A Dialogue on Social Protection in Pakistan: Design, Institutional and Financing Challenges

13 and 15 February 2013

Islamabad and Lahore

IDEAS
INSTITUTE OF DEVELOPMENT AND ECONOMIC ALTERNATIVES

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SUMMARY BRIEF

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BACKGROUND

The Institute of Development and Economic Alternatives (IDEAS), a Lahore-based research and policy centre, held a non-partisan regional policy dialogue entitled *A dialogue on social protection in Pakistan: design, institutional and financing challenges* in Islamabad and Lahore on 13 and 15 February, respectively. Its objective was to take advantage of the expressed willingness of different political parties and other stakeholders to engage in a constructive dialogue on social protection. The dialogue drew on Pakistani and regional experience with different elements of social protection policy. Its starting premise was that social protection is an essential policy tool in addressing issues of poverty and vulnerability in Pakistan, and there is a need to reflect on recent experience in Pakistan and learn from regional practices.

Social protection has become an accepted policy mechanism for attacking poverty, mitigating risk, and building the capacity of the poor and vulnerable in Pakistan. It is also seen as a transformative mechanism through which the poor can accumulate and invest, helping them break out of the cycle of poverty. A number of elements indicate that social protection in Pakistan has come of age. First and foremost is the establishment of the Benazir Income Support Programme (BISP) – a federal social protection programme initiated in 2008 and enacted into law by the incoming government led by the Pakistan People's Party (PPP). Since its introduction, the BISP has disbursed PKR 146 billion and aims to cover 5.5 million families by 2012/13. The flagship programme provides monthly unconditional cash transfers (UCTs) of PKR 1000 each to women from the poorest households. Recent additions to the programme include micro-loans (Waseela-e-Haq) and conditional cash transfers (CCTs) for education (Waseela-e-Taleem), health (Waseela-e Sehat) and skills (Waseela-e-Rozgar).

As Pakistan moves ahead towards a historical election in 2013, there is a growing consensus among political parties on the importance of social protection as a vital component of the national strategy to counter poverty. The 18th Amendment has also created a mandate to deliver social protection at the provincial level.[1] Consequently, provincial governments

[1] The 18th Amendment was passed in April 2010. It has been a major development in the process of fiscal devolution and has altered the responsibilities at different levels of government in Pakistan. Under the amendment, apart from electricity, all subjects in the concurrent list have been transferred to the provinces. Moreover, certain subjects in the federal list have become the joint responsibility of the federal and provincial governments.

have taken diverse initiatives, such as amending their rules of business to include social protection as a mandate for their social welfare departments, and launching their own cash transfer programmes. Some of the modalities developed in social protection programmes have also been used to good effect in delivering cash assistance to disaster-affected populations.

At this important juncture, where the BISP is expanding towards a multi-prong programme and where political parties and provincial governments are thinking about how social protection initiatives should be designed, a dialogue that addresses the design and financing of social protection programmes and engaged multiple stakeholders was thought to hold immense value. Stakeholders from the government, academia, the media, the corporate and nongovernment sectors, and representatives of the major political parties were invited to inform the discussion on social protection in Pakistan, using evidence from the country and the region. It also provided an opportunity to promote exchange around the following areas: (a) the different elements of social protection currently being debated, and (b) inter- and intra-governmental institutional arrangements that can help increase the social returns to social protection programmes.

The dialogue was held both in the federal capital, Islamabad and Punjab's provincial capital, Lahore. A total of 50 and 45 people attended the events in Islamabad and Lahore, respectively, and participants ranged from politicians, bureaucrats, and academics to members of the donor community and civil society (see Appendix B). The programmes for both days were broadly the same (see Appendix A), but the discussion at the federal and provincial level varied substantially, given the clear differences between the federal government and the Pakistan Muslim League's (PML-N) government in Punjab on social protection policy; this is reflected in the summary brief. The rest of this brief is structured around the five sessions of the dialogue, which included:

Session I: Opening session

Session II: Unconditional cash transfers and the Benazir Income Support Programme Experience

Session III: Conditional cash transfers

Session IV: Asset transfers and skills as social protection

Session V: Financing coverage and social protection

PowerPoint presentations of the above sessions are available on the IDEAS website.

Session I Opening session

Dr Reehana Raza welcomed the participants to the dialogue and expressed the need to exchange ideas on social protection. She commented that with the 18th Amendment mandating provincial governments to include social protection as one of their responsibilities, it is necessary to address issues of design and management that would help refine the structure of social protection programmes in Pakistan. Madame Farzana Raja, chairperson of the BISP and former Federal Minister, opened the session by highlighting the federal government's commitment to development issues in Pakistan as exemplified by the BISP. Although there have been many interventions in social protection, these were introduced on a small scale. On the other hand, the BISP aimed to cover 22–23% of the population and focused on empowering women. Recently, the programme has sought to address the issue of 61 million children who are out of school. Madame Farzana Raja informed the audience that the BISP's Waseela-e-Taleem initiative has set up the necessary systems to ensure that 3 million out-of-school children could attend school in the coming years. She emphasised, however, the need to address challenges in education: the first challenge is to change people's mindset about education; the second is to bring all the provincial governments on board to ensure that Waseela-e-Taleem is a success. She pointed out that, as a transparent organisation, BISP has an independent board consisting of experts in their fields and is committed to third-party monitoring, indicating a true commitment to improving its operation and achieving the goal of poverty alleviation in Pakistan.

Dr Ijaz Nabi, chairperson of the Punjab Skills Development Fund (PSDF) and a BISP board member, argued that social protection in Pakistan has entered a new era. The current social protection programmes are better set up, operate on a large scale, and are subject to rigorous evaluation by the academic community. This bodes well both for those being targeted and for the Pakistani taxpayer. Punjab now has both a federal social protection programme, i.e. BISP, and a provincial programme, i.e. the Punjab Economic Opportunities Programme (PEOP).

As firms continue to under-invest in training, it has created a niche for the government to bridge this market failure. The government of Punjab's initiative in this area of social protection, specifically the PEOP, is a GBP 50 million project funded by the Department for International Development (DFID) and the government of Punjab. The programme identified the vulnerable and skill-poor in Punjab and offered them training in the districts of Lodhran, Bahawalnagar, Bahawalpur and Muzaffargarh. The PEOP had four criteria: (i) that there should be no corruption, (ii) that it should involve the private sector, (iii) that it should target the poor appropriately, and (iv) that it should have an impact. The goal is to expand the programme to all the provinces and ensure that it is linked to a clear growth strategy in the Punjab. The BISP, on the other hand, is a UCT-based programme that lacks an exit mechanism for recipients and comprises of supplementary programmes. This needs to be reconsidered and streamlined. The BISP's skills programme, Waseela-e-Rozgar, is similar to the PEOP, which thus offers considerable room for sharing experiences and knowledge about federal and provincial skill projects.

Session II Unconditional cash transfers and the BISP experience

Session summary

This session revolved around a discussion on BISP's UCT initiative. Mr Muhammad Sher Khan, secretary of the BISP, gave an overview of its history and structure. The program was initiated in 2008 with the aim of disbursing cash transfers to women in the poorest 20% of households in the country. Supporting programs, such as Waseela-e-Haq, Waseela-e-Rozgar and Waseela-e-Sehat, are also being introduced as part of the BISP to achieve the goals of ensuring a sustainable livelihood for the poor and helping them transition out of poverty.

