Appendix: Social Safety Nets Program Description

Pakistan Bait-ul-Maal (PBM)

Establishment and governance

PBM was established in February 1992 under the provisions laid down in the Pakistan Bait-ul-Maal Act of 1991. It was created to work for the welfare of widows, orphans, disabled, needy and poor people irrespective of sex, caste, creed or religion. The primary purpose for establishment of the PBM was to provide assistance to the vulnerable segments of the society not covered by Zakat. PBM comes under an autonomous board of management consisting of the chairman, five non-official members and three official members. The PBM Acts delineates the role of the organization in helping out the "widows, orphans, disabled, needy and poor people irrespective of sex, caste, creed or religion". PBM has a total of 5 Provincial/Regional offices and 144 District Offices. The program categories are, Child Protection, Women Empowerment, Institutional Rehabilitation, Financial Assistance (IFA), Old Age and Disabled Friends.

Institutions falling under PBM

1. Pakistan Sweet Homes
2. National Center for Rehabilitation of Child Labour (NCsRCL)
3. Child Conditional Cash Transfer (CCT)
4. Institutional Rehabilitation for community based Developments Civil Society Wing (CSW)
5. Direct Relief Services in Emergencies/Natural Calamities
6. Great Home
7. Special Friends Program

*Targeting efficiency and transparency**: Low***
*Ease of access**: Low***
*Adequacy of support**: Low***
*Coverage : **Low***
*Sustainability : **Low***
*Impact evaluation : **None***
*Effective monitoring : **Unclear***
*Effective quality assurance : **Unclear***
*% of institutional support towards welfare **: Unknown***

Pakistan Sweet Homes

The Program targets orphans between the ages of 4-6 in the "Poorest of the poor" category (quote). The primary beneficiaries are orphans from terrorism or disasters struck areas. Approximately 3300 children are currently residing in 33 Pakistan Sweet Homes in 10 cities in Punjab, 5 cities in Sindh, 6 cities in KPK and FATA, 2 cities in Baluchistan, and 10 in ICT. Each child receives shelter, food, clothes and education. Funding comes from Combination of federal budget and private sources. Individuals, CSR programs and international organization sponsor orphaned children at Rs. 10,000 per month or Rs. 1.08M per annum.

*Targeting efficiency and transparency: **Low***
*Ease of access: **Low***
*Adequacy of support: **Low-medium***
*Coverage: **Low***
*Sustainability: **Medium***
*Impact evaluation: **None***
*Effective monitoring: **Unclear***
*Effective quality assurance: **Unclear***
*% of institutional support towards welfare: **Unclear***

National Center for Rehabilitation of Child Labour (NCsRCL)

This program targets children involved in labor activities between the ages of 5-14 years. They are provided free education, clothing, footwear and stipend as well as subsistence allowance to their parents. A network of 158 NCsRL is imparting quality education to

deserving male/female students throughout Pakistan; 73 centers in Punjab, 36 in Sindh, 24 in KPK, 14 in Balochistan, 6 in ICT/AJK and 5 in GB.

Child Conditional Cash Transfer (CCT)
The program is linked to BISP graduation strategy of unconditional cash transfer. Parents of school going aged children are selected through the BISP database and their parents are given cash allowances for sending children to school. Since the cash transfer is based upon a condition, it is called a conditional cash transfer. Parents are compensated for the wage equivalent that the child was earning. Cash incentive is being paid to the eligible beneficiaries @ Rs. 300/- per month to the families with one child and Rs. 600/- per month to the families with two or more than two children. An impact evaluation by Gallup shows that the program led to an increase in enrollment rate of primary school going children by 11.65% (Gallup Report 2010)[1]. So far Rs.184 million has been disbursed among eligible beneficiaries Students & 9.06% in Male Students[2].

Targeting efficiency and transparency: ***Low***
Ease of access: ***Low***
Adequacy of support: ***Low***
Coverage: ***Low***
Sustainability: ***Medium***
Impact evaluation: ***Gallup 2010***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unknown***

Direct Relief Services in Emergencies/Natural Calamities

This initiative is for the vulnerable who have been stricken by natural disasters or displaced as a result of internal conflicts. So far PBM has been involved in providing relief to those struck by the 2005 Earthquake, services to IDPs in 2009, services for flood affectees 2010, Airblue crash 2010, Bhoja air crash, medical camps for IDPs in Bannu 2014, services for flood victims 2014.

