, a budgetary amount of PKR 89.23 million was allocated to this programme and it served 1653 beneficiaries. The FDG in Social Welfare Department highlighted the limitations of the coverage, generosity, monitoring and impact evaluation aspects of this programme.

b. Educational Stipend (Deeni Madaris): As a counterpart initiative of educational stipends for mainstream schooling, the Stipend for Deeni Madaris supports Mustahqeen-e-Zakat students to pursue religious education. Launched alongside other Zakat programmes in 2002, this non-contributory initiative offers annual financial assistance ranging from PKR 1,000 to PKR 1,500. The stipends are aimed at encouraging religious education among the deserving students, ensuring they receive financial support to continue their studies in Deeni Madaris. During fiscal year 2021/2022, budget amount to PKR 89.23 million was allocated to this programme and it served 5949 beneficiaries in that year.

c. District Health Care: The District Health Care programme, operational since 2002, provides essential healthcare facilities to Mustahqeen-e-Zakat patients who lack access to adequate medical resources at the district level. This non-contributory programme offers in-kind benefits in the form of cash ranging from PKR 5000 to PKR 10,000, ensuring that beneficiaries receive necessary medical treatments and services for various health conditions. The programme addresses gaps in healthcare accessibility by providing comprehensive support tailored to the healthcare needs of Mustahqeen-e-Zakat individuals. During fiscal year 2021/2022, budget amount to PKR 44.61 million was allocated to this programme. In several KIIs and FGDs, the inadequacy of this programme in terms of outreach and benefit adequacy was highlighted alongside the duplication and overlap of such an initiative with similar programmes run by other provincial and federal authorities.

d. Provincial Health Care: The Provincial Health Care programme, launched in 2002, extends healthcare facilities to Mustahqeen-e-Zakat patients across Khyber Pakhtunkhwa who require medical treatments not available at the district level. This non-contributory initiative offers in-kind benefits in the form of cash ranging from PKR 5000 to PKR 50,000, ensuring that beneficiaries receive specialized medical care for conditions such as cancer, cardiac issues, hepatitis, and kidney diseases. The programme bridges gaps in healthcare access by providing comprehensive support tailored to the specific medical needs of Mustahqeen-e-Zakat individuals. During the fiscal year ending in June 2022, a budget amounting to PKR 64.75 million was allocated to this programme. Pakistan Bait-



ul-Mal and Sehat Sahulat Programme KP may find the potential to create linkages or complementarities with this programme.

e. Special Health Care: The Special Health Care programme, introduced in 2015, focuses on providing advanced healthcare facilities to Mustahqeen-e-Zakat patients suffering from critical illnesses such as cancer, cardiac ailments, hepatitis, and kidney diseases. This non-contributory initiative offers in-kind benefits providing cash ranging Above 50000PKR to upto 300000PKR, ensuring beneficiaries receive specialized medical treatments and services that are beyond the scope of resources available at district or provincial level hospitals. The programme addresses critical healthcare needs by providing comprehensive support to Mustahqeen-e-Zakat patients facing severe health challenges. During fiscal year 2021/2022, budget amount to PKR 15 million was allocated to this programme.

f. Marriage Assistance: The Marriage Assistance programme, initiated in 2002, supports unmarried Mustahqeen-e-Zakat women by providing financial assistance in the form of Jahez (marriage dowry). This non-contributory initiative offers a lump-sum cash benefit of PKR. 30,000 to eligible women, aiming to alleviate financial burdens associated with marriage and facilitate their social and economic empowerment. A budget of PKR 133.85 million was allocated to this programme in the FY ending June 2022. The coverage and transparency protocols for the selection criteria of this programme need to be enhanced for the trust of the eligible beneficiaries.

2.3.2.2. Workers Welfare Board, Khyber Pakhtunkhwa

Since 1997, the **Scholarship programme under the KP-WWB** supported the industrial and mine workers' children throughout KP with educational scholarships. Beneficiaries receive financial assistance in the form of CCTs to pursue higher education, empowering them to achieve academic excellence and pursue their career aspirations. As per the latest report FY 2023-2024, 3400 children were the beneficiaries of the programme. The programme has been allocated with budget amount of approx. 67 million PKR for the fiscal year 2024/2025.

Initiated in 1999, the **Death Grants programme** provides online cash payments through bank transfers to industrial and mine workers' families affiliated with KP WWB. This initiative offers financial support during times of bereavement, ensuring dignified assistance to affected families. As per the latest report FY 2023 - 2024, 69 families were the beneficiaries of the programme. The programme has been allocated with budget amount of approx. 200 million PKR for the fiscal year 2024/2025.

Since 2000, the **Marriage Grants programme** offers online cash payments through bank transfers to industrial and mine workers and employees affiliated with KP WWB. This initiative supports workers' families during marriage ceremonies, facilitating socio-economic stability and community well-being. As per the latest report FY 2023-2024, 340 families were the beneficiaries of the programme. The programme has been allocated with budget amount of approx. 400 million PKR for the fiscal year 2024/2025.

2.3.2.3. Social Welfare Women Empowerment & Special Education Department Provincial Council for Rehabilitation of Persons with Disability (PCRDP)

Provincial Council for Rehabilitation of Persons with Disability (PCRDP) initiated by social welfare department in 1991 and focuses on the registration and employment of persons with disabilities, promoting their rights and integration into society. This council supports initiatives across all districts of KP, advocating for disability rights and ensuring equal opportunities for persons with disabilities. Financial Assistance and Assistive devices/ Rehabilitative aids are provided to the Persons with disability. During fiscal year 2020/2021, 3148 PWDs were registered, and budget of PKR 35700000 was allocated to the programme.

The latest reporting data of 2024 shows that a programme by the name of **Provision of Bionic Devices for Persons with Disabilities (PWDs) in Khyber Pakhtunkhwa** will be initiated in 2024, with the aim to significantly improve the mobility and independence of physically disabled individuals across the province. According to the latest numbers provided by the social welfare department KP, approximately 121,270 prospective beneficiaries



have been reported. The budget amount to PKR 20 million has been allocated for this programme for fiscal year 2024/2025.

Elementary & Secondary Education Department

The **ETEA Scholarship Programme**, established in 2012, aims to support high-performing students from government schools. This Conditional Cash Transfer (CCT) programme provides in-kind benefits, covering the educational expenses of the selected students for one year. The programme targeted the students of Government Schools who have demonstrated academic excellence, and 1,253 individuals were the beneficiaries receiving scholarships in the fiscal year 2023/2024. The budget amount to PKR 400million has been allocated for this programme for year 2024/2025.

The **Double Shift Program**, initiated in 2021, is designed to optimize the use of existing educational infrastructure by introducing additional teaching shifts in government schools. The DSS is fundamentally a student-centered program aimed at benefiting students in schools where class rooms are overcrowded (over- crowded model) or where there is no school within the specified distance as per the DSS policy (upgraded model) like in case of primary to middle, 1.5 km radius for girls and a 3 km radius for boys will be considered. The support provided under this program primarily facilitates students while teachers are also incentive for the extended teaching hours. According to the latest DSS data there are a total of 1453 DSS schools of which 1053 are currently operational with an enrollment of 69109 students and a total staff of 8349. With a substantial allocation of PKR 400.00 million for the fiscal year 2024-2025, the Double Shift Programme highlights E&SED's strategic approach to improving educational delivery and maximizing resource utilization.

2.4. Social Insurance Programmes

In Khyber Pakhtunkhwa, the bulk of social protection revolves around social assistance programmes, leaving a handful of insurance interventions to focus on old-age pensions and contributory in-service healthcare for employees working in the formal sector. The two main programmes are discussed in this section.

2.4.1. Social Insurance Programmes assessed under CODI

2.4.1.1. Employees Social Security Institution (ESSI)

ESSI was established in 1970 with the primary objective of providing robust social protection to secure workers in Khyber Pakhtunkhwa. ESSI was established under the provincial employee's social security ordinance 1965, and its operation have been reinforced by the KP Employees Social Security Act 2021, which was passed by the provincial assemble in Oct 2021. It is a body corporate without any financial aid from the provincial or federal govt. IT meets all expenditures form monthly contributions payable by the industrial and commercial establishments covered under the above said act 2021 @ 6% of the wages of their employees. ESSI covers medical care facilities and cash benefits for registered workers and their dependents. Registered workers are the employees of a private firm that contributes the equivalent of 6% of the worker's salary on their behalf directly to ESSI per month. The programme encompasses a range of essential benefits including medical and cash to secured workers sickness and injury benefits, death grants, disablement pensions and gratuities, survivors' pensions, maternity benefits, and iddat benefits. Funded and sponsored by employers. However, its primary component is healthcare through a network of health facilities established for ESSI beneficiaries and their dependents with no stipulated limit to the cost of medical expenses incurred. ESSI serves 110000 secured workers and approx. 660000 dependents. A mapping of the benefits under ESSI along the life-cycle approach is as under:



Table 2.4: Mapping of the benefits under Employees Social Security Institution (ESSI) along the life cycle

Programme	Lifecycle Stage
Sickness benefit Payable equal to 75% of wages in case of ailment up to 121 days in a year in routine cases and equal to 100% of wages up to 365 days to Cancer & TB patients.	Working Age
Maternity benefit For female worker equal to her wages for 12 weeks.	Working Age
Injury Benefit Equal to employees' wages for 180 days in a year in case of employment injury	Working Age
Funeral grant Equal to the daily rate of sickness benefit multiply 30 on the death of secured worker	Youth, Working Age, Old Age
Disablement Gratuity For disability as a result of employment injury from 5% to 20% of physical loss determined by the medical board	Disability
Partial disablement pension For disability as a result of employment injury from 21% to 66% of physical loss determined by the medical board	Disability
Total disablement pension For disability as a result of employment injury above to 66% of physical loss determined by the medical board	Disability
Survivor pension Family pension for widow of deceased worker who dies as a result of employment injury	Working Age
Iddat Benefit To female workers for 130 days on the death of her husband equal to her monthly wages	Working Age
Artificial Limbs Workshop	Disability



During the fiscal year ending in June 2022, a budgetary amount of PKR 990 million was allocated to the programme. Benefits were disbursed as cash transfers via cheque or money order, with amounts varying according to specific benefit types. Among these, sickness benefits worth PKR1,299,895 were provided to 3287 beneficiaries, death grants of PKR 254500 were provided to 34 beneficiaries, disablement pensions of PKR 14181132 to 705 beneficiaries and survivors pension of PKR 2220205 were provided to 410 beneficiaries. Medical assistance and cash were provided to over 300,000 workers.

During fiscal year 2022-23 a total amount of PKR 38,217,596 was disbursed to a total of 8224 beneficiaries. Sickness benefits of PKR 6,692,461 were provided to 3250 beneficiaries, death grants of PKR 489750 were provided to 52 beneficiaries, and survivors pensions of PKR 5,584,769 were provided to 1440 beneficiaries, injury benefits of PKR 35086, were provided to 374 beneficiaries, partial disablement pension of PKR 24,795,971 to 1752 beneficiaries, OPD 389620 patients, no of referrals to hospitals and specialist 55322, kidney center 175 patients.

During fiscal year 2023/2024 a total amount of PKR 28651662 was disbursed to a total of 8108 beneficiaries. sickness benefits of PKR 4052317 were provided to 3848 beneficiaries, death grants of PKR 449290 were provided to 60 beneficiaries, and survivors pensions of PKR 4574253 were provided to 1740 beneficiaries, injury benefits of PKR 78,035 were provided to 480 beneficiaries, partial disablement pension of PKR 19288707 was provided to 1955 beneficiaries and maternity benefits of PKR 209060 were provided to the 25 beneficiaries. OPD 288952 patients, no of referrals to hospitals and specialists 8593, kidney center 230 patients, heart cases 3.

CODI Assessment: On the parameter of 'Governance and Institutional Capacity' ESSI ranks between the emerging and moderate stages. The KP ESSI Act defines the reporting mechanisms, roles and responsibilities of the institution to an acceptable detail. Operational manuals and implementation guidelines are generally available. Enforcement mechanism concerning collection of contribution from eligible firms is in place. However, KP ESSI has limited funds for the administrative and supervisory capacity building. On 'Financial & Fiscal Sustainability', ESSI ranks between the latent and emerging stages. KP ESSI expenditures are completely financed by employer contributions and partially by the profits from investment. The main priority of ESSI is the provision of healthcare to beneficiaries. This limits the social security to health services. Currently only a limited number of firms are registered with ESSI. The institution's source of financing, i.e. employer contributions is reliable. However, overall, the reliability and progressivity of the financing is not very strong.

On the parameters of 'Inclusiveness', 'Adequacy' and 'Respect for Rights and Dignity', ESSI ranks between the emerging and moderate stages. Gender equality, non-discrimination and special needs for vulnerable persons have been taken into consideration in the program design. However, there is no mechanism in place to ensure that all eligible firms register or if they register all their employees. There is a general lack of awareness among business owners and the population at large. The benefit level meets the social protection/health support needs of the target population on a limited scale. KP ESSI provides risk cover to industrial workers, thereby contributing to poverty reduction. The ESSI Ordinance 1965 and the KP ESSI Act, 2021 define entitlements pertaining to the scheme. Private information and details of beneficiaries are kept confidential.

On the parameter of 'Appropriateness' ESSI ranks at the emerging stage. The program is functional since 1965; however, there is no clear action plan for revision of objectives and targets. No formulation for evidence-based program design is available in the documents. On 'Coherence and Integration' ESSI ranks between the latent and emerging stages. There is space for developing complementarity of ESSI initiatives with other social protection programs where low-paid workers can be potential beneficiaries, but no integration exists at the moment. On 'Responsiveness' ESSI ranks at the latent stage. There is no emergency provision for new coverage. Similarly, the programme lacks an information dissemination mechanism to publicize changes in program implementation.

2.4.1.2. KP Sehat Card Plus

Working under the Khyber Pakhtunkhwa Universal Health Coverage Act 2022, the programme had a budget of PKR 22 billion and a target group of 7.2 million families in 2021-22. Currently the program has 10.4 million families covered in KP including 1.6 million from NMDS with a total budget layout of PKR 34 billion in 2024 - 25 (including PKR 6 billion for NMDS). By design the programme is for all permanent residents of the province who are registered



with NADRA. It provides free healthcare services (in case of admission) in the empaneled public and private hospitals paid through the State Life Insurance Corporation. A family can use up to PKR. 400,000 for priority health care services and PKR. 200,000 for secondary health care services. Additional financial allocation can be made to families in life-threatening conditions, including kidney transplants, cancer, cardiovascular diseases and intensive care.

CODI Assessment: On the parameter of 'Governance & Institutional Capacity' 'Adequacy', 'Appropriateness' and 'Respect for Rights and Dignity' the Sehat Card Plus ranks between the emerging and moderate stages. Its Act provides mode for the functioning, reporting mechanisms and roles and responsibilities of different agencies / entities engaged in the program. Implementation guidelines/operational manuals exist for most parts of the program. Enforcement mechanisms are available. Institutional supervisory capacity is however limited due to human resource constraints. Private hospital staff on the panel of the program is inadequate and lacks sufficient training. There are no structures in place to ensure stakeholders' participation in program design/implementation. Since the program covers only indoor treatment it is not fully adequate to meet the social protection (health) needs of the population. The program has defined benefit provision and service delivery standards, but consistent enforcement needs attention. The main policies/objectives of the program have been formulated with unrealistic targets and timeframes. Entitlements have regulatory coverage. Enforcement and complaint and appeal mechanisms are weak. Private individual information is sufficiently protected.

The programme's strongest parameter is 'Inclusiveness' as it has been designed for universal coverage, gender equality and non-discrimination. Special needs of vulnerable persons are taken into account to a great extent. Coverage of the target population across the lifecycle is high. A majority of eligible population receives benefits in practice. As for the 'Fiscal Sustainability' the program's budget comes from the provincial resource and its allocation is aligned with a majority of priority programs. Long term vision of social protection and related financial commitments are however not addressed in the legal framework and / or the social protection strategy. Program's Social protection financing is therefore unstable, unreliable, and regressive to a large extent.

In terms of Responsiveness, the majority of the population is included in emergency relief / disaster responses but not all on a timely basis. However, the data, statistics, and monitoring reports on the program are accessible to main agencies but are not produced periodically and in a timely manner. Its 'Cost effectiveness' is relatively low, and it is not integrated with other social protection programmes as yet.

2.4.2 Brief description and analyses of other SI Programs department wise

2.4.2.1 Employees Old Age Benefits Institution (EOBI)

The Employees' Old-Age Benefits Institution (EOBI) is tasked with providing pensionary benefits to private and semi-government employees throughout Khyber Pakhtunkhwa (KPK). Under the Employees' Old-Age Benefits (EOB) Act of 1976, EOBI ensures that registered employees receive benefits in cases of retirement, disability, or other qualifying conditions. However, there is a significant gap in the registration of employees, especially those involved in the Public Sector Development Program (PSDP) and Annual Development Program (ADP) projects.

The National Pension Scheme administered by the Employees Old Age Benefits Institution (EOBI) aims to provide financial assistance to the working class through various pension schemes including Old Age Pension, Survivors Pension, Invalidity Pension, and Old Age Grant. This contributory programme is primarily funded by employers in the private sector, ensuring that employees are covered under a comprehensive social security framework. The



federal 'Employees' Old-Age Benefits Institution' (EOBI) was created by an Act of Parliament in July 1976 under Article 38-C of the Constitution of the Islamic Republic of Pakistan. A mapping of the benefits under EOBI along the life cycle is as follows:

Table 2.5: Mapping of the benefits provided under EOBI

Programme	Lifecycle Stage
Old age pension	Old Age
Reduced old age pension	Old Age
Invalidity pension	Disability
Survivor Pension	Youth, Working Age, Old Age
Old Age Grant	Old Age

As evident from the table, the overarching objective of the scheme is to support private sector employees and workers in factories by offering regular cash benefits upon retirement, in case of disability, or a survivor's pension in case of the employee's demise. Eligibility is broadly extended to all private sector employees, ensuring a wide coverage across various industries and sectors within Pakistan. Beneficiaries receive a minimum pension of PKR. 8,500 per month, which serves as a crucial income support for retirees and their families. Payments are disbursed monthly through debit/ATM cards, facilitating convenient access to funds for beneficiaries. The scheme operates under stringent conditions to ensure that eligible beneficiaries meet the necessary criteria for receiving benefits, maintaining the programme's integrity and sustainability. The National Pension Scheme provided support to approximately 65,000 beneficiaries during the fiscal year ending in June 2022.

2.5. Social Services

There are a large number of social services programmes in the province, which have historically been implemented by the Social Welfare Department through institutionalized care facilities. However, some new programmes have also joined this list over the past decade or so. A mapping of the major Social Services Programmes in KP along the life cycle is as under:

Table 2.6: Social Services Programmes in KP along the life cycle

Programme	Lifecycle Stage
Social Health Protection Initiative	All stages
Rehabilitation Centre for Drug Addicts	All stages
Welfare Home for Destitute Children	Early Years, School-Age Children
Schools for Children with Disability	School-Age Children, Disability
Dar-ul-Kafala	Youth, Working Age
Dar-ul-Aman	Gender
Vocational Training Centres for Women	Gender
Provincial Council for Rehabilitation of PWDs	Disability



2.5.1. Social Services Programmes assessed under CODI

2.5.1.1. Dar ul Aman

Dar ul Aman provides protection and shelter to women in crisis across KP. Operating in 10 districts, including Peshawar, Mardan, Swat, Chitral, Kohat, Bannu, Haripur, Abbottabad, Mansehra and Dir Lower, these shelters offer safe accommodation, counseling, and rehabilitation services to women facing domestic violence or other forms of crisis. Mostly women in crisis referred by the court are admitted, and they can leave Dar-ul-Aman on court orders only. Sometimes, women found in suspicious circumstances by the police are also brought to the Dar-ul-Amans. The program was initiated in 2004 and serves around 1200 beneficiaries. During fiscal year 2021/22, budget amount PKR 112 million was allocated for Dar ul Amans.

CODI Assessment: On the parameter of 'Governance & Institutional Capacity' 'Adequacy' and 'Appropriateness', the institution of Dar-ul-Aman ranks between the emerging and moderate stages. Guidelines and SOPs regulating the functioning and responsibilities of the agency are generally available. Enforcement mechanisms generally exist. Institutional supervisory capacity is limited. The staff is inadequate in number and not sufficiently trained. The program's benefit level is generally adequate to meet the social protection needs of the targeted beneficiaries. The benefit provisions are standard in principle but in practice service delivery varies from one center to another. The program's objectives are well-formulated and correspond to the principles of social protection. There exists a clear action plan for operations of the Darul- Aman in most cases. Program design and budget is generally evidence-based.

On 'Financial and Fiscal Sustainability' and 'Cost effectiveness' it ranks at the moderate stage. The program expenditures are fully financed from domestic sources. Program budget allocation is aligned with program needs and policy priorities to a limited extent. The program's financing is apparently stable. The delivery cost of the program is considered moderate against the level of service delivery. However, on the parameter of 'Respect for Rights and Dignity' Dar-ul-Aman ranks at the emerging stage. There is no formal set of laws to regulate Dar-ul-Amans, but detailed guidelines exist. Additionally, most of the entrants of Dar-ul-Aman are referred by courts of law. Enforcement and complaint redressal mechanisms exist but are unsatisfactory. The data of program beneficiaries is kept confidential.

On the parameter of 'Inclusiveness' and 'Coherence and Integration' the institution ranks between the latent and emerging stages. The program does not contribute to inclusivity since it only covers women (and accompanying infants) and it provides relief during a crisis instead of at different stages of the life -cycle. Coverage of the program is low. A majority of eligible population receives benefits. The program is being managed by Social Welfare Directorate (SWD) which is also running some other social protection programs.

Therefore, arrangements for coordination, integration and complementarity with some of the programs exist to a limited extent. The program has non-interoperable implementation and information processes. There is little focus in program design on behavioral incentives for workers, employers, or social protection administrators.

2.5.2. Programmes under the Health department

a. Strengthening of TB Control Programme in Khyber Pakhtunkhwa Since its inception in 2001, the Strengthening of TB Control Programme remains pivotal in KP's healthcare landscape. It provides unconditional, in-kind benefits including essential medicines and diagnostic lab consumables and non- consumables to TB-diagnosed patients. As per the latest number (July 2020-june 2025), 176499 individuals are the beneficiaries of this programme. The programme has been allocated with budget amount of PKR

135.5 million for the fiscal year 2024/2025.

b. Treatment of Poor Cancer Patients (Phase-II) initiated in 2011, Phase-II of the Treatment of Poor Cancer Patients initiative exemplifies KP's commitment to supporting economically disadvantaged cancer patients. This



programme offers comprehensive in-kind benefits, ensuring access to essential medicines thereby alleviating the burden of cancer treatment costs. As per the latest number (2022-2025), 8500 individuals have been selected as the beneficiaries of this programme until year 2025.

c. Integrated HIV, Hepatitis and Thalassemia Control Program Initiated in 2016, this integrated programme provides essential in-kind benefits such as medicines and diagnostics to patients diagnosed with HIV, Hepatitis B & C, and Thalassemia across KP. The latest number of beneficiaries in FY 2023/2024, reported for HIV is 7581 patients, Hepatitis B & C 84650 patients and Thalassemia 2762.

d. Extension of D-Talk and Insulin for Life Since 2018, the Extension of D-Talk and Insulin for Life programme has been pivotal in addressing the growing diabetes epidemic in KP. It offers 100% in-kind benefits, including essential medicines and insulin, complemented by mobile care clinics for screenings, awareness campaigns, and capacity building among healthcare providers, thereby promoting proactive management and prevention of diabetes-related complications. As per the latest number FY 2023/2024, 82052 individuals are the beneficiaries of this programme.

e. Award of Scholarships to Tribal Medical Students (MA) Since 1999, the Award of Scholarships to Tribal Medical Students programme has been supporting and aspiring medical professionals from tribal areas of KP. Through cash scholarships, the programme facilitates access to quality medical education, thereby nurturing a skilled healthcare workforce that is essential for addressing the region's healthcare needs. As per the latest number FY 2023/2024, 1600 students are the beneficiaries of this programme.

2.5.3. Programmes under the SWD department

2.5.3.1. The Rehabilitation Center for Drug Addicts

Overseen by the Social Welfare Department of the Government of KP, these Centres aim to provide detoxification and rehabilitation services to individuals suffering from substance use disorders (SUDs). Located across 11 districts including Peshawar, Kohat, DI Khan, and Swat, these centers offer comprehensive support to help addicts recover and reintegrate into society. The programme does not provide any cash assistance to the beneficiaries. Detoxification and rehabilitation services are however provided to the substance users.

These centers focus on holistic rehabilitation, addressing both physical and psychological aspects of addiction through counseling, therapy, and vocational training opportunities. During the fiscal year ending in June 2022, a budgetary allocation of PKR 112 million helped 1254 individuals exit the programme, taking the total number of beneficiaries to 2508.

2.5.3.2. Welfare Home for Orphan Children

These homes were developed in 2003 to provide a nurturing environment for orphaned children across 13 districts, including Peshawar, DI Khan, and Abbottabad. The programme offers free education, including uniforms, books, and lodging, to ensure these children receive holistic care and educational support. By addressing the needs of vulnerable children, the initiative aims to provide a stable upbringing and educational opportunities crucial for their development. During fiscal year ending in June 2022, a budget of PKR 51 Million enabled 367 children to benefit from the programme. The FGDs in Social Welfare Department pointed out that such surveys needed to be conducted in the province that could give an estimation of the number of target children, so that the scale of the program can be revised accordingly.

2.5.3.3. Panahgahs

These Shelter Homes operate across KP's urban centers, providing free night stay and meals to homeless individuals, out-of-district travelers, and attendants of indoor patients since 2018. With coverage in 11+8 districts, these shelters offer a safe place along with the basic amenities to those in need, ensuring temporary relief. The initiative supported 37937 beneficiaries during fiscal year ending in June 2022 with a budgetary allocation of PKR 34 million.



2.5.3.4. Working Women Hostel

This initiative offers residential facilities to employed women, facilitating safe and affordable housing in 4 districts: Peshawar, Kohat, Mardan and Abbottabad. Managed by the Social Welfare Department, these hostels cater specifically to working women, providing a conducive living environment that supports their professional pursuits and promotes independence. During the fiscal year ending in June 22, 149 women were the beneficiaries.

2.5.3.5. Schools for Children with Disability

Visually Handicapped Centers and Schools were initiated in 1981 to cater visually impaired children across KP's 08 Districts; Peshawar-2, D.I. Khan, Charsadda, Nowshera, Malakand, Abbottabad, Mardan and Swabi, including free education, pick & drop, hostel stay, uniforms, shoes, dress and books etc. No cash payments are made while all the facilities provided to children with disability are free of cost. These centers aim to empower visually impaired children through education, ensuring inclusive learning environments that enhance their academic and personal development. During the fiscal year ending in June 22, 367 visually impaired children were the beneficiaries of the programme.

Similarly, **Hearing & Speech Impairment Schools** provide educational support to children with hearing and speech disabilities across 14 districts; Peshawar-2, Kohat-3, Karak, DI Khan, Charsadda, Swat, Malakand-3, Dir Lower-2, Bannu, Haripur-2, Mansehra and Swabi, offering specialized education, transportation, and necessary aids to facilitate their learning and integration into mainstream society. No cash payments are made while all the facilities provided to children with disabilities are free of cost. In FY ending June 22, 355 children with hearing and speech impairments were the beneficiaries of the programme, whereas 60 visually impaired children and 71 children with hearing and speech impairments exited the programme.

The **Center for Intellectually and Physically Challenged Schools** caters to children with intellectual and physical disabilities across 12 Districts of KP: Peshawar, Karak, DI Khan, Charsadda, Nowshera, Dir Upper, Bannu, Chitral, Battagram, Mansehra and Swabi. These schools provide specialized education, therapy, and necessary support services to enhance the well-being and development of children facing cognitive and physical challenges. No cash payments are made while all the facilities provided to children with disabilities are free of cost. During the fiscal year ending in June 22, 367 intellectually and physically challenged children were the beneficiaries of the programme.

2.5.3.6. Dar ul Kafala

Dar ul Kafala of KP initiated in 2004 focuses on the care, rehabilitation, and reintegration of street vagrants, providing them with shelter, rehabilitation services, and opportunities for reintegration into society. Operating across 3 districts of KP; 3 Districts; Peshawar, Mardan, and Swat, this programme aims to uplift marginalized individuals and provide support needed for their sustainable livelihoods.

2.6. Labour Market Interventions

These programmes are designed to enhance the employability/productivity of poor and vulnerable people. However, compared with Social Assistance or Social Services, there are relatively fewer labour market programmes that are currently being offered by the federal and provincial governments in Khyber Pakhtunkhwa. A mapping of the major labour-market interventions along the life cycle is as under:

Table 2.7: Major labour-market interventions along the life cycle

Programme	Lifecycle Stage
Youth Empowerment by KP-TEVTA	Youth, Working Age
SRSP's Social Enterprise Programme	Youth, Working Age
SRSP's Microcredit Programme	Youth, Working Age, Gender
Billion Tree Tsunami Programme	Youth, Working Age



2.6.1 Labour Market Programs assessed under CODI

2.6.1.1 Youth Empowerment by KP- TEVTA

a. Youth Skill Development under regular courses

KP_TEVTA is offering regular courses in B-TECH, DAE, DIT and vocational streams under their 107 established institutions across Khyber Pakhtunkhwa including merged districts with an annual intake capacity of 43784 students detailed below.

KP-TEVTA provides free vocational training and technical education to the youth of the province. The eligibility criteria of the Diploma of Associate Engineering (DAE) & short courses require Secondary School Certificate (SSC) Matric- (Science) with a minimum of 40% marks, an applicant age limit of 16-25 years and domicile of the same district. It serves 30635 beneficiaries.

CODI Assessment: On the parameter of 'Governance & Institutional Capacity' TEVTA ranks between the emerging and moderate stages. Legal framework mentions and provides some specifications for the functioning of reporting mechanisms and roles and responsibilities of different agencies / entities involved. Implementation guidelines/operational manuals are available. Enforcement mechanisms are in place but are generally weak. There is limited institutional capacity to carry out or supervise tasks. Structures and processes are in place to ensure stakeholder participation in program design and implementation. On 'Fiscal Sustainability' however, TEVTA ranks between the moderate and advanced stages. The program is fully financed from domestic sources. Budget planning processes take projected economic and demographic developments into account. The long-term vision and corresponding financial commitments are partially addressed in the sectoral strategy. Financing is stable, reliable, and progressive.