The session also highlighted key issues surrounding BISP's targeting mechanism and complaint redressal system. In comparison to programs such as the Pakistan Bait-ul-Mal (PBM), the BISP uses a targeting mechanism that scores each household's welfare status, based on detailed data on the household's assets, which had been collected through a door-to-door survey conducted in 2010/11. An asset index is constructed to identify the Proxy Means Test and assign a poverty score to each household. Households with a score of 16.17 or less are eligible for a UCT if one of their members is a married woman with a computerized national identity card (CNIC). Direct recipients of the transfer are women. Supporting programs, such as Waseela-e-Taleem, also plan to start using the same eligibility criteria to allocate cash transfers. In order to ensure that eligible candidates have not been excluded by mistake, BISP's offices located at the tehsil-level addressed complaints regarding the targeting. The system is also subject to regular appraisals, spot checks and progress monitoring to ensure that the program is being effectively implemented.

Mr Simon Hunt, director of Oxford Policy Management (OPM) – the organization hired to undertake an impact evaluation of the BISP – presented findings from a baseline survey of BISP beneficiaries. This evaluation focused on the programme's impact on seven areas: poverty and livelihoods, vulnerability to shocks, child nutrition, health, education, women's bargaining power in the household, and the incidence of child labour.

The baseline indicates that BISP households are extremely poor with an average monthly expenditure of only PKR 1601. Furthermore, individuals in these households are employed mainly as casual labourers in vulnerable occupations, such as seasonal agricultural work. These occupations are extremely sensitive to exogenous shocks such as food price hikes, health shocks, and disasters etc. Poor households usually respond to such shocks by reducing their food consumption. The results of the baseline survey show that 25% of the sample had reduced their food consumption after experiencing a shock, which then had a domino effect on health and nutrition. It is hoped cash transfers such as BISP's UCTs, therefore, would offer a buffer against such shocks and allow poor households to maintain their level of consumption.

The BISP's baseline survey shows that 9.6% of children in the sample aged 5 to 14 years are engaged in child labour to generate additional income for their families (O'Leary et al., 2012). The cash transfers directed to women are expected to increase their bargaining power in the household, improve child nutrition and education outcomes, and reduce child labour. The survey also indicates that this population has extremely low levels of education: 31% of the primary school-aged children in the sample attended primary school compared to the national average of 57% in the Pakistan Social and Living Standards Measurement Survey (PSLM). Besides the cash transfer, supporting programs such as Waseela-e-Taleem, Waseela-e-Sehat, Waseela-e-Haq and Waseela-a-Rozgar, have been specifically introduced to better target these objectives, including increased student enrolment, improved nutrition and health, and increased skill acquisition.

Discussion

Islamabad: Participants raised several questions and comments regarding BISP. The first suggestion was that the narrative needs to be consistent. The Planning Commission of Pakistan has stated that 30% of the country's population is poor while BISP targets the bottom 20%, suggesting that the programme does not cover all those below the poverty line (Mr Shahid Kardar). In response, Mr Muhammad Sher Khan explained that the BISP does not use the poverty line criterion to assess the extent of the programme's coverage. Instead, its aim is to reach the poorest 20% of the whole population and focus on the needs of those who are at the bottom of the pyramid.

In debating the BISP's targeting mechanism, a number of participants highlighted that there is a lot of movement around the poverty line. Many households that might be deemed ineligible today could fall below the poverty line tomorrow due to individual or covariate (community-wide) shocks. With a discrete cut-off such as the poverty score used by the BISP, this movement around the line is often ignored (Dr Muhammad Arif). Furthermore, BISP has no mechanism in place to account for this movement. In response, Dr Ijaz Nabi suggested that poverty can be seen as a band instead. It was also pointed out that, while the international literature suggests that the poor take a long time to transition out of poverty, in Pakistan there is an undue emphasis on graduation rates and moving people out of the recipient's pool quickly. This focus could be restrictive since it can take a while – up to ten years – for the poor to learn how to cope with shocks and develop the capacity to avoid shocks completely (Ms Fatima Naqvi).

Questions were also raised about whether the BISP is taking on too many responsibilities – including health, education and skills training – and whether it should be responsible both for handling cash as well as delivery services or if the provincial governments should use the BISP only as a vehicle for disbursing money (Dr Faisal Bari). It was also recommended that the BISP should prioritize one of the three supporting programmes. Focusing on health may be more important than education or skills, for example, since the literature on Pakistan shows that health shocks are one of the major factors driving people into poverty (Dr Zeba Sathar). Mr Muhammad Sher Khan responded that the BISP focuses on these three areas collectively because their cumulative effect would have an impact on beneficiaries' lives.

A further concern was that a component of the poverty score was determined using weights assigned to each asset type owned by the household; the exact weight has not been publicly shared, and many consider this secrecy suspect. It is especially limiting for researchers who want to evaluate the index's targeting effectiveness, and it negates the idea that the BISP prioritizes transparency (Dr Asad Sayeed). Mr Muhammad Sher Khan clarified that only some elements are kept secret for legal reasons; there is still enough information available in public for researchers to determine the weights involved (Dr Cem Mete).

Lahore: One participant questioned the effect of BISP UCTs on the female labour participation rate (Ms Sara Saeed). The BISP team was also asked to provide evidence on the program's poverty reduction effects (Dr Farid Malik). It was also pointed out that highlighting international evidence on the effect of UCTs on poverty rates would be helpful (Ms Fatima Afzal). Mr Simon Hunt showed that there is ample international evidence on the effect of UCTs on reducing child labour and increasing female labour participation rates. Giving the example of the extensive literature on this subject from Latin America, Mr Hunt explained that the global push toward instituting cash transfers emanated from Latin America's positive experience. Some participants also questioned the relationship between the BISP and previous programmes such as the PBM and food stamps. It is unclear if the BISP UCT programme has completely replaced older social protection modalities such as ration cards and food stamps. If this is the case, it would be useful to have a clear picture of the advantage that UCTs have over previous schemes (Dr Fareeha Zafar).

Some participants also expressed concerns regarding the BISP's long-run financial sustainability, given that the value of the cash transfers is decreasing every day while the number of beneficiaries continues to rise (Dr Rashid Amjad). In addition, such programmes have a substantial administrative cost (Dr Ali Cheema). Mr Muhammad Sher Khan explained that the programme's administrative costs would be substantially reduced once offices are set up. Its initial costs are high but recurrent costs have been minimized through a transparent delivery system such as the use of debit cards, which removes human involvement and reduces leakage costs.

The BISP's representatives were asked to explain what measures the programme has taken to address exclusion and inclusion errors (Dr Kate Vyborny). One of the main sources of exclusion error is that many eligible women do not have CNICs (out of 7.2 million beneficiaries, 2.6 million had pending CNICs), but the current complaint mechanism that is used to address inclusion and exclusion errors favours those who can agitate (Dr Ali Cheema). Mr Muhammad Sher Khan, however, informed the audience that with the help of the

National Data base and Registration Authority (NADRA), the BISP has made continual efforts to address this problem from all angles.

