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# Mapping Social Protection Systems in Pakistan

**The status of current systems  
in line with the UN  
Social Protection Floor concept**



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# Acronyms

AJK	Azad Jammu and Kashmir
BISP	Benazir Income Support Programme
CCT	Conditional Cash Transfer
EOBI	Employees' Old Age Benefits Institution
EPI	Expanded Programme on Immunization
ESSI	Employees' Social Security Institutions
FATA	Federally Administered Tribal Areas
GB	Gilgit-Baltistan
GBP	Pound sterling
GDP	Gross domestic product
HEC	Higher Education Commission
ICT	Islamabad Capital Territory
KP	Khyber Pakhtunkhwa
LHW	Lady Health Worker
NSER	National Socio-Economic Registry
P&DD	Planning & Development Department
PKR	Pakistani Rupee
PMB	Pakistan Bait-ul-Maal
PM-NHP	Prime Minister's National Health Programme
PMT	Proxy means test
SPF	Social Protection Floor
TEVTA	Technical Education & Vocational Training Authority
US\$	United States Dollar
VAW	Violence against women
WWF	Workers' Welfare Fund

# Foreword

Social protection encompasses powerful sets of policies for reducing inequities within and among societies. A Social Protection Floor (SPF) is a central element of any national social protection system. It is based on the simple, but immensely important, understanding that everyone, throughout their life cycle, should enjoy at least basic income security and health care in order to live with dignity, to lift themselves out of poverty and to contribute to inclusive, sustainable development.

Around the world, the gradual extension of Social Protection Floors – grounded on the tenets of the ILO Recommendation on Social Protection Floors, 2012, (No. 202) – has proven their ability to reduce poverty through nationally defined sets of basic social security guarantees. These include:

- access to essential health care, including maternity care;
- basic income security for children, providing access to nutrition, education, care and other necessary goods and services;
- basic income security for persons of active age, who are unable to earn a sufficient income, particularly in cases of illness, unemployment, maternity and disability; and
- basic income security for the elderly.

This report maps existing efforts to extend social protection systems across Pakistan – efforts led and implemented by federal and provincial governments. It sheds light on the nature and scope of current social protection programmes, revealing both the opportunities offered by Pakistan’s significant outlay in this regard, and the challenges posed by fragmentation, among other factors. Throughout, it assesses the extent to which Pakistan’s efforts are aligned with the Social Protection Floor concept, providing insights on where improvements can be made to successfully move towards the adoption of Social Protection Floors as a policy priority. It is hoped that this knowledge may be helpful in designing and implementing national and provincial social protection programmes, including the Prime Minister’s *Ehsaas* (‘compassion’) programme, announced in March 2019.

This study is a joint output of the United Nations Sustainable Development Framework 2018-2022’s (One UN Programme III) Outcome Group 10 on Social Protection and a contribution to the realization of the Sustainable Development Goals (SDGs). The study also contributes to the Decent Work Country Programme 2016-2020, which has identified extending Social Protection Floors as one of its four priority areas.

The International Labour Organization’s (ILO) Country Office for Pakistan extends its sincere gratitude to Ms Safiya Aftab, Ms Shirin Gul, Mr Muhammad Jamal Janjua and their team, who developed this study; to all the respondents – ILO constituents, UN colleagues, researchers and others, who provided factual information to inform the mapping exercise; to Mr Saad Gilani and Ms Rabia Razzaque, the leads from Outcome Group 10, for their tireless support; to Mr Markus Ruck, Mr Stefan Ulrich, Mr Hiroshi Yamabana and other ILO colleagues, for their technical contribution and review; and to Ms Ruya Leghari for editing the document.

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# 1

## Introduction



# 1. Introduction

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With a GDP of just over US\$ 300 billion, and a GDP per capita of US\$ 1,580 (2018), Pakistan is classified as a lower middle income economy by the World Bank.<sup>1</sup> According to the census of 2017, Pakistan's population is 207.8 million, with an annual average population growth rate of 2.4 per cent over the period from 1998 to 2017.<sup>2</sup> About 36 per cent of the population is urban. Pakistan's socio-economic indicators have historically lagged behind other developing countries at comparable levels of development, particularly in South Asia. Life expectancy is 66 years on average, compared to almost 69 in India.<sup>3</sup> Infant mortality was estimated at 62 deaths per 1,000 live births in 2018, significantly higher than the UNICEF target of 28 per 1,000 live births in 2016.<sup>4</sup> While 4 per cent of the total population are 65 years old or older, 35 per cent fall within the age bracket of 0-14 years (2018).<sup>5</sup> The old age dependency ratio – that is, the proportion of people aged 65+ vs 15-64 – is currently around 7 per cent. It is expected to gradually increase to around 30 per cent by 2100.<sup>6</sup> Pakistan's population is largely underserved by the public sector, and is highly vulnerable to economic and health related shocks. It is only in the last decade that relatively large-scale social protection initiatives have been considered for implementation.

The extension of publicly-funded social protection to citizens has been one of the key achievements of the developed world in the mid- to late-20th century. The concept that the state should provide some form of social insurance first took root in the late 19th century in Bismarck's Germany. It came to be a feature of European democracies in the post-war era. The emergence of the 'welfare state' in the wake of the Second World War in the United Kingdom, based on the Beveridge Report on social insurance, made a case for the state to assume a central role in guaranteeing people's welfare. This included service provision and the establishment of the National Health Services (NHS). In essence, the difference between the Bismarckian model and the Beveridge model is that the former is more contributory, while the latter is a non-contributory, tax-financed system. The Bismarckian approach is premised on risk, whereas the Beveridge report-based system is based on the principle of solidarity and rights of citizenship. Countries that have successfully established universal systems often rely on a combination of contributory and non-contributory schemes.

Measures to institute free or nominally priced essential services (such as health care and education) and to protect vulnerable groups from the effects of adverse circumstances (such as disability and unemployment) have played a role in enabling citizens to pursue higher professional and life goals, given that their basic social and economic security is assured. The policy of the state's role in the provision of social protection is not without its critics. From neo-classical economists to libertarians and a small group of hard line Marxist philosophers, some allege that social protection provisions are expensive, inefficient and create perverse incentives.

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<sup>1</sup> For more information, see: <https://data.worldbank.org/?locations=XN-PK>

<sup>2</sup> Pakistan Bureau of Statistics. 2017. *Pakistan Census 2017 – Preliminary Results* (Islamabad, Government of Pakistan).

<sup>3</sup> For more information, see: <https://www.worldlifeexpectancy.com>

<sup>4</sup> Pakistan estimates from National Institute of Population Studies. 2018. *Pakistan Demographic and Health Survey 2017-18* (Islamabad, NIPS).

<sup>5</sup> For more information, see: <https://data.worldbank.org/indicator/SP.POP.65UP.TO.ZS>

<sup>6</sup> United Nations. 2019. *World Population Prospects* (New York, UN).

Nonetheless, the role of social protection in enabling social mobility and advancing social justice cannot be underplayed. Unqualified access to quality health and education services has gone a long way towards reducing economic and social inequality in welfare states. In tandem, disability and unemployment benefits have served to sustain levels of aggregate demand, while simultaneously checking vulnerability. Over the longer term, the benefits of expenditure on social protection translate into a better quality of life for the vast majority of a state's citizens.

In developing countries such as Pakistan, where the incidence of income poverty is estimated to affect almost 30 per cent of the population<sup>7</sup> and multi-dimensional poverty estimates hover close to 40 per cent<sup>8</sup>, it is difficult to justify a neo-classical paradigm wherein the state's role is limited to correcting market imbalances. When a significant proportion of the population cannot participate in socio-economic activities to its full potential, the consequences are not only deleterious with regard to social justice and human dignity. They also have a negative effect on the country's overall prospects for long-term economic growth.

The United Nations has a very clear stance on the subject of social protection. First and foremost, social security is enshrined as a 'standard of achievement' in the Universal Declaration of Human Rights (1948) that states are encouraged to 'strive towards'. Article 22 of the Declaration affirms that *"everyone, as a member of society, has the right to social security."* Similarly, Article 9 of the International Covenant on Economic, Social and Cultural Rights (1966) specifies that *"The State Parties to the present Covenant recognize the right of everyone to social security, including social insurance."*

### **Box 1: ILO social security standards that underpin the Social Protection Floor concept (2012)**

#### **Income Security Recommendation, No. 67 (1944)**

- Recommends Income security schemes that relieve want and prevent destitution by restoring income, up to a reasonable level, when this income is lost due to a person's inability to work.
- Lists the various contingencies that should be covered by compulsory social insurance.

#### **Medical Care Recommendation, No. 69 (1944)**

- Recommends the provision of medical coverage through social insurance, the supplementary provision of medical care services through social assistance, or through a public medical care service.

#### **Social Security (Minimum Standards) Convention, No. 102 (1952)**

- Comprises the nine main kinds of benefits that become due upon the appearance of specific contingencies: medical care and sickness, unemployment, old age, employment injury, family, maternity, invalidity and survivors' benefits.

<sup>7</sup> This estimate was presented during a Senate briefing by the Ministry of Planning, Development & Reform on August 30, 2017, based on their analysis of data from the Household Income and Expenditure Survey 2013-14.

<sup>8</sup> UNDP, OPHI and Ministry of Planning, Development & Reform. 2016. Multidimensional Poverty in Pakistan (Islamabad, United Nations Development Programme/Oxford Poverty & Human Development Initiative/Government of Pakistan).



Globally, the International Labour Organization (ILO) and the World Health Organization (WHO) are the lead agencies for the Social Protection Floor (SPF) initiative that covers a range of agencies.<sup>9</sup> This coalition of United Nations (UN) agencies and development partners advocates for universal access to essential social services around the world. As in other countries, the ILO relates the Social Protection Floor concept to its Decent Work Agenda in Pakistan (2016-2020). The organization emphasizes the need for social protection initiatives to be linked with existing national or provincial institutional frameworks, while being adapted to economic constraints and specific social and cultural aspirations.<sup>10</sup> Although country-specific design is recommended, Social Protection Floors in any context should work to alleviate poverty, prevent households from falling into poverty, and protect against a range of social and economic risks – including disease, loss of employment and disability – which people may be exposed to over the course of their lives.

The UN's concept of a Social Protection Floor, as defined in the Social Protection Floors Recommendation, No. 202 (2012), is an integrated model that takes into account both protection against poverty and protection against risks. The two-dimensional approach aims at the rapid implementation of national Social Protection Floors containing basic social security guarantees to ensure universal access to essential health care and income security at least at a nationally defined minimum level (horizontal dimension), in line with Recommendation, No. 202. In tandem, the approach involves the progressive achievement of higher levels of protection (vertical dimension) within comprehensive social security systems, in line with the Social Security (Minimum Standards) Convention, 1952 (No. 102).

It is also worth recalling Kidd's<sup>11</sup> (2017) definition of two distinct social protection paradigms to situate the wider debates in this study – the citizenship paradigm and the charity paradigm. The citizenship paradigm is solidarity-based, whereas the charity paradigm is for impoverished persons categorized as the 'deserving poor' and 'undeserving poor.' As this study makes clear, most current social protection initiatives in Pakistan are more akin to Kidd's charity paradigm.

The Social Protection Floor concept takes a lifecycle approach to social protection. Thus, it emphasizes that social protection measures must be available at each stage of life in order to ensure that people are as minimally vulnerable as possible to adverse socio-economic events during each of these stages. The lifecycle approach is based on the understanding that social protection measures should serve populations in such a way that people are not condemned to fall into poverty because of the circumstances of their birth, or due to economic shocks at any stage of their lives.

As such, the Social Protection Floor approach requires that states provide at least the following basic social security guarantees<sup>12</sup>:

- access to essential health care (including maternity care) that meets the criteria of availability, accessibility, acceptability and quality;

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<sup>9</sup> At the global level, the commitment to social protection is reflected in many international organizations' agendas. Global commitments and efforts to build sustainable social protection systems, including Social Protection Floors include the Social Protection Inter-agency Cooperation Board (SPIAC-B) (2012), launched in response to a request from the G20; the United Nations Inter-Agency Task Force on Financing for Development (2015); and the Global Partnership for Universal Social Protection to achieve the SDGs (USP2030) (2016), comprising intergovernmental agencies, such as the UN, World Bank, International Monetary Fund (IMF) and bilateral partners. One of the four strategic objectives of the Decent Work Agenda specifically concerns "enhancing the coverage and effectiveness of social protection for all".

<sup>10</sup> Kidd, S. 2017. *Citizenship or Charity: The two paradigms of social protection*. Orpington, Development Pathways. Available at: <http://socialprotection.org/discover/publications/citizenship-or-charity-two-paradigms-social-protection>

<sup>12</sup> See Section 5 of Recommendation 202 which lists these provisions.

- basic income security for children, including access to nutrition, education, and care;
- basic income security for persons of ‘active age’ who are unable to earn sufficient income, for instance in case of illness, unemployment, maternity or disability; and
- basic income security for older persons.

Despite the aspirations set out in the Universal Declaration of Human Rights, there has been a tendency to erroneously regard universal social protection coverage as something akin to a ‘luxury’ that only developed countries can afford to provide, with their sophisticated taxation systems and highly skilled workforce. However, recent studies – primarily conducted by UN agencies – suggest that providing basic social protection is well within the reach of middle and low income economies. To this end, national social dialogue is necessary to generate political will, as well as to explore all possible fiscal space options in a country, articulating optimal solutions for promoting jobs and social protection.<sup>13</sup> Even in the poorest countries, a variety of options to expand fiscal space and generate resources for social protection exist, including reallocating public expenditures, increasing tax revenues, increasing contributory revenues by expanding social security coverage, and eliminating illicit financial flows, among others.

It was with this in mind that the ILO adopted the Social Protection Floors Recommendation, which provides guidance on building comprehensive social security systems and extending social security coverage by prioritizing the establishment of national Social Protection Floors accessible to all in need. As with all Recommendations, as opposed to Conventions, the provisions enshrined in Recommendation No. 202 are not binding upon UN Member States. However, but each country is required to report to the ILO’s Director General periodically on the “*position of its law and practice*”, in this case with regard to extending social security systems and social protection coverage.

## 1.1 Purpose of the study

This study maps social protection schemes across Pakistan’s Federal Government and four provincial governments, along the lines of the four basic guarantees enshrined in the ILO Social Protection Floors Recommendation, 2012 (No. 202). It delineates the key features of the myriad social protection schemes implemented by the Government, discussing these with reference to the lifecycle and by the type of protection offered (social insurance, social assistance, anti-poverty programmes, among others).

In this way, the study aims to highlight the nature and scope of social protection programmes in Pakistan, emphasizing that while there is a significant outlay in this regard, there is also considerable fragmentation of efforts. The study also assesses the extent to which Pakistan’s efforts comply with the Social Protection Floor concept, and highlights the challenges and opportunities for moving towards the adoption of Social Protection Floors as a policy priority.

<sup>13</sup> See, for example, Overseas Development Institute (ODI). 2011. *ODI International Conference on Financing Social Protection in LICs: Finding the Common Ground*. May 2011 (London, ODI). Available at: <https://www.odi.org/sites/odi.org.uk/files/odi-assets/events-documents/4982.pdf>; and ILO publications on the affordability of social protection, available at: [http://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\\_613784/lang--en/index.htm](http://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_613784/lang--en/index.htm)

## 1.2 Approach and methodology

This study is based on an extensive secondary data collection exercise, coupled with key informant interviews (KIIs) with relevant personnel in the Federal Government and all four provincial governments, where field teams were sent to gather information. Thus, secondary data collection took place in the field, wherein government departments were asked to supply information on the nature of different schemes, the number of beneficiaries and approximate costs. A total of 61 key informant interviews were conducted in Islamabad and the four provincial capitals (see Annex II). The tool used for the KIIs was based on the 46 questions outlined in the questionnaire, developed at the ILO's headquarters in Geneva, for reporting on Recommendation 202. The questionnaire covers the following areas:

- a human rights-based approach to social security;
- the integrated design of social protection;
- the right to social security as an economic necessity;
- institutional and legal frameworks;
- policy frameworks; and
- basic social security guarantees (BSSGs) covering essential health care and basic income security.

The study begins by mapping social protection schemes financed and/or managed by governments across Pakistan, classifying the programmes run by a range of institutions under different modalities and using a range of criteria. It groups these schemes according to Social Protection Floor classifications regarding the lifecycle (i.e. essential health care and the three forms of basic income guarantees) and by the type of assistance provided (i.e. social assistance, social insurance, social safety nets, education or vocational training, disability or unemployment insurance, or other forms of coverage). Finally, it analyses how social protection is structured in Pakistan – that is, which stages of the lifecycle does social protection primarily cover, and which groups in society are its primary beneficiaries.

Despite limitations principally caused by time and resource constraints, a significant amount of data was collected, which informed the report's analysis. Detailed data is presented in the form of mapping tables in Annex I. These tables provide information on departments or organizations that provide social protection benefits, the nature of their outlay, the eligibility criteria according to which beneficiaries are selected, and, where available, the number of beneficiaries and financial outlay in a typical year.

## 1.3 Structure of the report

Following this introduction, the second section of this report discusses the key information gleaned from the mapping exercise, classified with regard to the lifecycle and the type of support offered. As noted above, the section covers schemes sponsored and/or managed by the Federal Government and by all four provincial governments. The third section examines the ways in which available social protection initiatives in Pakistan comply with the principles of Social Protection Floors. The fourth section looks at challenges and opportunities presented by current initiatives, such as ongoing efforts to localize the SDGs and the possibilities of starting a national dialogue on how social protection schemes should be designed and whether moving towards universality is an option in the short- to medium-term. The final section summarizes key findings and offers recommendations to move forward towards expanded social protection coverage in Pakistan.

# Mapping social protection from 'the cradle to the grave'



## 2. Mapping social protection from ‘the cradle to the grave’

This section delineates the key features of social protection schemes currently implemented by Pakistan’s federal and provincial governments.

### 2.1 Policy and institutional framework for social protection in Pakistan

Historically, a social insurance model – akin to the Bismarckian approach outlined above – has dominated Pakistan’s social protection system. Workers in the formal sector receive pensions as part of contributory and tax-financed schemes. Public sector workers are provided with civil service pensions. Private sector workers<sup>14</sup> have access to pensions from the Employees’ Old Age Benefits Institution (EOBI) and provincially-based pension and non-pension programmes, such as the Workers’ Welfare Fund (WWF) and the Employees’ Social Security Institutions (ESSI), paid for by the private sector. By and large, workers in the informal sector are uncovered by these schemes. While the primary public sector scheme – the Government Servants’ Pension-cum-Gratuity Scheme – was initiated in 1954, most private sector contributory schemes came about in the latter half of the 1960s and the early 1970s, following what may be considered a period of industrialization for Pakistan.

Pakistan’s first foray into a systematic social assistance programme was launched with a *Zakat* levy introduced via the *Zakat Ordinance* (1980). *Zakat* is a form of alms-giving treated in Islam as a religious obligation or tax, entailing the compulsory giving of a set proportion of one’s wealth to charity. In 1991, the *Bait-ul-Maal Act* ushered in social assistance for the ‘destitute’<sup>15</sup> by establishing Pakistan Bait-ul-Maal (PBM) as an autonomous body to assist those most in need. While the Act mentions a levy, Bait-ul-Maal is funded by federal and provincial budgets. Both *Zakat* and Bait-ul-Maal use a community-based targeting system, as described in greater detail below.

Social assistance was part of the party manifesto of the Pakistan People’s Party (PPP), which established the Benazir Income Support Programme (BISP) during their term at the helm of a coalition government. The BISP was a response to Pakistan’s policy commitments on women’s empowerment and social protection. The programme quickly emerged as the largest social assistance programme in Pakistan and one of the largest in the world. The World Bank soon offered assistance to the Government regarding the BISP, offsetting the International Monetary Fund’s (IMF) Extended Fund Facility (EFF). The World Bank conceptualizes the BISP as a response to a fiscal crisis that impacted fuel and food prices. The targeting mechanism for the BISP is based on ‘proxy means testing’ applied to a nationwide census which was conducted by the Government in 2009/2010 and financed as part of their loan agreement with the World Bank.

<sup>14</sup> Group insurance for private employees is beyond the scope of this paper.

<sup>15</sup> The *Bait-ul-Maal Act* (1991) takes the ‘destitute’ to include widows, orphans, ‘invalids’, the ‘infirm’ and other needy persons.

## 2.1.1 Institutions and policies for social protection in Pakistan

At the federal level, the *Benazir Income Support Programme Act* (2010) established the BISP as an autonomous structure whose jurisdiction of implementation spans the entire country. The programme has never viewed its role as one of policy formulation. Instead, responsibility for social protection policy has remained the domain of the Ministry of Development Planning & Reform, the erstwhile federal Planning Commission. In most countries, ministries of social welfare are often the coordinating structures for social protection. In Pakistan, by contrast, such bodies have long been side-lined.

It is important to recall that Pakistan's 18th Constitutional Amendment (2010) redefined the structural contours of governance by devolving significant administrative and fiscal responsibilities to the provinces, particularly concerning economic and social services. As such, primary responsibility for a range of issues, such as, social protection, lie with Pakistan's provinces.

The provinces of Punjab and Khyber Pakhtunkhwa (KP) have taken the initiative by setting up structures for coordinating social protection at the provincial level – namely, the Punjab Social Protection Authority (PSPA) and the KP Social Protection Reform Unit (SPRU). Each province's Planning & Development Department (P&DDs) is the administrative department responsible for the province's social protection coordination structure.

All four provinces have Social Welfare Departments, responsible for many initiatives related to care, social welfare and assistance for persons with disabilities. While in most countries, ministries of social welfare are the coordinating structures for social protection, in Pakistan, government departments have long been side-lined in favour of specialized agencies. Instead, Social Welfare Departments act as coordinating bodies wherever possible. In Punjab, for instance, the Punjab Social Protection Authority's new *Disability Cash Transfer* and *Brick Kiln Worker Cash Transfer* are implemented by the provincial Department of Social Welfare, the only relevant department with an available district structure. Social transfer programmes like Zakat and Bait-ul-Maal have their own structures, as do the Employees' Old Age Benefits Institution and the Workers' Welfare Fund. Moreover, in 2015, a Pakistan Business Network for Social Protection (PBN-SP) was launched to engage employers and the private sector in dialogues on social protection. The PBN's engagement may lead to the formation of more institutions dealing with social protection. However, there remains a disconnect between contributory and non-contributory schemes.

Linking contributory and non-contributory schemes can also support expansion in terms of providing higher levels of benefits (the vertical dimension of the Social Protection Floor concept, as discussed in the Introduction). Basic benefits can be provided through non-contributory schemes, while contributory schemes can provide additional benefits or 'top ups'. This model of Social Protection Floors – which envisions the integration of both contributory and non-contributory schemes as horizontal expansion – is not yet on the horizon for Pakistan.