On 'Respect for Rights and Dignity' TEVTA ranks between the moderate and advanced stages. Entitlements are specified in the legal framework. Complaint and appeal mechanisms are largely in place. Benefit design and delivery mechanisms respect human rights standards and principles. Private individual information is sufficiently protected. On the parameters of 'Appropriateness' and 'Responsiveness' TEVTA ranks between the emerging and moderate stages. Program design is largely aligned with national social protection needs; however, mix of social protection programs does not reflect population needs and socioeconomic realities. The program's design and budget allocation are not evidence based. Data, statistics, and monitoring reports are accessible to main agencies, produced in a timely manner, but not always revised and adapted to evolving needs. There is partial capacity for information dissemination, outreach and awareness raising.

On the parameter 'Coherence and Integration' and 'Inclusiveness' TEVTA ranks at the latent stage as no elaborate policy, design or operational level coordination, integration or complementarity mechanism exists within the system. Gender equality, non-discrimination, and special needs of vulnerable persons are seldom taken into consideration in program design and implementation. Coverage of the target population is very low. Bottom two income quintiles are effectively excluded as DAE program admission criteria requires Matric qualification. The program has a relatively low benefit-cost ratio.

b. The Scholarship Programme for Strengthening of TVET System

The Scholarship Programme for Strengthening of TVET System in Khyber Pakhtunkhwa, administered by KP-TEVTA, is designed to bolster vocational and technical education across the province, including the merged districts. This non-contributory initiative encompasses multiple targeted programmes aimed at empowering marginalized communities, particularly focusing on women and youth in the tribal areas. Participants in this programme receive monthly stipends ranging from PKR. 1,500 to PKR. 4000, depending on the type and duration of the course. For instance, B.Tech and DAE students receive stipends of PKR 4,000 and PKR 3,000 respectively, while vocational and technical school certificate students receive PKR 1,500.



c. Transforming Skills into Employment at Merged Areas

The 05 different sub-schemes have been included in the MSD sector developmental projects, focused on skilling deprived youth of various Merged Districts in order to making them able to acquire handsome employment, illustrated below:

Table 2.8: Cost of skill development programs at merged areas

Sr. No	Scheme Description	TEVTA Cost (In M)	Target
1.	Transforming Skills into Employment for North Waziristan.	313.470	700 IBT 700 OJT
2.	Transforming Skills into Employment for South Waziristan.	263.00	200 IBT 200 OJT
3.	Transforming Skills into Employment for Zakha khel, Khyber.	173.00	450 IBT 450 OJT
4.	Transforming Skills into Employment for Orakzai.	150.00	500 IBT 500 OJT

In Phase-I, the beneficiary will get institute-based training (IBT). In Phase-II, the trained youth be provided a practical On-Job Training (OJT) at industry. The exposure towards industry may enhance the employment opportunity, confidence level and self-reliant working ability of marginalize youth.

2.6.1.2. Micro Finance and Credit Programme-SRSP

This programme is aimed at the economic and social empowerment of women, and a pivotal initiative implemented by the Sarhad Rural Support Programme (SRSP) with the support of various donors including the Government of Khyber Pakhtunkhwa (GoKP), the Department of Foreign Affairs and Trade (DFAT), and the Global Environment Facility (GEF). This non-contributory programme provides essential credit to women, enabling them to enhance their economic status and achieve greater social empowerment. The initiative plays a crucial role in fostering entrepreneurship and financial independence among women in Khyber Pakhtunkhwa. The programme targets households, with beneficiaries selected through a rigorous process that includes a Poverty Score Card assessment and nomination by their respective community organizations or village banks through formal resolutions.

The programme provides a cash benefit amounting to PKR 40,000 per beneficiary annually. During fiscal year ending in June 2022, a total of 8611 beneficiaries graduated out of the programme. This financial support is intended to be a substantial boost for women entrepreneurs, helping them to invest in their businesses, increase their incomes, and improve their living standards. The benefits are disbursed through cheques or money orders, ensuring a secure and transparent transfer of funds. A budgetary amount of PKR 205 million was allocated to this programme during fiscal year 2021/2022.

Eligibility for the programme is determined through a Poverty Score Card, ensuring that the financial support reaches the most deserving women. Beneficiaries are nominated by their respective community organizations or village banks through formal resolutions, adding a layer of community endorsement and support. This method ensures that the programme benefits are distributed equitably and effectively. The conditionality is categorized as hard, implying that there are stringent criteria and requirements that must be met to qualify for the financial support.

CODI Assessment: On the parameter of 'Governance and Institutional Capacity' SPSP ranks at the moderate stage. Implementation guidelines/operational manuals generally exist. An enforcement mechanism is in place. Good institutional capacity exists. There is an adequate number of trained staff. Structures and processes are institutionalized to ensure all relevant stakeholders are well informed, consulted, and able to participate, when necessary, in the design, implementation, and monitoring of the program. On the parameter 'Financial and Fiscal Sustainability', however, the programme ranks at the emerging stage as external financing plays a significant role (less than 50 percent of the program expenditures are financed from domestic resources).



On the parameter 'Respect for Rights and Dignity' SRSP ranks at the moderate stage. Fairly responsive enforcement mechanisms are in place in the shape of SRSP's village level organizations having roots in communities. The potential beneficiaries of the programs are informed about the program design and appeal mechanism. Benefit design and delivery mechanisms (application, registration, delivery) of all programs generally respect human rights standards and principles. Private individual information is effectively protected. On 'Adequacy' SRSP ranks between the emerging and moderate stages. Microcredit up to PKR 80,000 is considered low to generate equal to average monthly consumption or Minimum Wage in Pakistan. Poverty reduction and redistribution effects are almost negligible due to limited scope.

On the parameter 'Cost effectiveness' SRSP ranks at the emerging stage as the program has relatively low benefit-cost ratio. On the parameters of 'Appropriateness' and 'Inclusiveness' the programme is between the latent and emerging stages. Since the program is being managed by a private agency there is limited alignment with other mainstream social protection programs. The program is a stand-alone intervention at a small scale. The program targets only female applicants. There is sufficient consideration for the needs of vulnerable segments. Coverage of the program is low and accessibility is limited. On the parameters of 'Coherence and Integration' as well as 'Incentive Compatibility' SRSP ranks at the latent stage as it has separate non-interoperable implementation and information processes and incentive compatibility is not considered in the design and implementation of the program.

2.6.1.3 Industrial Training Centers/ Vocational Training Centres of Social Welfare, Women Empowerment & Special Education Department

These Centres were established by Social Welfare Department in 20021 and implemented in all districts of KP to provide vocational training in Tailoring, Machine and Hand Embroidery to domestic women to contribute in the family income. This is a non-contributory and un-conditional programme in which females of age 13 and above are eligible for this programme. During fiscal year 2021/2022, 2460 individuals were the beneficiaries and budget of PKR 8847700 was allocated to this programme.

2.6.2 Brief description and analyses of other LMP Programs department wise

2.6.2.1 Programmes under Workers Welfare Board (WWB)

Since 2000, the **General Education programme** by KP worker welfare board (WWB) has been instrumental in providing Conditional Cash Transfers (CCT) to 12,354 industrial and mine workers' children across approximately 11 districts of KP as per the latest report FY 2023/2024. Beneficiaries receive educational support, including payment for books, uniforms, and transport through cheque payments, ensuring access to quality education.

Since 2010, the **Technical Education programme** focused on enhancing technical skills among industrial and mine workers' children in KP and 1,832 children were the beneficiaries of the programme as per the latest report FY 2023/2024. This initiative provides CCT for Technical School Certificate (TSC) and Diploma of Associate Engineering (DAE) courses, empowering youth with specialized technical education to meet industry demands.

Since 1997, the **Vocational Education programme** offers CCT along with sewing machines to pass-out trainees from vocational institutes across approximately 6 districts of KP. This initiative aims to equip beneficiaries with vocational skills, promoting self-employment and sustainable livelihoods. As per the latest number FY 2023/2024, 30 individuals are the beneficiaries of this programme. Introduced in 2024, the **Khushal Pakhtunkhwa programme** offers CCT for technical and digital courses and training to industrial and mine workers' children in KP. As per the latest report FY 2024, 1972 children are the current beneficiaries of the programme.



2.6.2.2. Social Enterprise Programme-SRSP

The Social Enterprise programme aims to stimulate economic growth and improve the living conditions of rural communities by providing subsidized electricity. This initiative is designed to enhance the quality of life and promote economic activities in areas that lack reliable access to electricity. The Social Enterprise programme is sponsored by the Sarhad Rural Support Programme (SRSP) through Micro-Hydropower Plants (MHPs) constructed with funding from the European Union. MHPs are constructed in areas where some specific conditions are met including unavailability of national grid, availability of required resources (water, height, land), willingness of community to contribute (in kind/cash i.e. land for powerhouse, channels etc.) and payment of required and agreed amount of per unit tariff for sustainability of these MHPs.

These MHPs provide social protection to poor, marginalized and off grid communities through provision of economical electricity packages. Contrary to PKR 20 per unit offered by PESCO, the MHPs charge only PKR 8 per unit, as a result of which local communities have been able to save PKR 300 million. Another significant aspect is availability of substantial amount PKR 43 million saving with these 8 units, which ensure sustainable operation of these units, expansion of grid, and undertaking community-based initiatives.

The programme is implemented by SRSP, which is responsible for the operational and administrative aspects of delivering subsidized electricity to eligible communities. The programme is contributory, requiring beneficiaries to pay an agreed bill amount in exchange for the electricity provided. Bills at subsidized tariff rates are generated and collected on a monthly basis. The benefits are mixed, encompassing both direct access to subsidized electricity and the broader economic and social improvements that come with reliable power supply. The programme targets households, commercial centers, social sector facilities, government departments, and other entities within the jurisdiction of an MHP. Eligibility is restricted to those who currently lack electricity and are willing to pay the agreed bill amount. The primary beneficiaries of the programme are households, though the benefits extend to commercial and social sector facilities as well. The programme has hard conditionality, meaning that beneficiaries must meet strict criteria and adhere to specific requirements to receive the benefits. The frequency of payment and cash amount varies, depending on the specific agreements and billing cycles established by the implementing agency. Payments are made through mixed methods, accommodating the varying capacities and preferences of beneficiaries. The programme served approximately 7248 beneficiaries during 2021/2022, providing them with access to reliable and affordable electricity. The budget amounting to PKR 107 million was allocated to this programme during fiscal year 2021/2022.

Tapping sources of renewable energy has recently become one of SRSP's major portfolios. This shift was important in order to respond to issues of environmental degradation and resource depletion in KP province and newly merged tribal districts. SRSP, so far, has initiated 353 micro hydro projects, which have enhanced access of 970,000 poor/off grid population to clean and renewable energy. The large MHP units (8 in total) continued to provide uninterrupted electricity to serene valleys in northern districts and benefit local communities through provision of clean and affordable energy. These and many other small units, mainly supported by EU, provided electricity to rural and urban areas addressing energy needs of, mostly, off grid population. The coverage of off-grid population through clean energy was also boosted through SRSP- Pakhtunkhwa Energy Development Organization (PEDO) partnership to initiate significant number of micro hydro projects (105 in Nos.) in potential districts and areas. For the larger MHPs as mentioned above, SRSP has introduced a more professional and robust 'social enterprise' model. Under this model, power committees comprising 7-8 members are constituted and their technical capacities are enhanced. These committees assume important roles of determining tariff for domestic/commercial users, follow up on connections, collect revenue and check any irregularities. The revenue, thus, generated/collected is utilized for remuneration of paid technical staff and undertaking regular operation and maintenance of respective MHPs. The community may utilize excess funds for undertaking socio-economic development initiatives in respective areas or support any other venture as per needs of local communities. Apart from the actual amount spent by SRSP on the construction of these MHPs, the figures in column X and Y are the expenses required to run the MHPs on a monthly basis.



2.6.2.3. Ten Billion Tree Tsunami Programme

The Ten Billion Tree Tsunami Programme, along with the Up-Scaling of Green Pakistan Programme, aims to significantly increase forest cover in Khyber Pakhtunkhwa while providing green jobs to unemployed youth and women. These initiatives, sponsored by the Forestry, Environment & Wildlife Department of the Government of Khyber Pakhtunkhwa, are implemented by the Khyber Pakhtunkhwa Forest Department. Both programmes are non-contributory, meaning they do not require financial contributions from beneficiaries.

The primary objective of these programmes is twofold: to enhance the environmental sustainability of the region by increasing forest cover and to provide meaningful employment opportunities to the local population, particularly targeting unemployed youth and women. These initiatives not only aim to combat climate change and environmental degradation but also address social issues such as unemployment and gender inequality.

The eligibility for these programmes is determined through community resolutions, ensuring that the selection process is community-driven and inclusive. The beneficiary unit is the individual, targeting those who are most in need of employment. The programmes have a "Hard" conditionality, meaning that beneficiaries must meet specific criteria and actively participate in the programme activities to receive benefits. Although there is no direct cash transfer amount specified (NA), beneficiaries receive support in the form of employment and training opportunities.

Payments are made every six months through a mixed method, combining direct cash payments with in-kind benefits such as training and equipment. The Khyber Pakhtunkhwa Forest Department, as the implementing agency, oversees the execution of these programmes, ensuring that the objectives are met effectively. The mixed payment method ensures that beneficiaries receive comprehensive support, including monetary compensation and essential resources needed to carry out their tasks effectively. During fiscal year 2021/2022, the programmes had created 87,567 green jobs (measured in man-months), significantly contributing to employment and environmental conservation in the province. By increasing forest cover and creating green jobs, these programmes contribute to the long-term sustainability and prosperity of the region. During fiscal year ending in June 2022, a budget amount of PKR 3162.63 million was allocated to the programme.

2.7. Overall Analysis on the basis of CODI exercise

Based on the overall performance of KP's social protection programmes, the CODI Assessment Exercise assigned collective scores to all programmes on the selected parameters of this exercise. Figure 2.1 below shows the aggregate score across the programs for each dimension and reflects the overall Social Protection environment in KP in the form of a spiderweb diagram. The selected SP programs appear to be doing relatively well on the parameters of Respect for Rights and Dignity and Governance. In contrast, Coherence & Integration, Incentive Compatibility and Responsiveness need substantial improvement.

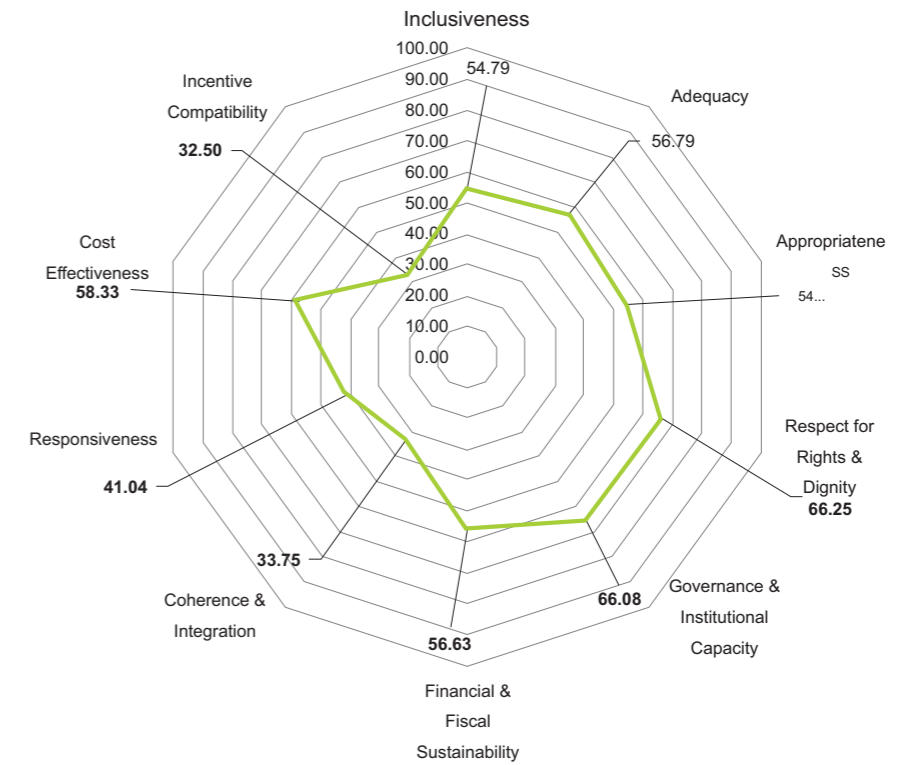


Fig 2.1 Performance of KP's Social Protection Programmes across 10 Parameters

2.8. Findings of the Social Protection Expenditure Review-

This exercise was undertaken to calculate the total amount of year wise spending that the Government of Khyber Pakhtunkhwa is incurring on Social Protection as a whole and separately on each category of Social Protection namely Social Assistance, Social Insurance, Social Services and Labour Market Programs. The analysis covered a period of five years (2019 to 2023). After tagging of the relevant budget heads, the detailed break up of various Provincial and District expenditure heads was identified, which comprised categories such as the Current and Development expenditure, Salary / Non-Salary, Budget / Expenditure heads was retrieved from the Integrated Financial Management Information System (IFMIS). Within each category and subcategory an object code wise break-up (A01 to A13) of expenditure was calculated, where each head (A01-A13) represents various types of expenditures. The Social Protection Expenditure Mapping exercise enabled P&D Department for the creation of SP Expenditure Tracking Dashboard which will be instrumental for planning, monitoring and analyses purposes.

According to the expenditure mapping, it transpires that the Khyber Pakhtunkhwa government spends a considerably larger amount of its budget on various categories of social protection. During FY 2023-2024, this expenditure amounted to PKR 62.668 billion, which is almost 23 billion more than the social protection expenditure of FY 2022-2023 that stood at 39.355 billion. Over a span of five years between 2019-2023, the total social protection expenditure has increased by around 400%, i.e., from 14.183 billion in 2019 to PKR 62.668 billion of FY 2023-2024. The 5-year trend of SP expenditure is captured at figure 2.2.

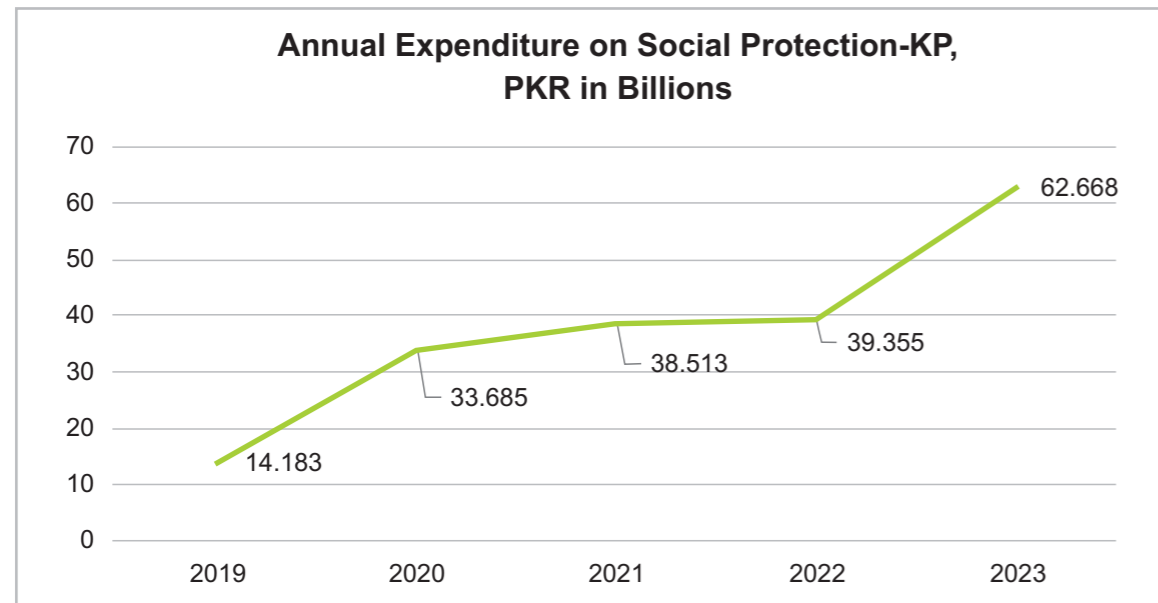


Fig 2.2 Social Protection Expenditure trend in the last five years (2019-23)

This trend of spending also reflects the priority that the provincial government associates with Social Protection, as the trend of the expenditure rise in this sector is higher than the overall expenditure of the government over the same period, which rose from PKR 635.2 billion in 2019-20 to PKR 1092.67 billion in 2023-24, i.e. a percentage increase of 72 % as against the 400% of SP expenditure.

The detailed expenditure review exercise (Annex D) puts the total amount of 5-year SP expenditure at PKR 188.4 billion. As previously mentioned, this includes current and development both at the provincial and district level. The pie chart at figure (fig 2.3) shows a category wise distribution of this SP expenditure into social assistance, social insurance, social services, and active labor market programmes (ALMPs). According to this exercise, at 43%, social insurance has attracted the largest share of SP expenditure over the past 5 - years which translates into PKR 80.5 billion. This is closely followed by the social assistance category with 37% standing of the SP budget. The other two categories of social services and ALMPs contributed 11% and 9% of the SP expenditure respectively.

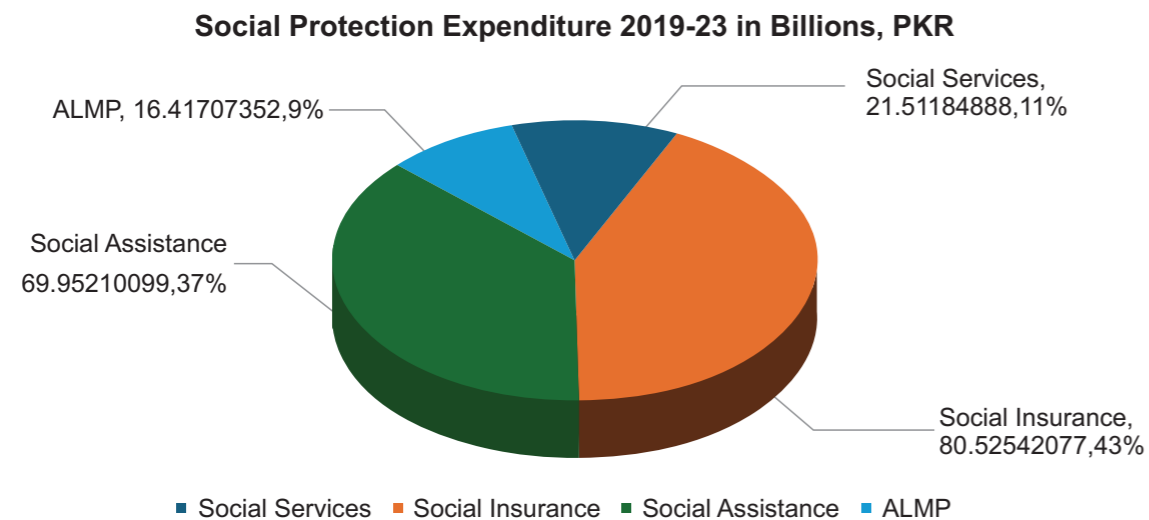


Fig 2.3 Category-wise Distribution of Social Protection Expenditure

At first glance, it appears that the portfolio of social protection in KP has the desirable balance of contributory versus non-contributory programmes with social insurance at 43 versus social assistance at 37 of the SP expenditure. However, this skewed picture of social expenditure in favor of social insurance is largely due to the tagging of social health insurance expenditures (sehat sahulat card in the social insurance category). It is important to note that despite its name the social health insurance programme is non-contributory in nature and therefore, should be classified as social assistance programme. With its reclassification, it would be clear that a disproportionately large volume of social protection in the province is non-contributory in nature, the burden of which is exclusively on the provincial exchequer.



NEW INTERVENTIONS (2025-30) - PROGRAMMES



New Interventions (2025-30) - Programmes

3.1 Introduction

Social protection reforms can help build the resilience of the poor and vulnerable segments by supporting them against negative income shocks and protecting essential household expenditures such that on food, health and education. Given the limited resources availability for development interventions, it is essential to design an efficient roadmap for reforms in order to ensure maximum impact of investment. Moreover, the need for reforms arises as the current system is functioning sub-optimally. It is imperative that the available resources are utilized optimally to achieve the vision, mission and objectives of Khyber Pakhtunkhwa SP Policy. This chapter highlights the critical pathways for designing an effective social protection roadmap in light of the policy objectives.

3.2 Missing systems and programmes

The above review of the existing programmes and systems identifies several major challenges that need to be addressed by the government. These include the weak governance of the social protection systems, lack of a systems-based approach, the low technical capacity for oversight and delivery, the inadequate legal framework and transparency, issues of adequate funding *vis-à-vis* sustainability and the need to promote human capital, inclusion and shock-responsive systems.

As the subject of Social Protection was delegated to the provincial governments in 2010 through the 18th Constitutional amendment, this subject is still a nascent area of activity for the Khyber Pakhtunkhwa government. The major legal, programmatic and systemic gaps are identified below under the relevant components.

3.2.1 Social Assistance

The CODI assessment reviewed a total of 05 major social assistance programs operating in Khyber Pakhtunkhwa. These include 02 federally administered unconditional cash transfer programs i.e. Individual Financial Assistance by PBM and BISP, provincially administered UCT program 'Guzara Allowance' by Zakat & Ushr department, provincially administered Girls' Stipend Program of E&SE department, provincially administered emergency assistance i.e. Relief compensation program of PDMA KP. Apart from BISP and GSP, the Social Assistance programs reviewed by and large suffer from the issue of low coverage. Except for BISP, the benefit size offered by the programs is too low to adequately cater to the needs of the target population. Apart from BISP, the programs generally suffer from a lack of efficient enforcement mechanisms and complaint and appeal mechanisms as well as inadequate institutional capacity. Moreover, excluding BISP, the programs generally lack long-term budget planning as well as coherence, integration and complementarity mechanisms. Responsiveness is generally limited as there is little contingency planning for shocks and crises. No program takes incentive compatibility into account in program design and implementation.

Moreover, several vital programmes are missing. The province lacks a universal old-age pension scheme as well as a targeted cash transfer scheme for the persons with disability. Financial Assistance for PWDs under Provincial Council for Rehabilitation of Persons with Disability (PCRDP) by Social Welfare Department is in place but it has been dormant since 2017. There is no robust mechanism in place to ensure access for unregistered workers as well as home-based/domestic workers to employment benefits and pensions as well as targeted social assistance during shocks. There is a need to link cash transfer programs with skills/livelihood programs to effectively realize the goal of poverty graduation.



3.2.2 Social Insurance

The CODI assessment reviewed 02 main social insurance programs operating in Khyber Pakhtunkhwa i.e Employees Social Security Institution (ESSI) and KP Sehat Card Plus. Both programs suffer from weak institutional capacity, lack of complementarity mechanisms within the system, ineffective complaint and appeal mechanism, lack of evidence-based design and lack of consideration of incentives in program design and implementation. KP ESSI has no mechanism in place to ensure that all eligible firms register. Moreover, it lacks any mechanism to cater to shocks and emergencies. KP Sehat Card Plus is universal but limited to indoor treatment. Long-term budget planning is lacking and financing is unstable, unreliable and regressive. Benefit –cost ratio is also low. There has been discussion of taking measures to address fiscal sustainability issues of Sehat Card which include steps to introduce a co-contribution mechanism in the scheme.

Social insurance is currently available to formal sector employees only. There is a need to expand coverage to unregistered and home-based/domestic workers. As for the threshold of eligibility, all employees receiving

30up to 60 percent more salary than the notified minimum wage are covered. This threshold needs to be reviewed by ESSI to facilitate the coverage of more employees. Moreover, only 5,700 employers and 160,000 active employees are registered with Employees Old Age Benefits Institution (EOBI) which indicates a serious lack of old-age benefits for the remaining population of workers. There is a need to expand coverage to include informal workers for which a social pensions scheme based on voluntary contributions may be considered.

In addition to the above-mentioned reforms, the provincial government can play an active role in improving the coverage and effectiveness of the federal government's EOBI program in the province through devising mechanisms for registering construction workers, private schools' employees, security companies as well as registering third-party workers employed in PSDP and ADP projects.

3.2.3 Social Services

Khyber Pakhtunkhwa has a strong tradition of residential care institutions, such as Welfare Homes (for orphans), Rehabilitation Centres for Drug Addicts, Darul Kafala (for beggars), Sarkari Sarain (Government Inns), Panahgahs, 'Dar-ul-Aman' (providing shelter and protection to victims of Violence against Women), Zamong Kor (residential care facility for state-children) etc. While the government will continue to invest in this area, it needs to facilitate and empower the private and voluntary/NGOs sector gradually to take the lead in the provision of residential care to vulnerable groups in order to improve the quality of the provision in this regard. Public-private partnerships can also be considered for this purpose.

3.2.4 Labour Market Interventions

The CODI assessment reviewed 02 main labour market intervention programs operating in Khyber Pakhtunkhwa which include KP TEVTA and Sarhad Rural Support Program (SRSP). SRSP suffers from the problems of low coverage and low benefit level. Moreover, it charges a high interest rate which is a burden for vulnerable individuals. It therefore needs to be replaced with the interest free, Akhuwat Microfinance Model. There is limited alignment with other Social Protection programs. Fiscal sustainability is a problem as less than 50 percent of program expenditures are financed from domestic resources. The program has a low benefit cost ratio and does not consider incentives in program design and implementation.

KP TEVTA also suffers from the problem of low coverage. Bottom two income quintiles are effectively excluded as the program requires Matric certificate. Therefore, eligibility criteria need to be reviewed to make it more inclusive. The program also suffers from limited institutional capacity, low benefit cost ratio, lack of consideration of incentives in program design and implementation and inefficient mechanisms to respond to shocks or crises.



Moreover, targeted interventions geared towards women, youth, PWDs and religious and ethnic minorities are required to promote their inclusion in the labour market. The province lacks an employment guarantee scheme or public works programme. No mechanism exists to support unregistered and home- based/domestic workers or to enable them to access employment benefits. The Labour Department could launch a drive to register informal workers with a provincial workers' repository and/or job centre.

3.3 Proposed SP Programmes (2025-2030)

Based on the above analysis of gaps and challenges it is to be noted that social protection programmes in Khyber Pakhtunkhwa are primarily focused on Social Assistance and Social Services with less emphasis on programmes geared towards Social Insurance and Labour Market Interventions. Therefore, new programmes targeting Social Insurance and Labour Market Interventions are needed. Moreover, there is a need to increase the share of contributory schemes to ensure long-term sustainability of programmes. Furthermore, there is a need to build shock-responsive systems.

Based on the above overview of Identification of Priorities for Social Protection and Social Protection Policy Frameworks 06 priority programmes have been identified for the next five years which are delineated below.