Session III Conditional cash transfers

Summary

The third session revolved around a discussion on the role of CCTs and the institutional challenges impeding the implementation of social protection in Pakistan. Dr Cem Mete, lead economist at the World Bank, presented the results of an impact evaluation of the PBM's Child Support Programme (CSP). The programme was initiated to improve primary school enrolment rates among poor children aged between 5 and 12 years, conditional on children maintaining an 80% attendance rate. As a precursor to the Waseela-e-Taleem programme, the results of this evaluation have been important in persuading the government of Pakistan to initiate the Waseela-e-Taleem programme. The CSP's pilot alone had increased the enrolment rate for the treatment group by 11.65 percentage points, with females benefitting more than males (13.74% versus 9.06%). Moreover, the programme had a positive impact on the poorest households with an increase of 12.03 percentage points for the poorest 40% of the population. Based on these results, Waseela-e-Taleem's potential for improving enrolment rates is high.

The CSP faced a number of challenges, however, including weak targeting, lack of coordination with the education authorities, and delays in payment. Despite these monetary and organisational challenges, the evaluation shows that the programme was effective. In designing Waseela-e-Taleem, the BISP has accounted for these problems and is expected to have a substantial impact, although deciding the right amount of stipend remains a challenge. A key reason for poor households failing to meet the CSP's enrolment and attendance requirement was the opportunity cost of sending their children to school, ie the income lost from child labour. Dr Cem Mete suggested that, in this case, the value of the transfer should be high enough to cover this opportunity cost.

Dr Mete also shared some results from a rapid appraisal of the BISP's UCT programme. The BISP follow-up survey carried out by the International Food Policy Research Institute showed promising results in terms of female empowerment and nutrition only after a year of implementing UCTs. Since women's empowerment and child nutrition plays a key role in achieving better education outcomes for children, this implied that, through these supporting programmes, the BISP could have a strong impact on children's education. Bringing all the provinces on board would ensure that the BISP has an even greater impact since provincial participation is critical for the supply side and the successful implementation of Waseela-e-Taleem. Finally, Dr Mete recommended assessing the needs of the poor by including a social protection module in the PSLM, the current national survey. Such needs assessments remains essential for the development of an efficient and effective social protection programme.

Mr Shahid Kardar, former governor of the State Bank of Pakistan, discussed the effects of the 18th Amendment on the role of the federal and provincial governments in providing social protection programmes. The amendment has devolved responsibility for such programmes to the provinces, increasing pressure on them to consolidate these programmes and streamline their operations. Mr Kardar held that there are two positions on institutional structure and social protection. One argues that, after the devolution of responsibilities to the provinces, social protection now falls largely within the provincial domain, with the federal government at most providing financial help in the form of National Finance Commission awards. Further, since there is considerable heterogeneity in terms of the characteristics of the poor, government resources and the right mix of social protection programmes can only be decided at the provincial level. The opposing view argues that the provinces have neither the resources nor the institutional framework in terms of focal bodies responsible for program implementation to run large-scale social protection programmes, and hence they should remain within the federal domain. In light of this debate, Mr Kardar addressed the following question: is there a possibility of a federal–provincial partnership in terms of co-financing and division of responsibility or would such a relationship be hard to establish, given the mistrust inherent between the two tiers of government and the misalignment of their political interests?

Lack of trust is a key impediment to establishing such partnerships. A way forward is to depoliticise programmes such as BISP and establish ownership at both the federal and provincial levels through co-branding, ie giving due recognition to both the federal and provincial governments for the implementation of social protection programmes. In the BISP's case, this could be done simply by printing the provincial and federal governments' logos on the debit cards issued. However, depoliticisation might not be as simple as co-branding. Mr Kardar suggested additional ways of building trust such as by creating transparency in the targeting mechanisms and making BISP data publicly available. He argued, moreover, that creating centralised agencies at the provincial and federal level for the development and implementation of social protection programmes is crucial for demarcating responsibilities between the centre and the provinces. This is, however, easier said than done and requires openness and willingness on both sides.

In terms of co-financing, not all provinces have the capacity to acquire funds to finance such programmes. A first step would be to build their capacity in terms of revenue generation. There is a rich menu of measures to choose from, such as increasing the tax net, introducing value-added tax, and curtailing subsidies, but the effective and efficient implementation of these mechanisms is another question altogether. Mr Kardar highlighted another possibility: for the federal government to provide the initial funds in the form of a lump-sum transfer to the provinces and then give them sufficient time to top up this transfer. Such a partnership structure implies a gradual transfer of responsibility to the provinces. However, the timeframe for such a transfer and its variations across the provinces are some of the key issues that need to be fully understood before an appropriate policy can be devised.

The first step towards disentangling the roles of the federal and provincial governments in the provision of social protection is to open a dialogue between the key stakeholders at both levels of government. Mr Kardar suggested that a forum under the Planning Commission of Pakistan should be created where representatives of the BISP and the provincial and federal governments can discuss issues surrounding the provision and financing of social protection programmes and work out pathways of cooperation. The question of co-branding and depoliticising social protection programmes is also crucial in light of the forthcoming elections. Social protection programmes need to be depoliticised before the elections so that the existing programmes are retained and scaled up. He ended on an optimistic note stating that such partnerships and open dialogues are possible; it is just a matter of political will and initiative.

Discussion

Islamabad: Some participants expressed their scepticism regarding the proposed federal–provincial partnership, commenting that it would be very difficult to devise a consolidated social protection programme in the presence of federal and provincial governments that are affiliated with different political parties with opposing preferences (Mr Naved Akbar). In order to make the partnership work, several possible steps would have to be taken. First, both governments would have to be given due recognition for providing social protection programmes. Second, the federal government would be required to fund the provinces, who would then decide which mix of programmes they want to offer and top up the finances accordingly (Mr Shahid Kardar).

Participants also questioned the merits of CCTs versus UCTs. UCTs are perceived merely as handouts while CCTs are seen as more strategic cash transfers with a positive behavioural impact, thus the BISP planned to introduce additional interventions on this basis. However, international evidence on the superiority of CCTs over UCTs is weak, and it was suggested that the BISP should look carefully at the evidence on the merits of CCTs versus UCTs before expanding its programme (Dr Faisal Bari). Cash transfers could also act as a disincentive for people to seek employment, although international evidence suggests that cash transfers encourages recipients to seek labour market opportunities rather than avoid them. There is no rigorous study on Pakistan on the subject but once the data has been collected, an evaluation could be carried out to draw conclusive evidence (Ms Fatima Naqvi). Finally, participants asked what the BISP could learn from older programmes. For example, the Lady Health Workers Programme had been successfully run by the federal government but after the 18th Amendment, responsibility has been transferred to the provinces that then absorbed this programme. Mr Simon Hunt suggested that the BISP could use their experience to design a similar strategy to make it possible for the programme to work as effectively in the provinces as it does at the federal level.

Some participants expressed their concern with respect to the CSP evaluation's enrolment rate figures. The control group used to evaluate the CSP had seen a substantial increase in enrolment rates from 44% to 60%. These numbers appear suspect since this could indicate that the positive effect seen for the treatment group might just be a result of incorrect numbers (Dr Imran Rasul). Dr Cem Mete argued, however, that the positive effect on the treatment group is not merely a result of manipulating the numbers but had been verified through attendance-checks and teachers' reports.