**Table 1: Key policy milestones**

1950s-1990s	2000s-2010s
1950s: Government Servants' Pensions-cum-Gratuity Scheme	2007: National Social Protection Strategy
1960s: Minimum wage and pensions in the private sector	2008: Benazir Income Support Programme (BISP) as safety net/cash transfer
1970s: Redistributive social insurance schemes for the private sector	2010: Introduction of the proxy means test (PMT) for BISP targeting
1980s: Zakat as formal social assistance	2013: KP Social Protection Reform Unit
1990s: Bait-ul-Maal as tax-based social assistance	2014: KP Social Protection Policy (draft)
	2015: Punjab Social Protection Authority
	2016: National Social Protection Framework (draft); Punjab Social Protection Policy (draft)

## 2.1.2 Overview of social protection programmes in Pakistan

This section provides an overview of Pakistan's main contributory and non-contributory social protection programmes.

### Government Servants' Pension-cum-Gratuity Scheme

Since the Government Servants' Pension-cum-Gratuity Scheme was first initiated in 1954, it has been periodically amended. Entitlements begin upon retirement, at the age of 60, or earlier once a civil servant has completed 25 years of pensionable service. Gratuity, which is a lump sum payment, is extended to those employees who have served for a period of five years or more, but less than 10 years, or whose jobs were abolished prior to the completion of the 25-year minimum eligibility period.<sup>16</sup>

In the case of in-service death, a civil servant's widow/widower/eligible family members receive 50 per cent of their gross pension, in addition to a gratuity equal to 25 per cent of the employee's gross pension. In the event of the civil servant's death after retirement, their widow/widower/family members receive 50 per cent of the pension drawn by the deceased.

Retired government servants are also entitled to medical treatment at the Government's expense on par with facilities available to currently serving government servants. Furthermore, they are entitled to the reimbursement of medical charges.

### Public Sector Benevolent Funds and Insurance Group

The scheme was started in 1969 exclusively for federal public sector employees. The basic purpose of the Public Sector Benevolent Funds and Insurance Group is to provide financial relief to employees and the family members of deceased public sector employees.

### Employees' Old Age Benefits Institution (EOBI)

The EOBI is a federal scheme, introduced in 1976, to provide monetary benefits to older workers. It does so through various programmes, such as the *Old Age Pension*, *Invalidity Pension*, *Survivors' Pension* and *Old Age Grants*. The institution does not receive any financial assistance from the Government for carrying out its operations.

<sup>16</sup> Gratuity is one month for each year of qualifying service.

A contribution equal to 5 per cent of minimum wage must be paid by employers of all industrial and commercial organizations where the *EOBI Act* is applicable. In addition, a contribution equal to 1 per cent of minimum wages is made by the employees of these organizations.

### **Workers' Welfare Fund (WWF)**

The Workers' Welfare Fund was established by the *Workers' Welfare Fund Ordinance* (1971) to provide low-cost housing and other welfare facilities to industrial workers. The sources of income upon which the fund draws to finance projects include:

- industrial establishments, which each contribute 2 per cent of their assessable income under the *WWF Ordinance* when this income exceeds PKR 500,000 in an accounting year; and
- 5 per cent of profits are to be paid into a Worker's Participation Fund each year, under the *Companies Profit (Workers' Participation) Act* (1968).

### **Provincial Employees' Social Security Scheme**

Introduced in 1967, the Provincial Employees' Social Security Scheme was the first social protection measure in Pakistan, created to provide cash allowances and medical services to private sector employees.<sup>17</sup> The scheme is financed by contributions from employees, matched by employers. This scheme preceded other major schemes introduced in the 1970s – such as the *Workers' Children Education Ordinance* and the Workers' Welfare Fund – and the 1980s and 1990s – such as the *Zakat and Ushr Ordinance* and Bait-ul-Maal. Today, Employees' Social Security Institutions (ESSIs) function as separate entities in each of Pakistan's four provinces.

### **Zakat and Ushr**

Approved in the 1980s, the *Zakat and Ushr Ordinance* offers social assistance for the poor and marginalized, as discussed above, by providing small grants to families in need. The Ordinance decrees that Zakat is to be charged with respect to certain assets and collected on a compulsory basis for each 'Zakat year', which begins on the first of the month of Ramadan in the Islamic calendar. Responsibility for Zakat, which plays an important role in poverty alleviation, has been devolved to the provinces under the 18th Amendment. Zakat funds are provided to target populations either directly through local Zakat committees, or indirectly through institutions such as educational, vocational or social institutions and hospitals, etc.

### **Bait-ul-Maal**

In 1991, Pakistan Bait-ul-Maal (PMB) was established through an Act of Parliament to provide financial and in-kind support to the 'deserving poor', especially minorities who were not served by Zakat. It is funded through the transfer of receipts from taxes levied, alongside grants from the Federal Government, provincial governments, local authorities, national organizations and international agencies. It also receives funding from voluntary donations, including *sudqat* and *atiyyat* (charitable donations) by individuals, societies, bodies, institutions or organizations. Further financing is derived from the sale of Bait-ul-Maal property, whether movable or immovable, in addition to income from such property, investments and other assets.

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<sup>17</sup> Jamal, H. 2010. *A Profile of Social Protection in Pakistan: An Appraisal of Empirical Literature. Research Report 81* (Karachi, Social Policy Development Centre).



## Benazir Income Support Programme (BISP)

The Benazir Income Support Programme is the Government's flagship social protection programme. The BISP – Pakistan's largest single safety net and unconditional cash transfer initiative – focuses on assisting and empowering poor women. Launched in 2008, the BISP was established through an Act of Parliament. This Act specifies that its funds consist of revolving funds/budgets approved by the Federal Government; grants made by local, national and international bodies, organizations, entities and governments; aid given to the Government of Pakistan for the BISP; and donations by individuals or associations. The BISP receives considerable support from international donors, including the World Bank, the Asian Development Bank and the United Kingdom's Department for International Development (DFID), among others.

This BISP is based on a household asset-based census, initially conducted in 2011. Data collected through the census was analysed and used to assign 'poverty scores' to households, employing 'proxy means test' (PMT) methodology. In March 2018, the census was being updated and additional indicators were due to be added. The BISP census provides the basis for many of the Government's poverty-targeting programmes – including the **Prime Minister's National Health Programme** and the Government of KP's **Sehat Sahulat Programme**, as discussed below. Since its launch, the BISP has grown steadily; as of March 2018, it covered 5.4 million beneficiary families.

## 2.2 Essential health care

### Universal

The Government of Pakistan has instituted a tiered system of public health facilities<sup>8</sup>, which are supposed to provide essential health care at minimal cost on a walk-in basis. **Health care** is primarily the responsibility of provincial governments. However, with local government structures now in place in all provinces, essential services in some regions, such as KP, are being managed at the local level.

In general, services in hospital emergency centres – including tests recommended to those who avail themselves of emergency services – are meant to be free of cost. Medicines are to be made available from hospital dispensaries either for free or at a nominal cost. For outpatients, a nominal fee is supposed to be charged, although medicines are to be provided from public dispensaries. In-patient facilities are normally subject to charges, but these are nominal compared to the costs of private health facilities. The Federal Government also runs a free immunization programme across the country and provides for a network of **Lady Health Workers (LHWs)**. These primary health care practitioners work at the community level, providing advice and basic services concerning primary health care, family planning and disease prevention.

While official policy on health coverage in Pakistan affirms that all of these services must be available, in practice, public health facilities tend to be poorly resourced. Staff attendance – particularly the presence of doctors – is uncertain in many facilities. A pressing endemic challenge is the poor state of equipment and testing facilities, which make the use of public health facilities an ordeal. Nevertheless, the **Expanded Programme on Immunization (EPI)** – the Government's flagship universal coverage programme – is widely considered a success and is credited with significantly increasing immunization coverage.

<sup>18</sup> These include Basic Health Units (BHUs) that function at the union council (sub-district) level, Rural Health Centres (RHCs) that cater to the catchment area of 10 BHUs, and Tehsil Headquarters' and District Headquarters' Hospitals (THQs and DHQs) that provide tertiary care. In addition, there are more sophisticated tertiary care hospitals in all major cities, some of which are teaching hospitals.

## Social policy/insurance

In response to the poor quality of service in public health facilities, the Government has moved to institute systems of social insurance to support the provision of essential health care. The most recent example is the **Prime Minister's National Health Programme (PM-NHP)**, which was operational in 23 districts in 2018 and is due to be expanded to 40 districts. The scheme, which provides two forms of insurance cover, has premiums funded by Pakistan's provincial and federal governments in a combined venture. To date, the programme has enrolled 1.5 million families.

The Prime Minister's National Health Programme covers families who fall below a certain poverty score (32.5) on the household registry maintained by the Government's flagship social protection initiative, the **Benazir Income Support Programme**. A similar initiative in KP, the **Sehat Sahulat Programme**, provides coverage to households with a poverty score of up to 24.5 in the province. In March 2018, the initiative had enrolled 1.5 million households.<sup>19</sup> Both of these programmes are relatively new and are in the process of being institutionalized. However, they are both ambitious in scope, with the governments concerned hoping to eventually expand each scheme into a form of universal health insurance. If successful, these insurance-based programmes, or variants thereof, can replace the policy of providing free or nominally priced facility-based essential health care.

The anti-poverty programmes discussed above – such as the **Zakat** initiative and **Pakistan Bait-ul-Maal** – also provide assistance for essential health care. They do so in the form of funds made available to hospitals; in turn, hospitals then decide which patients are eligible for coverage. However, the coverage of such schemes is limited due to the paucity of funds.

## Social safety nets

The **Zakat** programme in Punjab has a leprosy grant which provides assistance to patients with leprosy. In KP, a special programme, known as the Artificial Limbs Workshop, exists for patients who require artificial limbs. Such programmes are constrained by the limited availability of funds and they tend to function on a 'first come, first served' basis. As such, coverage is limited and varies from year to year, depending on the availability of funds. **Provincial Employees' Social Security Institutions (ESSIs)**, which support workers of industrial and commercial establishments, have established clinics and small hospitals at or near industrial estates. These seek to meet the needs of formal sector workers registered with these institutions.

Overall, there is a policy shift apparent in the provision of essential health care in Pakistan (see Table 2 for a summary of current key health care schemes). Facility-based care is gradually being eschewed in favour of health insurance schemes which cover the poorest segments of society to begin with, and may be extended, resources permitting, to middle income groups. This policy shift is cognizant of service quality and provision issues in public health facilities, while taking the realistic view that poor families spend significant amounts of disposable income on private health care. However, this shift also represents a move towards a more market-based system of health service provision, wherein the Government is enabling citizens to avail themselves of private health care services. This could ultimately drive up the costs of private health care in the medium- to long-term, while public health facilities are likely to further deteriorate in quality. Table 1: Key policy milestones

<sup>19</sup> The two programmes do not overlap; the PM-NHP does not provide coverage in areas where the Sehat Sahulat programme is operational.

<sup>20</sup> According to the *National Health Survey* (2016), 65.56 per cent of health expenditures comprise household out-of-pocket payments.

**Table 2: Key initiatives for essential health care**

Programme or agency/type of benefit	Preventive	Maternal and child health	Medical cover	Special needs
Federal Government, Ministry of Health	Expanded Programme for Immunization	Lady Health Worker Programme	Public health facilities  Prime Minister's National Health Programme	
Government of KP			Sehat Sahulat Insaf Programme	Artificial Limbs Workshop
Provincial Population Welfare Departments		Family Health Clinics  Mobile Health Centres		
ESSIs (all provinces)			Dispensaries, clinics and hospitals for long-term workers in registered enterprises	
Zakat and Ushr Department, Government of Sindh			Limited health care provision at the facility level for poor patients	
Zakat and Ushr Department, Government of Punjab				Small amount for the Leprosy Grant
Zakat and Ushr Department Government of KP			Limited medical assistance for major diseases	
Pakistan Bait-ul-Maal			Limited medical assistance grants	

## 2.3 Basic income support for children

### Universal

**Public schools** in Pakistan provide free education for all children up to the high school level throughout the country. These public schools are managed through provincial governments in all areas, with the exception of administrative areas such as Islamabad Capital Territory (ICT) where they fall under the remit of the Federal Government. All provincial governments sponsor programmes in which textbooks are provided to students free of charge. Stipend programmes are also in place for girls at the provincial level, to ensure that girls continue to attend school beyond the primary level.

Primary schools are supposed to be provided at the community level, located so that a child does not have to travel for over one kilometre to reach school.

While location criteria are less stringent for middle schools and high schools, these are still supposed to be accessible to communities – if not within walking distance, then they must only be a short ride away on public transport. While the quality of education remains a major issue – and quality varies greatly across the country – in effect, basic education is provided free of cost by the state.

### **Social insurance/safety nets**

**Government Employee's Benevolent Funds**, which are contributory in nature, provide education stipends for the children of junior public servants. With regard to safety nets, **Pakistan Bait-ul-Maal's Child Support Programme** provides a cash subsidy for primary education for BISP beneficiaries. At present, this programme supports over 31,000 children.

### **Social policy**

A number of social policy and social service programmes provide support for children – both for their education and for other purposes. These include education stipend initiatives run by provincial **Zakat** programmes and schools for child labourers run by **Bait-ul-Maal**. The **Workers' Welfare Fund**, which is funded by taxes on industrial enterprises, runs schools which provide subsidized education for the children of workers on industrial estates. Provincial **Social Welfare Departments** provide educational facilities for children with special needs and homes for the rehabilitation of child beggars.

Although initiatives exist in all provinces, they are fragmented. Specifically, they are not able to service significant numbers of beneficiaries and they cover a limited range of eligibility criteria. As with public health care schemes, social policy initiatives for children are subject to resource constraints. This forces many of them to work on a 'first come, first served' basis –which is largely true of all **Pakistan Bait-ul-Maal** schemes. It also obliges schemes to rely on the recommendations of local community leaders with few checks, such as the Zakat outlays, or to simply keep facility sizes small – as is the case of many initiatives managed by provincial **Social Welfare Departments**.

Thus, support for children primarily takes the form of education support programmes, the most ubiquitous of which is the Government's national network of public education facilities. In addition to regular schools, the Government provides facilities for special education. However, these are primarily located in urban centres and have a fairly small student body. Some anti-poverty programmes provide support for education to 'deserving families', using a range of eligibility criteria.

As in the case of health care, there is growing recognition of the poor quality of education in public schools. In some provinces, notably in Punjab, innovative schemes are being devised to either shift the management of public schools to the private sector, or to provide funds to poor families through voucher schemes that enable them to send their children to private schools. However, as with health care, a shift towards a more market-based system of education provision could have problematic consequences. For instance, it may drive up the medium to long-term costs of private schooling, thereby confining poorer households to rely exclusively on public facilities. It may also contribute to further deterioration in the quality, including in public schooling, which mainly services the poorest sections of society.

**Table 3: Key initiatives that provide basic income security for children**

Programme or agency/ type of benefit	Cash benefits	Benefits in kind	Education-related benefits	Special needs
Government (federal and provincial)	Stipends for girls in public schools (all provinces have variations of this scheme)		Free education and textbooks in public schools up to high school	
Government Employee's Benevolent Funds (federal and provincial)			Education stipends	
Social Welfare Departments (all provinces)		Model Children's Homes		Homes for abandoned and runaway children (in Punjab)  Centres for special children (Punjab and KP)  Rehabilitation of child beggars (KP)
Workers' Welfare Fund (all provinces)			Schools and stipends	
Zakat and Ushr Departments (all provinces)			Limited stipends depending on the availability of funds (except in Sindh)	
Zakat and Ushr Department, Government of Punjab			Conditional cash transfers for school-going girls	
Pakistan Bait-ul-Maal		Orphanages (Pakistan Sweet Homes)	Limited education stipends  Schools for the rehabilitation of child labourers	

## 2.4 Basic income support for those of active age (15-64 years old)

This section covers schemes for persons between the ages of 15 and 64 who are unable to earn sufficient income. At present, Pakistan has no universal schemes for people of this age group.

### Social insurance

The Government supports a number of contributory social insurance schemes for people employed in the public sector, or in industrial establishments in the formal sector. The **Employees' Old Age Benefit Institution (EOBI)**, for example, administers several schemes for private sector organizations which meet certain criteria, including a minimum number of employees. As discussed above, employers contribute to the EOBI based on the number of their employees and the current level of minimum wage.

Benefits provided by the EOBI include pensions, disability grants, survivors' benefits (payable to the widows/widowers of employees who die in-service) and old age grants. These old age grants are available to those who do not qualify for pensions based on their length of service, but who reach the age of superannuation while employed at a registered institution.

Government employees are entitled to a range of benefits under federal and provincial government **Benevolent Fund** schemes. Like the EOBI, these schemes are contributory and offer pay-outs under the aegis of marriage grants, funeral grants and education stipends.

### **Social assistance and housing/safety nets**

Arguably the most significant safety net initiative is the Federal **Government's unconditional cash transfer programme** under the **BISP**. This provides an allowance of PKR 1,600 per month to households which have a poverty score of under 16 in the national registry. Other available benefits include housing colonies for workers on industrial estates provided by the **Workers' Welfare Fund**. Consumer goods are provided at discount rates across the country through special outlets run by the **Utility Stores Corporation** and at **Fair Price Shops** run by the Workers' Welfare Fund on industrial estates.

Further safety nets include the Government of Punjab's disability allowance for persons registered with the BISP, who belong to households with a poverty score of, or under, 20. The Workers' Welfare Fund provides marriage and death allowances, as do Zakat Departments in all provinces. The latter also provide a monthly Guzara (basic assistance) Allowance to poor households identified as needy by local Zakat Committees.

### **Social policy and services, care, education**

Provincial **Employees' Social Security Institutions (ESSIs)** provide a range of services to low paid workers in commercial enterprises. Funded through a cess – i.e. an additional levy of 6-7 per cent of the wage bill, paid by the employer – on the wage bill which is deposited with the Government, ESSIs provide maternity and sickness benefits, disability and injury benefits and benefits for widows/widowers. **Social Welfare Departments** in all provinces manage a range of services for adults in need, including centres for women survivors of abuse and/or domestic violence, homes for the elderly and homes for persons with special needs. Support for higher education is provided by the **Higher Education Commission (HEC)**, which funds a range of scholarship programmes for students from remote areas and those who can demonstrate a need for support. Several **Bait-ul-Maal** schemes are also relevant, such as financial assistance, marriage grants and education stipends – as are education stipends offered by **Zakat Departments**.<sup>21</sup>

### **Employment policy, public works, vocational training**

Provincial Governments provide free technical and vocational training courses through the **Technical and Vocational Training Authorities (TEVTAs)** in each province. Training is also provided for free by the Punjab Vocational Training Council (PVTC), funded through Zakat.

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<sup>21</sup> In Sindh, the High Court has stopped grants for education from being disbursed through the Zakat Department on the grounds that public schools provide free education, and they consider that there is no need to provide further assistance. However, such grants are disbursed in other provinces by their respective Zakat Departments.

Other publicly funded programmes which encourage entry or re-entry into the job market include the **Social Welfare Departments' Darul Kifala** projects for the rehabilitation of beggars and the Government of **KP's industrial training centres for women**. The BISP Waseela-e-Rozgar programme also funded vocational training; however, this initiative is on hold and awaits restructuring.

Most social insurance programmes for persons of active age cover people in formal sector employment. Nevertheless, social security initiatives such as the **BISP**, based as they are on a poverty-targeting paradigm, have served to put social protection issues on the agenda in Pakistan. While institutions such as **Pakistan Bait-ul-Maal** and provincial and federal **Zakat Departments** implement a number of schemes, these generally offer limited assistance scattered across a range of beneficiaries. As such, it is difficult to gauge the collective impact of such schemes.

**Table 4: Key initiatives for persons of active age**

Programme or agency/ type of benefit	Disability benefits	Survivors' benefits	Income support/cash benefits	Other
Government (federal)			Unconditional cash transfers from the Benazir Income Support Programme	Utility Stores Corporation provides basic consumer goods at discount rates  Higher Education Commission scholarships
Government Employee's Benevolent Funds (federal and provincial)			Marriage and death grants Farewell grant	
EOBI	Disability grants	Widow's benefit		
Social Welfare Departments (all provinces)				Homes for special persons Women Crisis Centres Rehabilitation Centres for drug addicts
Workers' Welfare Fund (all provinces)			Marriage and death grants	Labour colonies Fair Price Shops
ESSIs	Disability pension Injury benefit	Widow's benefit		Gratuity Funeral grants
Zakat and Ushr Departments (all provinces)			Guzara Allowances	Free vocational training for Zakat beneficiaries under the PVTC
Pakistan Bait-ul-Maal			Individual Assistance Programme	Marriage grants Stipends for higher education Women Empowerment Centres
TEVTAs (all provinces)				Free vocational training

## 2.5 Basic income support for older persons (65+ years old)

This section covers basic income support for persons over the age of 65. As in the case of persons of active age, no universal schemes exist for older persons in Pakistan.

### Social insurance

All government servants receive a pension upon superannuation, as do employees of enterprises registered with the **Employees' Old Age Benefits Institution**. Provincial **ESSIs** also provide a pension facility for the families of workers killed in workplace accidents. The box below outlines some salient features of pension costs for government employees.

#### Box 2: Pension costs

Expenditure on pensions is fairly high in Pakistan's public sector. Budget documents indicate that the Federal Government spent PKR 245 billion on pensions (about 2 per cent of GDP) in 2016-17. Military pensions account for 72 per cent of this expenditure, while pensions for civil government employees account for the remaining 28 per cent. Expenditure on pensions constitutes 7.2 per cent of total current expenditure in the federal budget. It is not significantly lower than expenditure on running the civil government, which was estimated at PKR 398 billion for the same year (11 per cent of current expenditure). Provincial expenditure on pensions for civil servants similarly constitutes a significant share of current expenditure in each province.

The Government's pension liabilities are likely to increase as the average life expectancy rises and the cost of living increases, obliging the state to raise pension rates. As such, pensions will continue to represent a significant proportion of government expenditure and a considerable proportion of total spending on social security. While Pakistan's total pension bill is high, whether or not the amounts disbursed to pensioners constitute adequate remuneration for the coverage of old age liabilities remains debatable.

### Social safety nets/policy and care

**Pakistan Bait-ul-Maal** runs a number of homes for the elderly in major cities, as do provincial **Social Welfare Departments**. In terms of social safety nets, older persons – particularly women – are among the groups most likely to receive the Guzara Allowance disbursed by provincial **Zakat Departments**. In general, however, Pakistan has limited provisions in place to provide social protection for the elderly – a major challenge as life expectancy increases and population growth continues at pace.

## 2.6 Beneficiaries and expenditure

The ILO estimates that, on average, global spending on social protection programmes is only 0.4 per cent of gross domestic product (GDP). This means that approximately 71 per cent of the global population is either not covered, or only partially covered, by comprehensive social security systems. Pakistan's draft *National Social Protection Framework* quotes a figure of 3.9 per cent of GDP in terms of spending on social protection at the national level. Similarly, KP's draft *Social Protection Policy* calls for 2 per cent of GDP to be allocated for social protection across the province.



In addition to listing social protection schemes in Pakistan, and classifying these by the nature of assistance offered, this study also collected data on specific expenditures and beneficiaries. Data was collected – to the extent possible – on expenditures for each individual scheme, alongside the number of beneficiaries enrolled in each scheme, or the number who have benefitted from the scheme, in a typical year. Data was collected separately for federal and provincial governments. However, data varied significantly by province and department – while some departments were able to provide detailed, up-to-date information, others were not. The tables in this section summarize information on important schemes undertaken by Pakistan’s Federal Government and all four provincial governments. An analysis of each table’s findings is provided below.