Table 3.1: Proposed SP Programmes for next five years

Life-course stage	Early Childhood	School-age & youth	Working age		Old age	Disability & chronic illness	Families
Proposed Intervention	Orphans Welfare Programme	Cash/In-Kind assistance for school-age children	Workers Repository	Productive Inclusion by Asset Transfer	Old age	UCT for Disability	Climate-Sensitive Social Protection
2025-26	Planning and design	Design and financing arrangements	Strategy paper and PC1	Design and financing arrangements	Design & Pilot in five districts	NSER data acquisition and program design	Climate-Sensitive Social Protection
2026-27	Universal pilot in 4 districts	Pilot for 50,000 school-going children	Procurement, HR and start of registration	Pilot for 2000 beneficiaries (Household head)	Scaling to another 10 districts	Coverage of 50% PWDs in KP up to PMT 20	Bringing in place the SOPs of SP in the areas of DM
2027-28	Scale up to another 10 Districts	Coverage for 100,000 school-going children	Job Centres at 12 districts	Coverage extend and cover 10,000 beneficiaries (Household head)	Coverage extended to all districts	Coverage of 100% PWDs in KP up to PMT 20	Pilot to pre-register disaster-prone HHs with SP
2028-29	Further 10 districts	Coverage for 250,000 school-going children	Job Centres at the rest of the districts	Scaling to another set number of districts	Piloting a contributory old age pensions scheme	Initiation of a graduation programme	Scale up of the pilot
2029-30	Coverage of all KP	Coverage for 500,000 school-going children	Addition of informal workers to the formal welfare systems	Coverage of all KP	Full-scale scheme of contributory pensions.	A fully functional disability program	Disaster Mgmt. is using the SP concepts
Sponsoring / Implementing Department	Social Welfare	Schools Education	Labour Department	Labour Department	Social Welfare	Social Welfare	PDMA



3.1.1 Orphans' Welfare Programme

According to a survey conducted by the United Nations in 2022, approximately 4.5 million children in Pakistan were orphans. According to the Khyber Pakhtunkhwa MICS, 2019 indicator SR.19 - Prevalence of children aged 0-17 years with one or both parent's dead in KP is 3.9% (Mother Dead=0.9%, Father Dead=2.5%, Both Dead=0.2%). This translates into around 600,000 children with one or both parents' dead in KP out of which 264000 (around 44 %) lie in the bottom two wealth index quintile.

Orphans from poor families are one of the most vulnerable segments of our population because they face high exposure to risks and lack the ability to protect themselves against them. Orphan hood has been identified as one of the key vulnerabilities faced by individuals during the lifecycle.

For a large number of these children, the demographic vulnerability coincides with the economic one, i.e. poverty. In such cases, these orphan children face an acute disadvantage in their early years' health and learning as well as long-term wellbeing and life chances. In Pakistan, orphaned children typically reside with their families at home. However, changing socio-cultural

values and poverty make it challenging for impoverished families to meet the financial demands of caring for orphans. Consequently, these children encounter various issues, including limited access to basic services, abuse, neglect, illness, disabilities, and emergencies, leading to the establishment of orphanages. When a child lacks relatives to take care of them, an orphanage becomes the primary means to provide shelter, healthcare, food, education, and housing. Generally, orphans find support under the care of elderly grandparents, within communal settings, or through institutions established by both government and non-government organizations to cater to their needs⁴. However, with very limited orphanage places in Pakistan, most of the orphan children continue to face a high degree of vulnerability in terms of their upbringing and future wellbeing.

The immediate and long-term damage caused by family separation and unsuitable alternative care, particularly in residential institutions, is well documented. Institutions are often characterized by inherently harmful living arrangements. Children may experience forced cohabitation and fixed routines not tailored to their individual needs. They are frequently deprived of the ability to make choices that suit their best interests. Children in institutional care centers are regularly isolated from their families and local communities. Deprived of parental care, they can endure physical, psychological, emotional and social harm – with consequences that last a lifetime. These children are also more likely to experience violence, abuse, neglect and exploitation.

Effective social services for orphan support constitute one of the major gaps in our social protection system, with only one provincial program, Welfare Home run by Social Welfare Dept. specifically targeting orphans. This residential care program for orphans has an extremely low coverage (around 367 orphans in KP in 2022).

In 2016, a bill entitled 'Un-attended Orphans (Rehabilitation and Welfare) Act, 2016' was passed by the Senate of Pakistan, which designed to safeguard the rights of unattended orphans and abandoned children, ensuring the provision of essential facilities such as housing, education, and healthcare. According to the proposed legislation, every unattended orphan would have to be registered with the National Database and Registration Authority (NADRA), and each child abode and orphanage operating in the private sector would also undergo registration. The law included the provision for punishment if anyone compelled these children

⁴ (Ullah, et al., 2022)

Challenges faced by Orphans in Pakistan#

Shortage of basic needs, educational materials, as well as poor health services

Psychological challenges include physical punishment, bullying, segregation, isolation, and poor attachment from caregivers

Emotional and behavioral problems experienced by orphan children and adolescents include depression, anxiety, and low self-esteem, feelings of anger, and trauma.

Employment issues due to lack of education and other resources

to beg, commit petty crimes, engage in rag picking, or participate in sexual acts. A legislation on the lines of this Bill remains to be approved by the parliament to safeguard the rights of orphans in Pakistan.

While the poor economic status of families increasingly pushes more orphans to the state-funded care institutions, there is a need to reinforce the traditional approach of relative-based care for the orphan children. This is important as the experience of residing in orphan care centres is known to have severe psychological effects on children. Despite physical care and social stimulation, the absence of family love and care can make children feel unwanted, leading to the development of traumatic incidents. Children who have spent time in orphanages, particularly those who have faced adverse conditions during their early years, may encounter a range of physical and behavioral challenges. These issues often stem from a lack of emotional and social bonds, as well as insufficient stimulation and interaction with family members. Emotional deprivation, anxiety, and feelings of insecurity can impede children's growth by impacting the neurochemical regulation of growth hormones.⁵ Unfortunately, mental health facilities are often lacking in orphanages, exacerbating the challenges faced by these children.⁶

As for the practice of adoption, social taboos and religious beliefs coupled with a premium placed on blood relations, contribute to the challenges surrounding it. Relatively few people opt to adopt an orphan. These parents often feel compelled to present adoptees as their biological children to avoid social stigma. Adoptive parents are only recognised as legal guardians and not as parents. This distinction can lead to complications, particularly when obtaining identification papers from NADRA, and becomes even more complex when the biological parents' identity is unknown. The legal rights of adopted children are not clearly defined, impacting their ability to inherit property, and financial security is often contingent on the discretion of adoptive parents.

Several international programmes lend evidence to start targeted social assistance programme for Orphans. According to the World Bank report 2002, social protection initiatives for orphans in Africa have successfully provided financial assistance to help orphans and vulnerable children access essential services and improve their well-being. Although school subsidies for Africa's orphans have not yet been widely implemented, provisions exist in ongoing World Bank operations in Burundi and Zimbabwe. Fostering programs, promoted by NGOs like World Vision in Uganda, place children with family members to integrate them into society and reduce the risk of marginalization, ensuring that siblings remain together. In Mexico, the Orphan's Pension is available to eligible children of a deceased individual who was receiving or entitled to receive a permanent disability pension for total disability. Each orphan under the age of 16 receives 20% of the deceased's permanent disability pension. If the child is a full orphan, meaning both parents are deceased, the pension increases to 30%. Almost all Western countries provide child grants aimed at lowering the risk of economic vulnerability for children from poor socio-economic backgrounds. For instance, Calfresh, is a customization of the US federally funded Supplemental Nutrition Assistance Programme (SNAP), which plays a significant role in providing food assistance to low-income individuals and families in California, including orphans and vulnerable children.⁷

Government along with development partners need to develop policies and programs aimed at preventing unnecessary family-child separation, improving child protection and welfare services, redirect resources and supporting children's transition from institutional care to community- and family-based alternative care,

While the KP government will continue to work on the legal and social reforms needed to address the issues of orphanage and adoption, it will start an orphan welfare social assistance programme—a community- and family-based alternative care model aimed at encouraging the upbringing of orphans within their families, either with a single parent or relatives. To run this programme, a mixed targeting approach will be employed to identify potential beneficiaries for the programme. Official datasets such as NADRA, Census, NSER, Zakat Databases, and administrative records will be utilized to reach out to the prospective cohort of orphans. Additionally, a registration system will be established, offering multiple avenues including online registration, in-person sign-ups, television channel advertisements, SMS notifications, and phone calls to designated numbers. This comprehensive

⁵ (Aziz, et al., 2023)

⁶ (Mahmood, et al., 2020)

⁷ (MARCA, 2023)





approach aims to ensure the inclusion of eligible orphans and facilitate their access to the programme's benefits.

The objective of the program is Human Capital Development through investing in Education, Health & Nutrition, Child Protection services of the most vulnerable orphans (children with one or both parents' dead) and productive inclusion of their mothers in Khyber Pakhtunkhwa. The project aims to ensure physical, psychological, social and emotional development of the children under a comprehensive multi-dimensional child development framework. The pilot is expected to enable children and their mothers to realize their full potential as productive members of society and therefore contributing to ending extreme poverty and creating more inclusive societies.

A regular Conditional Cash Transfer (CCT) direct into the bank account of mothers or the guardian relative, conditional upon:

- Regular school attendance & optimum educational performance. Expenditures like school bag, stationary, seasonal uniform and shoes etc. will also be supported on a once-a-year basis.
- Regular health check-ups at the nearby Primary Health Care (PHC) centres for prevention, screening, management of non-communicable diseases especially addressing conditions like stunting, underweight, wasting, immunization, Eye/Nose/Teeth health, functional, Visual impairment etc. Children & their mothers will be provided food supplements to address issues like Anemia, Micronutrient Deficiency (Calcium, Zinc, Iron, Vitamin A/D deficiency), Deworming as per requirement basis. The mother and the child will also be provided counselling for promotion of positive healthy behaviours & lifestyles.
- Linkages will be developed for single mothers with vocational training, interest-free loans, asset transfers, life skills, to help them become self-reliant members of the society. For this purpose, partnerships with organizations like SRSP, Akhuwat, PPAF, NPGP and other NGOs working in the area will be established.

3.3.2 Conditional Cash Transfer (CCT) for school-age children

The next intervention along the life cycle targeting approach is directed at the children of school-going age. During stakeholders' consultations, there was a strong appetite for programmes that either incentivize out of school children for enrollment or in-school students for retention. Consequently, the initiation of a Conditional Cash Transfer (CCT) program was favoured by a vast majority of the stakeholders. However, as BISP has recently scaled up its Waseela-e-Taleem initiative into the Taleemi Wazaif programme, extending coverage to middle and secondary school students, the education department will explore opportunities to synergize efforts with BISP for enhanced impact.

For a conceptual background, it is pertinent to mention that access to quality education for school-age children is both a basic human right and critical for any country's progress and development through building human capital and a skilled labour force. Article 25-A of the Constitution of the Islamic Republic of Pakistan enshrines the duty of the state to provide free and compulsory education to all children between the ages of 5 and 16. Moreover, Pakistan adopted the Sustainable Development Goals (SDGs) Agenda 2030 as its own national development agenda through a unanimous National Assembly Resolution in 2016. SDG 4 focuses specially on education and obliges state parties to 'Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all'. However, despite the Constitution guaranteeing access to free and compulsory education, many children in practice remain out of school.

According to Pakistan Education Statistics 2021-22 there were 26.2 million out of school children in Pakistan accounting for 39% of children of school going age in the country. Accordingly, there were 3.63 million out of school children in Khyber Pakhtunkhwa accounting for 30% of children of school going age in the province.

A more recent analysis based on the Benazir Income Support Programme (BISP)'s National Socio-economic



Registry (NSER) census report 2021 revealed that 4.7 million children aged 5 to 16 years were out of school in Khyber Pakhtunkhwa (KP) accounting for 39% of children of school going age in the province. The percentage of OOSC is significantly high in 7 newly merged districts at 55%.

Gender disparity in education is significant, with 27% of male children and 37% of female children currently out of school. This gap is more pronounced among those enrolled, with 22% of male children and 44% of female children not attending school. In Pakistan, the enrolment rates at the primary level stand at 68% for males and 60% for females, at the middle level at 39% for males and 35% for females, and at the matric level at 28% for males and 25% for females. In Khyber Pakhtunkhwa, these rates are 72% for males and 56% for females at the primary level, 45% for males and 29% for females at the middle level, and 31% for males compared to only 18% for females at the matric level. These statistics underscore the significant barriers to education faced by school- aged children in Khyber Pakhtunkhwa, highlighting the urgent need for government intervention to rectify this situation. The statistics clearly indicate that school-going children in Khyber Pakhtunkhwa are facing considerable barriers in accessing education which underscores the need for government intervention to rectify the situation.

At the federal level, Waseela-e-Taleem (Co-responsibility Cash Transfers – CCT) aims to support primary level education through the provision of an additional PKR 2000/- per quarter for a male child and PKR 2,500/- per quarter for a female child at primary level. Almost 2 million children of BISP beneficiaries currently receive this conditional cash transfer out of which 44% are females. An existing program at the provincial level to address the problem of out-of-school children is the Girls' Stipend Programme. GSP targets girl students enrolled in public schools in grades 6 to 10. Rs. 200/- per month is paid to eligible girls enrolled in grades 6- 8 and Rs. 500/- in grades 9-10 on six monthly basis conditional on maintaining 80% attendance. The programme was initiated in 2007-08 and 500,000 beneficiaries are enrolled. However, this program is limited to girls and does not address the needs of boys whose school enrolment is also low as demonstrated by the above statistics. It also does not cover primary school age children where the dropout rate is the highest. Moreover, the benefit level is very low and benefits are contributing little to achievement of the program's objectives on this account. Therefore, there is still a need for a comprehensive conditional cash transfer program at the provincial level which addresses the needs of all out-of-school children.

A key aspect in programme design would be the targeting of beneficiaries. Targeting beneficiaries may ensure equitable distribution across districts and address the wide gender and spatial disparity that exists in net enrolment rates in KP. Out-of-school children across all levels of education may be targeted and the distribution of beneficiaries across levels of education would be worked out judiciously on the basis of needs- assessment. If the Conditional Cash Transfer for Out-of-School children is opted for as the intervention for this age group, it will be implemented by Khyber Pakhtunkhwa Elementary and Secondary Education Department. Depending upon the timing, such a programme can either be implemented in collaboration with the federal government's Taleemi Wazaif programme or be incorporated in a multi-sectoral ongoing or upcoming project such as the World Bank assisted Khyber Pakhtunkhwa Human Capital Investment Project that is being implemented by the Department of Health and Elementary and Secondary Education Department of Khyber Pakhtunkhwa. Alternately, the program may be piloted and be financed from ADP at the pilot stage after which it may be converted to the current side. If implemented, the programme may aim to benefit 50,000 school-going children in 2025-26. Coverage will be extended to 100,000 school-going children in 2026-27, 250,000 school-age children in 2027-28 and 500,000 school-age children by 2028-29.

3.3.3 Workers' Repository/Job Centre

The total labour force of Pakistan is 71.8 million according to Pakistan Labour Force Survey 2020 -21 while that of KP is 10.3 million. Total employed labour force of Pakistan is 67.25 million. Of these 25.18 million are engaged in Agriculture, 11.58 million in formal non-agriculture employment and 30.49 million in



informal non-agriculture employment. Total employed labour force of KP is 9.4 million, out of which 2.99 million are engaged in Agriculture, 6.42 million in non-agriculture employment and 1.56 million in formal and 4.86 informal employment.⁸

Informal workers are workers who are not covered by formal working arrangements or are employed by unregistered businesses. These workers are especially vulnerable and face a number of challenges from a social protection standpoint which need to be addressed. These workers are usually not documented, which makes them difficult to trace during times of crises in order to extend assistance. They usually do not contribute to social security and insurance funds which renders them ineligible for unemployment insurance and old-age benefits. The phenomenon of informal workers is pervasive in Pakistan.

According to Pakistan Labour Force Survey 2020-21 the informal sector is the main contributor to total employment, accounting for 45.3 percent of all jobs. The share of employment in the informal sector is more than seven out of ten (72.5%) of non-agricultural employment. The informal workforce consists of domestic and home-based workers, street vendors, SME employees among others.

In Khyber Pakhtunkhwa informal (non-agricultural) sector employment accounted for 51.7% of total employment. Unfortunately, however, the government has no data to access these informal workers. The fact that a cash transfer package of PKR 200 billion of the federal government, reserved for informal workers during COVID-19, had to be re-appropriated to other uses due to the lack of identification data underscores the severity of the situation. Moreover, these workers are virtually excluded from any social security, insurance or other employment related benefits.

The Strategy therefore envisages a programme for the registration of all informal workers with the government through the Labour Department. This would assist the identification and traceability of these workers during future shocks. Once a database of these workers is in place, the government may also be able to assist them for jobs, insure them for health, employment and old-age benefits through a contributory programme on the lines of ESSI and EOBI, and make referrals for them to other social assistance programmes for cash or other benefits when need arises. The contributory social security mechanism, at some stage, has the potential to be extended to the entire population of the province. (Fig 3.1)

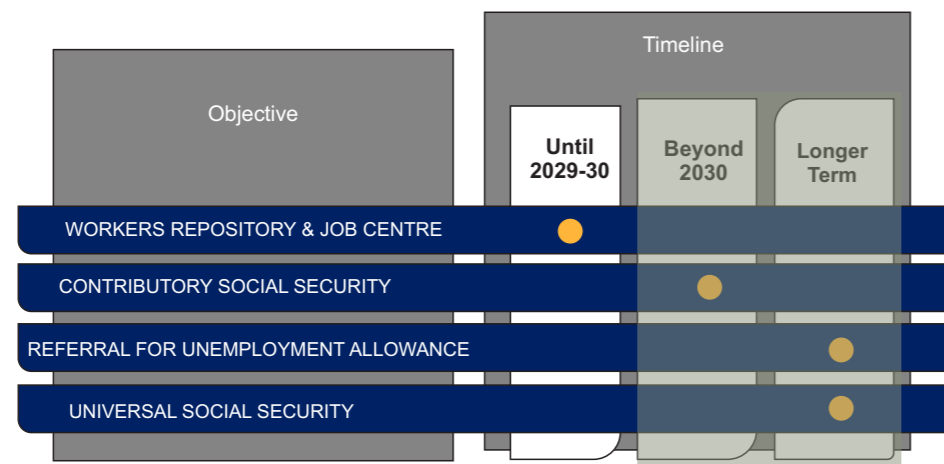


Fig 3.1: Immediate and Intermediate Potential of Workers' Repository

⁸ (LFS, 2021)



This Strategy envisages that the PC-1 for the Workers' Repository/Job Centre will be drafted during 2024/25. Procurement and hiring of human resources will be completed during 2025/26 and registration will be initiated. In 2026/27 Job Centres will be established at 12 districts and by 2027/28 they will be established in every district. By 2028/29 informal workers will be added to formal welfare systems. The process of registration for establishing the Workers' Repository/Job Centres may comprise the following steps (Fig 3.2):

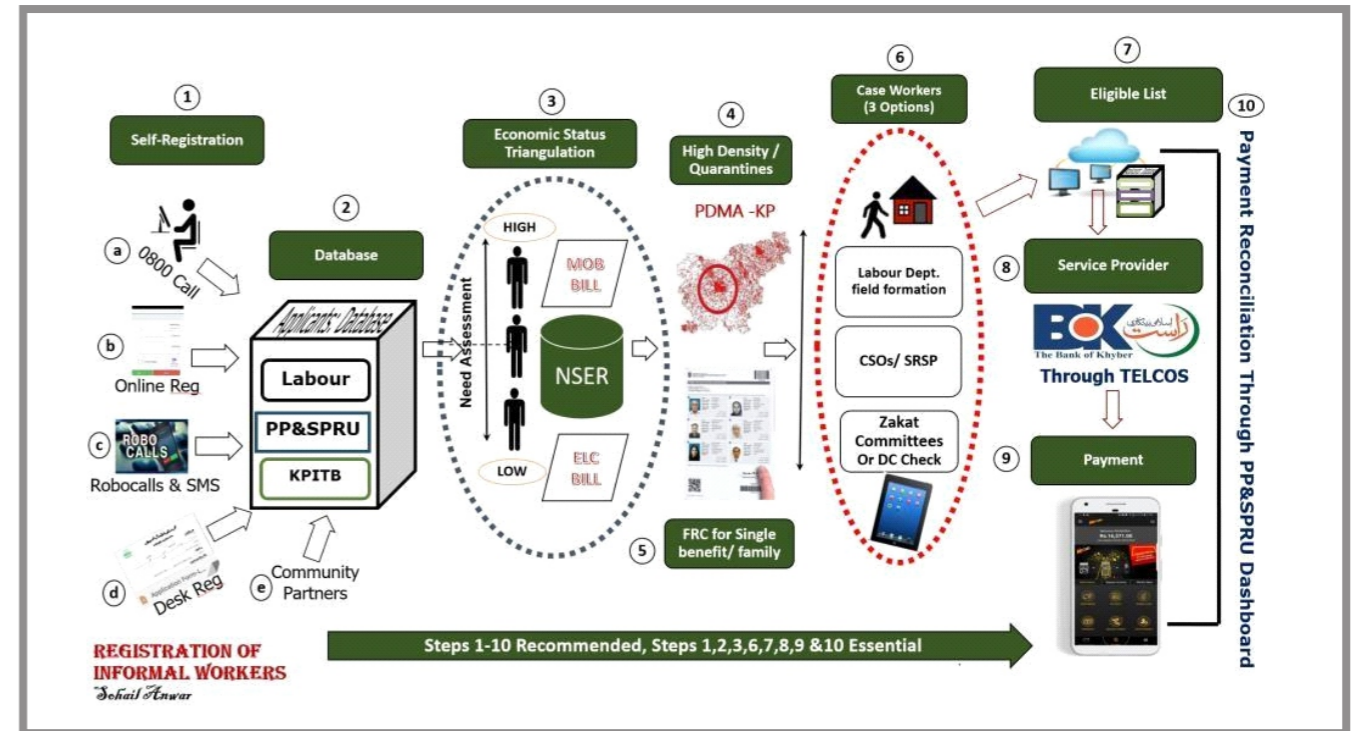


Fig 3.2: Process-Flow for Registrations for Workers' Repository

Explanation of main steps:

Step 1. Registration: Workers could be given several options to register with Job Centres. The first could be to call a helpline and register their particulars with the staff. The second method will be to fill out an online form available at the Labour Department Website. The third method can be reaching out to prospective beneficiaries through SMS messages. The mobile numbers may be identified with the help of Pakistan Telecom Authority based on certain identified criteria. The other options will include desk registration and registration through community partners.

Steps 2,3. Data Management and Triangulation: A central database will be created wherein the data of all applicants will be stored. The database will be housed at the Labour Department with access available to the Public Policy & Social Protection Reforms Unit (PP&SPRU) and later to the KP Social Protection Authority after its establishment. The data may be compared against NSER data and counter-checked against mobile phone or electricity bills.

Step 4. High Risk Areas: The design of the programme allows the geographical coverage of high-layoff risk areas (Union Councils, etc.) on a priority basis. This will be done by obtaining information of high-layoff risk areas (where most workers had lost their job during COVID-19; hotspots) from PDMA, Labour Department or other agencies. The government may make a policy decision to prioritise the cases of such applicants in terms of the process, selection



and delivery. This step is, however, optional and subject to the geographical distribution of the workers and policy of the government.

Step 5. Single Beneficiary per Family: To maximise the coverage, the programme will be restricted to enrolling one beneficiary per family. At this stage, the case shall be analysed to trace multiple applicants from the same family (not household). If need be, NADRA can assist with this task, through its family registration data. A policy decision will be taken to select which of the multiple applicants at this stage.

Step 6. Referral to Caseworkers: The eligible will be housed in a shared space on the KPSPA portal with access to Caseworkers, i.e. verification partners. These will comprise Zakat Committees in the province through the Zakat & Ushr Department, members of the village/neighbourhood councils, community organizations and the office of Deputy/Assistant Commissioners, who have an on-the-ground presence of revenue/other staff at the local level. An electronic scorecard for verifications will be made accessible to the staff for all case workers for the on-site entry of data through a mobile app with geo-tagging.

Step 7-11. Payment & Reconciliation: The final list of beneficiaries will be made available to the Bank of Khyber or any other service provider, with instructions to pay the list of eligible beneficiaries an approved amount of transfer through its partner Telco's, such as Easy Paisa, Jazz Cash, etc. The payments so made will be reconciled through the real time dashboard.

3.3.4. Graduation Programme for Ultra Poor in Khyber Pakhtunkhwa Productive Inclusion through Assets Transfer

Asset Transfer Programmes aim to address extreme poverty by providing such assets that can either provide a sustainable form of livelihood to the recipients or substantially contribute to a reduction in their recurring expenditure. This approach of poverty alleviation has shown considerable promise in reducing the poverty in other countries. A comprehensive study by Banerjee et al. (2015) evaluated the impact of a multifaceted Graduation programme across six countries; Ethiopia, Ghana, Honduras, India, Pakistan, and Peru focusing on whether asset transfer programmes could generate lasting improvements in the livelihoods of ultra-poor households. The programme provided a productive asset grant along with consumption support, training, coaching, access to savings accounts, and healthcare services. The results showed significant improvements in income, revenue, household consumption, food security, and productive assets across all countries, with many households successfully engaging in self-employment activities like livestock rearing or petty trade. One year after the intervention, these improvements persisted, with the programme's benefits exceeding costs in five out of six countries because, in those five countries, the programme led to sustained improvements in income, consumption, and assets that outweighed the initial investment. However, in Honduras, the benefits did not exceed the costs, primarily due to implementation challenges such as a high rate of asset loss (many chickens, a common asset provided to participants, died due to illness), which reduced the long-term impact of the asset transfer. This caused a decline in the programme's effectiveness, leading to lower cost-effectiveness compared to the other countries. This evidence demonstrates the effectiveness of combining asset transfers with additional support mechanisms to achieve long-term poverty alleviation and economic resilience.⁹

Several countries have successfully implemented asset transfer programmes, and their results provide compelling evidence for implementing the asset transfer programme in KP. One of the most recognized models is the Graduation Approach, pioneered by BRAC in Bangladesh. This approach targets ultra-poor households by offering a package of support, including productive asset transfers, life skills coaching, financial inclusion, and healthcare services.¹⁰ A London School of Economics randomized control trial demonstrated that seven years after participating in BRAC's program, beneficiaries saw a 37% increase in annual earnings, a 10% increase in

⁹ (Banerjee, et al., 2015)

¹⁰ <https://www.brac.net/program/wp-content/uploads/2021/09/UPG-programme-Bangladesh-overview.pdf>



consumption spending, and a nine-fold increase in savings, showing the sustainability of the intervention.¹¹ The Grameen Bank in Bangladesh has also successfully implemented a microfinance-based asset loan programme, particularly for livestock loans. The programme provides loans for purchasing cattles, which are repaid gradually. A unique feature of the Grameen model is its Animal Insurance Fund, which covers half the loan in the event of livestock death. This innovative approach has allowed vulnerable rural families to secure consistent income from livestock rearing, with Grameen's model demonstrating strong long-term results in building household resilience.¹²

In India, the Bihar Rural Livelihoods Project (BRLP), also known as JEEVIKA, combines asset transfers with self-help group formations, skills training, financial inclusion initiatives, and market linkages. This multifaceted approach has created sustainable livelihoods for millions of rural women, transforming them into economically self-reliant individuals.¹³ BRAC has also collaborated with JEEVIKA to introduce Asia's first government-led urban Graduation program, Satat Jeevikoparjan Yojana Shahari (SJY Urban), which focuses on food security, social inclusion, and economic independence through asset-based interventions.¹⁴ The Satat Jeevikoparjan Yojana (SJY)

programme, started in 2018 by the Government of Bihar with a budget of INR 840 crores (approximately USD 120 million), has reached 162,000 women-headed ultra-poor households across 38 districts, making it one of the largest government-led Graduation scale-ups to date. The programme offers 24 months of livelihood support, mentoring, and access to community networks, such as **Village** Support Organizations, through dedicated community cadres called Master Resource Persons (MRPs).¹⁵ Similarly, Kenya's Asset Creation Programme, administered by the Government of Kenya and the World Food Programme (WFP), provides conditional transfers to poor households participating in asset-building activities aimed at enhancing resilience. These global programmes underscore the importance of integrating comprehensive support packages with asset transfers to ensure sustainable income and resilience.¹⁶

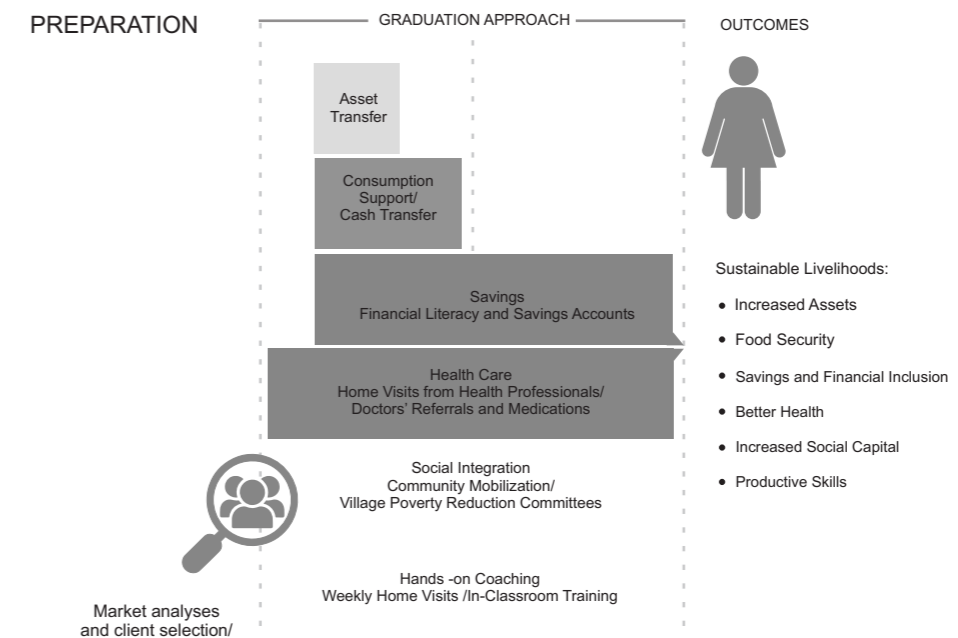


Figure 3.3: Different Components of the Ultra-Poor Graduation Approach¹⁷

¹¹ <https://www.brac.net/program/wp-content/uploads/2020/02/Graduation-Overview.pdf>

¹² <https://grameenbank.org.bd/loan/livestock-loan>

¹³ <https://brlps.in/design-principles>

¹⁴ <https://bracupgi.org/program/india/>

¹⁵ https://www.povertyactionlab.org/sites/default/files/publication/GoingtheLastMile_Liftingultrapoorhouseholdsoutofextremepoverty_SJYPlaybook.pdf

¹⁶ <https://kms.nspssocialprotection.go.ke/images/downloads-kms/General-Studies-Publications/linking-social-protection-to-improved-productivity.pdf>

¹⁷ Source: BRAC, Propel Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach, p. 20



Globally, over one-fifth of the population lives on less than PPP US\$1.25 a day¹⁷, as asset transfer programmes have proven to be effective tools for poverty alleviation, demonstrating that economic self-reliance is achievable even for the most marginalized households. The proposed programme will provide productive assets, such as livestock and non-livestock, to ultra-poor families in KP to help them generate stable incomes and improve their socio-economic well-being.