Lahore: It was argued that, unless the roles of the federal and provincial governments in social protection programmes are clarified, there would be unnecessary duplication, leading to overall inefficiency (Dr Ijaz Nabi). Under the 18th Amendment, social protection is now a provincial issue. If the provinces are provided with money, they would accept the social protection programmes and take responsibility for their functions. However, lessons from the food stamp programme in Pakistan showed that there was no institutional framework to carry out this programme at the provincial level (Dr Ali Cheema). Well-coordinated central bodies and leadership are, therefore, needed so that the social protection programmes are cohesive and effective plans can be chalked out (Rab Nawaz). Some participants also felt that the devolution process should be extended to the tehsil level since it would encourage a better system of accountability (Mr Ali Khizar Aslam).

In order to design a partnership between the federal and provincial governments, the provinces should be encouraged to join federal programmes, but this is only possible if these programmes are seen to be politically neutral and not associated with any party. For example, the PML-N is unlikely to be a part of a programme named after a PPP political leader since it can cost them votes (Mr Rab Nawaz). Partnerships can only go forward if the programme is depoliticised. However, there is also the issue of ownership without which the administration would not be motivated to push the programme. A discussion on partnerships is not possible without clarifying the ownership of social protection. Moreover, there is no precommitment to these programmes; their implementation depends on whether the governing party had prioritised these in relation to its other policy objectives (Dr Ali Cheema). The panellists' concern was, however, that such partnerships are unlikely to deliver if the nature of the parties governing at the two levels was different. The poor should not be made to suffer for political differences; it is immaterial who carries out such programmes (Mr Muhammad Sher Khan).

Session IV Asset transfers and skills as social protection

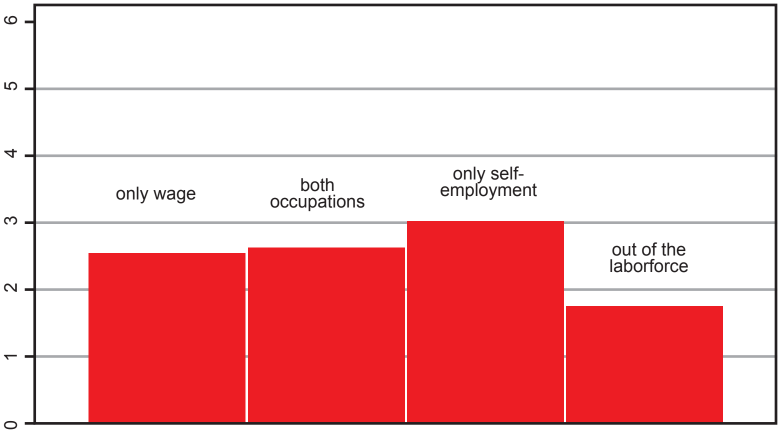
Summary

This session focused on the different modalities of social protection programmes ranging from asset transfers to skills training and possible combinations of both components. Ms Samia Liaquat Ali Khan, group head of the Punjab Poverty Alleviation Fund (PPAF)'s compliance and quality assurance component, gave a summary of the organisation and operations of the Social Safety Net-Targeting Ultra-Poor Programme (SSN-TUP) – an asset transfer scheme under the Livelihood Enhancement and Protection Programme. Under this programme, the approximate value of assets, including livestock, poultry, tool kits, animal carts, agricultural tools and other similar items, transferred to each household is up to a value of PKR 50,000. An assessment survey of the program's impact, carried out in three districts of Sindh in 2011, revealed that beneficiaries of the transfer saw an income increase of 178% in comparison to nonbeneficiaries who experienced an income increase of only 41%. In addition, their production and consumption of milk, milk products, eggs and meat increased. The survey also found that 44% of the beneficiaries graduated to higher poverty bands on the poverty scale designed by the PPAF. This figure suggests that asset transfers alone are not sufficient to move people out of poverty and what might be required is additional support, such as quality training.

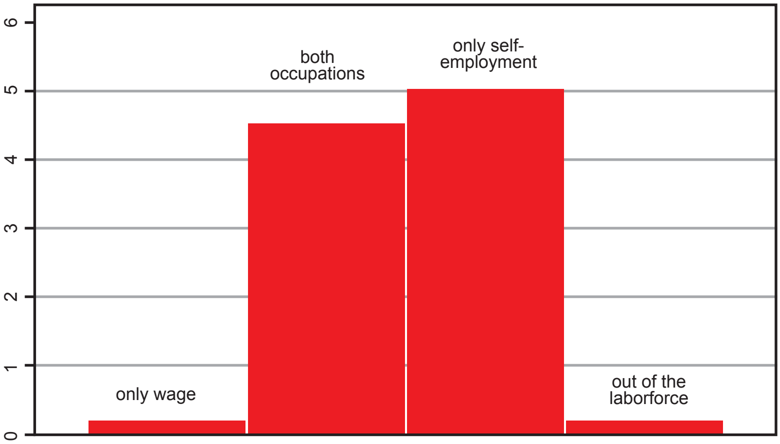
Dr Maitreesh Ghatak, professor of economics at the London School of Economics, addressed the participants via video link and highlighted the role of land reforms as an asset transfer, cautioning researchers about measuring the impact of such interventions. Land reforms as an asset transfer are justified only if they yield efficiency gains. While redistributing land so that everyone had a minimum amount is important to ensure equity, efficiency issues also have to be addressed to make a compelling case for its implementation. He presented the results of existing research on land reforms as an asset transfer in India and its impact on productivity. The research indicated that land reforms have had a negative impact on productivity, perhaps because the study had failed to capture the different facets of land reform, resulting in biased estimates. A macro-study conducted at state level showed that land reforms had a positive impact on poverty but that tenancy reforms reduced productivity. Dr Ghatak pointed out that this could be a biased finding since the study had not looked at the differing levels of tenancy reform implementation across different states. To counter this, he presented the results of his micro-level study, which focused on the experience of tenancy reforms in West Bengal where their productivity effect has been found to be positive. He concluded that evaluating the effect of land reforms based on macro-data aggregated at the state level does not allow researchers to understand the mechanism through which land reform affects productivity. Following the presentation on land reforms in India, Dr Imran Rasul, a professor of economics at University College London, presented his results from an evaluation of BRAC's (formerly the Bangladesh Rural Advancement Committee) Ultra-Poor Programme, highlighting it as an example of how training and asset transfer combined could lead to occupational change via transition into entrepreneurial forms of employment within a rural setting. BRAC targeted poor women employed in insecure occupations with few asset possessions. When offered a menu of assets, the majority opted for livestock (as opposed to small crafts, small retail, and small gardens). The programme evaluation took place over two-year and four-year intervals using a randomized controlled trial design covering more than 20,000 households.

As shown in **Figure 1**, the occupational structure of the programme's beneficiaries shifted over two years' time, with more women opting for self-employment or both self-employment and wage occupation, as well as an overall increase of 135% in the number of hours of self-employment relative to the baseline (Bandiera et al, 2011). This shift in occupational structure persisted even after two years when BRAC withdrew the programme and there was no further check on whether recipients had retained the assets, suggesting that asset transfer had a long-term effect on occupational structure even without monitoring. Overall, 38% of the beneficiaries had experienced an increase in earnings and 8% experienced an increase in consumption, landholdings and happiness level. The treated households were two percentage points more likely to own land than their untreated counterparts, which, in the context of Bangladesh's land scarcity, suggested a shift in economic wealth. Dr Rasul added that the counterfactual, an equivalent amount of money if invested in a savings account, yielded a lower return than the asset transfer.