**Table 5: Beneficiaries and expenditure on social protection – Federal Government**

Type of programme	Name of institution	Name of programme	Beneficiaries since inception/total enrolled	Annual expenditure <sup>26</sup> (PKR million)
Social assistance	Benazir Income Support Programme	Unconditional Cash Transfer	5,783,389	115,000
		Waseela-e-Taleem	1,863,549	5,600
	Pakistan Bait-ul-Maal	Individual Financial Assistance		1,264
		Special Friends		69
		Sweet Homes	3,145	272
		School for Rehabilitation of Child Labour	10,000	318
		Child Support Programme	31,438	148
		Great Homes	61	19
		Vocational Training Centres	157	182
	Worker’s Welfare Fund	Range of benefits		360
	<b>Subtotal</b>			<b>7,691,739</b>
Social insurance	Employees’ Old Age Benefits Institution	Old Age Pension	248,740	11,279
		Survivors’ Pension	148,829	6,327
		Invalidity Pension	5,660	245
		Old Age Grant	2,231	71
	Benevolent Fund	Range of grants	649,000	13,875
	Pensions			245,000
<b>Subtotal</b>			<b>1,054,460</b>	<b>276,797</b>
Vocational training	NAVTTTC	Youth Skills Development Programme	25,252	2,630
Health care	Prime Minister’s National Health Programme		1,500,000*	3,000
<b>Grand Total</b>				<b>405,659</b>

\* This number denotes households, not individuals.

<sup>26</sup> As the latest year of available data varies by institution, this data is valid for a typical year over the past four years (2014-2018).

A conservative estimate places the Federal Government's expenditure on social protection in a representative year at approximately PKR 405.6 billion.<sup>27</sup> In terms of relative estimates, expenditure on social protection schemes amounted to about 8 per cent of the total federal budget outlay in 2016/2017, which amounted to PKR 4,894.9 billion. Thus, expenditure on social protection, when consolidated, is not an insignificant amount. Moreover, relatively significant outlay in financial terms is coupled with considerable outreach, largely due to the number of beneficiaries serviced by the BISP and the Prime Minister's National Health Programme.

Overall, the Federal Government's expenditure on social protection is dominated by the BISP. Two components of the programme (Unconditional Cash Transfers and *Waseela-e-Taleem*) constitute almost 98 per cent of total expenditure under federal social assistance schemes. Government pensions dominate social insurance schemes, constituting 88 per cent of social insurance benefits. Together, expenditures on the BISP and pensions constitute 90 per cent of the Federal Government's traceable budget for social protection. Adding in EOBI pensions and Benevolent Fund pay-outs raises this proportion to 98 per cent of all social protection pay-outs.

**Table 6: Beneficiaries and expenditure on social protection – Government of Punjab**

Type of programme	Name of institution	Name of programme	Beneficiaries since inception/ total enrolled	Expenditure latest year (PKR million)	
Social assistance	Zakat and Ushr Department	Guzara Allowance	136,996.00	1,454.60	
		Education stipends	17,207.00	112.60	
		Marriage assistance	5,619.00	116.80	
		Health/Leprosy Grant	108,537.00	89.90	
			Education – Children in Brick Kilns	56,226.00	410.70
	Social Welfare Department		Women's Shelter Homes	15,396.00	113.60
			Mother and Child Homes	241.00	14.20
			Socio Economic & Rehabilitation Centre (SERC) for Women and Juvenile Prisoners	11,127.00	16.90
			Women's Crisis and Violence against Women (VAW) Centres	4,688.00	60.70
			Gehwara for abandoned babies	227.00	10.80
			Orphanages	658.00	56.40
			Kashana (Home for Destitute Girls)	214.00	17.90
			Nighebaan (Centre for Lost or Runaway Children)	632.00	17.20
			Chaman (Homes for Special Children)	32.00	5.40
Nasheman (Home for Special Persons)			64.00	4.98	
		Dar ul Sukoon (Halfway House)	40.00	8.60	
		Model Drug Abuse Centre	8,601.00	21.00	
		Drug Rehabilitation Centre Multan	524.00	8.80	
		Aafiat (Old Age Homes)	247.00	29.70	

<sup>27</sup> As discussed above, the research team was not able to obtain expenditure data for all schemes, as this data could not be provided in full by all federal and provincial departments. However, this study's estimations cover major schemes, particularly the BISP and the Prime Minister's National Health Programme.

**Table 6: Beneficiaries and expenditure on social protection – Government of Punjab (continued)**

Type of programme	Name of institution	Name of programme	Beneficiaries since inception/total enrolled	Expenditure latest year (PKR million)
Social assistance (continued)	Workers' Welfare Board	Labour Colonies		43.80
	Punjab Social Protection Authority (PSPA)	Khidmat Card	73,404.00	1,172.80
		Subtotal	440,680.00	3,787.38
Social insurance	Punjab Employees' Social Security Institution (ESSI)	Medical benefit		5,602.50
	School Education Department	Stipends		2,172.00
	Finance Department	Pensions		76,128.31
		Commuted pension		37,547.07
		Other pensions		16,893.91
		Gratuity		17.16
		Medical expenses for pensioners		10,435.63
		Subtotal		148,796.58
Vocational training	TEVTA	Short courses	178,250.00	1,192.65
		Security guard	7,679.00	73.71
		Microsoft training course	10,012.00	103.47
		Chinese language course	4,516.00	64.76
		Interest-free loans		449.09
		Vocational courses		90.50
		Subtotal	200,457.00	1,974.18
		<b>Grand Total</b>		<b>154,558.14</b>

The Government of Punjab's recorded expenditure on social protection in a given year amounts 9 per cent of its total budgetary outlay, which amounted to PKR 1,681.4 billion in 2016/2017. While this proportion is akin to outlay by the Federal Government, Punjab's social protection expenditure profile is characterized by considerably greater fragmentation. About 84 per cent of recorded social protection expenditures consist of pensions for provincial government employees. Expenditure on social assistance schemes constitutes 2.5 per cent of total expenditure on social protection. Moreover, even this small amount is distributed across 20 schemes, including those run by Punjab's Zakat and Ushr Department, the Social Welfare Department and the Workers' Welfare Board. Average annual expenditure on a typical scheme run by the Social Welfare Department, for instance, only amounts to PKR 27 million.

**Table 7: Beneficiaries and expenditure on social protection – Government of Sindh**

Type of programme	Name of institution	Name of programme	Beneficiaries since inception/ total enrolled	Expenditure latest year (PKR million)	
Social assistance	Zakat and Ushr Department	Guzara Allowance	100,000	1,200.00	
		Education stipends		100.00	
		Deeni madaris (religious schools)		25.00	
		Health care		50.40	
		Marriage assistance		40.00	
		Rehabilitation and Social Welfare		33.60	
		Eid Grant		0.21	
	Social Welfare Department	Conditional Cash Transfer	50,000	227.00	
		Darul Atfal (orphanage)	64		
		Rehabilitation Centres for Multiply Handicapped Children	399		
Rehabilitation Centres for Physically Handicapped Persons		219			
Child Protection Units		300			
Darul Aman (orphanage)		125			
Worker's Welfare Board		Labour Colonies	60,000	5,311.60*	
	Education plan	2,217	55.30		
	Marriage grant	1,330	110.14		
	Death grant	9,881	512.00		
	Subtotal	224,535	7,665.25		
	Social insurance	Sindh Employees' Social Security Institution (ESSI)		790,343	
School Education Department					
Finance Department		Pensions		69,000	
		Benevolent Fund		1,600.00	
	Subtotal		70,600.00		
		<b>Grand Total</b>		<b>78,265.25</b>	

\*Expenditure over multiple years.

In keeping with the trend for other governments, the Government of Sindh's recorded expenditure on social protection in a typical year amounted to 8 per cent of its budgetary outlay in 2016/2017, which stood at PKR 1,043.2 billion in total. The Government was not, however, in a position to provide data on all of its schemes. Of the Government's recorded social protection expenditure, more than 90 per cent consisted of government pensions and payments to provincial government employees through the Benevolent Fund. Most of the remaining social protection expenditure in any given year was given over to the Guzara Allowance, disbursed by Sindh's Zakat and Ushr Department.

**Table 8: Beneficiaries and expenditure on social protection – Government of KP**

Type of programme	Name of institution	Name of programme	Beneficiaries since inception/ total enrolled	Expenditure latest year (PKR million)		
Social assistance	Zakat and Ushr Department	Guzara Allowance	34,600.00	415.20		
		Marriage assistance	5,536.00	284.30		
		Education stipends	10,988.00	69.20		
		Technical education stipends	5,000.00	100.00		
		Health Care	16,906.00	55.40		
		Deeni madaris (religious schools)	13,568.00	69.20		
		Special Health Care		30.00		
		Financial support for indigent patients	9,535.00	50.00		
		Social Welfare Department	Social Welfare Department	Darul Kifala for Beggar Children	696.00	14.62
				Rehabilitation Centre for Drug Addicts	548.00	17.20
Artificial Limbs Workshop	1,682.00			10.23		
School for Deaf and Dumb Children	1,529.00					
Centres for Mentally Retarded and Handicapped Persons	752.00					
Elementary and Secondary Education Department	Elementary and Secondary Education Department			Stipends for girl students	442,030.00	54.00
		Rokhana Pakhtunkhwa Taleemi Programme	6,623.00			
		Iqra Farogh-e-Taleem Education Voucher Scheme	16,455.00			
		Subtotal	566,448.00	1,169.35		
Social insurance	Finance Department	Pensions	160,000.00	47,367.00		
		Benevolent Fund		800.00		
		Subtotal		48,167.00		
Health care	Health Department	Sehat Sahulat Insaf Programme	1,400,000.00*	3,800.00		
		<b>Grand Total</b>		<b>53,136.35</b>		

\* Households.

Recorded social protection expenditures in KP amounted to 11 per cent of the province's budgetary outlay in 2016-17, which totalled PKR 505 billion overall. Once again, the bulk of this expenditure was on pensions and pay-outs by the Benevolent Fund. Together, these accounted for 90 per cent of recorded social protection spending in KP. The province's most significant spending beyond social insurance was on the Sehat Sahulat Programme, which amounted to PKR 3.8 billion.

Expenditure on social assistance appears highly fragmented in the province. The average expenditure on a social assistance scheme by KP's Zakat and Ushr Department amounted to just PKR 134 million, while the Social Welfare Department's average expenditure on a scheme was PKR 14 million.

**Table 9: Beneficiaries and expenditure on social protection – Government of Balochistan**

Type of programme	Name of institution	Name of programme	Beneficiaries since inception/total enrolled	Expenditure latest year (PKR million)
Social assistance	Zakat and Ushr Department	Guzara Allowance		301.00
		Grant for Minorities		10.00
	Balochistan Education Endowment Fund		16,000	450.00
	Workers' Welfare Board	Death Grant	187	30.00
		Marriage Grant	119	1.60
		Scholarships	167	1.60
		Labour Colonies		2,700.00*
		Subtotal excluding Labour Colonies		794.20
Social insurance	Finance Department	Pensions		17000
		Benevolent Fund		1339
		Subtotal		18339
<b>Grand Total</b>				<b>19,133.20</b>

\* Cumulative expenditure since 1971.

Expenditure on social protection in Balochistan in a typical year amounted to 6.5 per cent of the value of the provinces budgetary outlay for 2016/2017, which totalled PKR 282 billion overall. Expenditure on government pensions and the Benevolent Fund constituted 95 per cent of Balochistan's reported spending on social protection. The province's two major social assistance expenditures were the Guzara Allowance, disbursed as a form of Zakat, and stipends disbursed by the Balochistan Educational Endowment Fund (BEEF).

Analysing the financial information available, current expenditure on social protection by Pakistan's Federal and provincial governments constitutes 2.36 per cent of the country's GDP. However, as highlighted above, a high proportion of this sum is spent on government pensions. Total provincial expenditure on social protection amounts to approximately 1 per cent of GDP.

# **Compliance with the principles of the Social Protection Floor concept**



## 3. Compliance with the principles of the Social Protection Floor concept

Pakistan's social protection system is characterized by a diverse assortment of programmes. The main programmes among these are the Benazir Income Support Programme, Pakistan Bait-ul-Maal and Zakat, among others. As Section 2 of this study demonstrates, with the exception of the BISP, these programmes tend to reach a limited number of people. For years, most programmes have operated without structured coordination, often causing significant duplication of efforts. Moreover, efforts to monitor and evaluate social programmes need to be strengthened across the board. This section examines Pakistan's leading social protection initiatives with reference to key principles of the UN's concept Social Protection Floors, cf. ILO Recommendation No. 202<sup>28</sup> – analysing their policy and institutional structures, their conceptual underpinnings and gaps in approaches.

Developing appropriate social protection frameworks is recognized as a strategy to achieve inclusive growth, the second of the seven key 'pillars' of Vision 2025, Pakistan's national development framework. At the provincial level, KP's *Integrated Development Strategy* and the *Punjab Growth Strategy* also recognize the importance of social protection. A draft *National Social Protection Framework* has been developed to outline the essential contours of Pakistan's overall social protection system. Such a federal framework serves a key coordination and consolidation role, which is vital for aiding progress at the provincial level. Since the 18th Amendment accorded provincial governments primary responsibility for social protection, it is up to the provinces to develop their own policies, based on the national framework, taking into account their specific contexts, needs and the prioritization of resource allocations. Thus far, draft policies have been developed in KP and Punjab. Work is also underway in Sindh, where the Government has notified a committee to develop a provincial *Social Protection Policy*.

### 3.1 Universality of protection

Essential health care, in theory, is the only universal element of social protection in Pakistan. All basic income transfers or, more appropriately, social transfers, which may or may not be upgraded as basic income in the future, are based on what Kidd (2017) refers to as the 'charity paradigm'. Therein, the 'deserving poor' are targeted for the transfer of benefits. The methodology used for targeting, however, may vary. The two prominent methods currently used in Pakistan are community-based targeting – used for Zakat and Bait-ul-Maal – and the World Bank-sponsored proxy means test-based poverty score – used for the BISP. In recent years, most provincial programmes have also selected beneficiaries by using the poverty scorecard developed by the BISP, which is available at the National Socio-Economic Registry (NSER). The National Health Insurance initiative similarly uses NSER data to identify beneficiaries.

<sup>28</sup> International Labour Organization. 2009. *Extending social security to all: A review of challenges, present practice and strategic options* (Geneva, ILO).



Contributory schemes are the only form of non-targeted benefit transfer in Pakistan. By and large, these take the form of pensions. However, there is no guaranteed provision of universal income at any of the different points in the lifecycle – from birth to childhood, working age and old age. This is, that there is no child grant or citizens' pension available, universally, in Pakistan.

Finally, the draft *National Social Protection Framework's* working definition of social protection ties it to poverty and vulnerability. Although social protection is recognized as a right, there is an apparent anomaly, wherein the right is not considered universal. The draft states that:

*Social protection is the set of provisions in terms of policies, interventions, systems, benefits and guarantees that aim at ensuring a minimum and stable living standard for the poor and vulnerable as a right. It prioritizes those most in need, enabling them to cope with the risks while building their capacity to participate and benefit from available opportunities to exit poverty, mitigate vulnerability or aim at preventing the vulnerable from falling into poverty.*

The framework is a consensus-based draft, developed by experts. By virtue of the fact that its understanding of social protection is a working definition, this definition can be changed. Slightly rephrasing the text would make the framework's understanding of social protection more universal, and more in line with the concept of Social Protection Floors. Specifically, replacing the phrase “for the poor and vulnerable as a right” with “for all residents as a right”, and specifying that “those most in need” include “the poor and vulnerable”. The ILO may wish to pursue this alternation during consensus-based dialogues on Social Protection Floors in Pakistan.

### Box 3: Recognizing universality at the policy level

KP's draft *Social Protection Policy* is the most explicit about working towards a universal system, which it identifies as the long-term vision for the province:

*A system that, besides providing essential guarantees to citizens – health care, livelihoods, children's education, employment, and environmental and natural hazards – is also capable of protecting others from falling into poverty and vulnerable situations, and in phases builds higher levels of protections through mandatory and voluntary social insurance.*

A gradual approach to universality is clearly defined as the policy's overarching objective – i.e. to build and strengthen existing institutions and instruments in order to ensure universal access, in a phased manner, to social security for KP's people. The policy prioritizes a focus on poor and vulnerable segments of the population, such as widows, orphans, street children, child labourers, persons with disabilities, senior citizens, home-based workers, brick kiln workers, the unemployed, internally displaced persons (IDPs) and refugees.

## 3.2 Progressiveness<sup>29</sup>

As part of a former British colony, Pakistan inherited a system of Social Welfare Departments. While these originally did not cater for social protection per se, they were responsible for some elements of protection. Pakistan was not a signatory to the ILO's *Convention on Minimum Standards for Social Security*, No. 102 (1952) and it was not until the 1960s that the country introduced minimum wage laws and pension schemes for private sector workers.

Most social insurance schemes for the private sector, moreover, were introduced in 1970s. This was also the decade in which a National Health Services (NHS) model-based universal health system was to be provided in Pakistan, through investments in elaborate health infrastructure. The principle behind this move was the assumption that providing accessible health facilities to the population would ensure universal access to health services. In the 1980s, Zakat was introduced as a formal mechanism for social assistance, followed by the introduction of Pakistan Bait-ul-Maal in the 1990s.

The growing momentum around social protection in Pakistan over past decade has coincided with the global financial crisis and a return to civilian rule. Social protection was a pivotal part of the Pakistan People Party's manifesto when it formed a coalition government, promoting the launch of the Benazir Income Support Programme in 2008. The initiative was envisioned as a women-focused programme, in that benefits are received by married (or previously married) women in a household. Initially, the BISP used a combination of community-based targeting and nominations by local members of Parliament. As described above, once the World Bank entered the foray in 2010, it supported the development of a targeting model. Thus, a large-scale poverty census was undertaken at a cost of US\$ 60 million, and the BISP's targeting mechanism was changed to a proxy means test (PMT)-based scoring system. It is important to note that the BISP's cash transfer were, and still are, drawn from government revenues.

In terms of absolute numbers, the BISP has grown steadily and, as of March 2018, covered 5.4 million beneficiary families. With an average of six members in each family, the programme reaches more than 30 million individuals – making it one of the largest cash transfers programmes anywhere in the world. Similarly, the establishment of the Punjab Social Protection Authority has prompted a horizontal and vertical expansion of programmes. Moreover, actual pay-outs have increased over time. While the BISP's pay-outs, for example, amounted to PKR 1,000 per month when the programme started, they now total PKR 1,600 per month. However, these increases are arbitrary and dependent on available funding, rather than being tied to inflation or the increased cost of living.

## 3.3 Rights-based approach

The Constitution of Pakistan recognizes dignity as an inviolable right (Article 14) and states in its Preamble:

*Wherein shall be guaranteed fundamental rights, including equality of status, of opportunity and before law, social, economic, and political justice, and freedom of thought, expression, belief, faith, worship and association, subject to law and public morality.*

<sup>29</sup> Progressiveness is taken to denote the expansion of benefits in this context

As discussed in this study, ILO Recommendation No. 202 comprises a set of principles, including, among others, a rights-based approach based on entitlements prescribed by national law, and the adequacy and predictability of benefits. Social security is, moreover, a human right, which in practical terms is understood as the need to guarantee universal protection without leaving anyone behind. The principle of universality is not only enshrined in ILO standards, but also in several UN instruments, including the Universal Declaration of Human Rights, whose Article 22 states that “everyone, as a member of society, has the right to social security”.

The Constitution of Pakistan does not define social security or social protection as a right per se. However, social protection is elaborated in some detail as a ‘principle of policy’. Thus, not only does social security policy have to be in line with the Constitution’s ‘principles of policy’, but all related policies must also comply. This sets the stage for an integrated approach. However, integration has not found its way into implementation, where a lack of cohesion remains ostensibly the largest gap in Pakistan’s social protection system.

It is also worth noting that Pakistan’s leading social assistance programme, the BISP, is not a rights-based programme. The preamble to the *Benazir Income Support Programme Act (2010)* limits the programme’s definition of social protection to “economically distressed persons and families”. Similarly, the *Punjab Social Protection Authority Act (2015)* also mentions the poor and the vulnerable explicitly. While this provincial act is less limiting – as it uses the phrase “inclusive social protection” – it does not take rights-based approach.

By contrast, the preamble of the *Bait-ul-Maal Act (1991)* does recognize social protection as a right when it notes:

*It is the duty of the State to provide for basic necessities of life such as food, clothing, housing, education and medical relief for all citizens, irrespective of their sex, caste, creed or race, who are permanently or temporarily unable to earn their livelihood on account of sickness or unemployment or circumstances beyond their control.*

The overall impact of the BISP has been such that it has taken any discussion on social protection as a right off the table. Given the fact that the BISP is so large and has grown so rapidly, its impact is such that targeted social protection is now considered the norm, as opposed to any approach based on universality. A reworked and approved *National Social Protection Framework* offers a clear entry point for promoting a rights-based approach to social protection in Pakistan. This would mean that the principle of a rights-based approach would be enshrined within an overarching framework, rather than an individual programme, however large or positive that programme is a means of promoting women’s empowerment. Similarly, as Punjab’s *Social Protection Policy* has yet to be finalized, it presents another opportunity to expand the focus of social protection to all residents.

### 3.4 Pluralism

Pakistan’s Constitution (Article 38 A-D) clearly lays out the parameters of non-discrimination while designing social security and social protection initiatives. The Constitution’s ‘principles of policy’ also recognize women’s full participation in national life (Article 34), the protection of the family (Article 35), the protection of minorities (Article 36) and provisions for securing just and humane conditions of work, ensuring that children and women are not employed in vocations unsuited to their age or sex, and maternity benefits for women employees (Article 37). Non-discrimination is similarly protected as a fundamental right in the Constitution.

All social security and social protection laws, policies and mechanisms, therefore, must operate within the guidelines provided by the Constitution.

As noted above, a Social Protection Floor is understood as a set of programmes and interventions pursued by a country. Pakistan's constitutional provisions and laws lend themselves to the gradual application and implementation of a Social Protection Floor approach, whose pluralistic nature would be in keeping with current institutional and financial provisions.

Discussions with key informants revealed that the gradual expansion of types of benefits (e.g. for children and persons with disabilities, or a combination of tax-financed and contributory programmes) is fairly plausible in Pakistan. To some extent, this is already on-going where a provincial Coordination Unit has been established. Thus, some examples exist of pluralism and the expansion of programmes that could, eventually, comprise a Social Protection Floor.

In Punjab, for instance, persons with disabilities – who were previously a poorly serviced segment of the population – were reached by designing a benefit transfer programme, known as the Khidmat Card, exclusively for these individuals. However, this programme relied on poverty targeting using data from the National Socio-Economic Registry. Similarly, a programme entitled *Education – Children in Brick Kilns* was launched as a co-responsibility cash transfer programme to bring children working in brick kilns into schools, thus reaching out to one of the most marginalized groups in the country.