[1] Hardcopy presentation submitted by PAKISTAN BAIT-UL-MAAL.
[2] Child Support Programme- Pakistan Bait-ul-Maal. Last visited 11/18/2014 <http://www.pbm.gov.pk/csp.html>

Targeting efficiency and transparency: ***Low***
Ease of access: ***Unclear***
Adequacy of support: ***Unclear***
Coverage: ***Low***
Sustainability: ***Medium- low***
*Impact evaluation****: None***
*Effective monitoring****: Unclear***
*Effective quality assurance****: Unclear***
% of institutional support towards welfare: ***Unknown***

Great Home

The PBM Act mentions the rehabilitation of invalid & destitute persons[3] as a primary responsibility of the organization. The PBM recently established a great home and plans on replicating the effort. The target beneficiaries are shelter less, invalid, deprived and abandoned senior citizens of Pakistan including AJK, GB and FATA. The plan is to establish one each at the Provincial/Regional Head Quarters (Islamabad, Lahore, Karachi, Peshawar & Quetta) as a pilot project, for 50 senior citizens.

[3] http://www.pbm.gov.pk/greathome.html

Targeting efficiency and transparency: ***Low***
Ease of access: ***Low***
Adequacy of support: ***Low***
Coverage: ***Low***
Sustainability: ***Medium***
Impact evaluation: ***Low***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unknown***

Special Friends Program

This initiative provides equipment and tools for the disabled. The initiative provides wheel chairs, financial packages, artificial limbs and white canes to disabled and poor persons.

Targeting efficiency and transparency: ***Low***
Ease of access: ***Low***
Adequacy of support: ***Low***
Coverage: ***Low***
Sustainability: ***Medium***
Impact evaluation: ***Low***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unknown***

Zakat

Establishment and governance

The Zakat and Ushr ordinance was initiated in 1980 under the regime of President Zia-ul-Haq. The Zakat programme is based on the Islamic injunction of charity. After the 18th Amendment, the subject of Zakat was removed from the concurrent legislative list and was devolved to the Provinces. It is collected and allocated by the Federal Ministry of Religious Affairs and Inter-Faith Harmony but the execution is through the Provincial Governments. As a result of the 18th amendment to the Constitution of Pakistan, the Ministry of Zakat and Ushr has been disbanded, therefore, the Ministry of Religious Affairs administers collection of Zakat funds and maintains the relevant accounts. The government, through the Federal Ministry of Religious Affairs and the Provincial Zakat and Social Welfare Departments, supervises and regulates the program subject to guidance by the Zakat Council, headed by a Supreme Court Judge. At the ground level, there are local, district, and provincial levels that implement the program and disburse the Zakat funds among the beneficiaries. According to the Ministry of Religious Affairs Pakistan, Rs.3, 951.667 million has been distributed in bulk amongst the provinces till March 2013 and other administrative areas. An amount of PKR 4778.18 Million was collected and disbursed in bulk amongst the Provinces and Federal areas in 2014-15, with the following breakdown[4]:

- Federal Areas received 7% of the total amount
- Punjab received 57.36% of the total amount
- Sindh received 23.71 of the total amount
- KPK received 13.82% of the total amount
- Balochistan received 5.11% of the total amount

Programs under Zakat

1. **Guzara Allowance** usually constitutes 60% of the total allocation. Each Mustahiq recives PKR 500 per month.

2. **Educational Stipend** is around 18% of the total allocation

3. **Deeni Madaris** receive around 8% of the total allocation (A Deeni Madarasa approved for annual Zakat grant is also eligible for additional financial assistance for expenditure on food, accommodation and clothing etc).

4. **Health Care** constitutes 6% of the total allocation.

[4] Input from Ministry of Religious Affairs and Inter-Faith Harmony.

5. **Marriage assistance** constitutes 4% of the total allocation.

6. **Social Welfare & Rehabilitation grants** constitute 4% of the total allocation (a one-time grant of PKR 5000 is given to a Mutahiq whose name is struck off from the list of Mustahiqeen, Social Welfare institutions like orphanages, home from destitute women, children and old people etc)

7. At the Occasion of **Eid-ul-Fitr** PKR. 500 are paid to deserving people as one time Additional Grant of Guzara Allowance.

8. **Technical Education Stipends:** This programme is aimed at creation of Income generating opportunities for the poor Mustahiq students by providing employable Vocational or Technical training to them. The maximum monthly amount of Rs. 2500/- per student per month is payable as scholarship, to enable the deserving Mustahiq students to bear the cost of Vocational and Technical Education. In addition to that one time grant of Rs. 5000/- is also paid to each Mustahiq student for the purchase of required tools / equipment.