Figure 1 Occupational choices of beneficiaries at the baseline



Occupational choices of beneficiaries two years later



Source: Asset transfer programme for the ultra-poor: a randomized control trial evaluation (Bandiera et al., 2011)

Next, Ms Sarah Saeed, a skills strategy advisor to the PSDF – home to the PEOP – gave an overview of the PSDF, which was established as a training fund to create a market for training services and address the key gaps in the training market. Private employers have little interest in training their employees due to the high turnover in the workforce, while independent training providers lack information on the kind of skills the market needed. To bridge this gap, the PSDF had established training centres in the poor districts of Lodhran, Bahawalnagar, Bahawalpur and Muzaffargarh.

Dr Ali Cheema, a senior research fellow at IDEAS, presented the early lessons learnt from the ongoing evaluation of the PEOP in these districts. Evidence from the baseline suggests that there are key mismatches in supply and demand, and that addressing these gaps with subsidies alone was not possible. There are several skill deficits among the poor, both males and females, in these districts. This is compounded by poor education levels with two-thirds of males and three-fourths of females in this population having attained less than primary schooling. There is also a serious mismatch of pedagogy in the current menu of training being offered. For example, about 55% of the household-identified nominees (for training) had not completed primary education – the minimum requirement to enter the training programmes being offered by training suppliers.

There are problems on the demand side as well. Despite the great interest in skill training indicated by the baseline, these programmes have a low take-up because most people have severe time constraints. Whether it is time spent on household chores or in labour market activities, time is a crucial factor influencing the decision of the poor to take advantage of any skill programmes offered. Follow-up surveys have shown that males have a low uptake because of work obligations whereas women are less likely to participate due to household commitments. There is also a strong urban bias in the location of training centres and people in the villages opt out because the centres are too far away. Their location should account for distance from the poor, especially for women whose mobility is likely to be limited.

Discussion

Islamabad: The discussion highlighted several other key mismatches in the training market. First, trainers themselves lack skills that are likely to be useful in the labour market and are ill equipped to teach others. Second, there is a gender bias in training women, who are trained only in skills considered suitable for women and not in other skills useful for the labour market, such as repairing small equipment (Dr Reehana Siddiqui). Dr Ali Cheema argued that, when designing skills training for women, it is important to consider their extremely limited mobility. If females demand certain occupational skills, it is probably because such occupations are more accessible to them. Therefore, training programmes should ascertain the demand for training before delivering it. Creating this link between training and the job market is essential for a thriving training market. Upgrading trainers and teachers should also be a key priority.

The potential of tenancy reforms to reduce poverty was also raised (Dr Cheema) and the need to identify the right and wrong kinds of land reform was highlighted (Ms Asma Kashif). In response to a question on whether land redistribution is sufficient to move people out of poverty (Ms Fatima Afzal), Dr Ghatak pointed out that the World Bank had carried out a study on land reforms and their impact on poverty. It looked at the poverty count and found that land reforms have a statistically significant and large negative effect on the headcount ratio. However, this evaluation had econometric problems since the results could be biased due to other simultaneous government reforms. Moreover, it was argued that demographic pressures undermined the original goal of land reforms in India with fragmentation and multiple claimants to small plots of land. Participants also wanted to know the optimal size of land that would yield the highest possible increase in productivity (Ms Asma Kashif). In response, Dr Ghatak explained that, under the principles of development economics, there is an inverse relation between land size and productivity. The optimal size also depends on the region's agro-climatic conditions and topography.

Several participants were sceptical about the counterfactual Dr Imran Rasul had used to evaluate the BRAC's Ultra-Poor Programme, ie yields on investment in a local bank. Other proposed counterfactuals included: (i) either a cash transfer to the poor that could be invested in the same asset, yielding the same return (Dr Faisal Bari); or (ii) the same money invested by the government, which could take more risk, earn a higher return, and then distribute this money to the poor (Dr Anjum Nasim). These alternatives would yield either exactly the same return or a higher one, thus weakening the argument in favour of an asset transfer versus a cash transfer. In response, Dr Rasul argued that, although a UCT might have a long-term effect on household productivity and income, people have a host of other priorities and it is not clear if they would spend on the right things and experience a productivity increase.

One argument against scaling up the BRAC's Ultra-Poor Programme was that giving everyone livestock would drive down the returns on livestock over time (Dr Asad Sayeed). Dr Rasul explained, however, that the poor targeted by the BRAC programme chose this asset from the menu of options, suggesting that livestock has the highest value and returns for them. With information on the returns on different assets, the poor chose whichever asset they felt would benefit them in the longer run. The panel clarified that it was not recommending that asset transfers be substituted for cash transfers but that asset transfers should complement the overall cash transfers programme (Dr Ali Cheema).

Lahore: Participants expressed concern that the main problem in the training market is not the limited supply of skills but the lack of demand for them. It was also felt that a three-month skills training programme is not sufficient to make any meaningful change, and that longer interventions are necessary (Dr Rashid Amjad). Moreover, such training programmes should be combined with other interventions, such as microfinance and asset transfers, so that the poor could move into various forms of self-employment (Dr Ali

Cheema). It was also argued that certifying skills under training programs is unnecessary when the certification is not particularly useful in the market for such skills (Dr Anjum Nasim).

The panel responded by saying that there is a clear difference between male and female demand for skills among the poor. While male demand is normally distributed over a range of different occupational skills, female demand is concentrated in three areas: livestock, agriculture, and variants of tailoring. In order to differentiate skills training, it is necessary to revisit the pedagogy and look at supply-side interventions at a higher level than the village (for example at the union level) since only a limited supply of skills is available or can be provided at the village level. It is vital to configure the menu according to the pattern of demand among the poor since they have a fair idea of what they want. In order to encourage women, it is important to account for the distance from the training centres; addressing this access issue is crucial (Dr Ali Cheema).

It was suggested that the impact of the asset transfer be evaluated over time (Dr Farooq Naseer). In response, Dr Imran Rasul argued that this evaluation is possible but would require careful monitoring since people sell some of their assets and replace them with other items. An evaluation of the asset transfer should, therefore, ensure that households do not engage in such behaviour.

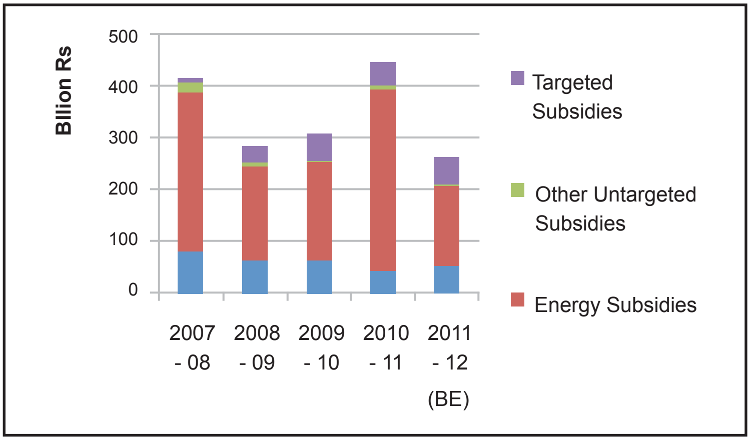
Session V Financing and coverage of social protection

Summary

Dr Asad Sayeed, a senior researcher at the Collective for Social Sciences Research and a senior research fellow at IDEAS, discussed the merits of universal versus targeted coverage of social protection. Developed countries are more inclined to use universal targeting since their political vision has shifted towards universal citizenship and social welfare. Their high tax base and relatively small number of beneficiaries also make it a viable option. On the other hand, developing countries have a low tax base and very high take-up. In Pakistan, this is compounded by the lack of political will to levy progressive taxes, which are necessary to finance universal coverage of social protection.