Objectives:

The objective of this programme is to pilot a Graduation-based productive inclusion initiative (based on the BRAC Model) for improving the resilience of ultra-poor households in KP and graduating them out of social assistance programmes and eventually out of poverty. By enhancing the productive capacity of beneficiary households, the programme aims to reduce their reliance on external assistance while improving their resilience to economic and climatic shocks.

Identification and Eligibility Criteria:

To identify beneficiaries, the programme will utilize existing networks in communities, including Local Zakat Committees, Village/Neighbourhood councils, and civil society organizations. The programme will target Ultra-Poor Households, focusing on current BISP and Zakat beneficiaries in KP. The specific eligibility criteria could be:

- PMT Score of 20 or below, for households enrolled in NSER.
- Classified as mustahiq-e-zakat, as per the LZ-19 Social Register maintained by the Zakat & Ushr Department.
- Possess a valid CNIC issued by NADRA, without any restriction based on religion, caste, or creed.
- Existing networks in the communities like members of the Local Zakat Committees, Local Government Village/Neighbourhood council members Civil society organizations will be utilised for identification of beneficiaries.

Key Features of the Asset Transfer Program for KP:

1. **Productive Asset Transfer:** Ultra-poor households will receive context-specific productive assets such as livestock (e.g., goats, cows), agricultural tools, or startup kits for small enterprises. These assets will be tailored to the unique livelihood opportunities within the local economy, enabling beneficiaries to generate sustainable income.
2. **Capacity Building and Financial Inclusion:** In alignment with the Graduation Approach, beneficiaries will receive comprehensive life skills coaching and training on asset management. This will include:
 - Financial literacy training: Helping households manage their resources effectively, including budgeting, saving, and reinvestment.
 - Access to savings and financial services: Beneficiaries will be linked to formal financial services, including savings accounts, or informal mechanisms like community savings groups, ensuring long-term financial security.
 - Entrepreneurship and business development training: This will support beneficiaries in developing microenterprises and maximizing the potential of their assets.
3. **Healthcare Services:** The programme will integrate access to healthcare services for both humans and livestock, ensuring that beneficiaries and their productive assets remain healthy and productive. As per the model of Grameen Bank's Animal Insurance Fund, beneficiaries will receive veterinary support to prevent asset loss due to livestock illness or death.

¹⁷ Source: BRAC, Propel Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach, p. 20

¹⁸ (WorldBank, 2013)



4. **Monitoring, Mentorship, and Support:** Continuous monitoring and mentorship will be critical to ensure long-term success. Field officers and community mentors will:
 - Provide one-on-one coaching to households to ensure they are making the most of their assets.
 - Use digital tools to track household progress, monitor income generation, and measure resilience.
 - Facilitate the formation of peer support networks to encourage shared learning among beneficiaries.
5. **Graduation and Exit Strategy:** A well-defined graduation pathway will be established to measure when households can exit social assistance programmes. This will be based on improvements in household income, asset growth, and financial independence. Post-graduation, households may continue to receive mentorship and microfinance opportunities to support business expansion and continued growth.
6. **Climate Resilience and Environmental Sustainability:** The programme will promote climate-smart practices in agriculture and livestock management. This will include the introduction of drought-resistant crops, efficient water use, and renewable energy solutions to ensure beneficiaries' livelihoods are resilient to climate change.
7. **Social Inclusion and Gender Empowerment:** The programme will emphasize social inclusion, with a particular focus on women-headed households. Empowering women through this initiative will ensure that they gain economic independence, which can also drive wider social changes in the community.

3.3.5 Old Age Pensions

Pakistan's total population stands at 241.5 million as per Population & Housing Census-2023 while that of Khyber Pakhtunkhwa stands at 40.9 million. The population growth rate stands at 2.55 percent in Pakistan and 2.38 percent in KP. Coupled with high population growth rates, life expectancy in Pakistan has been climbing steadily with life expectancy at birth standing at 66 years in 2021 compared to 45 years in 1960 (World Bank). These numbers indicate that the population of elderly people in Pakistan is expected to expand significantly in the future. This, coupled with shifts away from extended family to nuclear family structures on account of urbanization and modernization, underscores the vital need for social protection geared towards the elderly population.

Old people are often dependent on others for financial and physical support. However, there is little support available for old people through the public sector in Khyber Pakhtunkhwa apart from support available to formal sector employees through Employees Old Age Benefits Institution (EOBI) and Employees Social Security Institution (ESSI). However, these schemes cover only formal sector workers. In Khyber Pakhtunkhwa informal (non-agricultural) sector employment accounted for 51.7% of total employment exceeding the figure for Pakistan as a whole.

The Government of Khyber Pakhtunkhwa passed Khyber Pakhtunkhwa Senior Citizens Act in 2014 which entitles senior citizens over sixty years of age a number of benefits like financial support, facilitation in accessing health services at public hospitals (e.g. separate counters & wards, discount on medicine and diagnostics,) free entry to public places like museums, libraries, parks and recreation facilities; and membership of organisation of senior citizens corps. Implementation of the law however couldn't happen.

In keeping with the lifecycle approach to social protection adopted in KP Social Protection Policy a social pension programme thus needs to be launched to bridge this gap to improve socio-economic wellbeing of the poor elderly people in Khyber Pakhtunkhwa. The social pensions program would aim to protect older persons aged 65 and above from livelihood risks improving their subsistence, reducing their dependency on their social network enabling them to live a dignified life. It is envisaged that the social pensions programme will be designed and piloted in five districts in 2025/26. It will be scaled to another 10 districts in 2026/27 and coverage will be extended to all districts by 2027/28. In 2028/29 a contributory old-age pension scheme will be piloted and full-scale scheme of contributory pensions will be in place by 2029/30.



The eligibility criteria of the non-contributory pension program may include:

1. An elderly person aged 65 years and above belonging to a household having
 - a. PMT Score 32-40, if enrolled in BISP NSER
 - b. a *mustahiq-e-zakat* as per LZ-19 Social Register maintained by Zakat & Ushr Department.
2. Have a valid CNIC issued by NADRA without the restriction of religion, community, caste or creed.

A database of eligible beneficiaries will be prepared and shared with the Payment Service Provider. The programme may offer up to PKR 3000 per month to beneficiaries. The disbursement will be made on quarterly basis i.e. PKR. 9000 after every three months. The program may be piloted and be financed from ADP at the pilot stage after which it may be converted to the current side. Directorate of Social Welfare Department will ensure smooth registration and implementation process at the district and tehsil levels in coordination with the district administration. District Administration will also be involved in activities related to outreach and mobilization of beneficiaries. Subject to Cabinet's approval, the Bank of Khyber may become the payment service provider. Beneficiaries will be issued an ATM card and a mobile banking payment mechanism (such as Easy Paisa / Jazz Cash etc.) to withdraw their payments.

Depending upon the success of the programme and the available resources, the government will consider strengthening other pension programmes for the formal sector workers as well. A voluntary old age pension/savings schemes can be designed in order to expand the coverage to informal sector workers. Lack of any credible data on informal-sector workers is a challenge in providing social protection coverage to such workers. Therefore, it is important to facilitate the registration of labour and establish a repository of workers in Khyber Pakhtunkhwa that can help the government to reach out to informal-sector and daily-wage workers in future. Subsidies or matching funds can be considered to serve as an incentive for low-income and budget constrained families to participate in contributory pension schemes in order to encourage participation of a broad section of the population in pensions. Having a large pool of participants is a means to reduce the costs and enhance the sustainability of a pension system as social insurance, including pensions, involves cross-sector risk-pooling as well as inter-temporal resource allocation. Furthermore, it will be imperative to ensure financial sustainability of the pensions fund for which a supervisory and regulatory system, as well as an actuarially sound pension design would need to be established.

3.3.6 Unconditional Cash Transfers for Disability

Persons with disabilities are often dependent on others for financial and physical support. They generally require tailored support and assistance to cope with the demands of day-to-day life. Depending on the nature of the disability, many are able to be economically active to an extent; however, they may require special measures to be socially and economically included. Providing social protection assistance to the disabled population is imperative from the perspective of human rights to enable them to live a dignified life. It is also important from an economic point of view as the provision of support can empower them to achieve their full potential and become an active part of the labour force.

According to Population and Housing Census-2023, the total disabled population including those having functional limitations in Pakistan numbered 23,170,373 which is 9.6% of the total population of the country. Accordingly, the total disabled population including those having functional limitations in Khyber Pakhtunkhwa stands at 3,406,060 which is 8.3% of the total population of the province.

The total disabled population aged 05 years and above in Pakistan numbered 855,638 out of which 270,202 were

literate, corresponding to a literacy rate of 31.6%. The total disabled population aged 05 years and above in Khyber Pakhtunkhwa numbered 191,820 out of which 54,145 were literate, corresponding to a literacy rate of 28.2%. The total disabled population aged 10 years and above in Pakistan numbered 731,557 out of which 165,714 were working, 32,238 were seeking work, 69,157 were students, 209,680 were housekeeping and 254,768 were not engaged in any of the aforementioned activities. Thus 34.8% of the total disabled population was neither working, nor seeking work, studying or housekeeping. The total disabled population aged 10 years and above in Khyber Pakhtunkhwa numbered 162,048 out of which 30,749 were working, 7,017 were seeking work, 15,484 were students, 44,610 were housekeeping and 64,188 were not engaged in any of the aforementioned activities. Thus 39.6% of the total disabled population in Khyber Pakhtunkhwa was neither working, nor seeking work, studying or housekeeping. These statistics demonstrate that the disabled population constitutes a sizeable minority of the population in Pakistan and KP and is characterized by low literacy rates and low engagement in economic activity. This underscores the need for interventions to address the needs of and uplift this segment of the population.

Social Protection is of key importance in realizing the rights of persons with disabilities. Lack of registration remains a key barrier to inclusion. It is estimated that around 50% of PWDs remain unregistered in the country. There are numerous offers of state support for people with disabilities. However, to be able to use these services, a special Disability Registration Certificate is required- only if the Person with disability is officially registered can he/she be eligible to receive financial assistance, assistive devices, special education, adapted vocational training etc.

Social Welfare, Special Education and Women Empowerment Department, Khyber Pakhtunkhwa in collaboration with PP SPRU launched a special initiative "One Window Operation for Registration of PWDs" – a mobile/ web-based electronic application for streamlining the registration process and making it disability friendly. It allows the applicant, family, community members, social workers, or field officers to enter the data and schedule an online appointment for medical board examination at the local hospital using a smart phone.

On the day of assessment, the applicant, if found eligible is issued e-disability certificate, making the process accessible and inclusive. Location maps are included to ease navigation of local district hospitals. The data entered automatically feeds into a digital Disability social register making provision of future disability benefits possible. The MIS captures essential data on PWDs including demographic information, socio-economic profile and type of assistance/support needed. Since its launch in April 2021, as of Sep 2024 more than 77,423 people have received electronic disability certificates thereby allowing them to visibility and eligible to apply for various support services.

Currently, a limited number of programs are operating in KP that specifically cater to the needs of the disabled population. Pakistan Bait-ul-Maal through its Individual Financial Assistance initiative provides rehabilitation assistance for disabled persons belonging to households having income equivalent to or below minimum wage as well as general financial assistance to the disabled, infirm and handicapped. Formal sector employees are entitled to disablement grants and pensions for disability as a result of employment injury through ESSI. Social Welfare Department runs several initiatives geared towards the disabled population including schools for visually impaired, hearing and speech impaired, intellectually and physically challenged students, artificial limbs workshop and vocational training centre for persons with disability. However, the province lacks a large-scale, cash transfer programme to address the economic needs of the disabled population.

It is envisaged to launch an unconditional cash transfer program for persons with disabilities belonging to households with PMT scores up to 20 in the NSER or having a status of *mustahiq-e-zakat* as per LZ-19 Social Register maintained by Zakat & Ushr Department. Programme design will be worked out and NSER & LZ-19 data acquired during 2025/26. By 2026/27 coverage will be extended to 50% of PWDs with PMT scores upto 20 and those in the LZ-19 and by 2027/28 it will be extended to all PWDs with PMT scores upto 20 and those in LZ-19. In 2028/29 a graduation program will be initiated whereby beneficiaries will be encouraged to enroll in specifically

¹⁷ Source: BRAC, Propel Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach, p. 20

¹⁸ (WorldBank, 2013)

tailored vocational training courses that will enhance their employability and entrepreneurial abilities. Interest Free Loans, asset transfer may be extended alongside to assist them in their endeavors. By 2029/30 a fully functional disability program will be in place.

A database of eligible beneficiaries will be prepared and shared with the Payment Service Provider. The programme will offer PKR 2000 per month to beneficiaries. The disbursement will be made on quarterly basis

i.e PKR. 6000 after every three months. The benefit size will be benchmarked against an appropriate index

e.g. CBN or minimum wage. The program may be piloted and be financed from ADP at the pilot stage after which it may be converted to the current side. Directorate of Social Welfare Department will ensure smooth registration and implementation process at the district and tehsil levels in coordination with the district administration. District Administration will also be involved in activities related to outreach and mobilization of beneficiaries. Bank of Khyber or another Bank can be the payment service provider. Beneficiaries will be issued an ATM card to withdraw their

instance, public works programmes such as afforestation can reduce risks arising from landslides, droughts and floods. Other examples of such public works programmes include the construction of terracing, check dams and small-scale irrigation systems (World Bank, 2018). Social Protection programs already in place can be scaled up during crises as a disaster response. Some examples include school feeding programs, cash transfers and public works programs (World Bank, 2018). A Productive Safety Net Programme (PSNP) of Ethiopia provides six months of food or cash or a combination of the two in return for the delivery of labor-intensive public works. 20 percent of the annual budget is comprised of contingency funds for shocks. There is also a Risk Financing Mechanism (RFM) in place with resources pre-positioned at the national level (Ibid).

One major problem that arises with scaling up the mainstream social protection programs in the event of crises is that such programs are targeted towards specific groups of people such as households living below the poverty line, the elderly etc. whereas disasters do not exclusively impact specific social groups. For instance, Kenya's Hunger Safety Net Programme (HSNP) is an example of a program that addresses this concern. It includes a cohort of households that receive transfers only when they experience a worsening of their living conditions, usually because of drought. The HSNP is implemented by the National Drought Management Authority (NDMA) and receives technical and financial support from international donors and NGOs.

Khyber Pakhtunkhwa currently lacks shock-responsive social protection systems. During the past two decades, the Federal Government has taken the lead in responding with emergency cash assistance in the wake of major calamities and disasters whereas the Provincial Governments focus on administrative and logistical arrangements and responses. KP PDMA Relief offers financial compensation through district administration in case of loss of life (death), life threatening injury, loss of property (house, Crop/Orchard, Livestock) due to natural calamity or due to fire, shortcut of electricity, gas leakage, roof wall collapse, mine accidents. It was initiated in 2019 and serves 3678 beneficiaries. However, this program suffers from a range of problems including low coverage and inadequate benefit size.

The first step towards designing a shock responsive Social Protection program for KP is establishing a database of households that are prone to disasters. NSER data can be used for this purpose in conjunction with geographical targeting. A mechanism for strong coordination between agencies responsible for social protection and those responsible for Disaster Management would be required.

The Strategy envisages that a Scoping/Needs Assessment will be conducted in 2025/26 and SOPs of SP will be integrated in disaster management in 2026/27. In 2027/28 a pilot will be launched to pre-register disaster-prone households with SP and pilot will be scaled up in 2028/29. By 2029/30, disaster management will be using SP concepts. The program may be implemented by KP PDMA in conjunction with PP&SPRU and later KP Social Protection Authority after its establishment.

Forecast-based Financing Pilot: Anticipatory Action refers to preemptive actions taken before a disaster in response to a trigger intended to mitigate the impact of a foreseen hazard (such as drought, floods, and cyclones, among others) to safeguard lives and livelihoods, as well as to reduce human suffering, losses and damages. There is established evidence from AA pilots worldwide that suggests that every \$1 dollar investment made in prevention and mitigation could lead to \$7 savings in damages. The SP strategy proposes a pilot for climate sensitive social protection programme in disaster prone areas. PDMA KP in collaboration with PP SPRU will pilot a cash transfers triggered by flood forecasts based on thresholds levels, considering local vulnerabilities and historical impact data. (cash transfers triggered by flood forecasts).

3.3.8. Adaptive Social Protection (ASP)

During the KIIs and FGDs, it also transpired that the stakeholders in Khyber Pakhtunkhwa are acutely aware of the increasing and somewhat changing nature of shocks; natural, income, health etc., and realize that such shocks

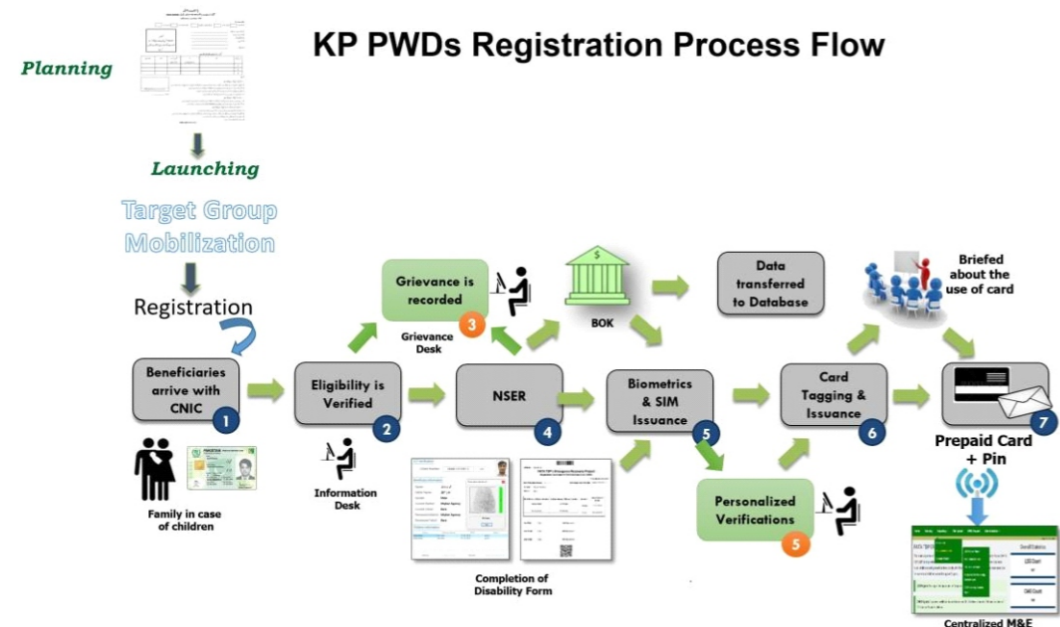


Fig 3.4: Indicative Process Flow for the Registration Process for PWDs

payments.

3.3.7 Climate Sensitive Social Protection

Pakistan's experiences with COVID-19 and the 2022 monsoon floods have highlighted the country's increasing vulnerability to natural disasters especially climate change. This has underscored the urgent need for enhancing the country's disaster risk management capacity. It is also integral to incorporate Social Protection concepts in disaster management.

The World Bank suggests a two-pronged method to accomplish disaster risk mitigation through Social Protection. The first way is to design Social Protection programs that mitigate the underlying structural vulnerability of households and individuals to hazards. For example, cash transfers can accomplish this by reducing poverty, improving education and health outcomes and boosting savings which can serve as a buffer against shocks. Secondly, social protection programs can serve to reduce both the prevalence and severity of hazards. For



disproportionately affect the poor and vulnerable. These shocks disproportionately impact the poor and vulnerable, underscoring the urgent need for Adaptive Social Protection (ASP), which integrates Disaster Risk Management, Climate Change Adaptation, and Social Protection. Adaptive Social Protection (ASP) strengthens the resilience of poor and vulnerable households by enhancing their ability to anticipate, cope with, and adapt to shocks. It ensures that households avoid falling into or becoming trapped in poverty because of these crises. ASP leverages Social Protection (SP) programmes to address a broad spectrum of risks, extending beyond isolated shocks to tackle complex challenges triggered by natural disasters through preventive, preparedness and response measures.

At its core, ASP is about developing robust social protection systems that reinforce household resilience. These systems focus on enhancing the capacity of poor households to manage risks, prepare for immediate shocks, and adapt to long-term threats. This integrated approach ensures that SP programmes such as social assistance, social insurance, and labor market interventions are equipped to respond to multifaceted crises effectively. Moreover, ASP programmes increasingly include economic inclusion initiatives, which typically combine cash transfers, skills training, coaching, market access, and financial services. These efforts not only provide immediate relief but also build long-term resilience, ensuring that vulnerable populations are better prepared to face future shocks.

Some key priority action areas in this regard are mentioned as follows:

- a. **Provincial Steering Committee (PSC) for ASP:** The PSC serves as a vital coordination mechanism for ASP, ensuring Social Protection (SP) is integrated into the province's disaster management strategy. Establishing formal linkages between social protection (SP) and Disaster Risk Management (DRM) is essential for a comprehensive disaster response, aligning with the shift in global frameworks like the Sendai Framework, which emphasizes disaster preparedness over response. ASP requires multisectoral collaboration among actors in sectors like agriculture, health, education, disaster risk reduction, and climate change adaptation. Strong government leadership is crucial for coordinating these efforts, ensuring clarity in roles and responsibilities. This coordination also extends to emergency response programmes from various government and non-governmental agencies after a shock. The PSC will improve contingency planning, defining clear processes for shock response in advance, and developing guidelines for using SP programmes during emergencies. This ensures quicker, more coordinated, and effective interventions.
- b. **Early Warning Systems (EWS):** Early warning systems continue to play a critical role in providing and monitoring information for response and in triggering early action, especially in a context of growing climate-related risks. ASP highlights the need to link EWS information systems with the social protection sector and developing index-based triggers for response. Linking SP to early warning systems as a basis for predicting needs and promoting timely action based on predefined triggers and thresholds for action.
- c. **Using Social Protection Programmes to Support Preparedness in High-Risk Communities:** Social protection programmes can play a pivotal role in building community preparedness by leveraging local networks for disseminating early warning information and disaster risk reduction guidance. Programs such as Zakat and Social Welfare have extensive field formations that can effectively communicate with vulnerable populations in remote areas. Targeting based on geographical vulnerability to natural hazards and climate risks should be prioritized to enhance the effectiveness of safety net programs. Mechanisms for better outreach and adaptation of SP systems are essential for enhancing household resilience in high-risk areas. PDMAKP in collaboration with PP-SPRU expects to devise mechanisms for:
 - Using SP communication and outreach mechanisms for disseminating risk information to high-risk communities in order to inform strategies and actions for household preparedness, coping, and adaptation. using SP communication and outreach mechanisms.



- Adjusting the design parameters of existing programs within the SP system
- d. **Integration of NSER into Disaster Risk and Vulnerability Assessments:** The National Socio-Economic Registry (NSER), contains comprehensive socio-economic data of 35 million households capturing comprehensive socio-economic data on 140 parameters on family demographics, housing characteristics, assets information, income, consumption expenditure, access to services, education, health, location etc. that can be a valuable tool for ASP. Integrating NSER into disaster vulnerability assessments allows for better identification of at-risk populations and enables a more targeted, needs-based approach. Collaboration between PDMA and PP-SPRU will focus on incorporating vulnerability data into disaster assessments, expanding NSER's coverage in high-risk areas, and ensuring that the data supports informed decision-making for SP interventions.
 - e. **Productive Inclusion Programs for Adaptation:** Social protection programmes can support the long-term resilience of communities through productive inclusion programmes that foster more sustainable livelihoods. These programmes combine cash transfers with skills development, micro-entrepreneurship, and access to markets. Climate-smart public works projects, such as agriculture, integrated natural resource management, waste management, reforestation, rainwater harvesting, soil/water conservation, drought-resistant horticulture, improving irrigation channels, livestock shelters for enhancing agriculture-based livelihoods, supporting wider disaster-reduction activities and improving local infrastructure for climate-resilience. By integrating productive inclusion with social protection, households can accumulate assets, diversify income sources, and reduce vulnerability to future shocks.

NEW INTERVENTIONS (2025-30) SP SYSTEMS



New Interventions (2025-30) - SP Systems

4.1 Introduction

As well as initiating new welfare programmes, the government of Khyber Pakhtunkhwa is keen to strengthen the systems and processes that are essential for the smooth functioning of any successful social protection regime. The key ingredients to run a such a regime includes access to relevant evidence and data, analytical capability, conducive legal and institutional structures, political ownership, a sound decision-making process, fiscal commitment, appropriate human and technical resources, and monitoring and evaluation ability. To implement a successful SP programme, the focus cannot be limited to execution alone, but start much earlier from the design and selection of beneficiaries' criteria and go all the way to impact evaluations and learning of lessons to inform the future policy process. Although the entire process comprises dozens of steps, figure 4.1 captures the crucial stages of social protection life cycle that are common to a large number of social protection programmes.

4.1 captures the crucial stages of social protection life cycle that are common to a large number of social protection programmes.



Fig 4.1: The crucial stages of social protection life cycle

The provincial government will take up reforms of each of these activities to ensure an efficient, transparent and sustainable social protection system in KP. Some of the measure to be taken in this regard are going to be discussed in this chapter.

4.2. Inadequacies of the Current System

Based on the feedback from key informant interviews and focus groups conducted during the formulation of social protection policy, some of the commonly recognised inadequacies of the provincial social protection system are reproduced below:

4.2.1. Deficient Legal Framework

A number of legal instruments need to be either drafted or revisited to provide enabling space to the new SP vision and mission of social protection in KP. For instance, ¹⁹the Rules of Business of Khyber Pakhtunkhwa, 1985, do not mention social protection as one of the functions of the government and it is therefore unsurprising that the province does not have a lead agency to plan, coordinate, consolidate and monitor all of its social protection activities. In the

¹⁹ Extract from KP Social Protection Policy 2022.



absence of a uniform, overarching legal framework, various programmes are governed by their respective, sometimes outdated legislation, providing little scope for mutual linkages and synergies. The province also needs measures to ensure a minimum standard of socially acceptable necessities for the poor individuals over the life cycle. Such measures need to ensure localised, targeted interventions for the inclusion of marginalised groups, such as persons with disabilities, vulnerable women and children, the elderly, transgender persons and informal workers. Similarly, the legal basis that would allow an overarching agency to coordinate and consolidate all social protection in the province is also non-existent

4.2.2. Institutional Capacity and Governance

Social protection systems face a lack of institutional and technical capacity for the governance, oversight, delivery and coordination of social protection. There is no designated focal agency to ensure multi-sectoral harmonisation and synergy among the various federal, provincial and local programmes. A lack of integration and complementarity inhibits the adoption of a systems approach to poverty identification at the provincial level, the selection of the beneficiaries, a standardized provincial method for outreach and social mobilization, a central payment instrument, data integration, and a monitoring system and impact assessments of the ongoing social protection programmes. While the federal social registry (NSER) suffers from the shortcomings related to coverage, inaccuracy and age for the optimal targeting of poor and vulnerable people in Khyber Pakhtunkhwa, the province lacks a social registry of its own. In addition, there is no unified provincial registry of data on the social protection programmes or beneficiaries, which could link the MIS of multi-tier schemes and programmes or ensure the elimination of duplication and gaps in coverage. Similarly, there is no common monitoring system in place.

4.2.3. Efficiency and Transparency

In the absence of a unified database of programmes and beneficiaries, it is likely that multiple programmes may target the same households. While this may be justifiable in isolation of other factors, the limited fiscal space for social protection in the province means that each such duplication excludes an eligible household from accessing a benefit. In addition, the fragmentation of the programmes prevents economies of scale and therefore leads to higher operational costs and a lower density of institutional capacity for each programme. The government also seeks to improve the degree of transparency in the delivery of social protection, especially with a view to targeting and selecting beneficiaries. While the current measures for the selection of beneficiaries, i.e., Proxy Means Testing (PMT) and Community-based methods, are grounded in comparative literature and practice, there is a need for an effective communication strategy to offer equal opportunities to all applicants to access the provincial social protection programmes. Another challenge is to reduce the amount of political or administrative discretion in the formulation or implementation of non-evidence-informed social protection programmes.

4.2.4. Inadequate Funding *Vis-à-vis* Sustainability

Excluding the universal provision of free healthcare and school education, the provincial government spends relatively little on the targeted social protection through cash and in-kind transfers. This results in the inadequate coverage and adequacy of benefits, especially for social insurance and labour market interventions. Given that the Finance Department has a limited fiscal capacity to divert more resources to social protection among the numerous competing demands, the concerns about inadequate funding need to be reconciled with sustainability. The imbalance of social protection in the province in favour of social assistance programmes needs to be corrected by building more political appetite and administrative space for contributory social insurance and labour market interventions. At the same time, better poverty identification methods, dynamic data management systems and active labour market programmes will ensure robustness regarding the selection and registration of beneficiaries for the social assistance programmes, based on their need and capacity and their timely graduation out of these



programmes, so that a considerable part of the welfare rolls of social assistance can be kept transitory and rotating.

4.2.5. Lack of focus on building human capital

Currently, limited policy attention is focused on building human capital among the children and youths belonging to extremely poor households. Despite the provision of free early schooling and healthcare facilities, the government has not yet done enough to improve the access of such households to these facilities by offsetting their indirect costs (transportation, medicine, school supplies, etc.) to benefit from these services. Within the broad principle of equal opportunities, the government must make special efforts to build human capital among extremely poor households to break the cycle of intergenerational poverty. A recent World Bank-funded, multi-sectoral project, the Khyber Pakhtunkhwa Human Capital Investment Project, sought to improve the availability of and access to primary healthcare and elementary education services in Peshawar, Nowshera, Swabi, and Haripur, through offering conditional cash transfers. Another component of this project seeks to improve the workforce's productivity level, which is essential in order to benefit from the youth bulge, discussed earlier in the analysis. Subject to the project's success, the government can consider the scaling up of this project to cover other districts through the provincial funding.