The Benazir Income Support Programme, as discussed above, ensures the inclusion of poor women by targeting married or previously married women as beneficiaries. The BISP began as a series of multiple programmes for this group of beneficiaries, ranging from vocational training-based stipends (active labour market) to health insurance pilots. These initiatives were geared towards getting beneficiaries into the active labour market. After a review, these smaller components were halted and are being redesigned. At present, the BISP focuses on a Universal Cash Transfer modality and the School Education Conditional Cash Transfer (CCT).

The expanded offer of benefits by Zakat, Bait-ul-Maal, ESSIs and the Benevolent Funds appear to have diluted the size of financial outlays for each type of benefit provided. Moreover, many benefits overlap. By disbursing small amounts across large groups, Pakistan Bait-ul-Maal's impact is diffused. Hence, although the *Bait-ul-Maal Act* specifically mentions orphans, persons with disabilities and widows as the initiative's primary beneficiaries, its outreach is not sufficient to ensure a meaningful impact for these groups.

### 3.5 Outcomes vs process

Most of the older social protection programmes and their components remain process oriented. Thus, monitoring and evaluation (M&E) confines itself to recording monies disbursed and beneficiaries reached. The impacts of these programmes on the local economy, or their broader outcomes, have not been systematically studied.

The emphasis in Pakistan tends to be on 'process', especially in terms of new payments systems. Implementers are inclined to present their schemes with a focus on payment instruments and the transparency of payments. Most schemes are audited as per financial requirements, but there is limited or no programme monitoring and no attempts at beneficiary tracking.

The BISP is the only initiative with a comprehensive, rigorous M&E system, coupled with graduation strategies<sup>30</sup>, most of which are being redesigned. In 2016, an impact evaluation by Oxford Policy Management, an international development consulting firm, assessed the BISP's contributions to poverty reduction and improved household and child nutrition. It found that:

- BISP cash transfers have contributed to poverty reduction among beneficiaries by seven percentage points, relative to non-beneficiaries with similar characteristics.
- The BISP has increased consumption expenditure by PKR 187 per beneficiary household, per month.
- The BISP has led to an increase in monthly food consumption per adult, equivalent to PKR 69 per month and driven by high quality protein.
- The BISP has led to a decline in deprivations, particularly in terms of the quality of floors in households and the quality of cooking fuel they use.
- The BISP has contributed to changing the way women are viewed at the household level.

Despite assessments of specific programmes, a holistic review of the impacts of social protection initiatives in Pakistan has yet to be undertaken. This is especially true for contributory schemes. Moving forward, new institutional mechanisms are poised to conduct impact evaluations. For instance, KP's Social Protection Unit and the Punjab Social Protection Authority are mandated to evaluate initiatives. Yet, while the authority in Punjab places a strong emphasis on monitoring, evaluation and research within its structure, some of its systems have yet to be operationalized – such as the management information system (MIS) for one-window operations. Overall, progress on M&E for social protection will support the development of a comprehensive, comparative evidence base to guide future policy direction.

There is also a clear need for tripartite arrangements to conduct and connect impact evaluations of both tax-based and contributory schemes. In all of the consultations undertaken as part of this study, the research team did not encounter any tripartite arrangement for performance evaluation, despite a clear desire among the private sector to establish such mechanisms.

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<sup>30</sup> Generally, graduation programmes are specific to poverty-based programmes. Lifecycle programmes are based on age and 'proof of life' of beneficiaries – systems which have yet to be tested in Pakistan. However, pension programmes have recently included 'proof of life'. Proof of life refers to systems which check whether people are still alive and are important for pension payments.

# 4

## Challenges and opportunities



## 4. Challenges and opportunities

As explained in the introduction, Social Protection Floors are nationally-defined sets of basic social security guarantees. At a minimum, these are meant to ensure that all persons in need have access to essential health care and basic income security throughout the lifecycle. As the preamble to ILO's Recommendation No. 202 makes clear, these two facets of health care and income security ensure access to goods and services defined as necessary at the national level.

Although Pakistan has a system for social protection, many challenges exist in terms of implementing a Social Protection Floor in the country. The evidence presented above, particularly the data on beneficiaries and financial expenditures in Section 2.6, demonstrates that social protection programmes in Pakistan are fragmented. This is true both at the federal level and across all four provinces. Due to this fragmentation, risk and financial pooling is limited. There is scope for improving the efficiency and effectiveness of the overall system in this regard, including improving its performance through economies of scale.

Global evidence demonstrates the challenges of expanding social protection coverage to the informal sector. This is particularly salient for Pakistan, where a large proportion of the workforce is engaged in the informal sector. The 2008-09 Pakistan Labour Force Survey (LFS) stated that 73 per cent of the non-agricultural labour force is employed in the informal sector.<sup>31</sup>

### 4.1 Meeting SDG commitments

Pakistan was among the first countries to commit to the 2030 Agenda and its 17 Sustainable Development Goals. The country adopted the SDGs as part of its own national agenda through National Assembly Resolution No. 113, on the 19th of February, 2016. The four global goals directly related to social protection – SDG 1 (no poverty), SDG 3 (good health), SDG 5 (gender equality) and SDG 10 (reducing inequalities) – are extremely important in the context of Pakistan (see Table 10).

#### Box 4: SDGs related to social protection

##### Goal 1: End poverty in all its forms everywhere

**Target 1.3:** Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable

- **Indicator 1.3.1:** Proportion of population covered by Social Protection Floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable

<sup>31</sup> More recent data is unavailable. While the 2017-18 *Pakistan Labour Force Survey* provides information on workers in the informal sector, it does not compare the distribution of workers employed persons across the formal and informal sectors.

#### Box 4: SDGs related to social protection (continued)

##### **Goal 3: Ensure healthy lives and promote well-being for all at all ages**

**Target 3.1:** By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births

- **Indicator 3.1.1:** Maternal mortality ratio
- **Indicator 3.1.2:** Proportion of births attended by skilled health personnel

**Target 3.2:** By 2030, end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortality to at least as low as 25 per 1,000 live births

- **Indicator 3.2.1:** Under-five mortality rate
- **Indicator 3.2.2:** Neonatal mortality rate

**Target 3.3:** By 2030, end the epidemics of AIDS, tuberculosis, malaria and neglected tropical diseases and combat hepatitis, water-borne diseases and other communicable diseases

**Target 3.4:** By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being

##### **Goal 5: Achieve gender equality and empower all women and girls**

**Target 5.4:** Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate

- **Indicator 5.4.1:** Proportion of time spent on unpaid domestic and care work, by sex, age and location

##### **Goal 10: Reduce inequality within and among countries**

**Target 10.4:** Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality

- **Indicator 10.4.1:** Labour share of GDP, comprising wages and social protection transfers

For Pakistan to achieve progress on the SDGs, social protection policies, programmes and systems will need to be design and effectively implemented. Developing sound social protection policy frameworks will be equally essential, as will outlining and monitoring efficient policy cycles and financing strategies. This will also contribute to making social protection in Pakistan outcome-oriented, rather than process-oriented, since systems would be created to report on social protection's impacts on poverty and inequality – two key indicators to measure the outcomes of social protection initiatives.



Pakistan's current data collection regimes are not conducive to collating the information needed to assess baselines for SDG target 1.3, or subsequent progress on this indicator. In order to establish a proper baseline, the beneficiaries of each programme/project would have to be disaggregated by, cf. indicator 1.3.1:

- sex;
- age (i.e. children, youth, persons of working age and the elderly);
- disability;
- pregnancy/maternity/paternity;
- employment injuries; and
- poverty.

At present, however, only the BISP is able to share disaggregated data across some of these categories. The lack of disaggregated data is also a function of fragmentation and poverty-based interventions. Moreover, as social transfers in Pakistan are household-based, rather than individual-based, it is difficult to determine who benefits from the transfer within a household or family.

## 4.2 Integration in policy and planning frameworks

Reducing poverty by half is a key aim of Pakistan's national development framework, *Vision 2025*, outlined under its second pillar, 'Achieving sustained, indigenous and inclusive growth'. Provincial strategies also pay particular attention to poverty, such as the *Punjab Growth Strategy* – which aims to double the province's growth to surpass 8 per cent – and the *Khyber Pakhtunkhwa Integrated Development Strategy* – which explicitly identifies poverty reduction as a target. All three frameworks consider social protection an important strategy for poverty reduction and regard social justice as an enabler. *Vision 2025* and KP's *Integrated Development Strategy* place particular emphasis on social justice. All three strategies also recognize the importance of improving service provision. While Punjab's strategy emphasizes the provision social services, KP's strategy legislates for quality service provision and better health services across the province.

*Vision 2025*, KP's *Integrated Development Strategy* and the *Punjab Growth Strategy* all recognize citizens as the recipients of policy provisions. These three frameworks also identify certain groups as 'poor' and 'vulnerable'. The *Punjab Social Protection Authority Act* similarly distinguishes between the poor and the vulnerable. As noted above, KP's draft *Social Protection Policy* identifies the 'vulnerable' as widows, orphans, street children, child labourers, persons with disabilities, senior citizens, home-based workers, brick kiln workers, the unemployed, internally displaced persons (IDPs) and refugees.

Persons with disabilities are recognized as a group with special needs in all of Pakistan's provinces. Different laws govern provisions for persons with disabilities, such as the *Disabled Persons (Employment and Rehabilitation) Ordinance* (1981). Balochistan's provincial legislature has taken a further step forward by passing the *Balochistan Disability Bill* (2017).

The Government of Sindh has passed specific legislation for senior citizens. The *Sindh Senior Citizen Welfare Act* (2016) is a social protection regulation, since it protects the elderly against shocks by proposing a fund which stipulates concessions on health (50 per cent on hospitals and 25 per cent on medicines) alongside other provisions. KP has also designed legislation to protect the elderly, such as the *Khyber Pakhtunkhwa Senior Citizens Act* (2014).

### Box 5: Financing social protection schemes

Essential health care and some basic income security social protection programmes are tax-funded in Pakistan. Others are funded by employers' and employees' contributions, as specified in relevant legislation. Only one scheme, Zakat, is funded through deductions from individual's bank accounts.

The federal budget for 2017/2018 allocates PKR 2.1 billion to social protection, including expenditure on pro-poor sectors and emergency relief. This is PKR 125 million more than predicted in budget estimates from 2016/2017. The revised estimates include additional expenditures for emergency relief and repatriation initiatives. The Pakistan Economic Survey 2016-2017 found that expenditure on pro-poor sectors accounted for 9.3 per cent of GDP in the 2016/2017 fiscal year.

The Government also has access to funds from international donor agencies for some major programmes. The World Bank provided US\$ 150 million in the context of the *Pakistan Social Safety Net Project* in order to launch the Unconditional Cash Transfer (UCT) modality. In 2018, the BISP and World Bank agreed to provide a loan of US\$ 100 million to the BISP. The United Kingdom's Department for International Development (DFID) has also supported the BISP through a grant allocation of GBP (£) 300 million, and will continue to support the initiative until 2020 through grant financing worth £98 million. Under the *Social Protection Development Project*, the Asian Development Bank has committed US\$ 430 million to the BISP.

Provincial Planning & Development Departments (P&DD) are the country's central departments for social protection. It is the custodian of the *Public Sector Development Plan* (PSDP), which brings together several sectoral policies and other key policies with a view to developing development schemes that can be effectively implemented. As such, the P&DD works in close coordination with the Finance Department and all other line departments.

Given the pivotal role of the P&DD, two provinces – KP and Punjab – have linked their institutional mechanisms for social protection to their Provincial Planning & Development Departments. KP's Social Protection Reform Unit (SPRU) is housed within the Sustainable Development Unit of the P&DD. In Punjab, the erstwhile Social Services Board, containing the Social Welfare and Bait-ul-Maal Department as its administrative department, has given way to the Punjab Social Protection Authority (PSPA). Punjab's P&DD is the administrative department for the province's Social Protection Authority.

Setting up these coordinating units has considerably assisted efforts to draft social protection policies in KP and Punjab. In addition, the Punjab Social Protection Authority has systematically collected information – both programme data and monetary data – on all social protection programmes in Punjab, whether contributory or tax-based. At the time of writing in March 2018, the PSPA had 24 provincial departments under its ambit.

## 4.3 Linkages between contributory and non-contributory payments

As this study has shown, Pakistan has a number of social security schemes for formal sector employees and retired public sector workers. Notable initiatives include the Government Servants' Pension-cum-Gratuity Scheme, the Employees' Old Age Benefits Institutions, Public Sector Benevolent Funds and Group Insurance, Employees' Social Security Institutions, Provincial Employees' Social Security Scheme and the Workers' Welfare Funds.

Thus, the country's social insurance programmes operate in the formal sector of the economy, exclusively targeting the formal labour force and retired formal workers. These schemes typically extend benefits regarding contingencies of sickness, maternity, old age, invalidity, and work-related injury. Financing is usually tripartite – that is, costs are shared between employers', employees' and the state.

People outside the domain of the formal labour market, particularly those who are extremely poor, are supported through in kind assistance or unconditional cash transfers. As discussed, the country's main social assistance programmes are the Benazir Income Support Programme, Zakat and Pakistan Bait-ul-Maal. These provide unconditional cash transfers or in kind assistance to the poor and offer support for the rehabilitation of the destitute. While all of these programmes have the same objective, their financing mechanisms and funding sources differ. The Government, donors and/or NGOs finance their interventions.

Given the scale of Pakistan's informal economy, social protection for workers in the informal sector is urgently needed at the provincial and national levels. It is well-established that informal workers are not a monolith. They range from agricultural day wage labourers to skilled mechanics, workshop owners and workers in a range of other areas, all of whom contribute a great deal to the country's economy. In light of their diversity, creating a mechanism for the informal sector will not be enough. Instead, legislation and policy incentives are needed to protect informal workers.

## 4.4 Assessment based national dialogue process

During the consultations conducted as part of this study, government representatives reported resource constraints which limit the state's ability to provide universal social protection. Beyond practical challenges, it is important for the Government to begin an internal discussion at the policy level on universality, as opposed to poverty targeting. The consolidation of relevant policies, taking into account the principle of universality, is vital for the medium-term.

The Government has expressed its commitment to initiating a policy debate on these issues in the context of the draft *National Social Protection Framework*. The ILO's assistance will be required to prepare knowledge products, undertake policy analysis and impact assessments, and support tripartite dialogue between the Government, employers' and workers' organizations. During the research team's meeting with the Ministry of Overseas Pakistanis and Human Resource Development, representatives expressed the Government's interest in an 'assessment-based national dialogue' process, ideally with the ILO's support.

As the 18th Amendment devolved responsibility for social protection to the provinces, Pakistan's Federal Government is not the appropriate forum for the development of social protection policies. The Federal Government has a key role to play in outlining frameworks, such as the aforementioned *National Social Protection Framework*, carrying out an oversight function and guiding policy. However, it is up to provincial governments to fashion the contours of any concrete plan on social protection. This makes it all the more important to begin a process of national dialogue. Policy solutions that have been crafted through social dialogue guarantee buy-in from all social partners. As such, these are essential for creating lasting solutions. Such dialogue would help to propagate the principles of Social Protection Floors, clarify institutional roles, spell out financing responsibilities, and elaborate a programme of interventions by which federal and provincial governments could establish an effective Social Protection Floor for Pakistan.

## 4.5 Targeting and universal basic income

Amartya Sen (1995) argues that targets are for passive or static objects, whereas human beings are active. Thus, for every question asked, they will answer in a manner that brings them closer to a target, if the target has a benefit associated with it, and vice versa.

The key informant interviews (KIIs) made clear that, while the National Socio-Economic Registry (NSER) or proxy means test (PMT)-based poverty score was being shared with different implementers as a panacea, not all stakeholders are convinced. Most respondents candidly stated that these scores are not easily understandable. If officials themselves are unable to understand the scores, key informants pointed out, it is difficult for them to make non-beneficiaries understand why they cannot be included within certain programmes. During discussions on disability, most respondents agreed that social protection for persons with disabilities should be universal, rather than tied to a poverty score. Key informants from across the board observed that persons with disabilities are often poor because they have disabilities, particularly because disabilities demand a higher cost of living; if this cannot be met, it results in a loss of dignity. However, even if this were not the case, respondents agreed that social protection for persons with disabilities should be universal for all, whether a person with disabilities is poor or not.

While the National Socio-Economic Registry was originally developed using 13 indicators – based on the 24 indicators of the *Pakistan Social and Living Standards Measurement* (PSLM) survey – it now collects data on over 40 indicators to meet the BISP's requirements. This makes understanding poverty scores increasingly complicated. It would be useful to compare the scores of new and old beneficiaries in order to gauge the impact of the NSER's 20+ additional variables.

Finally, it also appears that proxy means tests have a wide margin of error in terms of inclusion and exclusion. Kidd and Wylde (2011) estimate a 67 per cent exclusion error at 10 per cent coverage for the BISP's proxy means test.<sup>32</sup> As such, any programme that uses a high cut-off score may potentially contain more errors. The World Bank, for instance, estimates exclusion errors of up to 88 per cent, and errors of inclusion or leakage of 50.9 per cent.<sup>33</sup>

Another important issue for poverty-based targeting, irrespective of the method used to target beneficiaries, is the question of who counts as the 'deserving poor' and who is poor but 'undeserving'. This is a highly problematic categorization, at odds with principles of social justice, human rights and equality – principles that are enshrined within Pakistan's legislation, policy frameworks and the international instruments it has committed to, such as the SDGs. The categorization is also problematic when one recalls that some people are categorized as the 'working poor.' Therefore, it is generally accepted that a lifecycle approach makes more sense for social protection frameworks, despite the fact that 'rationing' public service provision is often a reality for middle- to low-income countries.

<sup>32</sup> Kidd, S. and Wylde, E. 2011. *Targeting the Poorest: An Assessment of the Proxy Means Test Methodology* (Canberra, AusAID).

<sup>33</sup> Kidd, S., Gelders, B. and Bailey-Athias, D. 2017. *Exclusion by Design: An assessment of the effectiveness of the proxy means test poverty targeting mechanism. ESS – Working Paper No. 56* (Geneva, ILO and Development Pathways).

# 5

## Conclusions and recommendations



## 5. Conclusions and recommendations

Pakistan's social protection systems are still evolving. This gives the country an opportunity to build on what its Constitution recognizes as an inviolable right in its 'principles of policy'. These are vital guide for developing benchmarks to uphold the dignity of beneficiaries, an essential principle for any form of service delivery in general, and social protection in particular.

This mapping exercise clearly demonstrates that a wealth of social protection schemes – both contributory and non-contributory – are undertaken by the Government. These have the potential to coalesce into a strong social protection system for Pakistan. Many of these schemes also include contributions from employers.

It is important to remember that no country developed universal social protection provision all at once. In Germany, social protection gradually arose from an initial model of social health insurance, before moving on to contributory pensions. In Denmark, pensions for the elderly were the kernel around which the Danish social security system grew. In the United Kingdom, while universality was recognized early on, protection measures initially confined themselves to the sphere of formal employment. Pakistan will also build its social protection system incrementally. The important consensus for Pakistan to reach, however, is on the questions of what to begin with, and what to build on. In other words, in the journey towards universal social protection, during the initial stage there must be a consensus on how to ration social protection provisions, and who to ration for first.

For this reason, there is a need for recommendations on how to move forward towards building a Social Protection Floor in Pakistan. Based on the findings of this mapping exercise, this study offers the following recommendations for the ILO to consider taking forward with the Government and other partners, at the federal and provincial levels.

### **Dialogue process on social protection**

In light of Pakistan's commitment to the SDGs and the devolution of powers to the provinces, dialogue on social protection is essential. Social protection plays a key role in accelerating progress towards achieving the 2030 Agenda for Sustainable Development, its 17 SDGs, and leaving no one behind. As the World Social Protection Report 2017 stresses, social protection is a key element of national strategies to promote human development, political stability and inclusive growth. In this regard, universality must be prioritized as an item on the agenda. This is particularly important as there currently is no alternative to the proxy means test-based poverty score model on Pakistan's social protection agenda.

As noted in this report, during the research team's meeting with representatives of the Ministry of Overseas Pakistanis and Human Resources Development, officials expressed the Government's interest in an 'assessment-based national dialogue' process, wherein the ILO could support tripartite dialogue between the Government, employers and potential beneficiaries.

Such a dialogue process would also be useful for other important policy deliberations, such as:

1. revising and finalizing the draft *National Social Protection Framework* and provincial Social Protection Policies;
2. raising awareness of Social Protection Floor principles and promoting commitments to compliance, as far as possible, within existing social protection programmes/interventions;
3. conceptualizing new initiatives to provide temporary employment for the unemployed; and
4. reinvigorating the *Disabled Persons Employability and Rehabilitation Act* (1980) which makes it mandatory to allocate jobs, or equivalent amounts of income, for persons with disabilities.

### **Social Protection Floors vs. safety nets**

The mapping exercise, including discussions with key informants within the Government, revealed consensus regarding the fragmentation of current social protection efforts. However, the discussion on approaches was less conclusive. A dialogue process would also be useful for initiating discussion on whether safety net approaches lead to isolated programmes and fragmentation, and what would constitute an overarching government approach to holistic social protection coverage. This policy debate stands to have far reaching implications for future policy planning and financing decisions on social protection in Pakistan.

### **Financing Social Protection Floors**

A debate on financing is important and ties in to discussions of fragmentation. Pakistan's draft *National Social Protection Framework* recommends that 3.9 of GDP should be spent on social protection. Social solidarity and collective financing are at the centre of social security and ILO standards. Collectively financed protection mechanisms generate positive redistribution effects, contribute to intra- and inter-generational solidarity, and do not transfer financial and labour market risks onto individuals. The ILO's calculations indicate that spending at least 2.74 per cent of GDP on social protection is necessary to provide basic income security to children under the age of five, persons with disabilities and person over the age of 65. This would represent the true beginning of a Social Protection Floor in Pakistan. To this end, the ILO's support for policy debates and knowledge products will be required on many issues, some of which are highlighted in this section.

### **Consensus on citizen/individual-based, family-based or household benefits**

All three types of benefits – i.e. individual-, family- and household-based – exist in Pakistan. The BISP uses the family as a unit, while KP's *Social Health Insurance Scheme* uses the household as a unit. Most, if not all, contributory schemes are individual-based. From a lifecycle perspective, this may have important implications. For instance, a single household may include more than one child, elderly person or person with disabilities. More importantly, it is important to discuss certain key questions within the context of a solidarity-based social protection financing system. For instance, if taxation in Pakistan is not family-based per se, should social protection benefits be family-based?

## Knowledge products

The ILO's assistance is needed to prepare knowledge products, undertake policy analysis and conduct impact assessments around social protection in Pakistan. The ILO should lead the development of evidence-based knowledge products selecting from a plethora of options, including looking at how the lifecycle approach works, the possibilities of starting a system of citizen's pensions and social protection coverage outside the formal sector. There is also a need to develop greater knowledge on issues of disability and social protection. A universal pension for all persons with disabilities could represent an option for determining how universality works in practice.