Targeting efficiency and transparency: ***Low***
Ease of access: ***Low***
Adequacy of support: ***Low***
Coverage: ***Low***
Sustainability: ***Medium***
Impact evaluation: ***None***
Effective monitoring: ***Low***
Effective quality assurance: ***Low***
% of institutional support towards welfare: ***Unknown***

Benazir Income Support Programme (BISP)

Establishment and governance

BISP was established in 2008. BISP is being implemented all across Pakistan including: all four provinces (Punjab, Sindh, Baluchistan, and Khyber-Pakhtunkhwa), Federally Administered Tribal Areas (FATA), Azad Jammu and Kashmir (AJK),Gilgit Baltistan (GB) and Islamabad Capital Territory(ICT). BISP enjoys immense support from Donor agencies: World Bank, ADB, USAID & DFID

Programs under BISP

Unconditional Cash Grants

Cash grants of Rs.4500 every quarter are distributed, so far more than than 5.5 Million active beneficiary families have received cash grants. The process involves a Poverty scorecard based targeting. Payments are made in the form of Smart/Debit cards, Money orders & Mobile Banking Target: 5.7 Million families by end of 2014-15.

No. of Beneficiaries: 2013-14: 4.62 Million & 2014-15: 4.63 Million

Targeting efficiency and transparency: ***Medium***
Ease of access: ***Medium***
Adequacy of support: ***Medium***
Coverage: ***Medium***
Sustainability: ***Medium***
Impact evaluation: ***Several (Donors)***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unclear***

Waseela-e-Sehet (Health/ Accident & Life Insurance)

Waseela-e-Sehet is one of the major initiatives of BISP having significance for the country's Social Protection Programme and the Poverty Alleviation Strategy of the Government of Pakistan. Waseela-e-Sehet comprises of Health Insurance and Group Life Insurance Program providing the extreme and chronic underprivileged with basic income support measures, to access the health care

to cope with a variety of health shocks and insuring the breadwinner of a family to compensate the dependents (widows/mothers/children) of deceased with Rs. 100,000/- in case of his/her natural or accidental death.

Targeting efficiency and transparency: ***Medium***
Ease of access: ***Medium***
Adequacy of support: ***Low-medium***
Coverage: ***Low***
Sustainability: ***Medium***
Impact evaluation: ***None***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unclear***

Waseela-e-Taleem (Co-responsibility Cash Transfer for Education)

BISP beneficiaries receive Rs.200 for sending and retaining their children in schools. BISP has launched "Waseela-e-Taleem" a co-responsibility cash transfer (CCT) programme for the primary education of the children aged 5-12 years of its beneficiary families. (includes newly admitted and already admitted) . The term "co-responsibility" refers to joint responsibility. BISP's data (poverty scorecard survey) shows that over 71% children of its beneficiaries have never attended a school. Waseela-e-Taleem program would facilitate these families to send their children to school by linking BISP's cash transfers with human capital development. 52,000 children have been admitted in schools in 5 districts. Initiative has been extended to 32 districts in its extended phase. The target is to send 2 Million children from among BISP beneficiaries families to school in 3 years

Targeting efficiency and transparency: ***Medium***
Ease of access: ***Low-Medium***
Adequacy of support: ***Low-medium***
Coverage: ***Low***
Sustainability: ***Medium***
Impact evaluation: ***None***
Effective monitoring: ***Medium***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unclear***

External Shocks

BISP assists external shock victims in the country. These include bomb blast victims, flood victims, Earthquake victims, IDPs, Tharparkar Famine, Indian Held Kashmir refugees. The total amount so far is 7,120,215,910 disbursed to 1,319,437 beneficiaries.

Labour Safety Nets

Employees Old Age Benefits Institutions (EOBI)

Establishment and governance

The Employees Old Age Benefits Institution (EOBI) started functioning as an autonomous body at the federal level under the Employees Old Age Benefits Act of 1976. It is applicable to all enterprises with 10 or more employees; it aims to provide pensions to workers who earn less than Rs 3000 a month. The main function of EOBI is "to provide financial benefits in terms of pensions/grant to old age and invalid insured persons employed in industrial, commercial and other organizations and to their families after the death of insured persons/pensioners". Coverage for Employees: "All such employed whether directly or indirectly, for wages or other-wise, to do any skilled, supervisory, and clerical manual or other work, in, or in connection with the affairs of, an industry or establishment, under a contract of service apprenticeship, whether, written or oral, express or implied, and includes such person when laid off"[5].

Programs under EOBI

1. **Survivors Pension: Applicable in case an insured person expires.** Surviving spouse 100% pension, lifelong or; Surviving male child till 18 years of age; or Surviving female child till 18 years of age or her marriage, whichever earlier; or Surviving parents for 5 years. So far Survivors Pension (Insured persons to date) beneficiaries are 151,189.

2. **Invalidity Pension:** Invalidity pension is payable to that insured person whose normal earnings have dropped to one third due to any incapacitation. So far the number of beneficiaries is 8537.

[5] EOBI Act.