4.2.6. Lack of Shock-Responsive Systems

At present, the Khyber Pakhtunkhwa social protection system lacks a focus on enabling the citizens to build up their resilience against covariate (external) shocks such as natural disasters and conflict. The past response to shocks has largely been in the domain of emergency relief and cash compensation for the loss of life and property. Little prior attention has been given to provide targeted cash assistance, savings schemes or insurance options to the residents of shock-prone areas in the province. As well as investing in the resilience and preparedness of the citizens through regular social protection programmes, the government also needs to strengthen the ability of the social protection system to support traditional disaster response. Currently, the province lacks a shock-responsive strategy to offer guidance on how to tweak the social protection programmes and systems during shocks and promote coordination among the relevant agencies. There is no budgetary provision for contingency funds for shocks, inadequate investment in early warning systems and the absence of a standardised implementation procedure in case of a future natural or economic shock. The provincial government still lacks the financial and technical capacity to scale up its social protection programmes on the analogy of the federal government which, in response to COVID-19, expanded its cash transfer programme to increase the number of beneficiaries from 4.5 million to over 16 million, including 2.9 million Khyber Pakhtunkhwa citizens, who received Ehsaas Emergency Cash (EEC) transfers of over PKR 35 billion. In the past, the Provincial Disaster Management Authority responded to shocks such as earthquakes and floods, under the instructions of the federal agencies such as the National Disaster Management Authority, without being a part of an integrated social protection response`.

4.3. Proposed Systemic Interventions

Based on the shortcomings of the SP system identified by KP SP Policy 2022, this Strategy seeks to present proposals for action and reform of various processes and activities along the social protection delivery chain to make it more sound, efficient and sustainable. The following proposals have been compiled as a result of input from KIIs, FDGs for CODI exercise, and the study of parallel SP systems from the federal and other provincial governments.



Table 4.1. Systemic Interventions (2025-30)

Key Thematic Areas	Description	Roles and responsibilities	Yr 1 - 5
Institutional Arrangements for inter-agency coordination and consolidation (Horizontal & Vertical)			
Legal & Policy Framework	<ol style="list-style-type: none"> 1. Policy Framework for the province defining the government's Vision, Objectives, strategic framework and policy priorities with regard to social protection (KP SP Policy 2022) 2. Legal Framework for i) Consolidation and coordination of social protection in KP ii) focal agency for SP in the province with functions, administrative structure and coordination mechanisms with other sectors iii) incorporating Islamic and rights-based welfare precepts into KP's welfare conceptualization. 	PP&SPRU Lead SP Agency	Approved In Place Y1
Governance Structure and Coordination mechanisms	<ol style="list-style-type: none"> 1. The establishment of Khyber Pakhtunkhwa Social Protection Authority (KPSPA), along with its inclusion in the Rules of Business under the administrative control of Planning and Development Department. 2. Functionality of KPSPA as the focal agency to liaise across all departments providing social protection in the province to foster collaboration, information sharing and creating complementarities. 3. Development of guidelines/ SOPs/ templates to share and exchange Social Protection research, evidence and learning with the provincial entities in KP, the federal government and other provincial governments. 3. Development of guidelines/ SOPs/ templates to share and exchange Social Protection research, evidence and learning with the provincial entities in KP, the federal government and other provincial governments. 	P&DD	Y1 Y2 Y3
Technical & Functional capacities at all levels of administration	<p>Capacity building at all levels of administration:</p> <ol style="list-style-type: none"> 1. Within Focal Agency 2. Within the Provincial Government 3. At the level of Districts 4. NGOs, CSOs and Social workforce. 	Lead SP Agency	Y1 Y2 Y3 Y4



Key Thematic Areas	Description	Roles and responsibilities	Yr 1 - 5
Monitoring and Evaluation	<ol style="list-style-type: none"> 1. To continue circulating the Monitoring and Evaluation Reporting Template to all agencies, delivering social protection in the province for the statistics/information of their programmes. 2. To build capacity to undertake performance appraisals and analyses (of efficiency, effectiveness, adequacy, equity, sustainability, impact etc) based on the information received from SP Agencies and produce policy briefs for reforms. 3. To measure – and iteratively improve– SP service delivery performance against agreed standards and intended outcomes in a quantifiable manner. 	Lead SP Agency	Y1-Y5 Y2-Y5 Y3-Y5
Program Design & Delivery			
Poverty and Vulnerability Assessment	A study of changing dynamics of poverty and vulnerability to assess the unmet needs of the society in order to keep the social protection programmes evidence-based and adaptive.	Lead SP Agency	Y1
Legal / Institutional arrangements for programme delivery	Entering into the necessary agreements / MOUs through KPSPA with Banks, TELCOs, federal and provincial entities including NADRA, and local and international development partners to deliver various kinds of cash transfer and human capital programmes	Lead SP Agency	Y2
Notified mechanisms for all aspects of Social Protection Service Delivery	<p>The government will approve and notify official mechanisms for setting coverage, eligibility, targeting, communication, outreach, registration, payment, case management and GRM.</p> <p>Guidelines to incorporate social protection approach to the disaster management protocols.</p> <p>Developing a framework of adaptive SP for Khyber Pakhtunkhwa.</p>	P&DD PDMA Lead SP Agency PDMA	Y1 Y2 Y3
SP Data and Information systems			
Data & Information Exchange Protocols	<p>Developing, approving and notifying protocols for data sharing with the federal, provincial and development sector entities.</p> <p>Two-way data sharing with the federal and other provincial governments, including NSER and NADRA data through a Cognitive API architecture.</p>	Lead SP Agency KPITB	Y1-Y2 Y3-Y5



Table 4.1. Systemic Interventions (2025-30)

Key Thematic Areas	Description	Roles and responsibilities	Yr 1 - 5
Program MISs	Individual Programme Management Information Systems (MISs) ensuring the high-quality delivery of key operational processes, such as registration, enrolment, payments and grievances.	Lead SP Agency KPITB	Y2
Unified Beneficiary Registry	A common database of beneficiaries of various SP Programs based on unique citizen ID to determine who, among the citizens, is receiving what, when & where?	Lead SP Agency KPITB	Y1
Sustainable Financing for Social Protection			
Payment Instrument	Developing in partnership with chosen Bank(s) or/and TELCO(s) a method for cash transfers to the poor and vulnerable households either through in-bank or mobile/virtual payments.	P&DD Finance Dept Lead SP Agency	Y1
Sustainable Social Protection Financing			
Provincial SP Fund	The government will establish a Social Protection Endowment Fund known as KP Social Protection Fund. The proceeds of this fund will be used to supplement the annual budget of social protection in KP.	Finance Department	Y1-3

4.3.1 KP Social Protection Act and Rules of Business (Annex D: Output 1.1)

At present, KP lacks legal and regulatory cover for the initiation, administration and monitoring of social protection under a central umbrella organization. Similarly, the subject of social protection is not reflected under the rules of business of the Planning & Development Department or any other administrative entity. In Strategy Year 1 and 2 (2025-27), the Act of the new SP entity / Authority of KP will be drafted and approved, as well as the Rules of Business will be updated to place the function of social protection under the lead SP Agency of the province. Meanwhile, all provincial departments and agencies involved in the delivery of social protection will review their respective legal instruments to add / amend provisions related to their mandate of formulating and executing social protection interventions.

4.3.2 Lead SP Agency and Building of Technical Expertise (Annex D: Output 1.2, 1.4)

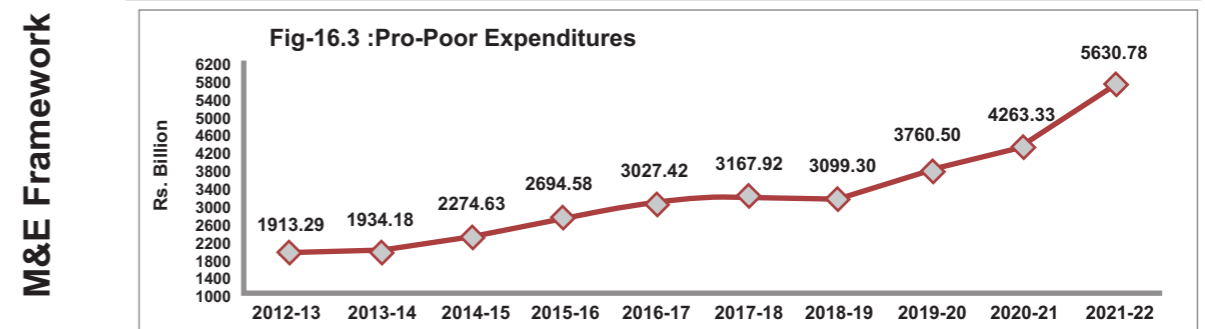
For the past several years, a lean and resource-constrained entity in P&D Department known as Public Policy and Social Protection Reforms Unit (PP&SPRU) has been acting as the focal point of SP reforms in the province. Although the Unit has achieved considerable success in the domain of conceptualization and evidence generation for social protection, its limited capacity in designing and implementing SP programmes has hindered its growth as the unanimous lead entity for SP in KP. In Strategy Year 1 and 2, the government will establish and notify a lead SP entity in the province and merge PP&SPRU into it, alongside developing Rules and JDs of the new HR positions and completing recruitments against them. By year 3, the Agency will be made fully functional in terms of taking up its role as provided in the SP Act of KP. Apart from the Lead Agency, the desired level of technical and functional capacities will be built into all relevant agencies involved in designing, implementing and monitoring of welfare programmes in KP.



4.3.3 Monitoring and Evaluation (Annex D: Output 1.3)

Over the course of next five years, a robust Social Protection M&E framework will be developed at the focal agency level to ensure policy implementation and assess the delivery of social protection programmes. This is important because the Economic Survey of Pakistan reports government’s pro-poor expenditure on a yearly basis, which is a very high percentage of the total public sector expenditure (see figure 4.2). However, in KP there is no tracking system of not only the Pro-poor /SP expenditure but also the other aspects of social protection implementation and service delivery.

Source: External Finance Wing, Ministry of Finance



Programme Name	Programme Objective	Sponsoring Agency	Implementing Agency	Geographical Coverage (Districts)	Nature of the Programme (SM)	Starting Year	Ending Year	Selection Method (SM)	Targeting Method (SM)	Eligibility Criteria	
Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Beneficiaries Current Years (2021/22)	Beneficiaries Previous Year (2020/21)	Exit Strategy	Number of Beneficiaries Exited	Budget Current Year (2021.22)	Budget Previous Year (2020/21)	Source of Funding (SM)	Evaluation Undertaken

Fig 4.2: Pro-Poor Expenditure and Indicators for KP SP Reporting Template

From Year 1 onward, the focal agency will continue to circulate the Monitoring and Evaluation Reporting Template to all agencies delivering social protection in the province to obtain necessary information about their programme features and delivery performance. By second year, the focal agency will develop capacity to start conducting informed appraisals and analyses of various aspects of programmes’ performance, such as the efficiency, effectiveness, adequacy, equity, sustainability, impact etc.) based on the information received from SP Agencies and produce policy briefs for reforms. In the subsequent years, the government will work to iteratively improve the SP service delivery performance against agreed standards and intended outcomes in a quantifiable manner.

4.3.4 Poverty and Vulnerability Assessment (Annex D: Output 2.1)

At present, KP government does not have a reliable system of evidence collection and analysis to inform the future decision-making in the domain of social protection. Over the course of this Strategy, the government will evolve a framework to assess poverty and vulnerability in the province and conduct phase-wise in-depth assessment of various regions, including NMDs. On the basis of these assessments, a two-pronged methodology will be adopted to address these vulnerabilities. The first would be targeted interventions to address the causes and outcomes of such vulnerabilities, whereas, the other would be to classify districts into clusters, ranked based on their relative deprivation and vulnerability. This will enable the P&D Department to allocate funding on the basis of severity of need in the relevant dimensions. An example for such a matrix is the index at Table 4.2 produced by Sub-National Governance Programme-II aimed to guide the decision-making in the Planning and Finance Departments.



Table 4.2: An Example of Indicators proposed for Spatial Vulnerabilities

Vulnerability type/dimension	Variables/ Indicators	Explanation	Data source
Health/ lifecycle	Dependency ratio (less than 14 or greater than 65 years)	To understand income dependency	Census 2022; BISP NSER BISP NSER
Social	% of household with chronic illness % of household with disabilities People per km ² Population growth rate % of households with migratory members in the last 12 months Male-female ratio	To understand dependency based on health of households To estimate population density To understand the pressure on existing population size To identify migration patterns To identify	BISP NSER Census 2022, BISP NSER BISP NSER BISP NSER;
Economic	% of households with heads of households having less than primary level education PMT poverty (PMT<20) headcount ratio % of kutcha houses (houses made with traditional material, not from burnt bricks or RCC/RBC, etc.) % of households with daily wagers Room per person ratio	gender gap pattern To identify education status To understand income strata of localities per 100,000 people Number of doctors per 100,000 people Number of schools in tehsil	Census 2022; BISP NSER BISP NSER To understand economic pressure on a household. Especially useful to identify space issues in case of medical emergencies such as COVID19 Finding out about employment patterns
Infrastructure and institutional	% of households with access to improved water source % of households with no toilet % of households with mobile phones % of households with electricity Number of basic health units (BHUs) Number of hospital beds		To understand sanitation conditions of a locality To estimate number of mobile connections To estimate electricity and billing conditions To estimate access to health facilities



Vulnerability type/dimension	Variables/ Indicators	Explanation	Data source
	Enrolment of boys, girls in schools Number of BISP beneficiaries in tehsil % of households receiving financial assistance from the public sector Number of ATMs/Bank branches in tehsil	To access out-of-school children To identify access to social protection programs To understand access to financial services	BISP NSER SBP, Telcos
Natural and environmental	Number of floods in last 5 years Number of droughts in last 5 years	To understand climate vulnerability situation of an area	NDMC ²⁰
Political	% of households that are internally displaced because of disaster (climate, conflict etc.) Number of bombings in last 5 years	To identify areas that have special needs	Home dept, Police dept

4.3.5 Notified Mechanisms for Unified SP Service Delivery (Annex D: Output 2.2)

As social protection is a nascent area of governance in Pakistan, it lacks guidelines, protocols, SOPs and manuals for social protection service delivery. Over the course of the next five years, the government / lead agency of SP shall develop these documents and protocols for entire project cycle of social protection, ranging from selection criteria, eligibility, outreach, enrolment, compliance, payments, operations, grievances, monitoring and evaluations. Special attention will be paid for the climate-sensitive operations, including disaster management and adaptive social protection. An indicative process-flow for a social assistance programme in KP is captured at Figure ... as an example.

4.3.6 Data Exchange Protocols and MIS (Annex D: Output 3.1 & 3.2)

At present, there are no data sharing arrangements between various KP agencies involved in the delivery of welfare programmes. Similarly, no information / data exchange protocols exist with the federal entities including National Socio-Economic Registry (NSER) and NADRA. In Year 1, all such agencies will assess what data resources can they share or receive to make the overall SP regime more evidence -informed, followed by the signing of agreements and MOUs This will include an MOU with BISP for the provision of NSER data to KP in exchange with the provincial data sources, such as Land Records or Excise data etc., that can make the NSER data dynamic. In Year 2, the government will provide resources to all provincial agencies to develop inoperable systems and cognitive API architecture for smooth and secure data transfer among the SP agencies. The government will also build the capacity of the relevant agencies to develop their MIS and deploy it for the efficient service delivery.

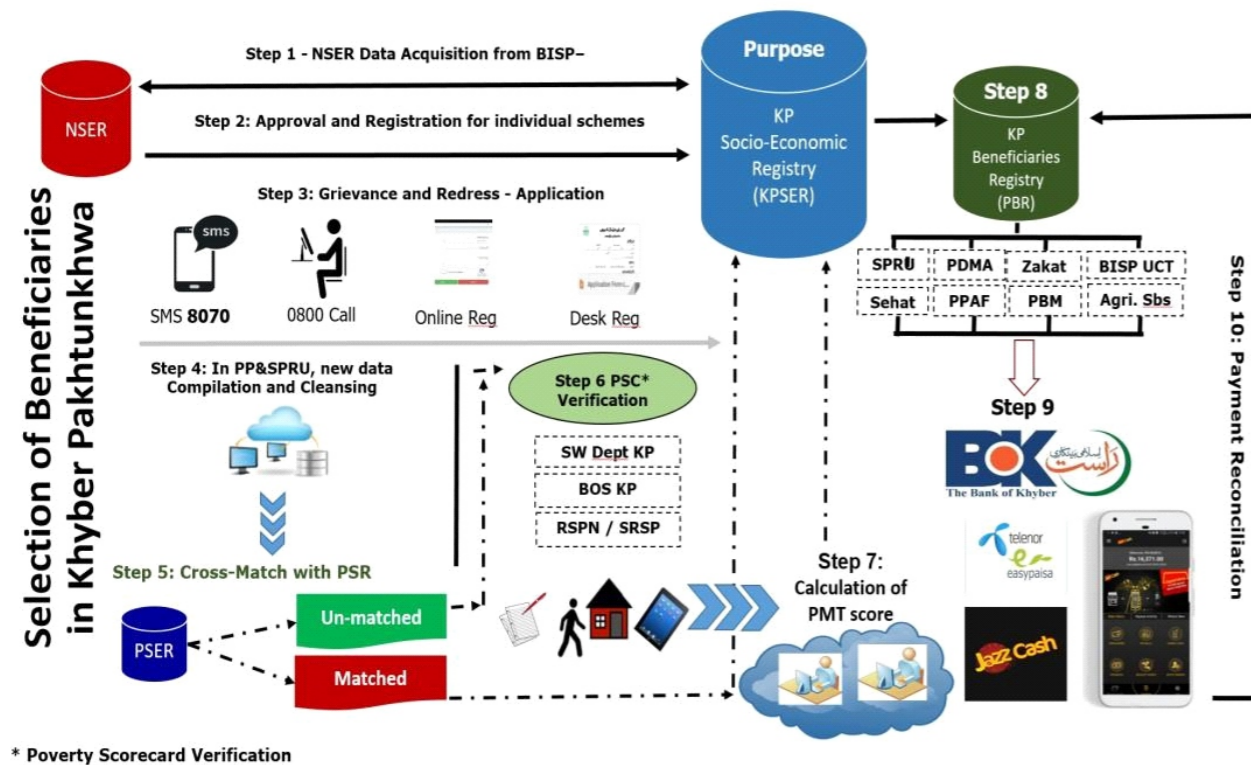


4.3.7 Unified Beneficiaries Registry (Annex D: Output 3.3)

PP&SPRU has recently taken a landmark initiative by compiling the first-ever Social Protection Programmes Registry on an SP Reporting template developed as part of this Strategy formulation. Two rounds of data acquisition, in 2022 and 2024, have already been done on this template, an exercise that has resulted in the accumulation of useful data for analysis and reform. Nevertheless, the province still does not have a unified registry of beneficiaries that can identify and address errors of inclusion (duplications) and exclusions. Under this Strategy output, a Unified Beneficiaries Registry (UBR) will be developed in accordance with the yearly milestones mentioned in the Results-Based Management (RBM) matrix at Annex D (Output 3.3).

4.3.8 Provincial Socio-Economic Registry of KP (Annex D: Output 3.4)

The need for developing a provincial socio-economic registry was highlighted several times during the stakeholders' consultations for this Strategy, as the data of the NSER has issues of inaccessibility, coverage and targeting accuracy. Accordingly, the government has decided to create a provincial socio-economic registry by acquiring NSER data to be used as the baseline data and improving it by applying provincial wealth proxies, such as the data of property and other provincial taxes, vehicles, land ownership etc. The process of design and selection of proxies will be completed within year 1, but the refinement of the wealth scores, additional data collection, analytics and selection of beneficiaries will be carried out in Year 2-4. An indicative process flow for selection of beneficiaries on the basis of PSER is shown at Figure 4.3.



4.3.1 Single Payment Instrument (Annex D: Output 4.1)

It emerged from several KIIs that KP requires a unified electronic payment mechanism to make welfare transfers to the beneficiaries. Currently, different programs are delivering welfare payments through various, sometimes outdated payment instruments such as postal money order or crossed cheques. The operational

/ transaction costs of such payment methods can be high both for the government as well as for the beneficiaries. The government of KP will therefore develop an electronic payment instrument for the use of all SP programmes that struggle in this area. The first year will be dedicated for the design, procurement of service provider, agreements and MOUs required to be done to operationalize this system. By Year 2, the instrument will be made functional. The single payment system will bring transparency and efficiency in welfare transfers as well as promote financial inclusion of society's low-income and vulnerable segments.

4.3.10 Social Protection Fund (Annex D: Output 4.2)

Social Protection policy of KP provides for the objective of a KP Social Protection Fund. The purpose of the fund is to help establish a more viable and sustainable model for social protection in KP, to encourage donations from voluntary and private sector, and in due time pave the way for a contributory insurance scheme for informal workers. While the proposed SP Fund will take off as a simple Endowment Fund in which the provincial government makes yearly capital donations, in the mid-term, it might be possible to initiate a contributory scheme for informal workers for old-age benefits, unemployment benefits, etc. In the long-term, the government can even explore options for an add-on voluntary system of social protection, whereby all poor and vulnerable people can make contributions in return for enhanced coverage and an improved rate of benefit for future cash transfer programmes in the event of crises.

²⁰ http://www.ndmc.pmd.gov.pk/index_files/Page912.htm



INSTITUTIONAL ARRANGEMENT



Institutional Arrangement

Social protection programmes are one of the most impactful tools for combating poverty and inequality. Although Pakistan continues to show strong commitment to ensuring social protection systems through policy making, implementation has not been as effective, partly due to weak governance and institutional arrangements. Good governance and adequate institutional arrangements are critical to ensuring effective administration, accelerating achievement of targets with finite resources. Social protection policies are an integral part of social development, and when implemented properly, these policies and programmes can make a significant contribution to the overarching goal of reducing poverty and vulnerability in the society. To this end, strong Governance and Institutional structures provide the foundations and mechanisms for achieving equitable and quantifiable positive outcomes. Strong institutional mechanisms also assist in re-augmenting priorities in line with changing local needs, allowing the provision of targeted social benefits. It is also important to take an integrated approach while developing these mechanisms to ensure consistency across programmes, appropriate prioritization of needs, utilization of all available resources and expertise, and sustainability of interventions and reforms.

Governance Structures or Institutional arrangements refer to a set of policies, systems, and processes that organizations use to legislate, plan, and manage their activities efficiently, and to ensure effective coordination achieving their mandate. Institutional arrangements are structures of government organizations and private entities (NGOs, CSOs, private sector groups etc.) which are put in place to formulate and implement policies at all levels (federal, provincial, local). It denotes the networks of organizations and entities involved in planning supporting and implementation of policies along with the mechanisms of creating linkages between and among organizations at all levels. Since most organizations and entities normally work in silos for attainment of shared as well specific objectives within their given mandates, it becomes extremely important that an apparatus is available to not only coordinate, guide, oversee/monitor the activities of the responsible organizations/entities, but also to create synergies to avoid duplication of efforts and resources and achieve common goals/objectives effectively and efficiently. Such apparatus is normally installed by creating an organization that has appropriate capability with regards to leadership, human resources, funding equipment and supplies and procedures/processes on cross cutting themes in an effective manner. Hence, the need of a robust, efficient, and effective structure for implementing social protection policies becomes essential to achieving social wellbeing in the province.

The KP Social Protection Policy (KP SPP) with an aim to reduce poverty and inequality in the province, enhancing resilience against economic shocks, creating opportunities for upward social and economic mobility, and enhancing social cohesion, highlights the need for an effective legal framework, institutional arrangement and robust monitoring and evaluation methods in place for effective implementation. In terms of the institutional framework, the policy states that the programmes will be implemented under the oversight of the Government of Khyber Pakhtunkhwa through the Provincial Assembly, the Cabinet and the Chief Minister Office. The policy also recognises the need to establish an autonomous focal agency for managing inter-agency linkages and ensuring cooperation among all the relevant departments and bodies in the province, for effective implementation of the KP Social Protection Policy. Therefore, the 'KP Social Protection Authority' (KP SPA) established through the legislative process, is envisioned to focus on strategic coordination and oversight, policy support, and monitoring & evaluation of social protection initiatives in the province.

Therefore, this Chapter further delves into outlining the contours of institutional development needed for the implementation of the KP Social Protection Policy (KP SPP), KP Social Protection Authority (KP SPA) and its functions, with a key focus on defining the mechanisms of governance, management and implementing arms, keeping in view the clear mandate to ensure effectiveness and sustainability of the social protection roadmap for the province.



5.1. Principles / Components for Institutional Development in Social Protection Sphere

To achieve the Goals of Agenda 2030, a rights-based approach to poverty reduction with strong institutions that enshrine equitable economic growth, decent living standards and access to services especially for vulnerable groups is essential. The achievement of the SDGs as well as national socio-economic development will in part depend on an effective implementation of social protection policies, programmes and systems, which in turn require an in-depth understanding of social protection policy frameworks, governance structures, programme implementation and monitoring & evaluation.

The core UN principle of 'Leave No One Behind' (LNOB) is a commitment made by all UN Member States to prioritize the most vulnerable members of society, which can only be achieved through good governance and

60effective institutional development for the implementation and monitoring of social protection initiatives. Weak governance systems exacerbate the vulnerability to risks and shocks of many people, so it is important to ensure shock-responsiveness of social protection mechanisms, and to design institutions that are adaptive and flexible. The administrative, institutional and legal architecture that underpins the delivery and monitoring of the programmes, are critical in reducing gaps and vulnerabilities. Moreover, strong administrative, governance and institutional systems that ensure linkages across stakeholders, and promote integration and transparency are critical to the successful implementation of social protection policies.²¹

A foundational question that must be addressed during the design phase of a social protection system is who, at the institutional level, will manage the design, implementation, and ongoing operation of the underlying programmes. Given the series of viable institutions, the best arrangement will involve leadership with the following characteristics²²:

- A sincere and durable political commitment to social protection
- The political influence on secure resources and effectively highlight priorities
- The institutional capacity to deliver an administration-intensive programme

One of the main objectives of the KP Social Protection Policy is to provide protection and support to vulnerable groups by establishing an integrated, coherent, effective and efficient system in the province. The KP SPP also focuses on the expansion of existing cash assistance programmes to the currently excluded communities for income support and resilience building of the most vulnerable groups within the province. To this end, the KP Government is committed to create and expand institutions which can deliver efficient social protection in the province and cultivate a system-based approach to social protection. The KP SPP also focuses on strengthening responsive and preventive services to develop resilience and adaptation capacities and promote a more holistic approach to providing institutional social services. To create sustainable livelihood opportunities and enhance productive potential of the social protection beneficiaries, KP SPP aims to improve the human capital by imparting vocational as well as soft skills training to augment their employability.

The term institutional development has been very aptly used in the KP Social Protection Policy instead of organizational development because it warrants capacity building of various entities/agencies/departments with regards to human resource, process & procedures, financing etc. Moreover, creating vertical as well as horizontal linkages among various stakeholders including federal, provincial, local as well as international development partners for consolidation of work done is needed for effective implementation. All the institutions are organizations

²¹ UNDP Social Protection Offer 2.0, UNDP 2022

²² EU Social Protection Systems Programme, OECD 2019



first, as it is the initial step of the institution building process. There are only a handful of organizations that survive, grow and adapt themselves to reach the status of the institution. The basic objective of the organization is to maintain internal order of the organization along with the effectiveness in the achievements of desired ends. However, when it comes to the institution, it goes beyond the goals of the organization. It is very much evident from the principles stated above that the new entity/organization to be created through new legislation will have to undertake massive work across various cross cutting thematic areas/departments/agencies working in different sectors with social protection as their goal.

- Policy Principles for Building Institutional Capacity and Good Governance are as under:
- Complementarities: Multi-tier linkages and complementarities will be ensured by unifying the targeting instruments, entry points, delivery mechanisms, management information systems and grievances redressal mechanisms across federal, provincial, and local governments to minimize the possibility of the duplication and overlapping of the benefits.
- Multi-sectoral Outreach: The focal agency in the province will devise and assist with the implementation of multi-sectoral outreach/social mobilization to enrol beneficiaries in the new welfare schemes.
- Monitoring & Evaluation: All social protection delivering departments and agencies will ensure that all programmes have an inbuilt oversight mechanism to ensure robust monitoring and evaluation of the ongoing programmes.
- Appropriate Transformative Measures: The Rules of Business of the Khyber Pakhtunkhwa government and the respective laws of all relevant departments and agencies will be reviewed to ensure that all agencies have the requisite laws and rules to back up their work. A new legislation for the creation of a focal agency for social protection will be drafted.

5.2. KP Social Protection Authority and its functions

Khyber Pakhtunkhwa Social Protection Policy (KP SPP) envisages the creation of a focal agency called Khyber Pakhtunkhwa Social Protection Authority (KP SPA) through new legislation by the Provincial Assembly to work efficiently and effectively to deliver the social protection objectives in the province. The Authority can be established through an Ordinance followed by the approval of an Act by the Provincial Assembly. KP SPA will provide a comprehensive, efficient, effective, and inclusive social protection system to the poor and vulnerable population in the province. The Policy also describes in detail the scope of work to be performed by the Authority which can easily be summed up in the form of specific functions of the Authority. These functions will help a great deal in determining the nature of the resources required to establish and maintain the Authority in well-organised, disciplined, and efficient manner. Inference can also be drawn from the Punjab Social Protection Authority (PSPA) functions provided in the Punjab Social Protection Authority Act, 2015. The proposed functions of the Authority can be guided by those in the PSPAAct, 2015 reproduced at Annex E.

5.3. Governance and Oversight

- a) Composition of the Authority and its Board
- b) Senior Management and its selection criteria (DG, Deputy DG etc.)
- c) Proposed Wings in the Authority and their mandate and functions
- d) Organogram and Jds

Institutional Framework

The KP Social Protection Authority is set out to be an autonomous body with a clear mandate to provide a holistic and effective social protection system to the most vulnerable people in the province of Khyber Pakhtunkhwa. As the principal institution responsible for providing social protection services, the KP Social Protection Authority will act as



the coordination body for creating synergies amongst all social protection initiatives, set priorities and ensure equitable allocation of resources to social protection initiatives.