## Finalize the National Social Protection Framework

A *National Social Protection Framework*, agreed upon by both federal and provincial authorities, is essential for creating an effective and efficient national Social Protection Floor in Pakistan. Reviews and discussions should be undertaken to revise the draft currently with the Ministry of Planning, Development & Reform. This should be finalized as a policy document that provides guidance on the principles, structures and interventions that will become part of Pakistan's national Social Protection Floor.

## Moving forward

In conclusion, this study maps out existing social protection schemes in Pakistan, discussing their key features and highlighting some key questions in policy debates on social protection globally. It is important to understand that the policy debate on social protection in Pakistan is limited in its scope, and that the ILO has a role in extending such discussions to the areas highlighted by this study. This will help to take forward the ILO's commitment to promoting the implementation of Social Protection Floors, while simultaneously starting a much-needed review of social protection systems in Pakistan and contributing to debates on social justice in general.



# 6

## Annexes



# Annex I. Tables on benefits, schemes and policies

**Annex I Table 1: Benefits, schemes and policies that provide basic income security for children (0-15 years old)**

In this table, the acronym ‘AP’ denotes ‘all provinces’, ‘F’ stands for the Federal Government, ‘P’ for Punjab, ‘S’ for Sindh, ‘KP’ for Khyber Pakhtunkhwa and ‘B’ for Balochistan.

Benefits, schemes and policies	Child cash benefits	Cash benefits for families with children	Orphans’ (survivors’) benefits	Benefits in kind (food, clothing, holidays, etc.)	Other benefits and guarantees	Vulnerable, disadvantaged groups (e.g. abandoned, homeless children)	Children with special needs, children with disabilities
<b>Universal</b>				Free textbooks up to the secondary level in all government schools in the country	Free education in government schools across the country		
<b>Social insurance</b>		Federal Employees’ Benevolent Fund Educational Stipend (F)					
<b>Social assistance, housing allowance, guaranteed minimum income (GMI)</b>							
<b>Social safety nets, targeted anti-poverty programmes</b>		Pakistan Bait-ul-Maal Child Support Programme (AP)					
<b>Other public policies that provide social benefits (e.g. youth, sports, family planning, etc.)</b>							

Benefits, schemes and policies	Child cash benefits	Cash benefits for families with children	Orphans' (survivors') benefits	Benefits in kind (food, clothing, holidays, etc.)	Other benefits and guarantees	Vulnerable, disadvantaged groups (e.g. abandoned, homeless children)	Children with special needs, children with disabilities
<b>Social policy (services, care, education)</b>	<p>Zakat and Ushr Department Conditional Cash Transfer (CCT) for school-going girls (P)</p> <p>Zakat and Ushr Department Khidmat Card (P)</p> <p>Punjab Benevolent Fund scholarships for children from primary school to post-graduation</p> <p>Attendance-based stipends for girls in government schools (all provinces – eligibility criteria may vary)</p> <p>KP Rokhana Pakhtunkhwa Taleemi Programme</p> <p>Education schemes in all provinces under Education Foundations (or Iqra Farogh-e-Taleem in KP)</p>		<p>Pakistan Bait-ul-Maal Sweet Homes (AP)</p> <p>Social Welfare Department Model Children's Homes (P)</p>	<p>Zakat and Ushr Department Khidmat Card (P)</p> <p>Special Education Departments in all provinces provide educational facilities and materials</p> <p>Workers' Welfare Funds run schools in all provinces and offer stipends</p>		<p>Pakistan Bait-ul-Maal Schools for the Rehabilitation of Child Labourers (AP)</p> <p>Punjab Bait-ul-Maal Council Education Stipends (P)</p> <p>Social Welfare Department Home for Abandoned Children (Gehwara) (P)</p> <p>Social Welfare Department Centre for Lost, Runaway and Kidnapped Children (Nigehbaan) (P)</p> <p>Zakat and Ushr Department stipends for children in schools and deeni madaris (AP)</p> <p>School Education Department Danish Schools (P)</p>	<p>Pakistan Bait-ul-Maal Individual Assistance Programme (AP)</p> <p>Voucher Scheme For Inclusive Education at PEF School for differently abled children (P)</p> <p>Social Welfare Department Centre for Mentally Challenged Children (Chaman) (P)</p> <p>Social Welfare Department, Centres for Mentally Retarded and Physically Handicapped Children (KP)</p> <p>Social Welfare Department Centres for Visually Handicapped Children (KP)</p>
<b>Fiscal policy (negative income tax, tax incentives, etc.)</b>							
<b>Employment policy (public works, employment support, vocational training, etc.)</b>					Social Welfare Department KP Darul Kifala for the rehabilitation of child beggars		
<b>Economic policy (SME, microcredit, regional development, etc.)</b>							
<b>Schemes supported by international donors and NGOs</b>							

**Annex I Table 2: Benefits, schemes and policies that provide basic income security for people of active age (15-65 years old)**

In this table, the acronym ‘AP’ denotes ‘all provinces’, ‘F’ stands for the Federal Government, ‘P’ for Punjab, ‘S’ for Sindh, ‘KP’ for Khyber Pakhtunkhwa and ‘B’ for Balochistan.

Benefits, schemes and policies	Maternity	Sickness	Disability	Employment injury	Widow/widower (survivors) benefits	Unemployment	Other benefits and guarantees	Benefits for vulnerable and disadvantaged groups	Benefits for persons with special needs
<b>Universal</b>									
<b>Social insurance</b>			Employees' Old Age Benefit Institute (AP)		Employees' Old Age Benefit Institute (AP)  Government Employees' Benevolent Fund Monthly Benevolent Grant (AP)  Government Employees' Benevolent Fund – Sum Assured (F)		Government Employees' Benevolent Fund Farewell Grant (AP)  Government Employees' Benevolent Fund Marriage Grant (AP)  Government Employees' Benevolent Fund Reimbursement of Semester/Annual Fee (AP)	BISP Group Life Insurance (AP)  PSPA Exit Strategy through the provision of livestock (P)	
<b>Social assistance, housing allowance, guaranteed minimum income (GMI)</b>							Workers' Welfare Fund - Labour Colonies (all provinces)  Utility Stores Corporation's provision of consumer goods at discount rates (AP)	Zakat and Ushr Department Eid Grant (AP)	
<b>Social safety nets, targeted anti-poverty programmes</b>			Punjab Social Protection Authority (PSPA) Khidmat Card			Zakat and Ushr Department Social Rehabilitation Programme	Workers' Welfare Fund Fair Price Shop (AP)  Workers' Welfare Fund Marriage and Death Allowances for all registered workers	BISP Unconditional Cash Transfer (AP)  Zakat and Ushr Department Guzara Allowance (AP)  Zakat and Ushr Department Marriage Assistance (AP)	Zakat and Ushr Department Guzara Allowance for the blind (P)

Benefits, schemes and policies	Maternity	Sickness	Disability	Employment injury	Widow/widower (survivors) benefits	Unemployment	Other benefits and guarantees	Benefits for vulnerable and disadvantaged groups	Benefits for persons with special needs
<b>Social policy (services, care, education)</b>	Employees' Social Security Institutions' Maternity Benefit (all provinces)	Employee's Social Security Institute Sickness Benefit (all provinces)  Punjab Bait-ul-Maal Medical Treatment Assistance (P)  Zakat and Ushr Department Leprosy Grant (P)	Employees' Social Security Institution Disablement Pension (all provinces)	Employees' Social Security Institutions' Injury Benefit (all provinces)	Employees' Social Security Institution Iddat (Widows') Benefit (all provinces)  Employees' Social Security Institute Survivors' Pension (all provinces)  Benevolent Fund Funeral Grant (AP)		Social Welfare Department Darul Aman (AP)  Social Welfare Department Shaheed Benazir Bhutto Human Rights Centres for Women (crisis centres) (AP)  Social Welfare Department Socioeconomic and Rehabilitation Centre for Women and Juvenile Prisoners (P)  Social Welfare Department Centre (AP)  Employees' Social Security Institute Gratuity (all provinces)  Employees' Social Security Institute Funeral Grant (all provinces)  Employees' Social Security Institute free education for secured workers' children (all provinces; Sindh also has a provision to support technical education)  Government Benevolent Fund Scholarships for children from primary school to post-graduation  Educational Endowment Funds (all provinces) provide grants to secondary school graduates through to post-graduation in public facilities (eligibility criteria vary)  Zakat and Ushr Department Jahez (dowry) Grant (AP)  Higher Education Commission (HEC) merit-based foreign scholarships  HEC needs-based national scholarships (preference for those from marginalized areas)  Special programme for undergraduate studies in all disciplines for Balochistan and FATA  Prime Minister's Fee Reimbursement Scheme for MPhil and PhD students from less developed areas	BISP Waseela-e-Taleem (AP)  Pakistan Bait-ul-Maal Education Stipend (AP)  Zakat and Ushr Department Education Stipend (P)  Social Welfare Department Darul Falah (P)  Social Welfare Department Home for Destitute Girls (Kashana) (P)  Punjab Bait-ul-Maal Financial Assistance (P)  Punjab Bait-ul-Maal Marriage Grant  Punjab Bait-ul-Maal educational stipend for higher education (P)  Grants for religious minorities' education and religious festivals (AP)	Pakistan Bait-ul-Maal Individual Assistance Programme (AP)  Social Welfare Department Home for Special Persons (Nasheman) (P)  Social Welfare Department Halfway Home (Darul Sakoon) (P)  Punjab Employees' Social Security Institute (PESSI) Artificial Limbs Assistance

Benefits, schemes and policies	Maternity	Sickness	Disability	Employment injury	Widow/widower (survivors') benefits	Unemployment	Other benefits and guarantees	Benefits for vulnerable and disadvantaged groups	Benefits for persons with special needs
Fiscal policy (negative income tax, tax incentives, etc.)									
Employment policy (public works, employment support, vocational training, etc.)						<p>TEVTA free industry demand-driven short courses (P)</p> <p>TEVTA Security Guard 5 week Crash Programme (free training &amp; stipend) (P)</p> <p>TEVTA Free Microsoft Training Course (P)</p> <p>TEVTA interest-free loan for TEVTA pass-outs (P)</p> <p>TEVTA vocational courses under new initiatives (P)</p> <p>TEVTA Chinese Language Course (P)</p> <p>Social Welfare Department Qasre-Behbood (P)</p> <p>Benazir Bhutto Shaheed Youth Development Programme (S)</p> <p>KP TEVTA Skills Development Programme (free youth technical education scheme)</p> <p>Balochistan TEVTA Skills Development Programmes</p>	<p>Social Welfare Department Darul Kifala for the rehabilitation of beggars (AP)</p> <p>Social Welfare Department Drug Addict Rehabilitation Centres (AP)</p> <p>KP Industrial Training Centres for Women</p>	<p>BISP Waseela-e-Rozgar (AP)</p> <p>Pakistan Bait-ul-Maal Women Empowerment Centre (AP)</p> <p>BISP Waseela-e-Haq (AP)</p> <p>Zakat and Ushr Department Technical Education Grants (AP)</p>	

Benefits, schemes and policies	Maternity	Sickness	Disability	Employment injury	Widow/widower (survivors') benefits	Unemployment	Other benefits and guarantees	Benefits for vulnerable and disadvantaged groups	Benefits for persons with special needs
Economic policy (SME, micro-credit, regional development etc.)									
Other public policies providing social benefits									
Schemes supported by international donors and NGOs									

**Annex I Table 3: Benefits, schemes and policies that provide basic income security for the elderly (65+ years old)**

In this table, the acronym 'AP' denotes 'all provinces', 'F' stands for the Federal Government, 'P' for Punjab, 'S' for Sindh, 'KP' for Khyber Pakhtunkhwa and 'B' for Balochistan.

Benefits, schemes and policies	Main old age pension	Supplementary provisions	Benefits for advanced age (80+)	Other benefits and guarantees, benefits in kind	Benefits for vulnerable, disadvantaged groups	Benefits for persons with special needs
<b>Universal</b>						
<b>Social Insurance</b>	Employees' Old Age Benefits Institution (EOBI) (AP)  Government Employees' Old Age Pension Scheme (AP)  Government Employees' commuted value of pensions  Government Employees' Family Pensions  Government Employees' Gratuity  Punjab Employees' Social Security Institute (PESSI) Old Age Pension			Federal Employees' Benevolent Fund Marriage Grant (F)		

Benefits, schemes and policies	Main old age pension	Supplementary provisions	Benefits for advanced age (80+)	Other benefits and guarantees, benefits in kind	Benefits for vulnerable, disadvantaged groups	Benefits for persons with special needs
Social assistance, housing allowance, guaranteed minimum income (GMI)				Utility Stores Corporation's provision of consumer goods at discount rates (AP)	Zakat and Ushr Department Eid Grant (S)	
Social safety nets, targeted anti-poverty programmes					BISP Unconditional Cash Transfers (AP) Zakat and Ushr Department Guzara Allowance (AP)	
Social policy (services, care, education)				Pakistan Bait-ul-Maal Great Homes (AP) Social Welfare Department Old Age Homes (Aafiyat) (P)		Pakistan Bait-ul-Maal Individual Assistance Programme (AP)
Fiscal policy (negative income tax, tax incentives, etc.)						
Employment policy (public works, employment support, vocational training etc.)						
Economic policy (SME, micro-credit, regional development, etc.)						
Other public policies that provide social benefits (e.g. healthy ageing, gender equality, etc.)						
Schemes supported by international donors and NGOs						



**Annex I Table 4: Benefits, schemes and policies that provide essential health care**

In this table, the acronym ‘AP’ denotes ‘all provinces’, ‘F’ stands for the Federal Government, ‘P’ for Punjab, ‘S’ for Sindh, ‘KP’ for Khyber Pakhtunkhwa and ‘B’ for Balochistan.

Benefits, schemes and policies	Emergency health care	Preventive care and vaccination	Maternity care	Health care for children (0-15 years)	Health care for persons of active age (15-65 years)	Health care for older persons (65+ years)	Medicines and in kind benefits	Vulnerable, disadvantaged groups	Persons with special needs
<b>Universal</b>		Expanded Programme for Immunization (EPI) across the country	Lady Health Worker (LHW) Programme						
<b>Social insurance</b>				Medical cover for government employees and their families (AP)	Medical cover for government employees and their families (AP)	Medical cover for government employees and their families (AP)		BISP Waseela-e- Sehat (AP)  KP Sehat Sahulat Insaf Programme  Prime Minister's National Health Programme	
<b>Social assistance, housing allowance, guaranteed minimum income (GMI)</b>							KP Sarkari Serai (residence facilities for persons who accompany poor patients)		
<b>Social safety nets, targeted anti-poverty programmes</b>								Zakat and Ushr Department Health and Leprosy Grant (P)	KP Artificial Limbs Workshop
<b>Social policy (services, care, education)</b>			Population Welfare Department Family Health Clinics and Welfare Centres (P)  Population Welfare Department Mobile Service Units (P)	Population Welfare Department Family Health Clinics and Welfare Centres (P)  Population Welfare Department Mobile Service Units (P)	Population Welfare Department Family Health Clinics and Welfare Centres (P)  Population Welfare Department Mobile Service Units (P)	Population Welfare Department Family Health Clinics and Welfare Centres (P)  Population Welfare Department Mobile Service Units (P)	Pakistan Bait-ul-Maal Thalassemia Centre (AP)  Employees' Social Security Institutions' hospitals and dispensaries (all provincial ESSIs)	Pakistan Bait-ul-Maal Medical Assistance (AP)  Prime Minister's National Health Programme Health Card (AP)  Zakat and Ushr Department Health Grants for poor patients (S)  Zakat and Ushr Department special health care for major diseases (KP)	
<b>Fiscal policy (negative income tax, tax incentives, etc.)</b>									

<b>Employment policy (public works, employment support, vocational training, etc.)</b>									
<b>Economic policy (SME, microcredit, regional development, etc.)</b>									
<b>Other public policies providing social benefits (e.g. youth and sports, family planning, etc.)</b>									
<b>Schemes supported by international donors and NGOs</b>									

# Annex II. Detailed data on social protection programmes in Pakistan

Annex II Table 1: Federal programmes

Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
Benazir Income Support Programme (BISP)	BISP	Unconditional Cash Transfer (UCT) Programme	Cash transfer of PKR 4,700 each for three months	Households must have a PMT poverty score of 16.17 or under (with a married or previously married woman recipient in the family)	5,783,389	5,783,389	PKR 115 billion in 2016-17
BISP	BISP	Waseela-e-Taleem	Financial support for the primary education of children aged 5-12 of BISP beneficiary families, including support for enrolments and retention. Each beneficiary child receives a cash transfer of PKR 750 per quarter upon meeting the admission verification criteria in the 1st quarter and attendance requirement of 70% in subsequent quarters until they complete their primary education	Households must have a PMT score of 16.17 (woman recipient in the family)	1,863,549	1,863,549	PKR 5.6 billion in 2016-17
BISP	BISP	Waseela-e-Rozgar	1. Vocational skills training 2. Course for 4 and 6 months 3. Certification of trainees 4. PKR 6,000 stipend per month for trainees 5. Graduated online with other enterprises for advance courses	One trainee aged 18-45 is selected from a household; each beneficiary family must have a PMT poverty score of 16.17 or under		58,528	Programme was on hold in 2016-17
BISP	BISP	Waseela-e-Haq	1. Skills training on business 2. Issuance of certificate 3. Total of PKR 300,000 in three installments for developing/starting a business	Nominated members of the BISP families with a PMT poverty score of 16.17 and under		51,669	Programme was on hold in 2016-17
BISP	BISP	Group Life insurance	1. Insurance of BISP beneficiaries 2. PKR 100,000 provided to the deceased person's spouse	1. BISP beneficiary 2. Deceased person's death certificate 3. Attested and verified by a gazetted officer 4. Verified by local Nazim (local government official)			Programme was on hold in 2016-17

Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefited	Expenditure
BISP	BISP	Emergency Relief Package for Bomb Blast Victims	Between PKR 6,000 and PKR 10,000 provided for the victims of a bomb blast	1. Disaster (bomb blast) affected household 2. Referred by Medical Officer/ medical certificate treatment documents 3. Verified by a local councillor			Programme was on hold in 2016-17
Employees' Old Age Benefits Institution (EOBI)	EOBI	Old Age Pension	Pension due to beneficiary on superannuation, worth a minimum of PKR 5,250 per month	Registered with EOBI	248,740		PKR 11.278 billion disbursed (July 2016-March 2017)
EOBI	EOBI	Survivors' Pension	Pension due to widow upon the death of a registered beneficiary, worth a minimum of PKR 5,250 per month	Widow/widower of person registered with EOBI with three years' worth of insurable income credited	148,829		PKR 6.327 billion disbursed (July 2016-March 2017)
EOBI	EOBI	Invalidity Pension	Pension due to registered beneficiary who is injured or rendered unable to work	Registered person injured or otherwise rendered invalid and whose normal earnings drop to two-thirds due to incapacitation	5,660		PKR 245.4 million disbursed (July 2016-March 2017)
EOBI	EOBI	Old Age Grant	Grant due to those have reached the age of superannuation but are not entitled to a pension; paid in a lump sum	Persons not entitled to pension but who have reached the age of superannuation	2,231		PKR 70.83 million disbursed (July 2016-March 2017)
Pakistan Bait-ul Mal	Pakistan Bait-ul Mal	Individual Financial Assistant (IFA)	Wheelchair, white cane, hearing aid, artificial limb; PKR 10,000 due to one person with disabilities per family	1. Poor/vulnerable whose income is less than PKR 16,000 2. Persons with disabilities 3. Widows and the elderly 4. Persons who are chronically ill and/or separated 5. Non-government employees			PKR 1.264 billion disbursed (July 2016-March 2017)
Pakistan Bait-ul Mal	Pakistan Bait-ul Mal	Special Friends of PBM	PKR 25,000 due to a poor family with two or more members with disabilities; PKR 10,000 for a family with one member with disabilities; payments are made annually	Poor families with members who have disabilities			PKR 69 million disbursed (July 2016-March 2017)
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Thalassemia Centre	Free treatment by Pakistan Bait-ul-Mal is provided in Islamabad's F-9 park	Poor persons, the destitute, orphans, widows, 'invalids' and the infirm	20 patients per day (approx.) treated	1,500 during the last three years	

Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Pakistan Sweet Homes	<ol style="list-style-type: none"> <li>1. Free furnished accommodation in a family unit</li> <li>2. Free nutritious balanced diet (three meals a day) as per a weekly menu</li> <li>3. Free education in the city's best schools up to Matric level and above (college)</li> <li>4. Free uniform and school supplies (books, stationary, etc.)</li> <li>5. Free summer/winter clothing and shoes</li> <li>6. Medical care through government hospitals</li> <li>7. Skills development</li> <li>8. Free laundry service.</li> <li>9. Prayer room/religious education.</li> <li>10. Counselling/legal aid for victims of violence and abuse</li> <li>11. Children may remain until they complete their education, training and/or reach adulthood</li> </ol>	Orphans aged 4-6 fulfilling criteria for the target group are enrolled, preferably on the recommendations of public representatives, parliamentarians, government functionaries, notable social workers civil society organizations and/or PBM functionaries	3,145 orphans in 2017		PKR 272 million disbursed (July 2016-March 2017)
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Women Empowerment Centre	Schools that provide free skills training to poor widows, orphans and girls, with a focus on income-generating skills such as drafting, cutting, sewing, knitting, hand and machine embroidery, etc.	Poor and needy trainees with no support or source of income who are widows with dependent children, orphans, destitute, etc. Feasibility on the basis of two shifts of 30 trainees each, with two instructors and a Qaria (a person who recites the Quran)	11,511 as of 2016-17		

Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Pakistan Bait-ul-Mal School for Rehabilitation of Child Labour	Centres that provide free education, clothing, footwear and stipends for former child labourers, and a subsistence allowance for their parents. Present strength of Pakistan Bait-ul-Mal School for Rehabilitation of Child Labour centres is 158 (Punjab - 73, Sindh - 36, Khyber Pakhtunkwa + FATA - 25, Balochistan - 14, ICT/Azad Jammu and Kashmir (AJK) & N.A - 10). At present	120 children between the ages of 5-14 years who had been involved in hazardous child labour (e.g. in brick kilns, carpet industry, mining, tanneries, construction, glass bangle production, domestic work, begging, agriculture, etc.); children engaged in child labour for five years; beneficiaries selected upon the recommendation of provincial or regional Labour Department and guidelines by the Ministry of Labour, Manpower and Overseas Pakistanis		10,000 children completed primary education since June 2013  19,574 students	PKR 318 million from July 2016 to March 2017
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Child Support Programme (CSP)	Cash subsidies for eligible beneficiaries to send their children (aged 5-16) to primary schools, with funds mobilized by PBM from the Government. Families with one child receive PKR 300 per month and those with two or more children receive PKR 600. The programme comprises four interlinked process: targeting using the BISP Score Card, enrolment, compliance and payments	BISP/FSP beneficiaries with children of school-going age (5-14 years old) who fall below the PMT poverty score cut off point	31,438		PKR 148.4 million disbursed (July 2016-March 2017)
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Great Homes	Homes that provide care, physical, social, psychological and emotional support, a family-like atmosphere and security for senior citizens who are insecure and/or uncared for	Senior citizens who lack shelter, are 'invalids', deprived and/or abandoned in all of Pakistan's provinces, AJK, GB and FATA	61 as of 2016-17		PKR 19 million (July 2016-March 2017)
Pakistan Bait-ul-Mal	Pakistan Bait-ul Mal	Vocational Training Centres	Free vocational training for widows and orphans	Poor widows and orphans	157 as of 2016-17		PKR 182 million (July 2016-March 2017)

Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
Prime Minister's National Health Programme	Health Department	Prime Minister's National Health Programme	Access to quality medical services for the poor through a micro-health insurance scheme, with a premium of PKR 1,300 per family per year, of which 60% is covered by provincial governments and 40% by the Federal Government. Each beneficiary family has access to two packages, worth PKR 50,000 per year and PKR 250,000 per year (if a family member is diagnosed with a life-threatening disease)	Households with BISP PMT poverty score of under 32.5; a maximum of 8 persons per family are covered; the programme works in 23 districts and will be expanded to 40 districts by mid-2018		1.5 million households enrolled	PKR 3 billion allocated in 2017-18
Finance Department	Federal Employees Benevolent Fund and Group Insurance	Grants offered for different purposes	Grants include a monthly benevolent grant, sum assured, marriage grant, burial grant, farewell grant, lump sum, education support and the reimbursement of semester/annual fees	Families of federal government employees		649,000	PKR 13.875 billion up to 30 June 2016
Finance Department	Finance Department	Government Employees' Pensions Scheme	Pension on superannuation for retired government servants	Retirement from federal government employment			PKR 245 billion (including civil servants and military) in 2016-17
Prime Minister's Youth Programme	NAVTC	Prime Minister's Youth Skills Development Programme	PKR 2,500 per month for 6 months to students as stipends, in addition to fee support of PKR 5,000 per month and one month of on-the-job training	Persons up to the age of 35	25,252 enrolled as of 2016-17	70,578 trained since inception	PKR 2.63 billion in 2016-17
Ministry of Overseas Pakistanis and Human Resource Development	Workers' Welfare Fund	Workers' Welfare Fund	Housing for industrial workers, death grant, marriage grant, scholarships	Workers have to be registered with either the EOBI or ESSIs	95 families (marriage grant), 26 beneficiaries (death grant) in 2016-17		PKR 338.8 million (scholarships), PKR 9.4 million (marriage grant), PKR 12.8 million (death grant) in 2016-17
Higher Education Commission	Higher Education Commission	Scholarships	Range of needs-based, region-specific scholarships, in addition to a fee reimbursement scheme for less developed areas	Financial needs assessed by an Institutional Award Committee	19,147 scholarships granted in 2016-17		
Staff Welfare Organization	Staff Welfare Organization	Award of stipends, rehabilitation aid, Federal Staff Relief Fund and the provision of facilities, e.g. day care and mortuary services	Award of stipends in the form of cash awards to the children of federal government employees who achieve more than 80% marks; stipends also awarded for Hifz-e-Quran and the purchase of textbooks. Rehabilitation aid includes disability assistance equipment for select cases	Federal government employees	All federal government employees	224 received rehabilitation aid in 2013-14	

## Annex II Table 2: Punjab programmes

Survey questionnaire for mapping social protection programmes

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure 2016-17
0	Punjab Social Protection Agency	Zakat and Ushr Department	Guzara Allowance	PKR 1,000 per month, paid by the local Zakat Committee in a beneficiary's (mustahiq) area of residence	Istehqaq (beneficiary status) is determined by the local Zakat Committee; applicants must be adult Muslims, living below the poverty line, unemployed and who are not 'habitual beggars', particularly widows and persons with disabilities	13,0363 beneficiaries and 6,633 blind persons		PKR 1.455 billion
1	Punjab Social Protection Agency	Zakat and Ushr Department	Education stipends	General educational stipends to financially assist deserving students to continue their studies in colleges, universities, polytechnics, deeni madrasas (religious institutions) and other educational and professional institutions in Punjab that are established or recognized by the Government. Stipends begin at PKR 6,000 per year (intermediate and graduate level) to PKR 12,000 per year (post-graduate), PKR 18,000 per year (for engineering, medical colleges and computer science)	Poor and deserving students in Punjab's public colleges, universities, polytechnics and other educational and professional institutions. Istehqaq (beneficiary or 'deserving' status) is determined by local Zakat Committees and endorsed by the Scholarship Committee of the educational institute (comprising the head of the institute, the student's class teacher and a nominee of the district Zakat Committee)	17,207		PKR 112.6 million
2	Punjab Social Protection Agency	Zakat and Ushr Department	Marriage Assistance	Financial assistance of up to PKR 20,000 for unmarried women who themselves, or whose guardians, cannot afford marriage expenses	Poor, needy and deserving woman or her parents/guardians who cannot afford marriage expenses	5,619		PKR 116.8 million
3	Punjab Social Protection Agency	Zakat and Ushr Department	Health and Leprosy Grant	Zakat funds for poor patients' medical treatment – offering a health safeguard for patients who cannot afford treatment; funds are provided to provincial/teaching hospitals, district headquarter hospitals and tehsil headquarter hospitals of the Government of Punjab	Istehqaq (beneficiary or 'deserving' status) is determined by the local Zakat Committee in the area in which the patient is a permanent resident	108,537		PKR 89.9 million (funds are also given directly to public hospitals)
4	Punjab Social Protection Agency	School Education Department	Khadim-e-Punjab Zevar-e-Taleem Programme – conditional cash transfer (CCT) for schoolgirls to improve enrolment and retention	Cash stipends of PKR 1,000 per month for secondary schoolgirls (Classes 6-10) to improve enrollment and retention in 16 less developed districts of Punjab (Bahawalnagar, Bahawalpur, Bhakkar, Chiniot, Dera Ghazi Khan, Jhang, Kasur, Khanewal, Layyah, Lodhran, Muzaffargarh, Okara, Pakpattan, Rajanpur, Rahim Yar Khan and Vehari). Launched in March 2017, the transfers are disbursed through the Khidmat Card mechanism developed by the Punjab Social Protection Authority	Secondary schoolgirls in Punjab (Class 6-10), who remain entitled to the stipend under the Punjab Education Sector Reforms Programme, subject to the condition of 80% school attendance. Students who repeat a grade remain in the programme for another year, however, drop-out are excluded from the programme	400,000 students (approx.)		PKR 3.119 billion



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5	Punjab Social Protection Agency	Zakat and Ushr Department	Education Package for Children Working in Brick Kilns	Provincial government education package for children involved in bonded labour in brick kilns, encompassing monthly scholarships disbursed through Khidmat Cards, free education supplies (stationery, books and uniforms), PKR 2,000 per month for parents who send their children to schools and PKR 1,000 for each child who attends school	Children who work in brick kilns	25,178 Khidmat Cards issued to the parents of 56,226 children		PKR 410.7 million
6	Punjab Social Protection Agency	Social Welfare Department	Women Shelter Homes (Dar-ul-Aman)	<ol style="list-style-type: none"> <li>1. Residential shelter for women survivors of violence, including protection and institutional care (e.g. free board and lodging, facilities, the necessities of life, etc.)</li> <li>2. Free medical and legal aid</li> <li>3. Psychological support, including counselling</li> <li>4. Religious, recreational and vocational trainings</li> <li>5. Basic education for residents' children</li> <li>6. Adult education</li> </ol>	Women survivors of domestic violence, physical and/or psychological abuse, rape, vani and swara cases (the practice of trading of women between families to resolve a dispute), forced marriage, emotional and economical abuse, etc., including women with children	15,396		PKR 113.6 million
7	Punjab Social Protection Agency	Social Welfare Department	Mother and Children Homes (Darul Falah)	<ol style="list-style-type: none"> <li>1. Homes for widows, divorced, abandoned and/or separated women and their children</li> <li>2. Free shelter, clothing, medical treatment and a monthly stipend of PKR 3,000-3,500</li> <li>3. Religious education, technical and vocational training</li> <li>4. Free education facilities for residents' children</li> <li>5. Recreational and rehabilitation services</li> <li>6. Assistance regarding matrimonial arrangements</li> <li>7. Employment for educated and skilled residents</li> <li>8. Proper follow up of residents' cases</li> </ol>	Women with dependent children who have no one to support them and are in need of care and protection, including: widows; divorced, abandoned and/or separated women; wives and dependent children of long-term convicts; wives and dependent children of patients in hospitals; and war widows and dependent children. Admission is determined by degree of destitution and potential for rehabilitation (thus excluding the elderly, sick etc.). Dependent children are defined as boys up to 11 years old and girls up to 18 (this may be relaxed for unmarried daughters)	241		PKR 14.2 million

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8	Punjab Social Protection Agency	Social Welfare Department	Socio Economic & Rehabilitation Centre (SERC) for Woman and Juvenile Prisoners	<ol style="list-style-type: none"> <li>20 rehabilitation centres for women and juvenile prisoners that provide a conducive atmosphere</li> <li>Religious education and adult education in collaboration with prison authorities</li> <li>Vocational training and technical education</li> <li>Group discussions, speeches, seminars, etc. on combating drug addiction</li> <li>Recreational activities</li> <li>Medical and legal aid for 'deserving'</li> <li>Rehabilitation services (financial assistance, knowledge and equipment for released prisoners via Zakat, Bait-ul-Maal, NGOs etc.)</li> <li>Social counselling and guidance for prisoners' families through case work techniques to prevent crime and promote healthy activities</li> </ol>	Women and juvenile prisoners in jails	11,127		PKR 16.9 million
9	Punjab Social Protection Agency	Social Welfare Department	Shaheed Benazir Bhutto Human Rights Centres for Women (crisis centres) and Violence against Women (VAW) Centres	<ol style="list-style-type: none"> <li>12 centres to protect women against all forms of violence and eliminate all types of discrimination against women</li> <li>Temporary shelters for survivors of violence in emergencies</li> <li>Medical/first aid</li> <li>Free legal assistance/aid</li> <li>Free social, psychological and legal counselling</li> <li>Liaison with agencies competent to redress grievances, especially agencies that combat VAW</li> </ol>	Women survivors of violence	4,688		PKR 54.2 million and PKR 6.5 million
10	Punjab Social Protection Agency	Social Welfare Department	Home for Abandoned Babies (Gehwara)	Three homes in Lahore, Rawalpindi and Multan to care for abandoned babies and children (0-6 years old) while their adoption is arranged. Children who are not adopted are transferred to orphanages	Abandoned, orphaned or unclaimed babies and children (0-6 years old)	227		PKR 10.8 million
11	Punjab Social Protection Agency	Social Welfare Department	Model Children Homes (orphanages)	Homes for orphans, abandoned children and those from broken families that provide free board and lodging; medical care; schooling; higher education; religious education; guidance and counselling; recreational facilities; and rehabilitation services	Orphans, children from 'broken families', abandoned children and those referred by Gehwaras	658		PKR 56.4 million

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12	Punjab Social Protection Agency	Social Welfare Department	Home for Destitute Girls (Kashana)	<ol style="list-style-type: none"> <li>1. Home that shelters, educates, trains and rehabilitates impoverished girls and women, with an emphasis on character building finding</li> <li>2. Assistance to secure decent employment, self-employment and marriage arrangement</li> <li>3. Residential facilities and meals</li> <li>4. Education and training facilities, including religious education</li> <li>5. Pick up and drop off facilities</li> <li>6. Health facilities</li> <li>7. Recreational facilities</li> <li>8. Rehabilitation of inmates</li> </ol>	Girls (10-16 years old) who are orphans, poor, destitute and/or from a single parent household and who are medically fit (determined by a medical fitness certificate from a government hospital)	214		PKR 17.9 million
13	Punjab Social Protection Agency	Social Welfare Department	Centre for Lost, Runaway and Kidnapped Children (Nigheban)	<ol style="list-style-type: none"> <li>1. Reporting and contact centre for lost children, including temporary shelter, meals, counselling, recreation and rehabilitation facilities</li> <li>2. Direct liaison with police stations and line departments</li> <li>3. Rehabilitation of children through parents/relatives or transfer to orphanages</li> </ol>	Lost, runaway and kidnapped children, including children subjected to forced labour	632		PKR 17.2 million
14	Punjab Social Protection Agency	Social Welfare Department	Centre for Mentally Challenged Children (Chaman)	<ol style="list-style-type: none"> <li>1. Treatment, training and rehabilitation centre in Lahore for children with intellectual disabilities</li> <li>2. Assessment, advice, guidance, treatment, training and rehabilitation services to enable beneficiaries to lead an independent life, as far as possible</li> <li>3. Day care services</li> <li>4. Hostel facilities</li> <li>5. Psychiatric treatment</li> <li>6. Counselling services for families</li> </ol>	Girls and boys with intellectual disabilities (understood as an IQ score of 30-40)	32		PKR 5.4 million
15	Punjab Social Protection Agency	Social Welfare Department	Home for Special Persons (Nasheman)	<ol style="list-style-type: none"> <li>1. Centre for persons with intellectual and physical disabilities that provides professional care, training and rehabilitation services to enable beneficiaries to lead an independent, fulfilling life</li> <li>2. Free board and lodging</li> <li>3. Medical care</li> <li>4. Training in home appliance repair, hardware packaging, tailoring, etc.</li> </ol>	Persons with intellectual and/or physical disabilities and deaf and dumb residents of Punjab between aged 18-50 (who do not suffer from infectious diseases, are not drug addicts, are not illiterate and who have relatives/guardians). Admission requires a recommendation from the District Assessment Board	64		PKR 4.98 million

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16	Punjab Social Protection Agency	Social Welfare Department	Halfway Home (Dar-ul-Sakoon)	Halfway house that provides an enabling, conducive convalescence environment for persons with a mental health disability who have been discharged from a psychiatric facility but are not ready to return to their families. The institution has sufficient capacity for 30 patients	Women and men with mental health disabilities who have been released from a psychiatric facility	40		PKR 8.6 million
17	Punjab Social Protection Agency	Social Welfare Department	Model Drug Abuse Centre		Drug users	8,601		PKR 21 million
18	Punjab Social Protection Agency	Social Welfare Department	Drug Rehabilitation Centre Multan		Drug users	524		PKR 8.8 million
19	Punjab Social Protection Agency	Social Welfare Department	Old Age Homes (Aafiat)	<ol style="list-style-type: none"> <li>Homes for senior citizens with separate residential facilities for women and men</li> <li>Coverage of all basic needs, e.g. shelter, food, clothing, medicines, recreation, etc. for 6 months to one year (this may be extended in special cases)</li> <li>Efforts to reconcile residents' with their families</li> </ol>	Women and men over the age of 60 who are in reasonably good health, with priority given to three categories: 'unclaimed', 'poor' and 'issueless' persons – i.e. the abandoned, those without families or means of income/support. Persons are ineligible if they suffer from a serious or contagious disease, mental or physical disability, infirmity, etc.	247		PKR 29.7 million
20	Workers' Welfare Fund	Punjab's Workers' Welfare Board	Labour Colonies	Shelter at an affordable price for workers who fulfil pre-defined eligibility criteria	<p>Workers' employed in industrial establishments who:</p> <ol style="list-style-type: none"> <li>have paid an ESSI contribution during the last three years.</li> <li>have contributed to the education cess for the last three years</li> <li>have worked without interruption for three years/have three years of service to their credit</li> <li>reside in the same district as the labour colony</li> <li>is (or a member of their family is) not a tenant lessee or owner in a housing colony</li> <li>has no pending criminal proceedings</li> <li>fulfills the definition of a worker given in the Industrial Relations Ordinance (IRO) 2002</li> <li>Registered with EOBI/social security</li> </ol>			

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21	Workers' Welfare Fund	Punjab Workers' Welfare Board	Fair Price Shop	Shops established on factories' premises – following the Punjab Fair Price Shops (Factories) Ordinance (1971) – to ensure that workers have access to sufficient affordable/subsidized essential goods for domestic consumption for consumption	Workers of an industrial unit/factory			
22	Punjab Social Protection agency	Women Development Department	Working Women Hostels	Hostels that provide safe, secure, subsidized and affordable residential facilities for women who are working away from home	Working women			PKR 43.8 million
23	Punjab Social Protection agency	PSPA	Khidmat Card	Initiative to address income and capacity gaps among various vulnerable groups, starting with persons with disabilities from low income backgrounds. Beneficiaries receive cash assistance of PKR 1,200 per month, paid quarterly (PKR 3,600 every three months)	Persons with disabilities whose household has a PMT poverty score of under 20		73,404 from inception	PKR 1.173 billion
24	Punjab Social Protection agency	PSPA	Khidmat Card Zeware Taleem	Scholarships for girl students	Schoolgirls in Classes 5-10 with an attendance rate of over 80 per cent	170,306 cards issued since inception		
25	Labour & Human Resource Department	Punjab Employees' Social Security Institute (PESSI)	Medical Benefit	16 large and 3 'mini' hospitals, 142 dispensaries, 40 medical centres and 79 emergency centres. These provide medical facilities including comprehensive medical treatment in Social Security Hospitals; facilities not available in Social Security Hospitals are arranged through other hospitals at PESSI's cost				PKR 5.603 billion
26	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Sickness Benefits	75% of the worker's salary is paid to the employee for 121 days	Workers registered with PESSI with an income of less than PKR 18,000 per month (the minimum wage in Pakistan is approximately PKR 15,000 per month)			
27	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Injury Benefits	5-20% of the gratuity	Workers registered with PESSI with an income of less than PKR 18,000 per month			
28	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Iddat Benefits	Complete salary due to the widow for the duration of their widowhood (iddat)	Workers registered with PESSI with an income of less than PKR 18,000 per month			
29	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Maternity Benefits		Workers registered with PESSI with an income of less than PKR 18,000 per month			

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30	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Gratuity		Workers registered with PESSI with an income of less than PKR 18,000 per month			
31	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Disablement Pension	100 per cent of a worker's pay is provided as a pension either directly to the worker or to their dependents	Workers registered with PESSI with an income of less than PKR 18,000 per month			
32	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Survivors' Pension		Persons registered with PESSI with an income of less than PKR 18,000 per month			
33	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Artificial Parts		Workers registered with PESSI with an income of less than PKR 18,000 per month			
34	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Funeral Grant	Funeral grant worth PKR 10,000	Persons registered with PESSI with an income of less than PKR 18,000 per month			
35	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Financial Assistance		Workers registered with PESSI with an income of less than PKR 18,000 per month			
36	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Free Education of Secured Workers' Children	Each year, six children of workers will be admitted, with full scholarships, to Bachelor of Medicine and Bachelor of Surgery (MBBS) programmes run by Social Security Hospitals	Children of workers registered with PESSI with an income of less than PKR 18,000 per month			
37	Labour & Human Resource Department	Punjab Employees' Social Security Institute	Pension fund	Gratuity and family pension	Workers registered with PESSI with an income of less than PKR 18,000 per month. The gratuity is contingent on service of 5 years or more, with pension-cum commutation for services 10 years or more			
38	Population Welfare Department	Population Welfare Department	Family Health Clinics	<ol style="list-style-type: none"> <li>1. Clinics located in tertiary teaching hospitals, district headquarter hospitals and tehsil headquarter hospitals, headed by qualified doctors designated as Woman Medical Officers</li> <li>2. Comprehensive family planning services including contraceptive surgery</li> <li>3. Reproductive health services including Men Advisory Centres that encourage men's involvement in family planning</li> <li>4. Preventive obstetric and gynecological services, including pelvic ultrasounds</li> <li>5. Maternal and child health care services</li> <li>6. Consultations and counselling on infertility, sexually transmitted infections (STIs) and reproductive tract infections (RTIs)</li> <li>7. Treatment of minor ailments</li> <li>8. Referral services for Family Welfare Centres (FWCs) and referrals due to complications caused by contraceptives</li> </ol>				

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39	Population Welfare Department	Population Welfare Department	Family Welfare Centres	<ol style="list-style-type: none"> <li>1. Counselling on family planning</li> <li>2. Provision of temporary family planning methods and maternal and child health services</li> <li>3. Treatment of minor ailments</li> <li>4. Referrals to Family Health Clinics</li> <li>5. FWC heads are trained midwives who can provide services on request</li> </ol>				
40	Population Welfare Department	Population Welfare Department	Mobile Service Units	<ol style="list-style-type: none"> <li>1. Tehsil level family planning outreach services for 30,000 people (5,000 couples) in 15–20 villages, provided through 8–12 camps per month that rely on specially designed vehicles</li> <li>2. Provision of temporary family planning methods, counselling, maternal and child health care, education on the prevention and treatment of general ailments</li> <li>3. Referrals of contraceptive surgery cases to Family Health Clinics</li> </ol>				
41	School Education Department	School Education Department	Free Books	Free books for all public school students up to the Matric level	Students enrolled in government schools			PKR 2.172 billion
42	Punjab Benevolent fund	Punjab Benevolent fund	Scholarship	<p>Scholarships for the dependents of Government employees. Dependents of gazetted employees receive a one-time scholarship of PKR 5,000 (primary to Matric level), PKR 14,000 (Bachelor's, FA, B.A and equivalent level) and PKR 16,000 (Master's, MA and equivalent level, BDS, MBBS, BSc (Eng.), DVM, B.Sc. (Hon), Agri, B. Pharmacy, MPhil). Dependents of non-gazetted employees receive PKR 1,500 (primary to Matric level), PKR 3,000 (FA, BA and equivalent level) and PKR 6,000 (MA and equivalent level, BDS, MBBS, BSc (Eng.), DVM, B.Sc. (Hon), Agri, B. Pharmacy, MPhil)</p>	Government employees or their dependents	32,355 cheques issued in 2016-17		

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43	Punjab Benevolent Fund	Punjab Benevolent fund	Monthly Grant	Monthly grants provided to the spouse of diseased government servants, with amounts relative to their pay grade. Spouses of gazetted employees receive PKR 3,500 per month (BS 16-17), PKR 6,000 (BS 18 -19) or PKR 8,000 (BS 20 and above), while those of non-gazetted receive PKR 1,300 (BS 1-10) or PKR 1,700 (BS 11-15)	Grants are provided to widows/widowers for a period of 15 years after the date of the employees' retirement, provided that they do not remarry and widowers do not have another wife at the time of their spouse's death. If the employee has more than one widow, the grant is divided among them in equal shares. In the absence of a widow/widower, the grant goes to family members according to an order of precedence (daughters, until they marry or reach the age of 21; sons for a period of 15 years or until the youngest son turns 21; children for a period of 15 years or until the youngest son turns 21; daughters for 15 years or until they marry; parents – if the employee has no children – for a period of 15 years; the employees' youngest sister until her marriage or she turns 21; Brother for a period of 15 years or till the youngest attains the age of 21 years). If a government servant is 'invalidated' during service, they are entitled to a monthly grant for 15 years if they are declared 'invalid' by a Medical Board with respect to category A (loss of limbs, complete loss of eye sight, speech or hearing, paralysis, insanity or terminal disease). If an 'invalidated' grantee dies within 15 years of retirement, the grant passes admissible to their family in the aforementioned order of precedence	671 applications processed in 2016-17		