Targeting efficiency and transparency: ***Medium***
Ease of access: ***Medium***
Adequacy of support: ***Medium-Low***
Coverage: ***Low-Medium***
Sustainability: ***Medium***
Impact evaluation: ***None***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unknown***

Workers Welfare Fund (WWF)

Establishment and governance

The WWF was constituted under the Workers Welfare Ordinance of 1971, and the federal government initially contributed Rs100 million to the fund. Multinational corporations and other companies with sizable workforces are principally responsible for contributing to the fund every year. The funds are collected by the provincial governments and then passed onto the federal government. A Worker must fulfill the definition of "Workman as prescribed in IRA-2012, registration with EOBI or ESSI & a minimum 3 years cumulative service in an Industrial Unit. (For Death grant and school education, service limit is not required). Within the overall ambit of social protection the government has retained the Worker's Welfare Fund (WWF) organization even after the 18th Constitutional Amendment which requires social sector programmes to be devolved to the provinces in order to improve service delivery at the provincial and sub-provincial levels. Broadly, WWF programs provide assistance in housing construction activities, grants to schools and health service outlets, and funds/commodities distributed directly to eligible workers (including marriage grants, death grants, and scholarships for workers' children, sewing machines, and bicycles). WWF Boards exist in all 4 provinces, with head offices in Lahore, Karachi, Peshawar and Quetta.

Programs under WWF

1. **Death grant:** The death grant is given @ Rs. 500,000 per family of a deceased worker. So far 12,567 families have been given grants. The number of beneficiaries to date is 14039.

2. **Natural Disasters grants:** Grant for earthquake affected industrial worker is @ Rs.50, 000. So far Rs. One billion have been donated to the Prime Minister's Flood Relief Fund, food items (worth Rs.50 Million) have been donated in Sindh Province in

2011 and 243 schemes of medical & rescue equipments, water supply schemes and miscellaneous schemes costing Rs.2391 million have been completed.

3. Other WWF schemes (Housing estate/low cost housing, education sector schemes like scholarships, technical/vocational training, Health sector, sewing machines, tricycles for disabled)

Targeting efficiency and transparency: ***Medium***
Ease of access: ***Medium***
Adequacy of support: ***Medium-Low***
Coverage: ***Low-Medium***
Sustainability: ***Medium***
Impact evaluation: ***None***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unknown***

Employees Social Security Institute- ESSI (Punjab, Sindh, KP and Balochistan)

Establishment and governance

ESSI was established in 1965 through the Provincial Employees' Social Security Ordinance. The Ordinance extends its coverage to the whole of Pakistan. ESSI exists in all four provinces to provide medical care and cash benefits to employees working in industries or commercial establishments.

Punjab ESSI : PESSI provides comprehensive medical cover to the secured workers and their family members including parents. The service package includes Consultation, Indoor and Outdoor Treatment, Emergency Treatment in case of Accidents and Injury, Prenatal and Post Natal Care. PESSI also provides Diagnostic Facilities and Pathological Examination through modern and sophisticated equipments installed in its Medical Units. For this purpose, PESSI has established 14 Hospitals, where the Specialties of Medicines, Surgery, Gynae, T.B., Pathology, Orthopedic Survey, Radiology, Cardiac, Nephrology, Dentistry, Urology, Pediatrics, and Neo Natology, have been made available. Dialysis Centers have been established at Lahore and Islamabad Hospitals. Among 14 hospitals Nawaz Sharif Social Security Hospital Multan Road, Lahore is the largest having capacity of 550 beds. Cash grants are given in times of Sickness, Employment Injury, Death grant, Iddat, Maternity, Disablement gratuity, Disablement pension and Survivors pension.

Sindh ESSI: The main functions of SESSI is to provide medical care and cash benefits to secured workers and their dependants in the event of sickness, maternity, employment injury, death grant, iddat, disablement gratuity, disablement pension, survivors' pension and ex-gratia grant. SESSI is a self generating Institution; the main source of income of SESSI is the Social Security Contribution. Employers covered under the Scheme contribute towards the Scheme @ 6% of their wages paid to insurable workers.The workers drawing wages not exceeding Rs.10, 000/- per month or Rs.400/- per day and employed in registered establishments are liable to be covered under the Scheme in accordance with the provision of Social Security Ordinance.

KP ESSI: The Institution provides free of cost medical care facilities to secured persons and their dependents through its medical units and Govt: hospitals. Cash Grants are given in the same manner as in other provinces.

Balochistan ESSI: The Institution provides free of cost medical care facilities to secured persons and their dependents through its medical units and Govt: hospitals. Cash Grants are given in the same manner as in other provinces.

Targeting efficiency and transparency: ***Medium***
Ease of access: ***Medium***
Adequacy of support: ***Medium-Low***
Coverage: ***Low-Medium***
Sustainability: ***Medium***
Impact evaluation: ***None***
Effective monitoring: ***Unclear***
Effective quality assurance: ***Unclear***
% of institutional support towards welfare: ***Unknown***