The enormous responsibility of the KP Social Protection Authority as expounded above requires a robust institutional framework of governance, oversight, composition, and structure put together in the form of an organization. The strategy through, its various consultations with key stakeholders, identifies key characteristics of the institutional structure for social protection as following:

- Formulation of various policies and strategies and introducing transformative measures
- Launch, implement, consolidate, and integrate all SP programmes
- Preparation of annual budgets, maintain record of disbursements and other expenditures, etc.
- Use of information technology as a mean to collect data, coordinate, consolidate, integrate and carry out all operations across different thematic areas at all vertical as well horizontal levels successfully
- Monitoring and evaluation of SP interventions across all the sectors involved in SP delivery in KP province
- Admin & Coordination to run day to day affairs of the SPA

These underlying themes form the foundational characteristics of the institutional framework for KP Social Protection Authority. The following sections further lay out the composition of authority, management structures, proposed wings within the Authority, and the organogram and JDs of personnel.

a) Composition of the Authority and its Board

The main focus of the Authority is to formulate policies, coordinate among various agencies/departments at provincial as well as federal level, propose and implement transformative measures, and to create an enabling environment for launching various Active Labor Market Interventions for income generation and multi-sectoral social assistance programmes across various cross cutting themes. Therefore, the policy suggests that the Authority may be headed by a Board led by the Chief Minister as the Chairperson, with representation of key stakeholders for smooth execution and implementation of the decisions taken by the governing entity. The composition of the Board has been suggested in KP Policy as under:

Table 5.1: Composition of the Board members as suggested in KP Policy

Chief Minister	Chairperson
Relevant Ministers	Member
Secretaries of key Departments; ACS	Member
Private Sector Experts	Member
Civil Society	Member
4-6 MPAs (including female members)	Member
DG	Secretary



Like all other autonomous/attached bodies, KP SPA will be placed under the administrative oversight of a department as per the Rules of Business for communication, coordination, and collaboration with other government entities. KP SPP suggests that the Authority may be placed under an agency/department that enjoys an influential position, is well placed in the government and has the capacity to deal with issues related to discharge of functions of the Authority. Based on the institutional capacity of the Planning & Development Department (P&DD) to handle policymaking, budgetary allocations, decision making, formulation of annual development programme, monitoring and of implementation of all development projects/programmes, KP SP Policy suggests that the Authority be placed under its domain. Moreover, Public Policy & Social Protection Reforms Unit (PP & SPRU) at P&DD has already been performing SP conceptualization, coordination and implementation of certain SP initiatives and remains an integral part of all the reforms work including formulation of KP SP Policy, thus this collaboration will further strengthen knowledge sharing and oversight for KP SPA.

Following figure taken from the KP Policy document explains the institutional, governance and oversight framework and linkages with the key stakeholders for implementation of SP Policy through KP SPA:

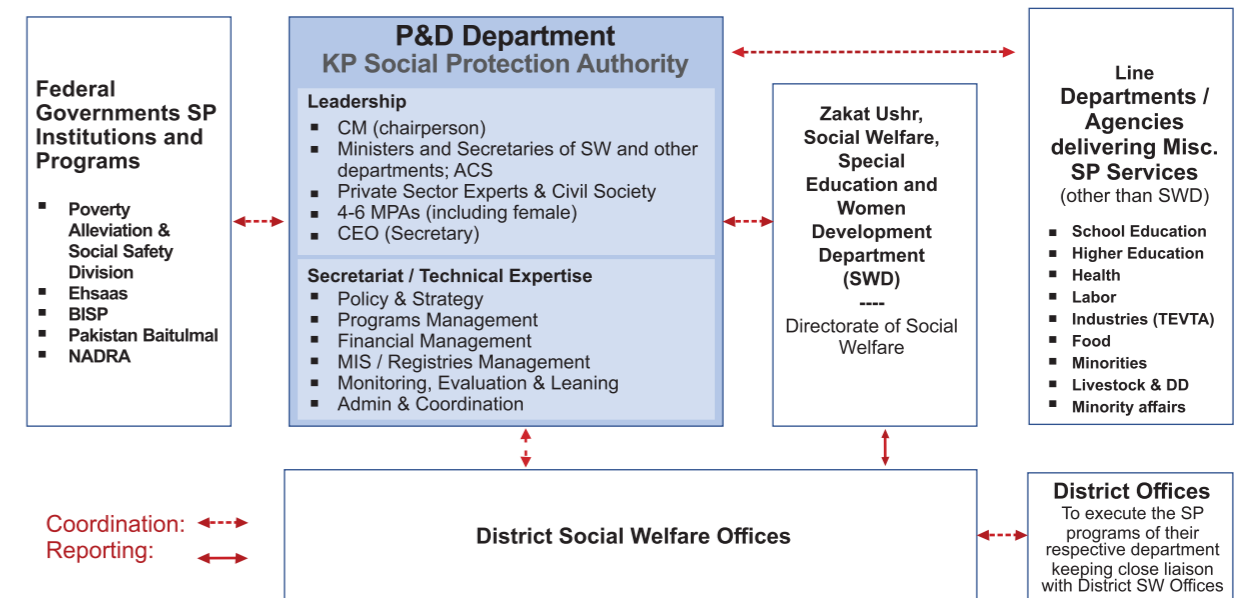


Fig 5.1: Institutional, governance and oversight framework and linkages with the key stakeholders (Source: KP Social Protection Policy)

Senior Management and its selection criteria

This section expands upon the details of the organizational structure including the various Wings, management teams, and their hierarchy.

Director General (DG):

Director General will be the head of management and the Principal Accounting Officer of KP SPA. Besides being member of the Board, he/she will also act as Secretary to the Board and be responsible for the implementation of all the decisions taken by the Board. He/she will also be responsible to the board in respect of all matter relating to the



structure, administration, management, and personnel of the Authority. The DG will have authority regarding appointment, transfer, promotion, dismissal, and other matters affecting the staff of the Authority as prescribed in regulations or delegated by the Board.

Deputy Director General (DDG)

Deputy Director General will facilitate the DG for all management and administrative functions, and support on promoting vertical and horizontal linkages for creation of enabling and conducive environment for the attainment of social protection objectives. The DDG may be delegated to perform duties and functions of Director General in his/her absence.

a) Proposed Wings in the Authority and their mandate and functions

Based on the objectives, roles and functions mentioned above, various Wings in KP SPA will be created with adequate Human Resource support for effectively carrying out the set mandate. These Wings will be headed by an expert assisted by a team consisting of various members having appropriate qualification, experience & job descriptions to develop a knowledge-based organization to achieve the set objectives. These Wings will be supervised by a Chief Operating Officer under the command of Chief Executive Officer of KP SPA. As mentioned in KP SPP, following are the proposed wings for the Authority:

- i. Policy and Strategy Wing
- ii. Programmes Management Wing
- iii. Financial Management Wing
- iv. MIS/Registries Management Wing
- v. Monitoring, Evaluation & Learning Wing

- **Policy and Strategy Wing (PSW)**

Policy and Strategy Wing will have a critical role in developing KP SPA as a knowledge-based organization. This Wing has a significant mandate for carrying out research to formulate new policies, introduce best practices around the world for localization in KP, present new concepts and innovative solutions for poverty alleviation, and also conduct monitoring and evaluation of SP Programmes with a focus on efficiency, effectiveness, coverage, and service delivery. In close collaboration with national and international institutions. Another important role of the PSW will be to create linkages with local universities to engage with academia, promoting research on social protection topics and issues. Detailed job description, qualification, experience and mode of appointment/recruitment proposed are provided in next Section. Composition of the team is proposed as below:

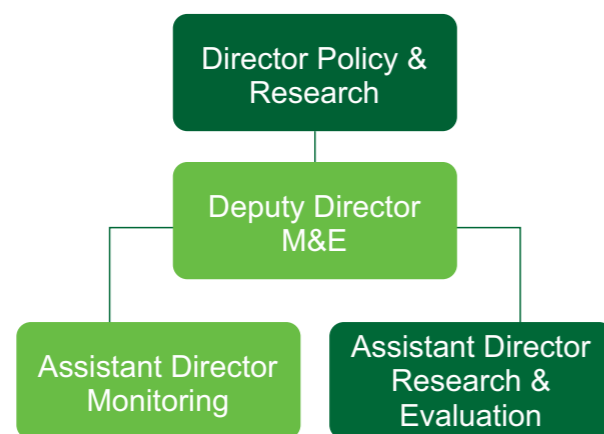


Fig 5.2: Composition of team proposed for Policy and Strategy Wing



ii) Programmes Management Wing (PMW)

The Programmes Management Wing (PMW) will be responsible for planning, designing, and implementation of social assistance programmes including Conditional/Unconditional Cash Transfer Programmes, Active Labour Market Interventions related to employability, income generation and resilience building, Social Insurance and other interventions related to Adaptive Social Protection. Given the broad scope of this role, the PMW requires strong technical expertise and high skilled human resource to effectively carry out its management functions. Detailed job description, qualification, experience, and mode of appointment/recruitment proposed are provided in next Section. Composition of Programmes Management Wing is given below:

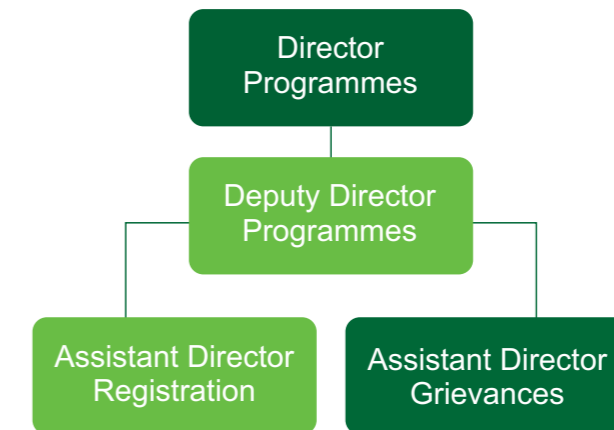


Fig 5.3: Composition of Programmes Management Wing

iii) Financial Management Wing (FMW)

This team will be responsible for the financial management of the resources allocated to KP SPA. It will also lead the development of institutional arrangements for mass disbursement of financial benefits to the beneficiaries of various programmes being implemented by KP SPA. Moreover, the Establishment of the SP Fund will also fall within the domain of this Wing. Furthermore, preparation of annual budgets (ADP/Non-ADP), reconciliation of accounts, maintaining accounts statement etc. will be other key obligations of the Wing. Detailed job description, qualification, experience and mode of appointment/recruitment proposed are provided in next Section. Composition of FMW is as under:

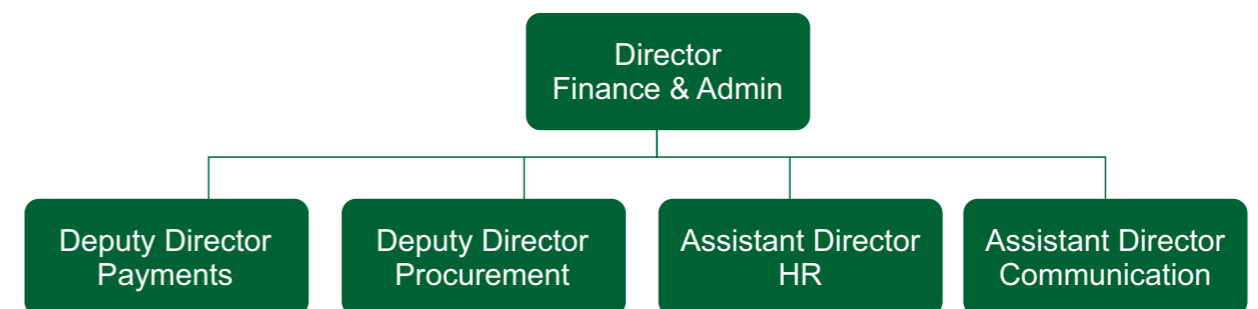


Fig 5.4: Composition of Financial Management Wing



iv) MIS/Registries Management Wing

The Management Information System (MIS) will support systematic collection and collation of the information, integration with existing information mechanisms and strengthening processes for the existing as well as new SP Programmes in the province. Moreover, the MIS team will support the design of interventions which includes maintaining a database and sharing periodic updates related to all aspects of programme and beneficiary information. Globally, digital technologies are involved in different aspects of social protection delivery, the main ones being information systems, financial services, and grievance/accountability mechanisms. The recent technological upgradation enables more efficient data digital management including automated systems which collect and analyse data in real time. Thus, the MIS team will develop online portal(s) as a one window operation to determine eligibility for social protection benefits, information sharing for social protection with citizens, biometric identification of beneficiaries, and artificial intelligence tools to identify the risk of potential benefit fraud or to assess the need for social assistance. An ever-increasing number of low- and middle-income countries are embarking on a process of integrating their management information systems²³. MIS Wing in KP SPA will help to reduce fragmented, isolated SP interventions, and support a systems approach to implement adaptive social protection while linking beneficiaries to other services and support. MIS Wing will also help to develop Socio Economic Registry for the KP province. A robust MIS Wing will help in laying the foundation of a modern and innovative organization. Initially a lean Wing can be established and expanded gradually on need basis. Detailed job description, qualification, experience, and mode of appointment/recruitment proposed are provided in next Section. Proposed composition of the MIS is as follows:

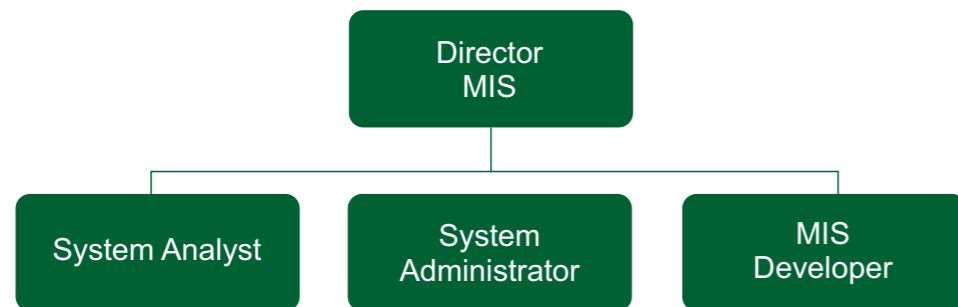


Fig 5.5: Proposed composition of the MIS

v) Monitoring Evaluation and Learning Wing (to be merged with Policy)

Monitoring and Evaluation and Learning (MEL) Wing will monitor the implementation and results of the social protection initiatives, while also evaluating challenges to progress in achieving set targets. The team will also conduct sectoral evaluation and provide assistance to bridge the compliance gaps. The MEL Wing will also focus on the project and programme monitoring, data collection, and compilation, as well as the evaluation of the accumulated data to identify and highlight challenges. The team will also be responsible for developing an M&E framework for periodical organizational monitoring and evaluation to ensure institutional transparency and accountability. This framework will be structured around the principles of international validation, regular monitoring and data collection, programme and financial audits, project reviews and external evaluation through independent reviews. Approaches, processes, tools and products devised and delivered by the MEL Wing will support KP SPA's management to make timely decisions related to compliance and course correction and will form the basis for knowledge management and continuous learning and development.

²³ <https://gsdrc.org/topic-guides/social-protection/global-issues-and-debates-2/digital-social-protection/>



Annex A

Table A1: Social Assistance: Instruments and Programmes

Component	Instrument	Programme Examples for Khyber Pakhtunkhwa
Social Assistance	Cash Transfers	Zakat, BISP/Kafalat and other UCT programmes
		CCTs for Health, Nutrition and Schooling, etc.
		Housing/utility allowance benefits
		Family and child allowance
		Old-age (non-contributory) social pensions
		Disability allowance
	In Kind Transfers	Education Supplies, Textbooks & Uniforms, etc.
		Food Banks (langar-khanas) Food Stamps/Vouchers
		Tertiary care Transportation and OPD Vouchers under the Khyber Pakhtunkhwa Social Health Protection.
		Productive Assets
		Family planning supplies
		Assistive devices for Persons with Disabilities.
	Free Provisions, Subsidies and Waivers	Educational Vouchers, School feeding programmes and nutritional Supplements
		Universal free Primary and Secondary Healthcare and School Education
		Subsidized Medical and Education costs for tertiary Healthcare and Education
		Housing and Transport Subsidies
Emergency Assistance	Utility/fuel subsidies	
	Subsidies on food and agricultural inputs	
Emergency Assistance	Emergency support in cash (including support for refugees/ returning migrants)	
	In-kind emergency support (including for refugees/returning migrants)	
Tax Exemptions	Tax exemptions	
	Other exemptions	



Table A1: Social Insurance: Instruments and Programmes

Component	Instrument	Programme Examples for Khyber Pakhtunkhwa
Social Insurance	Contributory Public Sector benefits	Old Age Pensions (National Schemes)
		Old Age Pensions (Civil Servant Schemes)
		Survivor Pensions (at 50%)
		Gratuity (One-time Lumpsum)
		Medical benefits for retired civil servants
	Contributory Private (formal) Sector benefits	EObI Pensions (Old-age, Disability, Survivors)
		Sickness benefits
		Maternity Benefits
		Iddat Benefit ²⁴
		Disability grants & Pensions
		Death/funeral grants

Annex A-Continued

Table A2: Essential Services: Instruments and Programmes

Component	Instrument	Programme Examples for Khyber Pakhtunkhwa
Social Services	Preventive measures	Reproductive Health, Maternity Care and Counselling/ Lady Health Workers' Services
		Healthcare Services under the Prime Minister's National Health Programme (PM-NHP)
		Khyber Pakhtunkhwa Social Health Protection Initiative (Non-contributory provincial healthcare services)
		Rescue Assistance
		A child protection helpline and awareness campaigns
		A Bolo Helpline Centre for Gender-based Violence (GBV)
		Transformational services provided by Women's Ombudsperson
	Responsive Measures	Home-based Social Care Services
		Referral Mechanism for the vulnerable groups
		Residential care for the elderly and Persons with Disabilities
		Orphanages (Daar ul Atfaal)/Child Protection Centres
		Residential care for vulnerable women (Dar ul Amaans)
		Homeless Shelters (Panahgah)
		Social Care for Substance Abusers/ The Drug Addicts' Rehabilitation and Detoxification Centre

²⁴ 130 days paid leave for female workers on the death of their husband.



Table A3: Labour Market Interventions: Instruments and Programmes

Component	Instrument	Programme Examples for Khyber Pakhtunkhwa
Labour Market Interventions	Active Labour Market Programmes (ALMPs)	Ehsaas Amdan and Interest-free loans
		Skills-building/Vocational Training under TEVTA and Social Welfare Department (Dastkari Centres, etc.)
		Internships/Apprenticeships
		Employment Incentives/Wage Subsidies
		Employment measures for PWDs and other vulnerable groups (women, youths, minorities)
		Job creation through public works/other means
		Entrepreneurship support/start-up incentives
	Passive Labour Market Programmes (PLMSs)	Unemployment Assistance
		Fixation of a Minimum Wage
		Unemployment Insurance



Annex B

Social Protection Mapping Analysis (2022)

Table B1: Programmes running under the Social Welfare Department KP

Programme Name	Programme Name	Programme Name	Programme Name	Programme Name	Programme Name	Starting Year	Benefit type (SM)	Nature of the Programme (SM)
Rehabilitation Center for Drug Addicts	To provide detoxification and rehabilitation facilitation to SUDs	Govt. of KP	Social Welfare Department	11 Districts: Peshawar, Kohat, karak, DI Khan, Charsadda, Nowshetra, Mardan, swabi, Malakand, Swat, Dir Lower.	Non-contributory	2001	Mixed/Others (please specify)	
Welfare Home for Disstitute children	To provide free education, pick & drop, Hostel stay, uniforms, shoes, dress and books etc to Orphanage	Govt. of KP	Social Welfare Department	13 Districts: Peshawar, Kohat, karak, DI Khan, Charsadda, Nowshetra, Malakand, Dir Lower, Bannu, Hangu, Abbottabad, Lakki Marwat & Buner.	Non-contributory	2003	Mixed/Others (please specify)	
Panahgahs	To provide Free Night stay / shelter & Food to shelter less people	Govt. of KP	social Welfare Department & Pakistan Baitul Maal	11+8 Districts: Peshawar, Kohat, karak, DI Khan, Charsadda, Nowshetra, Mardan, swabi, Malakand, Swat, Dir Lower.	Non-contributory	2018	Social Service	
Working Women Hostel	To provide Hostel / residential facilities to working Women	Govt. of KP	Social Welfare Department.	04 Districts: Peshawar, Kohat, Mardan and Abbottabad	Non-contributory	2007-08	Social Service	
Visually Handicapped Centres / Schools	To provide free education, pick & drop, Hostel stay, uniforms, shoes, dress and books etc to Visually	Govt. of KP	Social Welfare Department	08 Districts: Peshawar -2, D.I.Khan, Charsadda, Nowshetra, Malakand, Abbottabad, Mardan and Swabi	Non-contributory	1981	Social Service	



Handicapped Children	Handicapped Children	Govt. of KP	Social Welfare Department	14 Districts: Peshawar-2, Kohat-3, karak, DI Khan, Charsadda, Swat, Malakand-3, Dir Lower-2, Bannu, Haripur-2, Mansehra and Swabi.	Non-contributory	1981	Mixed/Others (please specify)	
Hearing & Speech Impairment Schools	To provide free education, pick & drop, Hostel stay, uniforms, shoes, dress and books etc to Hearing and Children	Govt. of KP	Social Welfare Department	12 Districts: Peshawar, Karak, DI Khan, Charsadda, Nowshetra, Dir Upper, Bannu, Chitral, Battagram, Mansehra and Swabi.	Non-contributory	1981	Mixed/Others (please specify)	
Center for Intellectually and Physically Challenged Schools	To provide free education, pick & drop, Hostel stay, uniforms, shoes, dress and books etc to Insintually and Physically Challenged Children	Govt. of KP	Social Welfare Department	³ Districts: Peshawar Mardan	Non-contributory	2004	Social Service	
Dar ul Kafala	To provide for care, rehabilitation and reintegration of vagarants.	Govt. of KP	Social Welfare Department	² Districts: Peshawar Mardan	Non-contributory	2001	Social Service	
Vocational Training Center for Person with Disability (VTCD)	Provision of technical skill to Person with Disability for self employment.	Govt. of KP	Social Welfare Department	All	Non-contributory	2001	Social Service	
Industrial Training Centers/ Vocational Training Centers	To provide vocational training in Tailoring, Machine and Hand Embriodry to domest women to contribut in the family income.	Govt. of KP	Social Welfare Department		Non-contributory	2001	Social Service	



Artificial Limbs Workshop	Correcting or substituting the physical disability of the person with disabilities by providing prosthetic and orthotic appliances.	Govt. of KP	Social Welfare Department	1 Peshawar	Non-contributory	In-Kind	1981
Dar ul Aman	To provide protection/shelter to the women in crisis.	Govt. of KP	Social Welfare Department	10 1. Peshawar 2. Mardan	Non-contributory	Social Service	2004
Provincial Council for Rehabilitation of Person with Disability (PCRDP)	Registration and Employment of Person with Disability	Govt. of KP	PCRDP/ Social Welfare Department	All	Non-contributory	Mixed/Others (please specify)	1991
Provincial Council for Social Welfare	Financial Assistance to the registered Voluntary Social Welfare Agency (under the 1961 Ordinance)	Govt. of KP	PCSW/ Social Welfare Department	All	Non-contributory	Cash	1974



Table B1: Programmes running under the Social Welfare Department KP (Continued)

Ending Year	Selection Method (SM)	Targeting Method (SM)	Eligibility Criteria	Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Frequency of Payment (SM)
	Universal	Other/Mixed (please specify)	screening	screening/lab Test	Individual	Unconditional	N/A	Other
	Universal	Other/Mixed (please specify)	orphan children	Family verification, parents death certificate & CNIC of Gaurdians	Individual	Unconditional	NA	Other
	Universal	Self-targeting	Shelter less, out of District Travellers and indoor patients attendants	CNIC	Individual	Unconditional	NA	Other
	Targeted	Self-targeting	Govt / Public and Private Sector employed / Working Women	Admission form, employment certificate, NOC from the employer, agreement bond of tenancy	Individual	Unconditional	NA	Other
	Targeted	Other/Mixed (please specify)	Visually Handicapped children	Family verification & CNIC of Gaurdians	Individual	Unconditional	NA	Other
	Targeted	Other/Mixed (please specify)	Hearing & Muite children	Family verification & CNIC of Gaurdians	Individual	Soft	NA	Other
	Universal	Other/Mixed (please specify)	Instinctually and Physically Challenged Children.	Family verification, parents death certificate & CNIC of Gaurdians	Individual	Unconditional	NA	Other
	Universal	Other/Mixed (please specify)	street vagarants	NA	Individual	Unconditional	NA	Other



	Universal	Self-targeting	Person with Disability having primary educational qualification	CNIC Primary Education Certificate	Individual	Unconditional	NA	Other
	Universal	Self-targeting	Female age 13 and above.	CNIC	Individual	Unconditional	NA	Other
	Universal	Self-targeting	All persons with disability, approach in person or referred by medical doctor.	CNIC Medical Reports	Individual	Unconditional	NA	Other
	Universal	Other/Mixed (please specify)	All women in crisis, referred by different courts of Law	NA	Individual	Unconditional	NA	Other
	Universal	Self-targeting	Person with disability.	Special CNIC/ Disability Certificate Source of Income	Individual	Unconditional	NA	Other
	Universal	Community-based	Registered Voluntary Social Welfare Agencies	Registration Certificate Audit Report Progress Report	Individual	Hard	NA	Annual



Table B1: Programmes running under the Social Welfare Department KP (Continued)

Payment Mechanism	Detail of In-Kind transfers	Beneficiaries Current Year (2021/22)	Beneficiaries Previous Year (2020/21)	Exit Strategy	Number of Beneficiaries Exited	Budget Current Year (2021/22)	Budget Previous Year (2020/21)	Source of Funding (SM)	Evaluation Undertaken	Communication Strategy
Others/Mixed	NA	1254	1254	After completion of Rehabilitation and Vocational Training	2508	112027470	10126991	Current	NA	Information dissemination through print, electronic and social media
Others/Mixed	NA	367	367	NA	60	51,126,846	48,732,620	Current	NA	Information dissemination through print, electronic and social media
Others/Mixed	NA	37937	36491	NA	NA	34138000	11626480	ADP	NA	NA
Others/Mixed	NA	149	149	NA	NA			Current	NA	NA
Others/Mixed	NA	367	367	NA	60	207,022,290	193,662,580	Current	NA	Information dissemination through print, electronic and social media



Others/Mixed	NA	355	355	71	185,831,152	151,105,604	Current	NA	Information decimation through print, electronic and social media
Others/Mixed	NA	367	367	60	110,667,790	90,079,565	Current	NA	Information decimation through print, electronic and social media
Others/Mixed	NA	243	148	NIL	29925000	33210586	Current	NA	Rescue operations are conducted jointly with local police and District Administration
Others/Mixed	NA	112	54	62			Current	NA	Information decimation through print, electronic and social media
Others/Mixed	NA	2460	1283	Nil	8847700	22991000		N/A	Information decimation through print, electronic and social media
Others/Mixed	NA	1199	465	NA	22352000/-	29950000/-	Current	N/A	Information decimation through print, electronic and social media



Others/Mixed	NA	-	-	Release from courts	112882580	65448627	Current	N/A	N/A
Others/Mixed	Rehabilitative/Assistive aids	3148	-	NA	35700000	35700000	Current	N/A	Information decimation through print, electronic and social media
Cheque/Money Order	NA	-	-	NA	not released till date	Nil	Current	N/A	Information decimation through print, electronic and social media



Table B1: Programmes running under the Social Welfare Department KP (Continued)

Comments/Notes	Departmental Focal Person (Name & Designation)	Explanation Column G (Benefit Type)	Explanation Column K (Targeting Method)	Explanation Column Q (Frequency of Payment)	Explanation Column R (Payment Mechanism)
Due to absence of Experts in the field as Non-of the University in KP is provided specific education on the subject matter, international	Muhammad Khalid Deputy Director	Detoxification and Rehabilitation services are provided to the Substance Use Disorders.	Rehabilitation and Reintegration of Substance use disorders	The program do not provide any cash assistance to the SUDs	NA
know the exact number of target orphan children, so that program can be designed accordingly.	Muhammad Khalid Deputy Director	Institutional care is provided to the orphan and destitute children	Orphans/ destitutes childre below the age of 18 are facilitated with provision of boarding, lodging, formal education and vocational skills	No cash payments are made.	NA
N/A	Muhammad Khalid Deputy Director	Only night stay with dinner and breakfast is provided	Shelterless approach personally to the facility	NA	NA
N/A	Muhammad Khalid Deputy Director	N/A	N/A	Rent is collected from the beneficiary	the collected amount is transited in the government treasury
N/A	Muhammad Khalid Deputy Director	N/A	children with disability are provided formal education	No cash payments are made.	all the facilities provided to the children with disability are free of cost
N/A	Muhammad Khalid Deputy Director	N/A	children with disability are provided formal education	No cash payments are made.	all the facilities provided to the children with disability are free of cost
N/A	Muhammad Khalid Deputy Director	N/A	children with disability are provided formal education	No cash payments are made.	all the facilities provided to the children with disability are free of cost



N/A	Muhammad Khalid Deputy Director	N/A	Beggars are rescued from the streets with the help of Police and District Administration.	No cash payments are made.	NA
N/A	Muhammad Khalid Deputy Director	N/A	N/A	N/A	N/A
N/A	Muhammad Khalid Deputy Director	N/A	N/A	N/A	N/A
N/A	Muhammad Khalid Deputy Director	N/A	N/A	N/A	N/A
N/A	Muhammad Khalid Deputy Director	N/A	All women in crisis by self application or referred through court of law are provided shelter and protection	No cash payments are made.	NA
N/A	Muhammad Khalid Deputy Director	Financial Assistance and Assistive devices/ Rehabilitative aids are provided to the Persons with disability	Financial Assistance and Assistive devices/ Rehabilitative aids are provided to the Persons with disability	Depends on the availability of funds, number of PWDS and approval of the council.	Stipend through cheques to the PWDs and only once to the enrolled students of Special Education School, Not a regular program.
N/A	Muhammad Khalid Deputy Director	Provide annual grant in aid to the registered VSWAs.			