Even though the government of Pakistan has provided subsidies with universal coverage in other sectors (as shown in **Figure 2**) such as energy and transport, these benefit primarily the middle classes since the poor do not usually have access to such services. Therefore, in a country like Pakistan with such high levels of poverty, targeted programmes for the poor seem to be a better option. However, targeted subsidies are costly to implement since they require continuous monitoring and evaluation to avoid inclusion and exclusion errors. In order to minimize these, Dr Sayeed suggested that targeted programmes should focus on a particular region or group of people who have been discriminated against.

Figure 2 Snapshot of subsidies in Pakistan



Source: Calculated by Dr Asad Sayeed

Next, Dr Anjum Nasim, a senior research fellow at IDEAS, talked about creating fiscal space for effective social protection programmes in Pakistan. Expenditure on social protection is only 1.1% of the total GDP, which is negligible, compared to the explicit and implicit subsidies given to the nonpoor (for example, power sector subsidies amount to PKR 464 billion and the CNG subsidy is around PKR 127 billion). In addition to the burden imposed by these subsidies, Pakistan has also incurred huge costs due to losses faced by PIA, Pakistan Railways and Pakistan Steel, amounting to PKR 55–80 billion in 2010 and 2011. According to Dr Nasim, improving the governance of public sector enterprises, curtailing subsidies to the non-poor and introducing more efficient designs in social protection programmes are three vital steps required to create fiscal space for social protection. Another possible avenue for creating fiscal space is taxation. Increasing the tax-to-GDP ratio by 1% would add about PKR 200 billion in tax revenues. Even increasing the BISP cash transfer to PKR 1,500 would add only PKR 25–30 billion to the exchequer – an additional cost of merely 0.15% to the overall GDP.

Discussion

Islamabad: Commenting on the ways to create fiscal space for social protection in Pakistan, participants argued that more fiscal space could be captured if issues such as power theft are addressed (Dr Reehana Siddiqui). Moreover, the power sector's additional problems of distribution need to be resolved. There were opposing views on whether the government should subsidise the power sector. While one camp argued that subsidies should be given to clean energy (CNG) to make it environment-friendly, the other argued that subsidies should be removed completely (Mr Mubarak Sheikh Khan). Some participants were also sceptical about the government's ability to carry out such fiscal reforms in the power sector, especially to reduce fiscal deficit (Dr Faisal Bari).

In response, Dr Anjum Nasim argued that the motorway was an example of the government's resolve and ability to deal with strong lobbies and contentious property rights. On the other hand, there have been cases where it has not yielded to any political or public pressure, such as the recent CNG shortfall where the government had not acted immediately. Therefore, if the government is determined to carry out a fiscal reform, it is capable of doing so.

Lahore: Participants suggested that the menu of options for creating fiscal space presented its own challenges (Dr Faisal Bari and Dr Reehana Raza). In response, Dr Nasim said that it was important to present these options (cutting expenditure on social protection or reducing implicit and explicit subsidies to the non-poor) and while political will is always important, government has occasionally shown that it is capable of standing up to powerful lobbies.

Closing Session

Dr Ali Cheema closed the session with several observations on key aspects of the discussion and lessons that could be drawn from it. He reaffirmed the need to address the question of an optimal programme mix and the requirement of a rigorous cost–benefit analysis with a focus on returns and spillover effects. He pointed out that the dialogue brought asset transfers to the forefront as a possible intervention in social protection, and argued that the evidence from programmes such as BRAC and SSN-TUP highlighted the positive impact of asset transfers on recipients. Given this increasingly positive evidence, Pakistani policymakers might want to add the option to their social protection menu. Finally, he argued that the assertion that the state had run out of money to finance social protection programmes is a 'red herring' since the state spent far more on development expenditure, much of which subsidises the nonpoor through energy subsidies and public sector subsidies. Without contextualizing the social protection expenditure against the rest of the public purse, no judgement can be made regarding social protection.

Dr Reehana Raza made a series of concluding remarks for the session in Lahore, reflecting on the key insights that could be drawn from the dialogue. She commented that there are many other options besides UCTs, such as asset transfers and CCTs and that there is considerable research in this area to evaluate the effectiveness of such schemes but there is no conclusive evidence. She felt that, despite the fact that the design of these programmes has been greatly refined – such as the BISP and PEOP – certain issues still keep the programmes from reaching their full potential, such as mismatched demand and supply, the choice of complementary programmes, and the lack of understanding of the channels through which these programmes affect the poor.

References

Bandiera, O. et al., 2011. Asset Transfer Programme for the Ultra-Poor: a Randomized Control Trial Evaluation. CFPR Working Paper No. 22.

O'Leary, S. et al., 2012. Benazir Income Support Programme Impact Evaluation: *Baseline survey report*.

Appendix A: Concept Note and Agenda

INSTITUTE OF DEVELOPMENT AND ECONOMIC ALTERNATIVES (IDEAS)

A Dialogue on Social Protection in Pakistan: Design, Institutional and Financing Challenges

February 13th and 15th 2013

Islamabad and Lahore

Social protection has become an accepted policy mechanism for attacking poverty, mitigating risk, as well as building capabilities of the poor and vulnerable in Pakistan. It is also seen as a transformative mechanism through which the poor can accumulate and invest, helping them break out of the cycle of poverty. A number of elements indicate the coming of age of social protection in Pakistan. First and foremost is the establishment of a federal social protection programme, Benazir Income Support Programme (BISP) initiated in 2008, and enacted into law by the in-coming government led by the Pakistan's People Party (PPP). Since its introduction BISP has disbursed more than PKR 95 billion and has benefitted 3.4 million households leading up to 2010-2011. The flagship programme provides monthly unconditional cash transfer (UCT) of PKR 1000 to women of the poorest households. Recent additions to the programme include conditional cash transfers for education (Waseela-e-Taleem), health (Waseela-e-Sehat) and skills (Waseela-e-Rozgar).

Also, as Pakistan moves ahead towards a historical election in 2013, there is growing convergence on the importance of social protection as an essential policy tool for attacking poverty among all political parties. In addition, the 18th Amendment has created a mandate to deliver social protection at the provincial level. Provincial governments have taken diverse initiatives, such as amending their rules of business to include social protection as a mandate for their social welfare departments, and launching their own cash transfer programmes. Some of the modalities developed in social protection programming have also been used to good effect in delivering cash assistance to disaster-affected populations. At this important juncture where BISP is expanding towards a multi-prong programme and where political parties and provincial governments are thinking about how to design social protection initiatives, a dialogue on the design and financing of social protection programmes that engages multiple stakeholders from government, academia, media, the corporate and non-government sectors and representatives of the major political parties would be of immense value. An important objective of the dialogue would be to inform the discussion on social protection in Pakistan using evidence from Pakistan and the region. It will also provide an opportunity to promote exchange around the following areas: (a) the different elements of social protection currently being debated; and (b) inter- and intra-governmental institutional arrangements that can help increase the social returns to social protection programmes.