S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure 2016-17
44	Punjab Benevolent Fund	Punjab Benevolent Fund	Marriage Grant	Marriage grants for government servants. For gazetted employees, PKR 40,000 is provided either while they are in service and for 15 years after their retirement; PKR 50,000 is given to the family of a retired government servant if they die within 15 years of retirement, with the grant provided for 15 years from the date of retirement; and PKR 50,000 is given to the family if a government servant dies in service, with no time limit for 'invalidated' retired government servants. For non-gazetted employees, PKR 15,000 to the government servant while in service and for 15 years after their retirement; PKR 20,000 is given to the family of a retired government servant if they die within 15 years of retirement, with the grant provided for 15 years from the date of retirement; and PKR 20,000 is provided for families of employees who die in service with no time limit; as is PKR 20,000 for the family of an 'invalidated' retired government servant for 15 years from the date of retirement	Government employees or their dependents	3,790 cheques issued in 2016-17		
45	Punjab Benevolent Fund	Punjab Benevolent Fund	Funeral Grant	On the death of a family member of a government servant, a funeral grant is awarded. Gazetted employees receive PKR 10,000 when they themselves die and PKR 10,000 if a dependent of theirs dies. Non-gazetted employees receive PKR 6,000 upon their own death (including after retirement) and PKR 6,000 upon the death of a dependent	Government employees and their dependents	1,740 cheques issued in 2016-17		
46	Punjab Benevolent Fund	Benevolent Fund	Farewell Grant	An amount equal to their last basic pay is awarded to a government servant at the time of superannuation/retirement or upon qualifying for service/invalid retirement. The grant is also admissible to their family if the employee dies in service, which qualifies the employee for a pension	Government employees or their dependents, who must apply within three years of the employee's superannuation, retirement on qualifying service, invalid retirement or death during service	3,205 cheques issued in 2016-17		
47	TEVTA	TEVTA	Free Industry Demand-Driven Short Courses			178,250		1.193 billion
48	TEVTA	TEVTA	Launch of Security Guard Crash Programme (5 weeks free training and stipend)			7,679		73.71 million

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure 2016-17
49	TEVTA	TEVTA	Free Microsoft Training Course			10,012		103.47 million
50	TEVTA	Akhuwat	Interest-free loan to TEVTA pass-outs					449.09 million
51	TEVTA	TEVTA	Vocational courses under new initiatives					90.50 million
52	TEVTA	TEVTA	Chinese Language Course			4,516		64.76 million
53	Punjab Pension Fund	Finance Department	Pension, Civil	Pension for retired government employees				76.128 billion
54	Punjab Pension Fund	Finance Department	Commuted Value of Pension, Civil					37.547 billion
55	Punjab Pension Fund	Finance Department	Other pensions (family pensions)					16.894 billion
56	Punjab Pension Fund	Finance Department	Gratuity civil					17.16 million
57	Punjab Pension Fund	Finance Department	Reimbursement of Medical Charges to Pensioners					63.00 million
58	Punjab Pension Fund	Finance Department	Medical Allowance for Civil Pensioners					10.373 billion

### Annex II Table 3: Sindh programmes

Survey questionnaire for mapping social protection programmes

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
1	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Guzara Allowance	Basic assistance worth PKR 500 per month per beneficiary (mustahiq)	Destitute, widows and elderly persons who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)	100,000		PKR 1.2 billion in 2016-17
2	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Education Stipends Regular	Regular education stipends are provided to vulnerable students, ranging from PKR 75 (primary and middle school) to PKR 112 (high school), PKR 375 (intermediate and graduate level), PKR 750 (post-graduate) and PKR 874 (medical colleges, engineering universities and computer sciences)	Students who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)			PKR 100 million in 2016-17

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
3	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Deeni Madaris	Monthly scholarships for students at deeni madaris (religious institutions)	Students of deeni madaris who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)			PKR 25 million in 2016-17
4	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Health Care	Free treatment of poor patients at hospitals; in-patients receive PKR 2,000 and out-patients receive PKR 1000	Persons who require medical treatment, who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)			PKR 50.4 million in 2016-17
5	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Marriage assistance	Financial assistance worth PKR 10,000 for women for the purpose of marriage	Women who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)			PKR 40 million in 2016-17
6	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Rehabilitation and Social Welfare	Financial assistance, including for inmates and trainees at social welfare inundations	Persons who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving), including inmates and trainees at social welfare institutions			PKR 33.6 million in 2016-17
7	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Eid Grant	One time grant of PKR 2,000 for persons in need during the month of Ramadan; this is taken to assist their rehabilitation, after which a beneficiary's name is 'struck off the list of mustahqeen' (the deserving)	Persons who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)			PKR 205,000 in 2016-17
8	Auqaf and Religious Affairs Department, Zakat and Ushr Department	Zakat and Ushr Department	Education Stipends (Technical)	Financial support for needy trainees at technical and vocational training/education institutes, encompassing a scholarship worth a maximum of PKR 2,500 per student per month, and a one-time grant of PKR 5,000 for the purchase of tools/equipment required for self-employment	Trainees at technical institutions who belong to a vulnerable segment of society and are deemed to be mustahiq (deserving)			
9	Sindh Employees' Social Security Institution (SESSI)	Sindh Employees' Social Security Institution	Medical Benefits, Cash Grant, Iddat (Widows') Benefits, injury Benefits, Disability Pension, Funeral Grant	Medical facilities for workers and their dependents registered with SESSI, provided through 39 dispensaries, five medical centres and four hospitals	Workers and their dependents registered with SESSI		790,343 workers registered with SESSI are all entitled to these benefits	
10	Social Welfare Department	Social Welfare Department	Darul-Aman for Destitute and Displaced Women	Board, lodging and access to legal aid for destitute women	Women who are deemed destitute, in distress and/or have suffered abuse	125 women (approx.) housed in 2016-17		
11	Social Welfare Department	Social Welfare Department	Child Protection Authority and Child Protection Units	Referral services for children in distress	Children who have suffered abuse	300 cases reported in 2016-17		

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/ scheme	Benefits provided under the social protection programme/ scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/ benefitted	Expenditure
12	Social Welfare Department	Social Welfare Department	Rehabilitation Centres for Physically Handicapped (RCPH)	Training for persons with physical disabilities in order to enhance their skills and secure them job placements	Persons with disabilities	219 in 2016-17		
13	Social Welfare Department	Social Welfare Department	Rehabilitation Centres for Multiply Handicapped Children (RCMHC)	Education facilities and vocational training for children with disabilities	Children with disabilities	399 in 2016-17		
14	Social Welfare Department	Social Welfare Department	Darul Atfal	Orphanage facilities	Orphaned children	64 in 2016-17		
15	Social Welfare Department	Social Welfare Department	Social Protection Unit Conditional Cash Transfer (SPU CCT)	Pilot of conditional cash transfers for mothers who are BISP beneficiaries in two pilot districts of Sindh, with the aim of reducing stunting and malnutrition among children	BISP beneficiaries with children under 2 years of age	50,000 women in 2017-18		PKR 227 million in 2017-18
16	Finance Department	Finance Department	Pension	Pension payments upon superannuation for provincial government employees	Retired/superannuated provincial government service			PKR 69 billion in 2016-17
17	Finance Department	Finance Department	Benevolent Fund	Monthly grant of PKR 2,000-3,000 for the widows of government employees and their dependent children under the age of 21; marriage grant of PKR 10,000 for up to two daughters; death grant of PKR 5,000; and medical allowances and disability grants on a case-by-case basis				PKR 1.6 billion in 2016-17
18	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Labour Colonies	Labour colonies that offer shelter for industrial workers, established by the Mission of Housing & Management Section of Sindh's Workers' Welfare Board	Workers as defined in the Industrial Relations Act (IRA) 2011 who are registered with social security or EOBI schemes and have completed at least three cumulative years of service		60,000	PKR 5,311.6 million
19	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Health Plan	Health services for industrial workers and their families, provided through a network of hospitals, wards and dispensaries in different cities. Serious cases are treated in collaboration with major hospitals and social security setups which provide health care to industrial workers	Workers as defined in the Industrial Relations Act (IRA) 2011 who are currently employed, are registered with social security or EOBI schemes and have completed at least three cumulative years of service			
20	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Education Plan (Merit Scholarship)	Scholarships for talented children of workers who are studying in medical and engineering colleges, FA, F.Sc. and up to MA or MSc degrees. Scholarships are also awarded to workers who wish to improve their educational qualifications or skills. Category 1 (intermediate and technical levels) receive PKR 1,600 per month, Category 2 (graduate studies) receive PKR 2,500 per month and Category 3 (post-graduate) receive PKR 3,500 per month	Children of workers studying in higher education institutions and workers themselves (as defined in the Industrial Relations Act (IRA) 2011) who are currently employed, are registered with social security or EOBI schemes and have completed at least three cumulative years of service	66,000 children enrolled		

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/ scheme	Benefits provided under the social protection programme/ scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/ benefitted	Expenditure
21	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Education Plan (Scholarship)	Scholarships for hard-working children of workers who deserve to pursue a higher education	Children of workers, as defined in the Industrial Relations Act (IRA) 2011 who are currently employed, are registered with social security or EOBI schemes and have completed at least three cumulative years of service	2,217 in 2015-16	67,662 children in total have received scholarships	PKR 55.3 million in 2015-16
22	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Education Plan Technical and Education Plan Education	Technical education, funded by the Board, for both workers and their children	Workers as defined in the Industrial Relations Act (IRA) 2011 who are currently employed, are registered with social security or EOBI schemes and have completed at least three cumulative years of service			
23	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Industrial Homes	Industrial homes that offer training courses in a range of skills, such as clothes' design, knitting, machine and hand embroidery, leatherwork, painting, candle-making, pottery and secretarial skills	Workers as defined in the Industrial Relations Act (IRA) 2011 who are currently employed, are registered with social security or EOBI schemes and have completed at least three cumulative years of service			
24	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Schools (Matric Tech)	Four schools in Sindh (of the 60+ schools maintained by the Workers' Welfare Fund) provide basic technical and skills training to youths at the matric level. This aims to endow the with the skills and knowledge of technology to help them chose a future course of study and improve their job prospects	Workers as defined in the Industrial Relations Act (IRA) 2011 who are currently employed, are registered with social security or EOBI schemes and have completed at least three cumulative years of service			
25	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Marriage Grant	Jahez (marriage or dowry) grant worth PKR 100,000 for the marriage of all daughters of industrial workers, a scheme in place since 1988	Daughters of industrial workers who are over the age of 18, whose parent is a 'worker' as defined in the Industrial Relations Act (IRA) 2011, who is currently employed, is registered with social security or EOBI schemes and has completed at least three cumulative years of service	1,330 in 2015-16		PKR 110.14 million in 2015-16

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
26	Sindh Workers' Welfare Board	Sindh Workers' Welfare Board	Death Grant	A grant of PKR 500,000 is disbursed to the family of a deceased worker, a scheme initiated in 1999	The family/heirs of a deceased worker, as defined in the Industrial Relations Act (IRA) 2011, who was employed at the time of their death, registered with social security or EOBI schemes and has completed at least three cumulative years of service	9881 in 2015-16		PKR 512 million in 2015-16
27	Special Education Department	Special Education Department	Special Education Schools	Schools for children with disabilities and/or special needs, including free education, transport, education, books, uniforms, assistance (e.g. hearing aid, wheel chairs, etc.) medical rehabilitation (e.g. physiotherapy, speech therapy etc.) and/or corrective surgery, following medical examinations by a Medical Board	Children with disabilities who belong to poor households			
28	Sindh Employees' Old Age Benefits Institution (2014 Act)	Sindh Employees' Old Age Benefits Institution (EOBI)	Pension and Disability Cover	Insured persons are entitled benefits including Old Age Pensions upon retirement, Invalidity Pension in the case of permanent disability, Old Age Grant if a person reaches the age of superannuation age but does not attain the minimum threshold for pension, and a Survivors' Pension upon the insured person's death. 5% of minimum wage are paid by the employers of all industrial and commercial organizations in which the EOBI act is applicable, while employees of these organizations make contributions equivalent to 1% of the minimum wage	Persons registered with EOBI (compulsory enrolment)			
29	TEVTA Sindh	TEVTA Sindh	Benazir Bhutto Shaheed Youth Development Programme	Multiple vocational training programmes	Unemployed youths from low income households		13927 beneficiaries since inception	
30	TEVTA Sindh	TEVTA Sindh	Sindh Skill Development Project	Multiple vocational training programmes	Unemployed youths from low income households			US\$ 17 million disbursed 2011-2017 (the total project cost is US\$ 21 million; the World Bank funded the initiative for seven years (2011-18))

## Annex II Table 4: Khyber Pakhtunkhwa programmes

Survey questionnaire for mapping social protection programmes

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
1	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Welfare Homes	Homes to rehabilitate vulnerable children, mostly orphans, by providing services to help control beggary, drug addiction and juvenile delinquency. The institutions provide transport, books, exercise books and medical care through referral services, in addition to vocational training in tailoring	Orphans and/or children without mothers or guardians (classification as per the Annual Report of the Social Welfare Department)	160 (2016)	No consolidated data available on the website	
2	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Darul Kafala	Vocational and skills training provided through rehabilitation centres for men and children engaged in begging, in order to help them become self-sufficient, productive members of society able to provide for their families. The centres also provide free food, medical treatment and shelter	Men or children engaged in begging	696 (2015-16)	1,664 total beneficiaries (2013-2016)	PKR 14.62 million in 2015-16
3	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Drug Addicts and Rehabilitation Centre	Centres to rehabilitate drug users, administered by the provincial Social Welfare Department	Drug users	548 (2015-2016)	1,729 total beneficiaries (2012-2016)	PKR 17.205 million in 2015-16
4	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Sarkari Sarai (Government Inn)	Accommodation for persons accompanying poor patients, in order to ensure their adequate accommodation at a single location while maintaining discipline and hygiene in hospitals	Persons accompanying poor hospitalized patients		26,224 total beneficiaries	
5	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Artificial Limbs Workshop	A workshop which provides artificial limbs to persons with disabilities at subsidized rates	Poor persons with disabilities	1682 (2015-2016)	7,351 (2012 to 2016)	PKR 10.232 million in 2015-16
6	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	School for Deaf & Dumb	Schools to provide education to children who are deaf and/or dumb	Deaf and dumb children	1,529 in 2016-17	6,898 (2012-17)	
7	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Centres For Mentally Retarded and Physically Handicapped	<ol style="list-style-type: none"> <li>14 centres for boys with intellectual and/or physical disabilities</li> <li>Formal education</li> <li>Vocational and skills training in embroidery, sewing, cutting, knitting and electric wiring</li> <li>Physiotherapy</li> <li>Social diagnosis through casework, specialist techniques and adjustments in the family</li> <li>Social education for parents through printed materials, group meetings and parent-teacher meetings</li> </ol>	Boys with intellectual and physical disabilities	752 (2016-2017)	3,360 (2012-2017)	

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
8	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Centres For Visually Handicapped/ Blind Students	<p>1. 11 education centres for blind students (four for boys, one for girls and six co-educational centres) in eight districts</p> <p>2. Education up to the primary level using special techniques, including Braille</p> <p>3. Training in cane chair-making and basket weaving skills</p> <p>4. Board and lodging facilities</p> <p>5. Free transport for day scholars</p> <p>6. Free health facilities and supplies (Braille books, uniforms)</p>	Blind children	268 (2016-2017)	1,533 (2012-2017)	
9	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Darul Aman	Five centres which provide institutional and/or residential care for women, particularly those who have run away from home, survivors of abuse and the destitute. Rehabilitation services include skills and vocational training in income-generating skills	Women in distress, who have left home, survived abuse and/or are impoverished/ destitute	578 (2015-2016)	1,708 (2013-2016)	
10	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Industrial Training Centres For Women	159 industrial training centres for women that provide vocational skills training on knitting, sewing and embroidery to enable them to earn an income	Women	6649 (2015-2016)	29,796 (2012-2016)	
11	Social Welfare, Special Education and Women Empowerment Department	Social Welfare, Special Education and Women Empowerment Department	Women Crisis Centre		Women in distress, including women survivors of violence and abuse	207 beneficiaries	No consolidated figure	
12	Zakat and Ushr Department	Zakat and Ushr Department	Guzara Allowance	A monthly grant of PKR 1,000 for the chronically poor to safeguard them from hunger (both a cause and manifestation of extreme poverty); grants are paid by local Zakat Committees in the beneficiary's (mustahiq) area of residence	Chronically poor adult Muslims, living below the poverty line, who are unemployed and not 'habitual beggars', particularly widows and persons with disabilities. Istehqaq (beneficiary or 'deserving' status) is determined by the local Zakat Committee in the beneficiary's (mustahiq) area of residence	34,600 in 2016-2017	118,458 (2013-2017)	PKR 415.2 million
13	Zakat and Ushr Department	Zakat and Ushr Department	Marriage Assistance	Financial assistance worth PKR 20,000 for unmarried women who themselves, or whose guardians, cannot afford marriage expenses	Poor, needy and deserving women or their parents/guardians. Applications are processed by the local Zakat Committee which decides on the applicant's Istehqaq (beneficiary or 'deserving' status)	5,536 in 2016-2017	18953 (2013-2017)	PKR 284.3 million



S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
14	Zakat and Ushr Department	Zakat and Ushr Department	Education Stipends (General and Professional)	The general education stipend provides financial assistance to deserving students to help them continue their studies	Poor and deserving students studying in colleges, universities, polytechnics and other educational and professional institutions in KP which are established or recognized by the Government. Istehqaq (beneficiary or 'deserving' status) is determined by local Zakat Committees and endorsed by the Scholarship Committee of the educational institute (comprising the head of the institution, the student's class teacher and a nominee of the district Zakat Committee)	10,988 in 2016-2017	87,516 (2013-2017)	PKR 69.2 million
15	Zakat and Ushr Department	Zakat and Ushr Department	Educational Stipends (Technical)	A comprehensive programme of free technical training in market-oriented trades for poor students through well-known technical vocational institutions. Trainees receive PKR 2,000 per month, PKR 8,000 for the purchase of tools, and a course completion certificate	Poor and 'deserving' students in technical institutions. Istehqaq (beneficiary or 'deserving' status) is determined by local Zakat Committees and endorsed by the Scholarship Committee of the educational institute (comprising the chairman of the district Zakat Committee, the district Zakat Officer, the principal of the vocational training institute, a class teacher and a member of the district Zakat Committee)	5,000 in 2016-2017	N/A	PKR 100 million
16	Zakat and Ushr Department	Zakat and Ushr Department	Health Care (District Level)	Medical treatment funds for poor, deserving (mustahiq) patients who cannot afford medical expenses, provided to provincial teaching hospitals, district headquarter hospitals and tehsil headquarter hospitals; in-patients receive PKR 10,000 per visit and out-patients receive PKR 5,000	Poor patients who cannot afford medical treatment. Istehqaq (beneficiary or 'deserving' status) is determined by the local Zakat Committee in the patient's area of residence	36,906 in 2016-2017	120,741 (2013-2017)	PKR 55.4 million

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
17	Zakat and Ushr Department	Zakat and Ushr Department	Deeni Madaris	Educational stipends for students at deeni madaris (religious institutions) with a view to promoting education and preventing anti-state or anti-society activities. Resident students receive PKR 2,000 per month, non-resident students receive PKR 1,000 per month and a grant is provided to the madrasa administration to meet students' accommodation and food expenses	Deserving students studying in deeni madaris who are registered with the Zakat and Ushr Department and are cleared by the KP Home & Tribal Affairs Department. Istehqaq is determined by local Zakat Committees and endorsed by the Scholarship Committee of the deeni madaris (comprising the head of the institution, a class teacher and a nominee of the district Zakat Committee)	13,568 in 2016-2017	38,175 (2014-2017)	PKR 69.2 million (10% of the regular Zakat budget)
18	Zakat and Ushr Department	Zakat and Ushr Department	Special Health Care	Medical treatment facilities for patients suffering from serious illnesses (cancer, cardiac ailments, hepatitis and kidney diseases), by which all expenditure for their treatment as estimated by a hospital is released as a lump sum	Patients suffering from cancer, cardiac ailments, hepatitis and kidney diseases			PKR 30 million in 2015-16
19	Zakat and Ushr Department	Zakat and Ushr Department	Funding for provincial health institutions	Financial support for indigent patients	Patients certified by the KP Zakat and Ushr Department	9,535 in 2016-2017	67,970 (2013-2017)	PKR 50 million
19	KP Elementary & Secondary Education Department		Stipend Programme	Education stipends for girls' primary and secondary education, worth PKR 200 per month (the annual sum of PKR 2,400 is paid in two instalments)	Girl students in Classes 6-10 in any government school with an attendance rate of 80% for two consecutive quarters	442,030 stipends in 2016-2017		PKR 54 million
20	KP Elementary & Secondary Education Department	Elementary Education Foundation	Rokhana Pakhtunkhwa Taleemi Programme	Funds to assist girls' and boys' education, encompassing the costs of their admission fee, tuition fees and supplies (uniform and stationery), amounting to PKR 330-1,650 per month	Girls and boys from poor households unable to afford the costs of education, who reside in areas where no government middle schools or high schools provide education services	6,623 in 2016-2017	34,594 (2012-2017)	
21	KP Elementary & Secondary Education Department	Elementary Education Foundation	Iqra Farogh-e-Taleem Education Voucher Scheme	A Government-issued voucher scheme to enrol out-of-school children (aged 5-16) in impoverished areas. Families can redeem vouchers at partner private schools to ensure free education services for their children. Primary school students receive PKR 500, middle school students PKR 600 and high school students PKR 800	Children between the ages of 5-16 who reside in impoverished areas	16,455 vouchers were redeemed in 2015-2016		
22	KP Elementary & Secondary Education Department	Elementary Education Foundation	Girls' Community Schools	Community-based schools for girls in areas with no public school facilities; communities provide a room or appropriate space for classrooms, while the Government covers the expenses of teachers' salaries, textbooks and other materials	Girls residing in areas where no public school facilities exist		91,083 since inception	

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
22	KP Labour Department	Workers' Welfare Board	Marriage Grant	Cash assistance worth PKR 100,000 for daughters, over the age of 18, of registered factory employees to cover the cost of marriage expenses	Daughters over the age of 18 – with a Computerized National Identity Card (CNIC) or Form B and a marriage certificate – of registered industrial workers; these workers must be employed in registered factories and possess an EOBI or social security card	No consolidated data	No consolidated data	
23	KP Labour Department	Workers' Welfare Board	Death Grant	Death grants for employees' of an industrial establishment	Industrial employees who fall within the definition of 'workers' as per the Workers' Welfare Fund Ordinance (1971); who are covered under IRA 2012; who are registered with the EOBI or social security (ESSI); and who die in service. No specific length of service is required. Mine workers' widows/families must receive compensation grants through the Court of the Compensation Commissioner, as per the Workmen Compensation Act (1923)			
24	KP Labour Department	Workers' Welfare Board	Scholarship	Scholarships for the children of industrial and mine workers, worth 1,600 PKR per month at the intermediate level, PKR 2,500 at the graduate level and PKR 3,500 at the post-graduate level	In service workers (up to the age of 35) and the family members (up to the age of 30) of workers employed in an active/operational industrial unit or mining units registered under the Factories Act (1934) or covered under the Mines Act (1923) or any other relevant laws. Workers must meet the criteria specified in the IRA 2012's definition of a worker, have completed three years of cumulative service, and be registered with EOBI or a social security scheme (an affidavit is required for miners). The children of workers who become disabled in service are eligible (pending certification of the disability by a legal medical board) as are employees of the Workers' Welfare Fund, of Provincial Workers' Welfare Boards and related offices following three years of service			