Table B2: Programmes for Disaster Response under PDMA

Programme Name	Programme Objective	Sponsoring Agency	Implementing Agency	Geographical Coverage (Districts)	Nature of the Programme (SM)	Benefit type (SM)	Starting Year	Ending Year	Selection Method (SM)	Targeting Method (SM)
KP PDMA Relief Compensation Regulations 2019	To provide relief compensation to the affected people in natural disaster	Government of Khyber Pakhtunkhwa	District Administration under supervision of PDMA	All	Non-contributory	Beneficiaries compensated through Cheque	11-Jul-19	On-going	Selection of the beneficiaries affected due to natural calamities	Through concerned District Revenue Staff in case of any calamity
KP PDMA Civilian Victim Compensation Regulations 2019	To provide relief compensation to the affected people in manmade disaster	Government of Khyber Pakhtunkhwa	PDMA	All	Non-contributory	Beneficiaries compensated through Cheque	12-Jun-19	On-going	Selection of the beneficiaries affected due to man-made disaster	Through concerned District Revenue Staff in case of any calamity



Table B2: Programmes for Disaster Response under PDMA (Continued)

Eligibility Criteria	Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Frequency of Payment (SM)	Payment Mechanism	Detail of In-Kind transfers	Beneficiaries Current Year (2020-21-22)	Exit Strategy	Number of Beneficiaries Exited
Recommended by District Claim Assessment Committee	In case of death & Injured: CNIC copy of deceased and next of kin, Death Certificate, Patwari Report, District Medical Board (injured) In case of House Damage: CNIC, Ownership certificate of property, patwari report, pictorial evidence	Family of deceased person in case of death, injury and owner of the house damage in case of house damage or livestock	Unconditional	Death: 3 lac Injured: 1 lac House damage: 1 Lac Livestock: 6000 to 20000 PKR	One time compensation	Via Cheque through concerned Deputy Commissioner	NA	3678	NA	NA
Recommended by District Claim Assessment Committee	In case of death & Injured: CNIC copy of deceased and next of kin, Death Certificate signed by concerned revenue staff, District Medical Board (injured) In case of House Damage: CNIC, Ownership certificate of property, patwari report, pictorial evidence	Family of deceased person in case of death, injury and owner of the house damage in case of house damage or livestock	Unconditional	Death: 5 lac Injured: 2 lac House damage: 1 to 3 Lac Livestock: 15000 to 50000 PKR	One time compensation	Via Cheque through concerned Deputy Commissioner	NA	553	NA	NA



Table B2: Programmes for Disaster Response under PDMA (Continued)

Budget Current Year (2021/22)	Budget Previous Year (2020/21)	Source of Funding (SM)	Evaluation Undertaken	Communication Strategy	Comments /Notes	Departmental Focal Person (Name & Designation)
800.500 Million PKR	1566 Million PKR	NA	NA	NA	Under the said policy those beneficiaries are compensated who died, injured or lost their houses, property, livestock during natural disaster	Miss Hajra, Deputy Director Relief
270 Million PKR	322 Million PKR	NA	NA	NA	Under the said policy those beneficiaries are compensated who died, injured or lost their, property, during man-made disaster	Miss Hajra, Deputy Director Relief



Table B3: Employees Social Security Institution

Programme Name	Programme Objective	Sponsoring Agency	Implementing Agency	Geographical Coverage (Districts)	Nature of the Programme (SM)	Benefit type (SM)	Starting Year	Ending Year	Selection Method (SM)	Targeting Method (SM)
	To provide medical and cash to secured workers	Employer	ESSI	All	Contributory	Mixed/Others (please specify)	1970	On-going	Targeted	Categorical
	Sickness benefits	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Injury benefits	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Death grant	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Disablement pension	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Disablement gratuity	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Survivors pension	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Maternity benefits	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical
	Edat benefits	Employer	ESSI	All	Contributory	Cash	1970	On-going	Targeted	Categorical



Table B3: Employees Social Security Institution (Continued)

Eligibility Criteria	Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Frequency of Payment (SM)	Payment Mechanism	Detail of In-Kind transfers	Beneficiaries Current Year (2021/22)	Beneficiaries Previous Year (2020/21)	Exit Strategy
Social Security card	Social Security form	Household	Hard	Nil	Other	Cheque/Money Order	Medical Facilities	277,140 till feb	433,503	Contribution
Social Security card	Social Security form	Household	Hard	1299895	Other	Cheque/Money Order	Nil	3287 till feb	6280	Contribution
Social Security card	Social Security form	Household	Hard	529861	Other	Cheque/Money Order	Nil	1103 till feb	258	Contribution
Social Security card	Social Security form	Household	Hard	254500	Other	Cheque/Money Order	Nil	34 till feb	40	Contribution
Social Security card	Social Security form	Household	Hard	14181132	Other	Cheque/Money Order	Nil	705 till feb	510	Contribution
Social Security card	Social Security form	Household	Hard	Nil	Other	Cheque/Money Order	Nil	Nil	2	Contribution
Social Security card	Social Security form	Household	Hard	2220205	Other	Cheque/Money Order	Nil	410 till feb	480	Contribution
Social Security card	Social Security form	Household	Hard	Nil	Other	Cheque/Money Order	Nil	Nil	8	Contribution
Social Security card	Social Security form	Household	Hard	NIL	Other	Cheque/Money Order	Nil	Nil	Nil	Contribution



Table B3: Employees Social Security Institution (Continued)

Number of Beneficiaries Exited	Budget Current Year (2021/22)	Budget Previous Year (2020/21)	Source of Funding (SM)	Evaluation Undertaken	Communication Strategy	Comments /Notes	Departmental Functional Person (Name & Designation)	Explanation Column G (Benefit Type)	Explanation Column K (Targeting Method)	Explanation Column Q (Frequency of Payment)	Explanation Column R (Payment Mechanism)
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				
Nil	990 million	950 million	Current		Yes		Deputy Director Contribution				



Table B4: Social Assistance programmes under BISP

Programme Name	Programme Objective	Sponsoring Agency	Implementing Agency	Geographical Coverage (Districts)	Nature of the Programme (SM)	Benefit type (SM)	Starting Year	Ending Year	Selection Method (SM)	Targeting Method (SM)
BISP	Financial Assistance	Pakistani Govt	BISP	All	Non-contributory	Cash	2008	On-going	Targeted	Community-based
BISP	Financial Assistance	Pakistani Govt	BISP	All	Non-contributory	Cash	2013	On-going	Targeted	Community-based



Table B4: Social Assistance programmes under BISP (Continued)

Eligibility Criteria	Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Frequency of Payment (SM)	Payment Mechanism	Detail of In-kind transfers	Beneficiaries Current Year (2021/22)	Beneficiaries Previous Year (2020/21)	Exit Strategy
R	CNIC	Family	Unconditional	14000	Six monthly	Others/Mixed	NA	1082688	1082688	Graduation through Skills building o
R	Form-B, School Admission Slip	Family	Hard	Primary level: 1500 Boy, 2000 Girl Secondary level: 2500 Boy, 3000 Girl HS Level: 3500 boy, 4000 Girl	Quarterly	Bank Transfer	NA	185218	176000	After qualifying High secondary education.



Table B4: Social Assistance programmes under BISP (Continued)

Number of Beneficiaries Exited	Budget Current Year (2021/22)	Budget Previous Year (2020/21)	Source of Funding (SM)	Evaluation Undertaken	Communication Strategy	Comments/Notes	Departmental Focal Person (Name & Designation)	Explanation Column G (Benefit Type)	Explanation Column K (Targeting Method)	Explanation Column Q (Frequency of Payment)	Explanation Column R (Payment Mechanism)
160000	26.5 billion	26.0 Billion	ADP	Yes	Yes	NA	Hassan Afridi (Deputy Director Waseela-e-Taleem)	Nil	Nil	Nil	Nil
Nil	26.5 billion	26.0 Billion	ADP	Yes	Yes	NA	Hassan Afridi (Deputy Director Waseela-e-Taleem)	Nil	Nil	Nil	Nil



Table B5: Social Health Protection Initiative

Programme Name	Programme Objective	Sponsoring Agency	Implementing Agency	Geographical Coverage (Districts)	Nature of the Programme (SM)	Benefit type (SM)	Starting Year	Ending Year	Selection Method (SM)	Targeting Method (SM)
Social Health Protection Initiative (KFW Assisted)	Reduce Out of Pocket Expenditure of Targeted beneficiaries 1. Improve quality of Health care services 3 Enhance Stewardship role of the DoH	Health Department, Government of Khyber Pakhtunkhwa KFW (German Bank)	State Life Insurance Cooperation, Pakistan	Four Districts in KP: 1. Chitral 2. Malakand 3. Mardan 4 Kohat	Non-contributory	Social Service	2013	2022	Targeted	Proxy-means
KP Sehat Card Plus	1. Reduce Out of Pocket Expenditure of 100% population of KP 2. Improve quality of Health care services 3 Enhance Stewardship role of the DoH	Health Department, Government of Khyber Pakhtunkhwa	State Life Insurance Cooperation, Pakistan	All Districts of KP (except Merged Districts which will be shifted to KP Program in coming months)	Non-contributory	Social Service	November 2020	On-going	Universal	Other/Mixed (please specify)



Table B5: Social Health Protection Initiative (Continued)

Eligibility Criteria	Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Frequency of Payment (SM)	Payment Mechanism	Detail of In-Kind transfers	Beneficiaries Current Year (2021/22)	Beneficiaries Previous Year (2020/21)	Exit Strategy
PMT score 16.17	Identification of Target Beneficiary Families is based on the Poverty score-card of BISP	Family	Unconditional	N/A	N/A	N/A	N/A	119,534 Families	95,000 Households	GoKP has already shifted its share to Current Side for IPD. The OPD model is proposed for the first time in 4 districts of the program as a pilot project. If OPD project is implemented successfully the same may also be shifted to the current side.
Beneficiary must have Permanent Address of Khyber Pakhtunkhwa in his/her CNIC. He/She can be living anywhere in Pakistan. Merged Districts of KP presently covered in Federal Sahulat Program are to be shifted to KP SCP in coming months	CNIC	Family	Unconditional	N/A	N/A	N/A	N/A	7,647,305 Families	6,730,136 Families	N/A as Ongoing Program



Table B5: Social Health Protection Initiative (Continued)

Number of Beneficiaries Exited	Budget Current Year (2021/22)	Budget Previous Year (2020/21)	Source of Funding (SM)	Evaluation Undertaken	Communication Strategy	Comments/Notes	Departmental Person (Name & Designation)	Explanation Column G (Benefit Type)	Explanation Column K (Targeting Method)	Explanation Column Q (Frequency of Payment)	Explanation Column R (Payment Mechanism)
N/A	28.028 M	30 M	ADP	Yes. 3rd Party Evaluation done in 2017. Another one in process	Radio Spots Outdoor Hoarding Leaflets Beneficiary Cards Streamers Banners LHWS Engagement Newspaper Advs		Arshad Khan Deputy Director (IT) SHPI, Health Department				
N/A	322 M	529.256 M	Donor Funding	Yes. 3rd Party Evaluation is in process					Beneficiary must have Permanent Address of Khyber Pakhtunkhwa in his/her CNIC. He/She can be living anywhere in Pakistan. Merged Districts of KP presently covered in Federal Sahulat Program are to be shifted to KP SCP in coming months		
N/A	22.205 B	13.717 B	Current								



Table B6: National Pension scheme

Programme Name	Programme Objective	Sponsoring Agency	Implementing Agency	Geographical Coverage (Districts)	Nature of the Programme (SM)	Benefit type (SM)	Starting Year	Ending Year	Selection Method (SM)	Targeting Method (SM)
National Pension scheme (1. Old age pension, 2. Survivors Pension, 3. Invalidity Pension, 4. Old Age Grant)	To provide monetary help to the workers class	Employers and Businesses	Employees Old Age Benefits Institution EOBI	all	Contributory	Cash	July 01, 1976	On-going	Targeted	Community-based



Table B6: National Pension scheme (Continued)

Eligibility Criteria	Documents Required	Beneficiary Unit (SM)	Conditionality (SM)	Amount of Cash Transfer	Frequency of Payment (SM)	Payment Mechanism	Detail of In-Kind transfers	Beneficiaries Current Year (2021/22)	Beneficiaries Previous Year (2020/21)	Exit Strategy
All private sector employees and workers in factories	service certificate And EOBI card	Individual	Hard	Rs. 8500/- minimum pension per month	Monthly	Debit/ATM Card	NA	65000	55000	NA



Table B6: National Pension scheme (Continued)

Explan-ation Column R (Pay-ment Mecha-nism)	Via atm card
Expla-nation Column Q (Fre-quency of Pay-ment)	Monthly
Explan-ation Column K (Targeting Method)	Community based
Explan-ation Column G (Benefit Type)	1. Old age pension 2. Survivors pension 3. Invalidity pension. 4. Old age grant
Departmental Focal Person (Name & Designation)	Muhammad imran assistant director
Comments/Notes	
Communication Strategy	Official website and software called facilitation system
Evaluation Undertaken	
Source of Funding (SIM)	Current
Budget Previous Year (2020/21)	7 billion
Budget Current Year (2021/22)	8 billion
Number of Beneficiaries Exited	Na



Annex C
CODI Assessment of Guzara Allowance

1. Inclusiveness				
Refers to the system's capacity to protect all members of society along lifecycle with special consideration for the most vulnerable				
Areas	Latent	...	...	Advanced
	1	2	3	4
Gender equality, non-discrimination, and special needs				The number of male and female participants is proportionate to the population gender ratio. Currently, 58% of beneficiaries are female.
Coverage		There is limited coverage of the program across the life cycle. Variation in the Zakat fund every year even does not allow to deliver of the benefits to all Musthiqueen- Zakat		
Effective coverage		Less than half of all Mustahaqeen receive the benefits in practice		
Accessibility		The LZC is authorized to enroll all the potential beneficiaries, but the prioritization against limited slots for each area may be termed as a hindrance in accessibility.		



2. Adequacy				
Refers to the sufficiency of the system's benefit levels				
Areas	Latent	...	...	Advanced
	1	2	3	4
Benefit level compared to social protection needs	Program benefits are neither regular nor predictable and are not adequate to meet the social protection needs of the population			
Impact of benefits on economic activity	Benefits are not sufficient to promote productive economic activity			
Benefits compared to national / program objectives		The benefits of the program are contributing very little to achieving national social protection objectives		
Redistributive or poverty reduction effects		The design of the program aims for but does not achieve significant results regarding the distribution of resources in favour of poor		
Benefits provision and services delivery standards		The program has defined benefit standards, but these are practically compromised due to reduced Zakat funds. KP Zakat Regulations still mention Rs.2000 /but practically only 1000/month being disbursed		

3. Appropriateness				
Refers to the system's overall arrangements to respond to national context and needs				
Areas	Latent	...	...	Advanced
	1	2	3	4
Alignment of social protection policies/programs/ strategy			The program largely supports the overall objectives of the draft Social Protection Policy, but it has limited contribution due to the peculiar nature of the funding source, unlike government funded programs	
Combination of schemes and programs			The Guzara allowance, along with other programs from the Zakat fund. i.e. stipend to students, jahez fund, health benefits to poor patients is a relatively balanced mix of the social protection program	
Evidence-based policy and program design	The program, along with other Zakat-funded programs, hardly represents an evidence-based program design			



4. Respect for Rights & Dignity				
Refers to social protection entitlements and implementation arrangements being anchored in law				
Areas	Latent	...	...	Advanced
	1	2	3	4
Entitlements anchored in law				Entitlement regarding the range, duration, qualifying conditions and benefit level is specified in the KP Zakat & Ushr Act and the Zakat Disbursement regulations
Enforcement mechanisms: public authority, complaint and appeal mechanisms, and public awareness		There is an inefficient enforcement mechanism, weak public authority, and complaint & appeal mechanism to check the subjective approach of the LZCs in program delivery. In addition, there are hardly any planned public awareness arrangements.		
Respect for dignity and human rights	Benefit design and delivery mechanism involve beneficiaries' interaction with LZC members, which is a compromise on dignity and HR, as reflected in the complaints			
Confidentiality of private information			The mechanism is in place to the extent of ZMIS that sufficiently protects private individual information. However, at the LZC level no specific policy, but generally, the beneficiary's data is not made public	

5. Governance & Institutional Capacity				
Assesses the system's rules, regulations, roles, responsibilities, and related implementation capacities				
Areas	Latent	...	...	Advanced
	1	2	3	4
Reporting mechanisms, roles, and responsibilities anchored in law				The KP Zakat & Ushr Act 2011 and the Regulations have detailed reporting mechanisms with defined roles and responsibilities for each stakeholder involved in implementation.
Program implementation guidelines / operational manuals state reporting mechanisms, roles, and responsibilities				The operations manual highlights the roles and responsibilities of each implementation partner.
Enforcement mechanisms		Enforcement mechanisms are weak as there is a lack of coordination and administrative controls in some cases, as evident from audit reports		
Institutional supervisory capacity		There is a limited institutional capacity to carry out or supervise the tasks related to the program design and implementation		
Staff implementation capacity	Staff is neither adequate in number nor sufficiently trained to carry out the respective tasks			



6. Financial & Fiscal Sustainability				
Refers to the system's financial and fiscal sustainability.				
Areas	Latent	...	...	Advanced
	1	2	3	4
Domestic or external financing	Guzara allowance is completely external funding (Zakat Fund)			
Alignment of budget allocation with policy priorities	There is hardly any consideration for policy priority in the case of the Zakat Fund			
Long term budget planning in line with demographic developments	No budget planning applies in the case of Guzara Allowance; it all depends on the share from Central Zakat Fund			
7. Coherence & Integration				
Refers to the alignment and coherence of the system across its policies, programs, and administrative structures, as well as coherence with related policy areas				
Areas	Latent	...	...	Advanced
	1	2	3	4
Complementarity of social protection policies/degree of duplication and overlap				
Integration of program implementation				

8. Responsiveness				
Refers to the system's M&E framework and flexibility to adjust/adapt in responses to socio- economic crisis				
Areas	Latent	...	...	Advanced
	1	2	3	4
Responsiveness of budget and implementation mechanisms	There is no contingency planning for any external shock			
9. Cost Effectiveness				
Refers to cost effectiveness both for those financing and for those benefitting from a program (only if evidence exists)				
Areas	Latent	...	...	Advanced
	1	2	3	4
Cost of program delivery			The delivery cost is moderate, and within the parameters of 10% Zakat share for benefits delivery and Other administrative expenses	
10. Incentive Compatibility				
Refers to ensuring that the system's program don't generate distortionary effects (apply only if evidence exists)				
Areas	Latent	...	...	Advanced
	1	2	3	4
Consideration of Incentives in Program Design	Incentive compatibility is not at all considered in the design and Implementation since Zakat is a Sacred obligation, and any incentive is not covered in the authorized uses of Zakat			



Annex D

Social Protection Expenditure Review

Table D1: Detailed Summary on Major Objectives

Row labels	2019-20		2020-21		2021-22		2022-23		2023-24	
	Budget grant	Expenditure	Budget grant	Expenditure	Budget grant	Expenditure	Budget grant	Expenditure	Budget grant	Expenditure
Provincial	22,834,279,000	12,515,097,546	32,857,377,000	31,662,795,062	61,191,743,000	36,760,838,278	80,913,295,536	37,944,845,645	94,171,386,911	61,233,293,931
Current	12,849,086,000	9,107,347,560	25,200,966,000	29,646,300,147	56,667,815,000	33,853,154,183	73,999,506,000	35,346,048,609	84,156,434,000	52,938,095,810
Social services	867,215,000	393,713,265	741,015,000	592,889,857	2,356,121,000	807,272,576	2,995,027,500	1,602,826,694	4,373,821,000	2,573,071,231
Salary	151,414,000	119,729,479	192,951,000	167,370,550	637,381,000	322,416,551	1,080,795,500	845,458,516	1,263,713,000	969,117,138
A01-employees related expenses	151,414,000	119,729,479	192,951,000	167,370,550	637,381,000	322,416,551	1,080,795,500	845,458,516	1,263,713,000	969,117,138
Non-salary	715,801,000	273,983,786	548,064,000	425,519,307	1,718,740,000	484,856,025	1,914,232,000	757,368,178	3,110,108,000	1,603,954,093
A03-operating expenses	235,106,000	18,640,603	144,274,000	52,837,372	1,076,705,000	75,157,502	1,201,311,000	165,011,041	1,024,685,000	137,401,239
A04-employees retirement benefits	2,663,000	4,120,200	1,884,000	1,038,000	3,019,000	1,599,840	704,000	20,732,291	16,850,000	9,917,296
A05-grants, subsidies, writeoffs/adv/oth	476,337,000	245,658,250	396,810,000	359,417,000	624,613,000	385,745,500	700,122,000	556,656,875	2,052,590,000	1,446,226,600
A06-transfers	170,000	171,243	139,000	2,344,171	120,000	179,967	147,000	242,584	242,000	158,296
A09-expenditure on acquiring physical assets	40,000	3,535,977	136,000	1,483,362	2,554,000	4,203,640	409,000	316,875	2,000	-
A13-repairs and maintenance	1,485,000	1,857,513	4,821,000	8,399,402	11,729,000	17,969,576	11,539,000	14,408,512	15,739,000	10,250,662
Social insurance	5,889,461,000	3,611,274,537	18,613,585,000	16,732,632,208	25,700,798,000	15,351,670,549	26,228,031,000	25,204,871,541	26,497,975,000	19,624,971,930
Salary	30,538,000	17,813,194	18,568,000	20,517,312	19,700,000	35,338,317	27,387,000	24,848,970	29,243,000	26,729,056
A01-employees related expenses	30,538,000	17,813,194	18,568,000	20,517,312	19,700,000	35,338,317	27,387,000	24,848,970	29,243,000	26,729,056
Non-salary	5,858,923,000	3,593,461,343	18,595,017,000	16,712,114,896	25,681,098,000	15,316,332,232	26,200,644,000	25,180,022,571	26,468,732,000	19,598,242,874



A03-operating expenses	5,857,282,000	3,592,842,184	18,594,426,000	4,456,323,948	3,680,041,000	1,553,345,899	1,200,180,000	179,191,025	467,945,000	98,123,074
A06-transfers			-	12,254,507,642	22,000,000,000	13,762,095,076	25,000,000,000	25,000,000,000	26,000,000,000	19,500,000,000
A09-expenditure on acquiring physical assets	1,000,000	248,198	228,000	306,352	326,000	276,758	162,000	42,274	4,000	-
A13-repairs and maintenance	641,000	370,961	363,000	976,954	731,000	614,499	302,000	789,272	783,000	119,800
Social assistance	3,453,014,000	3,160,699,158	3,528,524,000	10,236,800,094	25,813,490,000	15,418,527,696	41,859,720,000	5,866,693,298	49,779,381,000	27,871,857,525
Salary	241,533,000	183,494,066	183,365,000	185,745,201	209,202,000	214,077,127	255,612,000	259,263,361	361,614,000	288,039,758
A01-employees related expenses	241,533,000	183,494,066	183,365,000	185,745,201	209,202,000	214,077,127	255,612,000	259,263,361	361,614,000	288,039,758
Non-salary	3,211,481,000	2,977,205,092	3,345,159,000	10,051,054,893	25,604,288,000	15,204,450,569	41,604,108,000	5,607,429,937	49,417,767,000	27,583,817,767
A03-operating expenses	27,323,000	23,188,452	23,332,000	35,931,255	15,024,682,000	5,032,618,075	31,024,513,000	527,486,489	50,643,000	21,166,123
A04-employees retirement benefits	10,151,000	5,101,320	2,801,000	5,940,480	506,000	5,240,772	563,000	6,432,600	10,760,000	6,962,640
A05-grants, subsidies, writeoffs/adv/oth	2,917,401,000	2,901,500,000	3,066,802,000	9,950,000,000	10,277,029,000	10,138,000,000	10,277,139,000	5,069,005,787	49,154,001,000	27,555,200,000
A06-transfers	250,212,000	43,438,625	250,160,000	30,672,653	300,072,000	23,073,255	300,052,000	2,688,903	199,063,000	37,389
A09-expenditure on acquiring physical assets	4,031,000	1,695,021	152,000	18,543,681	315,000	2,644,571	208,000	361,430	431,000	-
A13-repairs and maintenance	2,363,000	2,281,674	1,912,000	9,966,824	1,684,000	2,873,896	1,633,000	1,454,728	2,869,000	451,615



Table D1: Detailed Summary on Major Objectives (continued)

Labour market / livelihood	2,639,396,000	1,941,660,600	2,317,842,000	2,083,977,988	2,797,406,000	2,275,683,382	2,916,727,500	2,671,657,076	3,505,257,000	2,868,195,124
Salary	1,974,513,000	1,470,550,181	1,574,615,000	1,377,191,890	1,871,728,000	1,556,465,306	2,096,527,500	1,958,077,441	2,575,398,000	2,045,807,267
A01-employeesrelatedexpenses	1,974,513,000	1,470,550,181	1,574,615,000	1,377,191,890	1,871,728,000	1,556,465,306	2,096,527,500	1,958,077,441	2,575,398,000	2,045,807,267
Non-salary	664,883,000	471,110,419	743,227,000	706,786,098	925,678,000	719,218,056	820,200,000	713,579,635	929,859,000	822,387,857
A03-operatingexpenses	35,448,000	2,825,387	42,791,000	8,120,205	218,925,000	7,449,528	106,166,000	8,350,882	108,107,000	4,798,805
A04-employeesretirementbenefits	6,569,000	3,067,617	6,200,000	7,146,478	5,774,000	62,205	2,000	632,963	106,280,000	111,975,422
A05-grants,subsidies,writesoffloans/adv/oth	622,474,000	464,967,250	693,663,000	691,037,000	693,447,000	705,237,750	711,624,000	702,130,000	714,024,000	704,503,000
A09-expenditureonacquiringofphysicalizes	40,000	-	40,000	-	1,804,000	1,499,060	6,000	-	100,000	-
A13-repairsandmaintenance	352,000	250,165	533,000	482,415	5,728,000	4,969,513	2,402,000	2,465,790	1,348,000	1,110,630
Development	9,985,193,000	3,407,749,986	7,656,411,000	2,016,494,915	4,523,928,000	2,907,684,095	6,913,789,536	2,598,797,036	10,014,952,911	8,295,198,121
Social services	713,085,000	258,341,071	572,717,000	405,165,903	738,033,000	621,777,707	1,298,514,760	641,698,368	4,618,432,964	6,128,570,250
Non-salary	713,085,000	258,341,071	572,717,000	405,165,903	738,033,000	621,777,707	1,298,514,760	641,698,368	4,618,432,964	6,128,570,250
A02-projectpre-investmentanalysis	-	-	7,000,000	-	1,000	-	-	-	-	-
A03-operatingexpenses	362,600,000	81,281,049	237,718,000	176,025,390	306,923,000	213,262,601	717,976,760	232,877,919	4,119,451,494	5,842,961,117
A09-expenditureonacquiringofphysicalizes	65,000,000	19,013,500	22,569,000	18,533,964	-	-	-	-	-	-
A12-civilworks	285,485,000	158,046,522	305,430,000	210,606,549	431,109,000	408,515,106	560,538,000	408,820,449	498,981,470	285,609,133
Social insurance	-	-	-	-	-	-	1,000	-	8,000	-
Non-salary	-	-	-	-	-	-	1,000	-	8,000	-



A03-operatingexpenses	-	-	-	-	-	-	1,000	-	8,000	-
Social assistance	6,623,385,000	2,698,747,194	5,481,695,000	932,695,598	2,085,835,000	1,248,572,015	2,849,457,575	918,095,849	2,980,422,447	1,486,893,849
Non-salary	6,623,385,000	2,698,747,194	5,481,695,000	932,695,598	2,085,835,000	1,248,572,015	2,849,457,575	918,095,849	2,980,422,447	1,486,893,849
A03-operatingexpenses	6,542,385,000	2,659,347,194	5,415,855,000	912,695,764	1,997,684,000	1,247,885,541	2,834,457,575	918,095,849	2,975,119,447	1,486,893,849
A05-grants,subsidies,writesoffloans/adv/oth	26,000,000	6,900,000	-	-	-	-	-	-	-	-
A06-transfers	55,000,000	32,500,000	20,000,000	19,999,834	32,500,000	-	-	-	5,303,000	-
A12-civilworks	-	-	45,840,000	-	55,651,000	686,474	15,000,000	-	-	-
Labour market / livelihood	2,648,723,000	450,661,721	1,601,999,000	678,633,414	1,700,060,000	1,037,334,373	2,765,816,201	1,039,002,819	2,416,089,500	679,734,022
Non-salary	2,648,723,000	450,661,721	1,601,999,000	678,633,414	1,700,060,000	1,037,334,373	2,765,816,201	1,039,002,819	2,416,089,500	679,734,022
A02-projectpre-investmentanalysis	10,001,000	-	1,000	127,727	-	14,068,288	14,382,239	15,895,989	13,113,500	16,268,160
A03-operatingexpenses	1,820,655,000	234,432,186	1,362,071,000	568,245,687	1,380,759,000	787,142,851	2,053,691,962	574,644,901	2,040,182,269	503,189,625
A05-grants,subsidies,writesoffloans/adv/oth	547,067,000	135,065,000	100,000,000	-	80,000,000	13,765,510	99,659,000	34,827,938	93,937,391	70,153,217
A12-civilworks	271,000,000	81,164,535	139,927,000	110,260,000	239,301,000	222,357,724	598,083,000	413,633,991	268,856,340	90,123,020



Table D1: Detailed Summary on Major Objectives (continued)

District	1,968,785,594	1,667,906,791	2,326,602,092	2,023,035,974	1,830,998,473	1,752,824,613	1,506,020,685	1,411,053,703	1,550,354,244	1,434,752,620
Current	1,699,796,273	1,566,770,929	1,771,309,767	1,528,291,163	1,754,939,510	1,723,271,513	1,484,777,496	1,391,275,215	1,544,483,244	1,434,752,620
Social services	1,655,869,943	1,492,245,056	1,716,932,137	1,477,820,607	1,708,863,820	1,693,637,952	1,469,165,016	1,379,200,851	1,527,723,624	1,423,369,088
Salary	1,320,620,096	1,164,794,086	1,398,399,469	1,115,029,345	1,376,871,731	1,160,746,990	1,024,341,441	794,921,226	998,021,495	862,952,430
A01-employeesrelatedex-penses	1,320,620,096	1,164,794,086	1,398,399,469	1,115,029,345	1,376,871,731	1,160,746,990	1,024,341,441	794,921,226	998,021,495	862,952,430
Non-salary	335,249,847	327,450,970	318,532,668	362,791,262	331,992,089	532,890,962	444,823,575	584,279,625	529,702,129	560,416,658
A03-operatingexpenses	259,097,165	266,936,665	262,166,688	273,419,298	262,352,059	449,523,790	395,239,570	509,015,269	476,125,449	492,793,516
A04-employeesretire-mentbenefits	25,265,860	10,763,529	9,502,000	17,015,900	25,108,280	25,615,096	2,700,395	8,843,143	4,136,820	8,917,260
A05-grantsubsidiesand-writeoffs	7,456,460	3,603,165	5,556,660	10,137,426	3,306,180	5,649,725	3,212,450	2,100,000		
A05-grants,subsi-dies,writeoffs/loans/advo									1,209,860	1,500,000
A06-transfers	3,561,260	2,540,043	3,187,030	1,673,037	3,095,920	2,611,403	2,880,930	2,441,527	3,212,710	1,760,247
A09-expenditureon ac-quiringphysicalasse	20,384,272	22,948,599	17,597,300	33,663,015	18,566,820	23,439,507	23,945,030	33,984,661	24,543,020	29,421,109
A13-repairsandmaintenance	19,484,830	20,658,969	20,522,990	26,882,586	19,562,830	26,051,441	16,845,200	27,895,025	20,474,270	26,024,526
Labour market / livelihood	43,926,330	74,525,873	54,377,630	50,470,556	46,075,690	29,633,561	15,612,480	12,074,364	16,759,620	11,383,532
Salary	33,930,080	63,680,742	42,033,090	34,487,811	41,724,340	26,174,631	12,107,110	8,301,449	13,258,570	8,623,790
A01-employeesrelatedex-penses	33,930,080	63,680,742	42,033,090	34,487,811	41,724,340	26,174,631	12,107,110	8,301,449	13,258,570	8,623,790
Non-salary	9,996,250	10,845,131	12,344,540	15,982,745	4,351,350	3,458,930	3,505,370	3,772,915	3,501,050	2,759,742
A03-operatingexpenses	6,546,650	6,138,496	6,821,080	7,684,185	3,087,930	2,252,220	2,150,370	2,299,662	2,717,080	2,342,342