The Institute of Development and Economic Alternatives (IDEAS), a Lahore based research and policy centre, proposes to hold a non-partisan regional policy dialogue entitled **A Dialogue on Social Protection in Pakistan: Design, Institutional and Financing Challenges**. The aim is to take advantage of the expressed willingness of different political parties and other stakeholders to engage in a constructive dialogue on social protection. The Dialogue will draw on the Pakistani and regional experience with different elements of social protection policy. The starting point of the dialogue is that social protection is an essential policy tool that is needed to address issues of poverty and vulnerability in Pakistan. The dialogue will be structured around the following broad questions:

a. What are the merits of unconditional cash transfer programmes? What are the merits of BISP's current design?
b. What are the costs and benefits associated with asset and conditional cash transfer programmes as a means for attacking poverty?
c. What types of institutional structures are needed to ensure effective delivery of conditional cash transfer programmes and exploit the complementarities in different programmes?
d. Should land and livestock asset transfers be included in the menu of social protection? What can we learn about this from the regional evidence?
e. Is there a case for universal coverage of social protection or should these programmes be targeted? What are the fiscal implications of these policies?
f. Are there alternatives and/or complements to targeted (unconditional or conditional) cash/asset transfers that need to be considered for more holistic and/or rights-based approaches to social protection?

The following IDEAS fellows, in collaboration with international experts, will be involved in the Dialogue:

Reehana Raza (Director, IDEAS)
Anjum Nasim (Senior Research Fellow, IDEAS)
Ali Cheema (Senior Research Fellow, IDEAS and Associate Professor of Economics, LUMS)
Faisal Bari (Non- Residential Research Fellow, IDEAS and Senior Advisor, Open Society Foundation)
Asad Sayeed (Non- Residential Research Fellow, IDEAS and Senior Researcher, Collective for Social Science Research)
Haris Gazdar (Non-Residential Research Fellow, IDEAS and Senior Researcher, Collective for Social Science Research)
Farooq Naseer (Non-Residential Research Fellow, IDEAS and Assistant Professor of Economics, LUMS)

Appendix A: Concept Note and Agenda

Program for the Social Protection Dialogue: Islamabad

Wednesday, February 13th 2013

Kohinoor Hall, Marriott Hotel, Islamabad

9:30am-10:00am	**Opening Session: Introduction** Madame Farzana Raja – Federal Minister and Chairperson, Benazir Income Support Programme (BISP)
10:00am-11:30am	**Session 1: Unconditional Cash Transfers and the BISP Experience** Moderator: Dr. Ijaz Nabi – Board Member, BISP, Chairperson Board, Punjab Skill Development Fund (PSDF), and Country Director, International Growth Centre (IGC) • *Introduction to BISP* The BISP Team • *Evidence from the BISP Baseline* Mr. Simon Hunt – Managing Director, Oxford Policy Management
11:30am-1:10pm	**Session 2: Conditional Cash Transfers** Moderator: Dr. Reehana Raza – Director, Institute of Development and Economic Alternatives (IDEAS) • *Evidence from the Pakistan Biat-ul-Mal Child Support Programme* Dr. Cem Mete – Senior Economist, The World Bank • *Skills Acquisition as Social Protection: Some Evidence from the Punjab Economic Opportunities Programme (PEOP)* Dr. Ali Cheema – Senior Research Fellow, IDEAS • *Institutional Challenges of Implementing a Conditional Cash Transfer Programme in the Context of the 18th Amendment* Mr. Shahid Kardar – Former Governor, State Bank of Pakistan
1:15pm-2:15pm	**LUNCH**
2:20pm-4:00pm	**Session 3: Asset Transfers as Social Protection** Moderator: Dr. Farooq Naseer – Assistant Professor, Lahore University of Management Sciences (LUMS) • *Targeting the Ultra-Poor – Asset Transfers for Poverty Alleviation and Reduced Vulnerability in Sindh* Mr. Farid Sabir – Senior Manager Livelihood Enhancement and Protection Unit, PPAF and Ms. Samia Liaquat Ali Khan Group Head Compliance and Quality Assurance, PPAF

- *Evidence of Livestock: The BRAC Ultra-Poor Programme*
  Dr. Imran Rasul – Professor of Economics, University College London (UCL), and Co-director ESRC Centre for the Microeconomic Analysis of Public Policy, Institute of Fiscal Studies (IFS)
- *Evidence of Land: The Indian Experience of Land Reform*
  Dr. Maitreesh Ghatak – Professor of Economics, London School of Economics (LSE) (Video presentation)

4:00pm-5:30pm **Session 4: Financing and Coverage of Social Protection**
Moderator: Dr. Ali Cheema – Senior Research Fellow, IDEAS

- *Fiscal Space for Social Protection*
  Dr. Anjum Nasim – Senior Research Fellow, IDEAS
- *Universal Coverage vs. Targeting*
  Dr. Asad Sayeed – Senior Researcher, Collective for Social Science Research

5:30pm-6:00pm **Closing Session:**
Dr. Nadeem Ul Haque – Deputy Chairperson, Planning Commission

Appendix A: Concept Note and Agenda

Program for the Social Protection Dialogue: Lahore

Friday, February 15th 2013

Shalimar C Hall, Pearl Continental Hotel, Lahore

9:00am-9:30am	**Opening Session: Introduction** Dr. Ijaz Nabi – Board Member, BISP, Chairperson Board, Punjab Skill Development Fund (PSDF), and Country Director, International Growth Centre (IGC)
9:30am-11:00am	**Session 1: Unconditional Cash Transfers and the BISP Experience** Moderator: Dr. Farooq Naseer – Assistant Professor, Lahore University of Management Sciences (LUMS) • *Introduction to BISP* The BISP Team • *Evidence from the BISP Baseline* Mr. Simon Hunt – Managing Director, Oxford Policy Management
11:00am-12:30pm	**Session 2: Conditional Cash Transfers** Moderator: Dr. Reehana Raza – Director, Institute of Development and Economic Alternatives (IDEAS) • *Evidence from the Pakistan Biat-ul-Mal Child Support Programme* Dr. Cem Mete – Senior Economist, The World Bank • *Institutional Challenges of Implementing a Conditional Cash Transfer Programme in the Context of the 18th Amendment* Mr. Shahid Kardar – Former Governor, State Bank of Pakistan
12:30pm-1:30pm	**LUNCH**
1:30pm-3:30pm	**Session 3: Asset Transfers and Skills as Social Protection** Moderator: Mr. Rab Nawaz – Institutional Management Specialist, International Fund for Agricultural Development (IFAD) • *Targeting the Ultra-Poor – Asset Transfers for Poverty Alleviation and Reduced Vulnerability in Sindh* Mr. Farid Sabir – Senior Manager Livelihood Enhancement and Protection Unit, PPAF and Ms. Samia Liaquat Ali Khan Group Head Compliance and Quality Assurance, PPAF • *Evidence of Livestock: The BRAC Ultra-Poor Programme* Dr. Imran Rasul – Professor of Economics, University College