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
25	KP Labour Department	Workers' Welfare Board	Free Education	Working Folks Grammar Schools which provide free education and related facilities to the children of workers, including free transport for students, pick up and drop off facilities, free uniforms and free textbooks and notebooks	Children of workers			
26	KP Labour Department	Workers' Welfare Board	Technical Education	Three types of institutions to enable the children of workers to acquire skills, including 'Poly Tech', 'Mono Tech' and 'Matric Tech' institutes	Children of workers			
27	KP Labour Department	Workers' Welfare Board	Industrial Homes	Industrial Homes in Labour Colonies to enable workers and their families/children to access vocational training related to embroidery, tailoring, knitting, beautician skills, etc.	Workers and their families			
28	Labour Department KP	Workers' Welfare Board	Labour Colonies and community centre.	Labour Colonies and Community Centres for workers and their families	Workers and their families			
29	Department of Health/Project Management Unit		Sehat Sahulat Insaf Programme	Health protection scheme encompassing cashless in-patient coverage for secondary medical care, worth up to PKR 30,000 per individual in a household (i.e. for the head of household and as many as seven household members). PKR 300,000 is provided for tertiary care in the case of priority diseases, with services offered at public or private secondary and tertiary hospitals, accessed through a health insurance card	Married patients with a valid Computerized National Identity Card (CNIC), from a household with a PMT poverty score of or under 24.28	1.4 million households	2.5 million household by 2017-2018	PKR 3.8 billion in 2016-2017
30	KP Technical Education and Vocational Training Authority (TEVTA)	TEVTA	Free Provincial Youth Education Scheme	Multiple training modules for young persons, a stipend of PKR 6,000 and hostel facilities, if required	Youth from vulnerable segments of society	301 in 2016-2017	2,842 from 2011 onward	
31	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Sickness Benefit	Payment equal to 75% of a worker's wage in the case of routine illness for up to 212 days in a year, or equal to 100% of wages for the entire year for cancer and tuberculosis (TB) patients	Workers employed in industrial establishments who have – for the past three years – worked without interruption, paid ESSSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOB/ social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	604 in 2016-2017	6,362 (2012 - 2017)	

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
32	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Maternity Benefit	Women workers receive a sum equal to their wages for a period of 12 weeks of maternity leave	Women workers employed in industrial establishments who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOBI/ social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	52 in 2016-2017	196 (2012-2017)	
33	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Injury Benefit	A sum equal to an employee's wages for 180 days in a year are provided in the case of employment injury	Workers injured in service, who are employed in industrial establishments and who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOBI/ social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	148 in 2016-2017	1,380 (2012-2017)	

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
34	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Death grant	A sum equal to the daily rate of sickness benefits multiplied by thirty upon the death of the registered worker	Workers (and the families of workers) employed in industrial establishments who die while in service and who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOBI/ social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	12 in 2016-2017	228 (2012-2017)	
35	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Disablement Gratuity	Gratuity provided in the event of an employee developing a disability as a result of a workplace injury (causing a 5-20% loss of physical activity, as determined by the Medical Board)	Workers who suffer from disabilities due to a workplace injury, who are employed in industrial establishments and who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOBI/ social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	8 in 2016-2017	155 (2016-2017)	

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
36	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Partial Disablement Pension	Gratuity provided in the event of an employee developing a disability as a result of a workplace injury (causing a 21-66% loss of physical activity, as determined by the Medical Board)	Workers who suffer from disabilities due to a workplace injury, who are employed in industrial establishments and who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOB/social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies			
37	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Total Disablement Pension	Gratuity provided in the event of an employee developing a disability as a result of a workplace injury (causing a 66% or greater loss of physical activity, as determined by the Medical Board)	Workers who suffer from disabilities due to a workplace injury, who are employed in industrial establishments and who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOB/social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	248 in 2016-2017	1,394 (2012-2017)	

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
38	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Survivors' Pension	Family pension for the widows/widowers of deceased workers who die as a result of a workplace injury	Widows/widowers of workers who die as a result of a workplace injury. Workers must have been employed in industrial establishments and have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOB/social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	159 in 2016-2017	740 (2012-2017)	
39	KP Employees' Social Security Institution	KP Employees' Social Security Institution	Iddat Benefit	Sum for women workers for 130 days upon the death of their spouse, equal to the workers' monthly wages	Women workers who lose their spouse, who are employed in industrial establishments and who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOB/social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies			



S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
40	KP Employees' Social Security Institution	KP Employees' Social Security Institution	ESSI health facilities (OPD)	Free treatment in ESSI health facilities	Workers employed in industrial establishments who have – for the past three years – worked without interruption, paid ESSI contributions and contributed to the education cess. Workers must meet the criteria specified in the IRA 2012's definition of a worker, they must be registered with EOB/social security, they must be residents of the same district in which the Labour Colony is located, they must not have pending criminal proceedings, and they (or their family members) must not be tenant lessees or owners in any of the Board's housing colonies	316,392	1,507,615 (2012-2017)	
41	Finance Department	Finance Department	Government Pension	Pension for government servants	Provincial government employees who have reached the age of superannuation	160,000		PKR 47,367 million in 2016-2017
42	Finance Department	Finance Department	Benevolent Fund	Financial assistance, in the form of a lump sum grant, for the widow/widower/heirs of a government servant who dies in service. This sum varies by the employee's grade, between PKR 250,000- 500,000	Widow/widower/legal heirs of a government servant who dies in service (from)			PKR 800 million in 2016-2017
43	Finance Department	Finance Department	Benevolent Fund	Financial assistance in the form of a retirement grant for government servants, ranging from PKR 230,000-500,000 depending on the employee's grade	Government servants upon retirement			
44	Finance Department	Finance Department	Benevolent Fund	Financial assistance to cover the funeral costs of a government servant or a member of their family, worth PKR 10,000 per death	Government servants and their families			
45	Finance Department	Finance Department	Benevolent Fund	Merit-based scholarship for the children of government servants, totalling up to 50 one-time payments in a year, worth between PKR 16,000- 48,000 depending on the employee's grade	Children of government employees			
46	Finance Department	Finance Department	Benevolent Fund	Interest-free loans for government servants for transport and house building, worth up to PKR 124,800	Government servants of a pay scale between 1 and 15			

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure (per year)
47	Finance Department	Finance Department	Benevolent Fund	Allotment of plots to retired government servants based on seniority and payments by the employee in 60 equal installments. If the government servant dies, their widow/widower receives the plot free of cost	Retired government servants and their widows/widowers			
48	Higher Education Department	Project Management Unit	Chief Minister's Educational Endowment Fund	Scholarships that cover full institutional fees (admission fees, tuition fees, laboratory and library fees, etc.), hostel charges, mess/cafeteria charges and a monthly sustenance allowance/stipend of PKR 5,000 for undergraduate and graduate programmes in national institutions for the standard period of study	Students domiciled in KP, whose family's monthly income does not exceed PKR 100,000 and who are not the recipient of any other scholarship			
49	Higher Education Department	Project Management Unit	KP Higher Education Scholarship Endowment Fund (KPHSEEF)	Cost-sharing for higher educational institutions for the promotion of scientific research and linkages with industries. The modalities for the fund's utilization have not yet been framed, however, general guidelines indicate that short-term projects of up to 1 year in duration will be supported with funds of up to PKR 2.5 million	Students who wish to pursue higher education			

## Annex II Table 5: Balochistan programmes

Survey questionnaire for mapping social protection programmes

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
1	Social Welfare Department (details not given)	Social Welfare Department	Working Women Hostel	A hostel for women workers in Jinnah Town in Balochistan's capital city, Quetta	Working women			
2	Social Welfare Department ( details not given)	Social Welfare Department	Darul Aman	Centre established in 1976 to provide better accommodation, health, education, recreational facilities and legal assistance women in need so as to protect these women's rights and uphold their dignity	Women in need and/or in distress, including those who are homeless, hopeless, abandoned their families or deprived of their basic rights			
3	Social Welfare Department (details not given)	Social Welfare Department	Detoxification & Rehabilitation Complex for Drug Addicts Quetta	A model drug rehabilitation centre where addicts are provided with medical treatment and technical training to facilitate their reintegration into society	Drug addicts			
4	Social Welfare Department (details not given)	Social Welfare Department	Orthopedic, Prosthetic & Physiotherapy Centre Quetta (OPPC)	Rehabilitation services for persons with physical disabilities, supporting them to become independent, active members of society; services include orthopedic devices (e.g. prosthetic artificial limbs, braces, orthopedic shoes, white sticks, and supportive devices such as crutches, wheelchairs, walkers, etc.)	Persons with disabilities			

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
5	Social Welfare Department (details not given)	Social Welfare Department Special Education Wing	Special Education Centres	Free, high quality education for children with disabilities, including special education centres, vocational skills training and a range of facilities (e.g. board and lodging, books, uniforms, supportive devices – wheel chairs, crutches, white sticks, hearing aids, etc.)	Persons with disabilities			
6	Social Welfare Department (details not given)	Social Welfare Department Special Education Wing	Literacy and Non-Formal Education	Centres in select districts to deliver non-formal education and literacy programmes	People who have never received any formal education	1,720 learners (1,241 women and 489 men) enrolled in a 6-month literacy programme.		
7	Department of Labour and Manpower	Balochistan Social Security Institute	Housing	Labour Colonies for workers	Workers registered with the Balochistan Employees' Social Security Institution (BESSI)			
8	Department of Labour and Manpower	Balochistan Social Security Institute	Education		Workers registered with the Balochistan Social Security Institute			
9	Department of Labour and Manpower	Balochistan Social Security Institute	Health	Free medical treatment for registered workers provided through dispensaries and hospitals run by the Health Department across the province	Workers registered with the Balochistan Social Security Institute	35,945		
10	Department of Labour and Manpower	Balochistan Social Security Institute	Other welfare measures		Workers registered with the Balochistan Social Security Institute			
11	Department of Labour and Manpower	Balochistan Social Security Institute	Marriage Grant	Financial assistance in the form of a marriage grant for each daughter of every worker, worth PKR 50,000 each	Workers registered with the Balochistan Social Security Institute			
12	Department of Labour and Manpower	Balochistan Social Security Institute	Death Grant	Financial assistance in the form of a death grant for the legal heirs of deceased workers, worth PKR 200,000	Workers registered with the Balochistan Social Security Institute			
13	Department of Labour and Manpower	Balochistan Social Security Institute	Scholarships	Scholarships for the children of workers who secure 45% marks, ranging from PKR 1,000-1,600 (FA level) to PKR 1400-2300 (BA), PKR 1,900-2,900 (MSc) and PKR 2,300-3,500 (medical/engineering studies)	Workers registered with the Balochistan Social Security Institute			
14	Department of Labour and Manpower	Balochistan Social Security Institute	Workers' Model Schools	Workers Model Schools provide education for workers' children	Workers registered with the Balochistan Social Security Institute			
15	Department of Labour and Manpower	Balochistan Social Security Institute	Kidney Centre Quetta		Workers registered with the Balochistan Social Security Institute			

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
16	Balochistan Education Endowment Fund	Balochistan Education Endowment Fund	Education Endowment Fund	Scholarships for students from secondary school through to post-graduate programmes	Students who complete a Scholarship Application Form (SAF) and Beneficiary Baseline Socio-Economic Assessment Form (BSEAF); who are domiciled locally; who possess, or whose parents/guardian possesses, a Computerized National Identity Card (CNIC); and who presents four photographs, credentials/certificates and/or an affidavit for 5% SQS/EVs category of scholarships attested and verified by his/her respective head of institute/focal person	16,000		PKR 450 million
17	Finance Department	Finance Department	Government Pension	Pension upon superannuation for provincial government employees	Employees who have reached the age of superannuation			PKR 17 billion in 2016-17
18	Finance Department	Finance Department	Benevolent Fund	<ol style="list-style-type: none"> <li>Scholarship allowance and funds to cover books for two children of gazetted provincial government employee or retired employees up to 15 years after retirement</li> <li>Marriage allowance</li> <li>Farewell grant</li> <li>Marriage allowance for non-gazetted employees</li> <li>Monthly allowance for widows</li> <li>Funeral expenses</li> </ol>	Employees of the provincial government and their children/families			PKR 1339 million in 2016-17
19	Labour Department	TEVTA Women's Technical Training Centre	Technical and vocational training for women.	Technical and vocational training centre that offers a range of courses for women on computers, beautician skills, secretarial skills, dress design and commercial cooking, etc. The centre houses trainees under the BISP Waseela-e-Rozgar programme, sponsored by Mercy Corps and the Prime Minister's Skills Development Programme	Women from poor/ needy families. Trainees who are beneficiaries of Waseela-e-Rozgar the BISP's PMT poverty score requirement; for beneficiaries of other programmes, eligibility is determined by an internal committee	250 passed under the Mercy Corps and NAVTTC programmes in 2017	1,598 under three scholarship programmes (2012-2017)	
20	Labour Department	Workers' Welfare Board	Death Grant	Financial assistance in the form of a death grant worth PKR 500,000 paid via a one-time payment to the family of a deceased industrial worker	Heirs of industrial workers registered with the Board through EOBI or the Balochistan Social Security Institute, following the worker's accidental or natural death	61 in 2016-17	187 from 2013 - 17	PKR 30 million

S. No	Name of social protection agency	Implementation agency	Name of social protection programme/scheme	Benefits provided under the social protection programme/scheme	Eligibility criteria	Total number of people enrolled	Total number of people served/benefitted	Expenditure
21	Labour Department	Workers' Welfare Board	Marriage Grant	Financial assistance for the daughters of workers to cover marriage expenses. A sum worth PKR 100,000 is paid as a one-time payment to the registered worker's family upon each of their daughters' marriage	Family/daughters of low wage industrial workers (and their daughters) registered with the Board through EOBI or the Balochistan Social Security Institute	16 in 2016-17	119 from 2013-17	PKR 1.6 million in 2016-16
22	Labour Department	Workers' Welfare Board	Scholarships	Scholarships to support different stages of the education of registered workers' children, entailing amounts ranging from PKR 1,600-3,500 per month	Children of low wage industrial workers registered with the Board through EOBI or the Balochistan Social Security Institute	15 in 2016-17	167 from 2013-17	PKR 1.6 million in 2016-17
23	Labour Department	Workers' Welfare Board	Other works	Construction of workers' quarters, schools, hospitals, recreational centres and water supply schemes	Industrial workers registered with the Board through EOBI or the Balochistan Social Security Institute			PKR 2.7 billion spent since 1971
24	Population Welfare Department	Regional Training Institute	Training of Family Welfare Workers	24-month training course for family welfare workers, including a stipend of PKR 4,000 per month	Family welfare workers with 50% marks in their F.Sc degree			
25	Department of Religious Affairs and Interfaith Harmony	Zakat and Ushr Department	Guzara Allowance, Education Stipends, Medical Assistance and Grants to Religious Schools	Basic subsistence (guzara) allowance of PKR 1,000 per month provided for up to 6 months; education stipends ranging from PKR 100-950 per month; outpatient medical assistance of PKR 2,000 per case and inpatient treatment of PKR 5,000 per case (provided as a one-time payment)	Families certified as needy/deserving by local Zakat Committees			PKR 301 million in 2016-17
26	Department of Religious Affairs and Interfaith Harmony		Grant for Minorities	Grants for minorities including educational stipends, grants for the celebration of festivals, and grants for the poor. Grants range from PKR 20,000 (scholarship) to PKR 100,000 for the upkeep of places of religious worship	Persons who are members of minority groups, whose applications are vetted by the Local District Commissioner's Office to decide if cases are deserving, with a final decision taken at the departmental level in a meeting held in September/October			PKR 10 million per year

# Annex III. List of stakeholders

Annex III Table 1: List of stakeholders

S. No.	Area	Name	Designation	Organization
1	Khyber Pakhtunkhwa	Mr Mohammad Anwar	Director General	Employees' Social Security Institution (ESSI)
2	Khyber Pakhtunkhwa	Mr Ejaz Ahmad	Assistant Secretary Establishment & Administration	Benevolent Fund
3	Khyber Pakhtunkhwa	Mr Baitullah	Planning Officer	Social Welfare Department
4	Khyber Pakhtunkhwa	Mr Shabir Ahmad	Section Officer	Zakat and Ushr Department
5	Khyber Pakhtunkhwa	Mr Hidayatullah	Director	Technical Education & Vocational Training Authority (TEVTA)
6	Khyber Pakhtunkhwa	Dr Mohammad Riaz Tanoli	Project Director	Sehat Sahulat Programme
7	Khyber Pakhtunkhwa	Dr Muhammad Shahid Ali Karim	Director/ PD (PP&SPRU)	Sustainable Development Unit (SDU), Planning & Development Department
8	Khyber Pakhtunkhwa	Ms Reena Shaheed Soherwordi	Section Officer Reforms	Finance Department
9	Khyber Pakhtunkhwa	Mr Safeer	Additional Secretary	Finance Department
10	Khyber Pakhtunkhwa	Mr Nawaz Khan Afridi	Director Monitoring & Evaluation (M&E)/ Quality Assurance	Elementary Education Foundation
11	Khyber Pakhtunkhwa	Mr Younas Khan	Assistant Project Director	Project Management Unit, Education Endowment Fund
12	Khyber Pakhtunkhwa	Mr Bilal Khan	Assistant Chief – Operations	Child Protection and Welfare Commission
13	Balochistan	Ms Shabnam	Principal	Women Technical Training Centre
14	Balochistan	Mr Saaed Ahmed Qazi	Director General	Pakistan Bait-ul-Maal
15	Balochistan	Mr Saidal Khan Luni	Project Director	Global Partnership Education
16	Balochistan	Mr Saeed Ahmed Sarparah	Commissioner	Balochistan Employees' Social Security Institution (ESSI)

S. No.	Area	Name	Designation	Organization
17	Balochistan	Ms Salma Qureshi	Former Additional Secretary	Women Development Department
18	Balochistan	Ms Salma Qureshi	Director	Non-Formal Education and Adult Literacy
19	Balochistan	Ms Shamshad Kosar	Programme Manager	Balochistan Educational Endowment Fund (BEEF)
20	Balochistan	Mr Zahir Hussain	Additional Secretary	Zakat and Ushr Department
21	Balochistan	Mr Kuttub Khan Maingal	Additional Secretary	Population Welfare Department
22	Balochistan	Mr Khair Jan Bangal Zai	Section Officer	Benevolent Fund
23	Balochistan	Mr Arif Hussain	Section Head China-Pakistan Economic Corridor (CPEC) and Projects	Planning & Development Department
24	Balochistan	Mr Qaim Lashari	Deputy Secretary	Finance Department
25	Balochistan	Mr Manzoor Hussain	Additional Secretary	Labour and Manpower Department
26	Balochistan	Mr Illyas Jaffar	Director	Workers' Welfare Board
27	Balochistan	Mr Javed Anwar Shawani	Secretary	Health Department
28	Sindh	Mr Riaz Hussain	Secretary	Zakat and Ushr Department
29	Sindh	Mr Shakeel	Deputy Secretary – Pensions	Finance Department
30	Sindh	Ms Alia Shahid	Secretary	Social Welfare Department
31	Sindh	Ms Musarat Jabeen	Director	Women Development Department
32	Sindh	Mr Tauseef Ahmed	Director Public Private Partnerships	Education Department
33	Sindh	Mr Asghar Memon	Chief Foreign Aid	Planning & Development Department
34	Sindh	Dr Sikandar Memon/ Dr Mohsin A. Shaikh	Deputy Secretary/ Additional Director Development	Health Department
35	Sindh	Mr Muzaffar Ali Bhutto	Managing Director	Sindh Technical Education & Vocational Training Authority (TEVTA)
36	Sindh	Mr Muhammad Alam Thaheem	Director	Directorate of Literacy & Non-Formal Basic Education
37	Sindh	Mr Shah Faisal Zahir	Director – Administration	Population Welfare Department

S. No.	Area	Name	Designation	Organization
38	Sindh	Mr Nishat Zaidi	Director Public Relations, Training & Research	Sindh Employees' Social Security Institution (ESSI)
39	Sindh	Mr Gulfam Nabi Memon	Joint Director	Directorate of Labour
40	Sindh	Ms Uzma Ismail	Additional Secretary	Benevolent Fund
41	Sindh	Mr Shahid Yousaf Zai	Additional Secretary	Minority Affairs Department
42	Sindh	Mr Gulfam Nabi Memon	Joint Director	Workers' Welfare Board
43	Punjab	Mr Muhammad Suleman	Director	Social Welfare/Bait-ul-Maal Department
44	Punjab	Mr Zaib un Nisa	Director Programmes	Social Welfare/Bait-ul-Maal Department
45	Punjab	Mr Abubakar Zubair Khokhar	Company Secretary	Punjab Health Facilities Management Company
46	Punjab	Mr Rana Mohammad Sajjad Baber	Deputy administrator Zakat (Field))	Zakat and Ushr Department
47	Punjab	Mr Akhtar Abbas Bharwana	General Manager	Technical Education & Vocational Training Authority (TEVTA)
48	Punjab	Mr Khalid Farooq	Manager Projects	Technical Education & Vocational Training Authority (TEVTA)
49	Punjab	Mr Ali Raza	N/A	Punjab Small Industries Corporation (PSIC)
50	Punjab	Mr Waqar Hussain	Secretary	Punjab Workers' Welfare Board
51	Punjab	Mr Syed Tahir Raza Humdani	Deputy Chief Executive Officer (CEO)	Punjab Social Protection Agency (PSPA)
52	Punjab	Ms Rehana Afzal	General Manager (Monitoring, Evaluation and Reporting)	Punjab Social Protection Agency (PSPA)
53	Islamabad	Ms Uzma Naz	Assistant Director, Research and Development Division	Higher Education Commission (HEC)
54	Islamabad	Mr Iqbal Haider Zaidi	Deputy Director General	Employees' Old Age Benefits Institution (EOBI)
55	Islamabad	Dr Nasir Khan	Director General, Planning & Development Wing	National Vocational & Technical Training Commission (NAVTTTC)



S. No.	Area	Name	Designation	Organization
56	Islamabad	Mr Syed Nouman Shah	Director Administration	Worker's Welfare Fund
57	Islamabad	Mr Umair	Section Officer to the Managing Director	Pakistan Bait-ul-Maal
58	Islamabad	Dr Najeebullah Khan	Director General Research, Monitoring and Evaluation (M&E)	Benazir Income Support Programme (BISP)
60	Islamabad	Dr Faisal Rifaq	Director, Technical	Prime Minister's National Health Programme
61	Lahore	Mr Khalid Sultan	Member	Punjab Planning & Development Board

The draft report was shared with ILO Constituents, UN agencies and the World Bank for their comments.



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International  
Labour  
Organization

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