A04-employeesretire-mentbenefits	1,402,000	1,390,080	100	-	601,000	555,240	1,100	-	1,110	-
A05-grantsubsidiesand-writeoffs					1,000	-				
A09-expenditureon ac-quiringphysicalasse	224,680	437,800	2,463,640	4,609,420	102,600	130,000	980,300	1,079,167	410,300	-
A13-repairsandmaintenance	1,822,920	2,878,755	2,959,720	3,719,140	558,820	521,470	373,600	394,086	372,560	417,400
Development	268,989,321	101,135,862	555,292,325	494,744,811	76,058,963	29,553,100	21,243,189	19,778,488	5,871,000	-
Social services	27,921,393	17,706,406	2,780,200	2,542,000	238,200	-	238,200	-	-	-
Non-salary	27,921,393	17,706,406	2,780,200	2,542,000	238,200	-	238,200	-	-	-
A03-operatingexpenses	27,921,393	17,706,406	2,780,200	2,542,000	238,200	-	238,200	-	-	-
Social assistance	99,547,734	79,803,054	23,828,125	21,690,074	17,596,500	10,953,100	1,298,989	72,488	72,488	-
Non-salary	99,547,734	79,803,054	23,828,125	21,690,074	17,596,500	10,953,100	1,298,989	72,488	72,488	-
A03-operatingexpenses	99,547,734	79,803,054	23,828,125	21,690,074	17,596,500	10,953,100	1,298,989	72,488	72,488	-
Labour market / livelihood	141,520,194	3,626,402	528,684,000	470,512,737	58,224,263	18,600,000	19,706,000	19,706,000	5,871,000	-
Non-salary	141,520,194	3,626,402	528,684,000	470,512,737	58,224,263	18,600,000	19,706,000	19,706,000	5,871,000	-
A03-operatingexpenses	141,520,194	3,626,402	528,684,000	470,512,737	58,224,263	18,600,000	19,706,000	19,706,000	5,871,000	-
A12-civilworks			292,623,000	258,923,000	33,753,000	-	13,835,000	13,835,000		
A13-repairsandmaintenance			100,908,000	76,436,737	24,471,263	18,600,000	5,871,000	5,871,000		
Grand total	24,803,064,59	14,183,004,33	35,183,979,09	33,685,831,03	63,022,741,47	38,513,662,89	82,419,316,22	39,355,899,34	95,721,741,15	62,668,046,55
	4	7	2	6	3	1	1	8	5	1



Table D2: Detailed Salary or Non- Salary

Row Labels	2019-20		2020-21		2021-22		2022-23		2023-24	
	Budget Grant	Expenditure	Budget Grant	Expenditure	Budget Grant	Expenditure	Budget Grant	Expenditure	Budget Grant	Expenditure
Provincial	22,834,279,000	12,515,097,546	32,857,377,000	31,662,795,062	61,191,743,000	36,760,838,278	80,913,295,536	37,944,845,645	94,171,386,911	61,233,293,931
Current	12,849,086,000	9,107,347,560	25,200,966,000	29,646,300,147	56,667,815,000	33,853,154,183	73,999,506,000	35,346,048,609	84,156,434,000	52,938,095,810
Social Services	867,215,000	393,713,265	741,015,000	592,889,857	2,356,121,000	807,272,576	2,995,027,500	1,602,826,694	4,373,821,000	2,573,071,231
Salary	151,414,000	119,729,479	192,951,000	167,370,550	637,381,000	322,416,551	1,080,795,500	845,456,516	1,263,713,000	969,117,138
Non-Salary	715,801,000	273,983,786	548,064,000	425,519,307	1,718,740,000	484,856,025	1,914,232,000	757,368,178	3,110,108,000	1,603,954,093
Social Insurance	5,889,461,000	3,611,274,537	18,613,585,000	16,732,632,208	25,700,798,000	15,351,670,549	26,228,031,000	25,204,871,541	26,497,975,000	19,624,971,930
Salary	30,538,000	17,813,194	18,568,000	20,517,312	19,700,000	35,338,317	27,387,000	24,848,970	29,243,000	26,729,056
Non-Salary	5,858,923,000	3,593,461,343	18,595,017,000	16,712,114,896	25,681,098,000	15,316,332,232	26,200,644,000	25,180,022,571	26,468,732,000	19,598,242,874
Social Assistance	3,453,014,000	3,160,699,158	3,528,524,000	10,236,800,094	25,813,490,000	15,418,527,696	41,859,720,000	5,866,693,298	49,779,381,000	27,871,857,525
Salary	241,533,000	183,494,066	183,365,000	185,745,201	209,202,000	214,077,127	255,612,000	259,263,361	361,614,000	288,039,758
Non-Salary	3,211,481,000	2,977,205,092	3,345,159,000	10,051,054,893	25,604,288,000	15,204,450,569	41,604,108,000	5,607,429,937	49,417,767,000	27,583,817,767
Labour Market/Livelihood	2,639,396,000	1,941,660,600	2,317,842,000	2,083,977,988	2,797,406,000	2,275,683,362	2,916,727,500	2,671,657,076	3,505,257,000	2,868,195,124
Salary	1,974,513,000	1,470,550,181	1,574,615,000	1,377,191,890	1,871,728,000	1,556,465,306	2,096,527,500	1,958,077,441	2,575,398,000	2,045,807,267
Non-Salary	664,883,000	471,110,419	743,227,000	706,786,098	925,678,000	719,218,056	820,200,000	713,579,635	929,859,000	822,387,857
Development	9,985,193,000	3,407,749,986	7,656,411,000	2,016,494,915	4,523,928,000	2,907,684,095	6,913,789,536	2,598,797,036	10,014,952,911	8,295,198,121



Social Services	713,085,000	258,341,071	572,717,000	405,165,903	738,033,000	621,777,707	1,298,514,760	641,698,368	4,618,432,964	6,128,570,250
Non-Salary	713,085,000	258,341,071	572,717,000	405,165,903	738,033,000	621,777,707	1,298,514,760	641,698,368	4,618,432,964	6,128,570,250
Social Insurance							1,000	-	8,000	-
Non-Salary							1,000	-	8,000	-
Social Assistance	6,623,385,000	2,698,747,194	5,481,695,000	932,695,598	2,085,835,000	1,248,572,015	2,849,457,575	918,095,849	2,980,422,447	1,486,893,849
Non-Salary	6,623,385,000	2,698,747,194	5,481,695,000	932,695,598	2,085,835,000	1,248,572,015	2,849,457,575	918,095,849	2,980,422,447	1,486,893,849
Labour Market/Livelihood	2,648,723,000	450,661,721	1,601,999,000	678,633,414	1,700,060,000	1,037,334,373	2,765,816,201	1,039,002,819	2,416,089,500	679,734,022
Non-Salary	2,648,723,000	450,661,721	1,601,999,000	678,633,414	1,700,060,000	1,037,334,373	2,765,816,201	1,039,002,819	2,416,089,500	679,734,022
District	1,968,785,594	1,667,906,791	2,326,602,092	2,023,035,974	1,830,998,473	1,752,824,613	1,506,020,685	1,411,053,703	1,550,354,244	1,434,752,620
Current	1,699,796,273	1,566,770,929	1,771,309,767	1,528,291,163	1,754,939,510	1,723,271,513	1,484,777,496	1,391,275,215	1,544,483,244	1,434,752,620
Social Services	1,655,869,943	1,492,245,056	1,716,932,137	1,477,820,607	1,708,863,820	1,693,637,952	1,469,165,016	1,379,200,851	1,527,723,624	1,423,369,088
Salary	1,320,620,096	1,164,794,086	1,398,399,469	1,115,029,345	1,376,871,731	1,160,746,990	1,024,341,441	794,921,226	998,021,495	862,952,430
Non-Salary	335,249,847	327,450,970	318,532,668	362,791,262	331,992,089	532,890,962	444,823,575	584,279,625	529,702,129	560,416,658
Labour Market/Livelihood	43,926,330	74,525,873	54,377,630	50,470,556	46,075,690	29,633,561	15,612,480	12,074,364	16,759,620	11,383,532
Salary	33,930,080	63,680,742	42,033,090	34,487,811	41,724,340	26,174,631	12,107,110	8,301,449	13,258,570	8,623,790
Non-Salary	9,996,250	10,845,131	12,344,540	15,982,745	4,351,350	3,458,930	3,505,370	3,772,915	3,501,050	2,759,742



Development	268,989,321	101,135,862	555,292,325	494,744,811	76,058,963	29,553,100	21,243,189	19,778,488	5,871,000	-
Social Services	27,921,393	17,706,406	2,780,200	2,542,000	238,200	-	238,200	-	-	-
Non-Salary	27,921,393	17,706,406	2,780,200	2,542,000	238,200	-	238,200	-	-	-
Social Assistance	99,547,734	79,803,054	23,828,125	21,690,074	17,596,500	10,953,100	1,298,989	72,488	-	-
Non-Salary	99,547,734	79,803,054	23,828,125	21,690,074	17,596,500	10,953,100	1,298,989	72,488	-	-
Labour Market/Livelihood	141,520,194	3,626,402	528,684,000	470,512,737	58,224,263	18,600,000	19,706,000	19,706,000	5,871,000	-
Non-Salary	141,520,194	3,626,402	528,684,000	470,512,737	58,224,263	18,600,000	19,706,000	19,706,000	5,871,000	-
Grand Total	24,803,064,594	14,183,004,337	35,183,979,092	33,685,831,036	63,022,741,473	38,513,662,891	82,419,316,221	39,355,899,348	95,721,741,155	62,668,046,551



Table D3: Summary by Funding

Row Labels	2019-20		2020-21		2021-22		2022-23		2023-24	
	Budget Grant	Expenditure	Budget Grant	Expenditure	Budget Grant	Expenditure	Budget Grant	Expenditure	Budget Grant	Expenditure
Current	14,548,882,273	10,674,118,489	26,972,275,767	31,174,591,310	58,422,754,510	35,576,425,696	75,484,283,496	36,737,323,824	85,700,917,244	54,372,848,430
Social Services	2,523,084,943	1,885,958,321	2,457,947,137	2,070,710,464	4,064,984,820	2,500,910,528	4,464,192,516	2,982,027,545	5,901,544,624	3,996,440,319
Salary	1,472,034,096	1,284,523,565	1,591,350,469	1,282,399,895	2,014,252,731	1,483,163,541	2,105,136,941	1,640,379,742	2,261,734,495	1,832,069,568
Non-Salary	1,051,050,847	601,434,756	866,596,668	788,310,569	2,050,732,089	1,017,746,987	2,359,055,575	1,341,647,803	3,639,810,129	2,164,370,751
Social Insurance	5,889,461,000	3,611,274,537	18,613,565,000	16,732,632,208	25,700,798,000	15,351,670,549	26,228,031,000	25,204,871,541	26,497,975,000	19,624,971,930
Salary	30,538,000	17,813,194	18,568,000	20,517,312	19,700,000	35,338,317	27,387,000	24,848,970	29,243,000	26,729,056
Non-Salary	5,858,923,000	3,593,461,343	18,595,017,000	16,712,114,896	25,681,098,000	15,316,332,232	26,200,644,000	25,180,022,571	26,468,732,000	19,598,242,874
Social Assistance	3,453,014,000	3,160,699,158	3,528,524,000	10,236,800,094	25,813,490,000	15,418,527,696	41,859,720,000	5,866,693,298	49,779,381,000	27,871,857,525
Salary	241,533,000	183,494,066	183,365,000	185,745,201	209,202,000	214,077,127	255,612,000	259,263,361	361,614,000	288,039,758
Non-Salary	3,211,481,000	2,977,205,092	3,345,159,000	10,051,054,893	25,604,288,000	15,204,450,569	41,604,108,000	5,607,429,937	49,417,767,000	27,583,817,767
Labour Market/Livelihood	2,683,322,330	2,016,186,473	2,372,219,630	2,134,448,544	2,843,481,690	2,305,316,923	2,932,339,980	2,683,731,440	3,522,016,620	2,879,578,656
Salary	2,008,443,080	1,534,230,923	1,616,648,090	1,411,679,701	1,913,452,340	1,582,639,937	2,108,634,610	1,966,378,890	2,588,656,570	2,054,431,057
Non-Salary	674,879,250	481,955,550	755,571,540	722,768,843	930,029,350	722,676,986	823,705,370	717,352,550	933,360,050	825,147,599
Development	10,254,182,321	3,508,885,848	8,211,703,325	2,511,239,726	4,599,986,963	2,937,237,195	6,935,032,725	2,618,575,524	10,020,823,911	8,295,198,121
Social Services	741,006,393	276,047,477	575,497,200	407,707,903	738,271,200	621,777,707	1,298,752,960	641,693,368	4,618,432,964	6,128,570,250
Non-Salary	741,006,393	276,047,477	575,497,200	407,707,903	738,271,200	621,777,707	1,298,752,960	641,693,368	4,618,432,964	6,128,570,250



Table D5: Data Limitation

Data Limitations for SP Dataset	
Provincial Current FY2023-24	Report generated on 08.06.2024
Provincial Development FY2023-24	Report generated on 07.06.2024
District Current FY2023-24	Report generated on 08.06.2024
District Development 2023-24	Report covers July 2023 to January 2024



Annex E

Khyber Pakhtunkhwa Social Protection Log frame

Impact	Impact Indicator 1	Parameter	Baseline	Year 1 Milestone (June 2025)	Year 2 Milestone (June 2026)	Year 3 Milestone (June 2027)	Year 4 Milestone (June 2028)	Assumptions
Reduced poverty in Khyber Pakhtunkhwa	Performance against Income Poverty (CBN)	Planned	27% (latest figures to be incorporated)	26.8%	26.2%	25.5%	24.7%	
		Achieved						
Evidence Sources: Pakistan Economic Survey Reports https://www.finance.gov.pk/survey_2023.html								
Reduced poverty in Khyber Pakhtunkhwa	Performance against Multi-dimensional Poverty Index (MPI)	Planned	Existing Base-line* KP: 0.250	0.245	0.240	0.235	0.230	
		Achieved						
Evidence Sources: * UNDP MPI Score (derived from the PBS 2014-15 PSLM data published in 2017) https://www.undp.org/content/dam/pakistan/docs/MPI/MPI%204pager.pdf								



Outcome	Outcome Indicator 1	Parameter	Baseline	Year 1 Milestone (June 2025)	Year 2 Milestone (June 2026)	Year 3 Milestone (June 2027)	Year 4 Milestone (June 2028)	Assumptions
Improved social protection provision of services	Government Social Protection Spending	Planned	Mention the Current Budget Allocations for all interventions of SP	15% increase in social protection spending over the baseline	35% increase in social protection spending over the baseline	50% increase in social protection spending over the baseline	150% increase in social protection spending over the baseline	<ul style="list-style-type: none"> Government remains stable and continues to make committed funds available and releases them for Social Protection service delivery according to the agreed numbers in the SP Strategy. The SP implementation agencies
		Achieved						
		Planned	Mention the ADP Share for Social Protection Schemes	20% increase in ADP SP spending over the baseline	50% increase in ADP SP spending over the baseline	100% increase in ADP SP spending over the baseline	200% increase in ADP SP spending over the baseline	
		Achieved						
		Evidence Sources: Finance and P&D Departments of KP						
Outcome Indicator 2	Parameter	Baseline	Year 1 Milestone (June 2025)	Year 2 Milestone (June 2026)	Year 3 Milestone (June 2027)	Year 4 Milestone (June 2028)		



Citizen satisfaction with the social protection	SP Perception Survey (2024)	Perceptions of citizens will have to be collected for this Outcome Indicator through a quick survey (funded by a development partner) within the financial year 2024-25, so that it can become a baseline for setting year 1-5 milestones.	Planned	5% increase in citizen satisfaction with social protection cover and services against 2024 baseline	8% increase in citizen satisfaction with social protection cover and services against 2024 baseline	10% increase in citizen satisfaction with social protection cover and services against 2024 baseline	12% increase in citizen satisfaction with social protection cover and services against 2024 baseline	<ul style="list-style-type: none"> develop the capacity to utilize funds SP perception surveys are funded and commissioned.
				Achieved				
Evidence Sources: Periodical perception surveys between 2025 and 2030.								



Objective 2	Output 2.1	Output Indicator	Baseline	Year 1 Milestone (June 2025)	Year 2 Milestone (June 2026)	Year 3 Milestone (June 2027)	Year 4 Milestone (June 2028)	Assumptions
Mechanisms for evidence-based Program Design & Delivery in place	Poverty and Vulnerability Assessment	Number of districts where assessments are carried out, to better understand poverty dynamics. Achieved	No standard mechanism for evidence-based design exists for program design & delivery	A preliminary framework has been developed for assessment of poverty and vulnerability dynamics in the province in consultation with the stakeholders	In-depth assessment of changing dynamics of poverty and vulnerability in NIMDS completed.	In-depth assessment of changing dynamics of poverty and vulnerability in LDD completed.	In-depth assessment of changing dynamics of poverty and vulnerability in remaining parts of the province completed.	<ul style="list-style-type: none"> Timely commissioning of the assessment through the experienced research team and a clear scope. Availability of data for the analysis Availability of finances or TA for the study
	Output 2.2	Legal / Institutional arrangements for program delivery (this output and the activities within are already covered in other sections- may be deleted)	Minimal/informal arrangements with external stakeholders for program delivery	MoU have been signed with Federal Government agencies, BISP, and NADRA for data driven programs planning	Arrangements with Banks/ TELCOs in place for facilitating efficient execution of cash transfer programs	MOUs with local and international development partners have been signed to deliver various kinds of cash transfers and human capital	Agreement / MOU with private sector organisations in place for sustained program delivery in PPP mode	
	Output 2.3							
<p>Evidence Sources: Signed MOUs and Agreements</p>								



Notified mechanisms for unified Social Protection Service Delivery in place.	Number of programs using standardized service delivery - chain parameters	No unified SP services delivery system exists	Notified standard mechanisms in place for outreach, intake / registration, eligibility assessment and onboarding.	Notified standard mechanisms in place for payment, case management and GRM.	Guidelines developed for incorporating disaster management protocols in social protection program delivery.	Strategy developed for adaptive SP for Khyber Pakhtunkhwa
	<p>Evidence Sources: Notifications of SOPs/guidelines etc.</p>					



Objective 3	Output 3.1	Output Indicator	Baseline	Year 1 Milestone (June 2025)	Year 2 Milestone (June 2026)	Year 3 Milestone (June 2027)	Year 4 Milestone (June 2028)	Assumptions
Social Protection Data and Information Systems in place	Data & Information Exchange Protocols in place	Number of agencies entering into the agreement on data sharing protocols (vertical & horizontal)	There are no formal data & information exchange protocols with federal/provincial government agencies	Consensus developed between provincial departments/agencies for sharing their data with the federal government (BISP) in lieu of NSER Data Agreement / MOU signed with the federal government (BISP) on two-way data-sharing protocols.	Integrated information system for real-time data exchange based on Cognitive API architecture developed and deployed for all social protection interventions	Review of the data-sharing experience and renewed protocols signed and notified.		<ul style="list-style-type: none"> Data and IT expertise available with the Lead Social Protection Agency Availability of a robust and users' friendly IT interface Data security protocols in place Agreement of all the relevant agencies to develop MIS for the individual programs. Availability of budget and technical expertise for developing MIS
		Achieved						
	Output 3.2	Output Indicator	Baseline	Year 1 Milestone (June 2025)	Year 2 Milestone (June 2026)	Year 3 Milestone (June 2027)	Year 4 Milestone (June 2028)	
		Evidence Sources: A system of data sharing with agreement of all in place						



Management Information Systems (MISs) of individual social protection programs in place	Number of SP programs with functional MISs.	MIS with limited functionality exists for a few programs	Technical assessment of existing information systems in province	MIS of two (2) programs developed and deployed	MIS of four (4) programs developed and deployed	MIS of six (6) programs developed and deployed	Fully interoperable MIS of 100% programs, in place. A Third-Party Review of the efficacy of the MISs
	Achieved						
		Evidence Sources: A Third-Party Review of the efficacy of the MISs					



Output 3.3	Unified Beneficiary Registry in place	Output Indicator	Number of provincial SP programs in the UBR	Baseline	Unified Beneficiaries' Registry does not exist.	Year 1 Milestone (June 2025)	Basic design/frame of the UBR developed, (clarity on beneficiaries' profile format, the feeding MISs, User roles and responsibilities, etc.)	Year 2 Milestone (June 2026)	Software program for the UBR developed and deployed	Year 3 Milestone (June 2027)	Data of all programs imported to the software and UBR test-run analysis completed	Year 4 Milestone (June 2028)	Fully functional UBR of all SP programs in place A Third-Party Review of the efficacy of the UBR	Assumptions
		Achieved											<ul style="list-style-type: none"> Data management and IT expertise available with the Lead SP Agency for managing the UBR and PSER Robust and users' friendly IT interface 	
		Achieved											<ul style="list-style-type: none"> Data security protocols in place 	
		Evidence Sources: A third-party review of functionality and efficacy of the UBR												
Output 3.4	The Provincial Socio-Economic Registry (PSER) developed	Output Indicator	Number of households in PSER	Baseline	No Provincial Socio-Economic Registry (PSER) exist.	Year 1 Milestone (June 2025)	Basic design/frame of the PSER developed.	Year 2 Milestone (June 2026)	Software program for the PSER developed and deployed and KP data of NSER populated in the program.	Year 3 Milestone (June 2027)	PSER data enriched and refined through the provincial administrative dataset, and the PSER with over 95% population coverage is functional	Year 4 Milestone (June 2028)	A third-party review of functionality and efficacy of the PSER	Assumptions
		Achieved												<ul style="list-style-type: none"> The government commits to developing and adopting a digital and in-banks payment mechanism. The government provides a legal cover to a new payment system, acceptable to the audit office for audit and control
		Achieved												<ul style="list-style-type: none"> Government commitment to develop and operationalise the SP Fund. Timely approval of the rules of the SP Fund. Financial resources available for keeping the fund operational.
		Evidence Sources: Complete Functional NSER with over 95% provincial household data ; third party review of the efficacy of the PSER												



Objective 4	Sustainable Financing for Social Protection in place	Output 4.1	Single Payment Instrument in place	Output Indicator	Number of programs using the single payment instrument	Baseline	No single payment mechanism exists. Multiple payment channels, often less transparent and inefficient	Year 1 Milestone (June 2025)	Design of a single payment instrument and necessary agreements / MOUs with Banks, TELCOs, federal and provincial entities, including NADRA,	Year 2 Milestone (June 2026)	Single payment instrument notified and operationalised	Year 3 Milestone (June 2027)	All programs switched to the single payment system	Year 4 Milestone (June 2028)	A third-party review of functionality and efficacy of the payment system	Assumptions
				Achieved												<ul style="list-style-type: none"> The government provides a legal cover to a new payment system, acceptable to the audit office for audit and control
				Achieved												<ul style="list-style-type: none"> Government commitment to develop and operationalise the SP Fund. Timely approval of the rules of the SP Fund. Financial resources available for keeping the fund operational.
		Evidence Sources: Single payment system being used by all cash transfer programs.														
Output 4.2	The Provincial Social Protection Fund in place	Output Indicator	Amount in SP Fund sufficient for sustained SP financing	Baseline	Unstable social protection financing, with minimal arrangements to finance SP needs during shocks.	Year 1 Milestone (June 2025)	Drafting the rules of SP Fund.	Year 2 Milestone (June 2026)	Approval of legal and regulatory mechanisms for SP Fund.	Year 3 Milestone (June 2027)	PKR 100 million was transferred to the Fund	Year 4 Milestone (June 2028)	Fund fully operationalized, generating proceeds	Assumptions		
		Achieved												<ul style="list-style-type: none"> Financial resources available for keeping the fund operational. 		
		Evidence Sources: Fund's financial statements														



Output 3: Social Protection Data and Information Systems in place

WP ID	Task and Activity	Year 1				Year 2				Year 3				Year 4				Deliverable	Responsibility	Remarks
		Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4	Q 1	Q 2	Q 3	Q 4			
Output 3.1: Data & Information Exchange Protocols in place																				
3.1.1	Consultation workshops for stakeholders consensus on sharing provincial departments/ agencies data with the federal government (BISP) in lieu of NSER Data																	Proceedings of consultation meetings highlighting the agreement		
3.1.2	Signing of the MOUs/ agreements with Federal Govt on two way data sharing																	MOUs signed by the concerned		
3.1.3	Developing an integrated information system for real-time data exchange based on Cognitive API architecture.																	deployment of the integrated information system		
3.1.4	A study of the data-sharing experience																	Officially issued Report		
Output 3.2: Management Information Systems (MISs) of individual social protection programs in place																				
3.2.1	Technical assessment of existing information systems within the department																	Assessment Report		



3.2.2	Development and deployment of MIS of two (2) programs																	Complete functional MISs		
3.2.3	Development and deployment of MIS of two (2) programs																	Complete functional MISs		
3.2.4	Development and deployment of MIS of two (2) programmes																	Complete functional MISs		
3.2.5	Development and deployment of MIS all remaining programmes																	Complete functional MISs		
3.2.6	Third-Party Review of the efficacy of the MISs																	Third Party review report		
Output 3.3: Unified Beneficiary Registry in place																				
3.3.1	Development of basic design/frame of the UBR (clarity on beneficiaries' profile format, the feeding MISs, User roles and responsibilities, etc.)																	UBR design document		
3.3.2	Develop an deploy software program for the UBR.																	Functional software program of UBR		
3.3.3	Import Data of All Programs to the Software and Conduct UBR Test-Run Analysis																	Data entry of the beneficiaries of all current SP programmes into the UBR program		



3.3.4	A Third-Party Review of the efficacy of the UBR	Output 3.4: Provincial Socio-Economic Registry (PSER) developed												Third Party review report			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4				
3.4.1	Development of basic design/frame of the PSER.																PSER design document
3.4.2	Development of software programs for the PSER																Functional software program of PSER
3.4.3	Data of KP SP programs populating in the NSCR																Data populated to NSER
3.4.4	Adding the data of missing house-holds/regions added to the PSER																Missing house holds data to the PSER
3.4.5	Linking the NSER to the administrative data sets																Complete NSER
3.4.6	A Third-Party Review of the efficacy of the NSER																Third Party review report



Output 4: Sustainable Financing for Social Protection in place																				
WP ID	Task and Activity	Year 1				Year 2				Year 3				Year 4				Deliverable	Responsibility	Remarks
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4			
Output 4.1: Single Payment Instrument in place																				
4.1.1	Designing a single payment instrument																	Design Document		
4.1.2	Agreements / MOUs with Banks, TELCOs, federal and provincial entities, including NADRA,																	MOU / agreement with the relevant partners		
4.1.3	Operationalisation and notification of single payment instrument																	Adoption of Single payment system		
4.1.4	All SP programs to use the single payment system.																	System generated reports		
4.1.5	A third-party review of functionality and efficacy of the payment system																	Third Party review report		
Output 4.2: Provincial Social Protection Fund in place																				
4.2.1	Draft rules for SP fund																	Draft Rules		
4.2.2	Approval of legal and regulatory mechanisms for SP Fund.																	Funds rules passed and notified		
4.2.3	Transfer of amount to the Fund																	Budget allocation and release to the Fund		
4.2.4	Funds investment and management																	Annual reports		



Annex G

Functions of SP Agency under Punjab Social Protection Authority Act 2015.

- To coordinate and consolidate all public social protection initiatives through policy framework for each sector including Federal Government's initiatives
- To formulate social protection policy for KP in consultation with all relevant stakeholders, in line with National and regional development priorities
- To conduct extensive consultations with all stakeholders and synergize efforts in formulation of the adaptive social protection action plan by introducing saving schemes and insurance schemes for life, crops and livestock etc.
- To take transformative measures to ensure the protection of the legal rights including formulation of policies and propose legislation for the welfare and benefit of the poor and vulnerable
- To ensure complementarities to avoid duplication of efforts and overlapping of benefits
- To build the capacity of relevant stakeholders to ensure smooth and efficient implementation of the multi-sectoral social protection initiatives
- To ensure equitable allocation of resources in line with carefully identified objectives
- To establish a Social Protection Funds for sustainable operation and maintenance of the Authority as well as funding the new welfare initiatives
- To prepare, store and disseminate data regarding eligible poor and vulnerable under various categories of poverty
- To evaluate performance of social sector programmes
- To determine and notify eligibility criteria for assistance under social protection programmes
- To formulate policies for effective and efficient mechanisms for relevant agencies and to evaluate performance of such agencies
- To formulate and execute policies for social protection which may include food, education, health, social assistance, social inclusion, and labour market regulations
- To conduct research and formulate proposals for new interventions into the existing social protection programmes and execute the same
- To prepare strategic reports that set out policies over a specified period to meet the targets for social protection
- To compile a set of common indicators which show how progress towards the goals of social protection is achieved
- To notify procedure for the identification, coverage, and delivery mechanisms for the welfare beneficiaries
- To notify the disbursement procedures of the social interventions for each relevant Government department or agency
- To approve the budget of the Authority and to re-appropriate funds
- To evaluate and monitor the implementation of the decisions of the Authority
- To monitor existing social protection programmes and recommend to the Government their reorganization, consolidation, or amalgamation with other social protection programmes in the interest of efficiency and utility
- To designate regions for discharge of obligations under this Act and develop social protection framework for each region
- To establishment and oversee social protection centres (preferably one window service) in each region to provide legal and social protection assistance and promote social awareness
- To engage any person or entity on contract basis to carry out assignments in accordance with the rules and regulations.
- Any other function assigned to the Authority by the Government.