London (UCL) and Co-director ESRC Centre for the Microeconomic Analysis of Public Policy, Institute of Fiscal Studies (IFS)

- *Introduction to the Punjab Economic Opportunities Program (PEOP)*
  Ms. Sarah Saeed – Skills Strategy Advisor, Punjab Skills Development Fund (PSDF)
- *Skills Acquisition as Social Protection: Some Evidence from*
- *Evidence of Livestock: The BRAC Ultra-Poor Programme PEOP*
  Dr. Ali Cheema – Senior Research Fellow, IDEAS

3:30pm-5:00pm **Session 4: Financing and Coverage of Social Protection**
Moderator: Dr. Rashid Amjad – Director Graduate Institute of Development Studies, Lahore School of Economics

- *Fiscal Space for Social Protection*
  Dr. Anjum Nasim – Senior Research Fellow, IDEAS
- *Universal Coverage vs. Targeting*
  Dr. Rashid Amjad – Director Graduate Institute of Development Studies, Lahore School of Economics

5:00pm-5:30pm **Closing Session:**
Dr. Reehana Raza – Director, IDEAS

Appendix B: List of participants at the SPD

Participants at the SPD, Marriott Hotel, Islamabad (13th of February)

Name	Designation	Institution
Jamal A. Nasir Usmani	Director General Finance	BISP
M. Zubair	PS	BISP
Muhammad Sher Khan	Secretary	BISP
Asma Kashif	Social Policy Specialist	BISP
Abdur Rauf Khan	Director	OPM
Simon Hunt	Managing Director	OPM
Sean O' Leary	Consultant	OPM
Samia Liaquat Ali Khan	Group Head Compliance and Quality Assurance	PPAF
Farid Sabir	Senior Manager	PPAF
Amjad Zafar Khan	Social Policy Specialist	The World Bank
Dr. Imran Rasul	Professor of Economics	University College London (UCL)
M. Tariq		GHK
Mehreen Hosain	Independent Consultant	
Munazza Shabbir	Senior Management Executive	PPAF
Sheheen Akhtar	Senior Management Executive	PPAF
Fatima Naqvi	Team Leader, Social Cash	
	Transfers	DFID
G.M Arif	Joint Director	Pakistan Institute of Development Economics (PIDE)
Dr. Cem Mete	Lead Economist	The World Bank
Minhaj Ul Haque	Economist, Social Protection	The World Bank
Waqas Ahmed	Reporter	Jehan Pakistan(Media)
Zafar Ahmed	Chairman	GRID Int.
Dr. Rehana Siddiqui	Joint Director	PIDE
Beenish Javed	Journalist	ARY News
Zainab Fazil	Deputy Programme Manager	DFID
Tariq Ismail	Reporter	INDUS TV
Samir S Amir	Director Research	Pakistan Business Council
Nouman Ghani	Project Manager	BISP

Naveed Akbar	Director	GOP
Dr. Tahir Noor	Director	BISP
M. Ahsan	Assistant Media	BISP
Dr. Ali Asjad	Director Planning	Center for Economic Research Pakistan (CERP)
Shahid Kardar	(Ex-Governor SBP)	
Dr. Zeba Sathar	Country Director	Population Council
Dr. Asad Sayeed	Research Fellow	IDEAS
Dr. Ali Cheema	Senior Research Fellow	IDEAS
Dr. Faisal Bari	Chairman, BOG	IDEAS
Dr. Reehana Raza	CEO	IDEAS
Dr. Farooq Naseer	Research Fellow	IDEAS
M. Shahba Shafique	Manager Special Initiatives	PPAF
Farzana Raja	Federal Minister	BISP
Shirin Gul	Staff Consultant	The World Bank
Quanita Ali Khan		The World Bank
Umair Rasheed	Journalist	
Zahid Khan	Journalist	Nawa-i-Waqt
Omer Bin Zia	Project Manager	Asian Development
Bank (ADB)		
Shamsh Kassim Lakha	Chairman Board of Directors	Pakistan Centre for
Philanthropy (PCP)		
Dr. Ijaz Nabi	Country Director	International
Growth Center (IGC)		
Mariam Haq		PPAF
Rizwan Ul-Haque	Senior Manager	PPAF
Faryal Shah		PPAF

Appendix B: List of participants at the SPD

Participants at the SPD, Pearl Continental Hotel, Lahore (15th of February)

Name	Designation	Institution
Shanza Khan	Executive Director	Strategic & Economic Policy Research
Mohammad Aslam Khan	Director	BISP, Gujranwala
Dr. Faisal Bari	Chairman, BOG	IDEAS
Muhammad Bilal Aziz	Senior Program Officer	JICA-NFEPP
Rauf Khan	Director	OPM
Sean O' Leary	Consultant	OPM
Simon Hunt	Managing Director	OPM
Dr. Ijaz Nabi	Country Director	IGC
Dr. Rashid Amjad	Director	Graduate Institute of Development Studies Lahore School of Economics
Dr. Fareeha Zafar	Director	SAHE
Dr. Ali Cheema	Senior Research Fellow	IDEAS
Omar Gondal	Research Associate	CERP(PEOP)
Kate Vyborny	D, Phil Candidate in Economics	LSE/Oxford
Umer Akhlaq Malik	Senior Research Fellow	MHHDC
Dr. Imran Rasul	Professor of Economics	University College, London
Yasir Khan	In-Country Economist	IGC
Najaf Khan	Director and Chairperson MSD	Government College, University
Tanawwur Ali Hyder		Kh. Tanawwur and Co.
Rab Nawaz	Institutional Specialist	IFAD
Shahid Kardar	Ex-Governor	State Bank of Pakistan
Dr. Pervez Tahir	Faculty	Government College, University
Sahaab Bader	Research Associate	CERP(PEOP)
Ali Khizer	Head of Research	Business Recorder

Masooma Habib	Senior Research Fellow	CREB
Sheraz Hussain	Deputy Director (Dev)	Bureau Of Statistics, Punjab
Dr. Farid Malik	PTI's Spokesperson on Science and Technology	FCC University/PTI
Dr. Anjum Nasim	Senior Research Fellow	IDEAS
Shahram Rana		CPPC
Muhammad Sher Khan	Secretary	BISP
Haji Muhammad Dogar	Director Punjab	BISP
Muhammad Yar Hiraj	MPA	PML (N)
Fatimah Afzal	Adviser, Skills Development	DFID
Sarah Saeed	Adviser Skills Strategy for PEOP	PSDF/DFID-TA
Naveed Akbar	Director	BISP
Dr. Farooq Naseer	Research Fellow	IDEAS
Dr. Cem Mete	Senior Economist	The World Bank
Noman Ghani	Project Manager	BISP
Nishter Rehman	Staff Officer	BISP
Roshaneh Zafar	Founder and President	Kashf Foundation
Insram Elahi	Chief S.W/R&D	Planning and Development Department
Roheen Rafique	Gender Specialist	Planning and Development Department
Jawwad Rizvi	Staff Reporter	The News
Samia Liaquat Ali Khan	Group Head	PPAF
Khalid Sultan	Chief (ECA)	Planning and Development Department
Dr. Nadia Tahir	Associate Professor	UCL

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