

# Social Protection in Pakistan and its Effectiveness to Redress Issues of Poverty and Vulnerability

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**Social Protection in Pakistan and its Effectiveness to Redress Issues of Poverty and Vulnerability**

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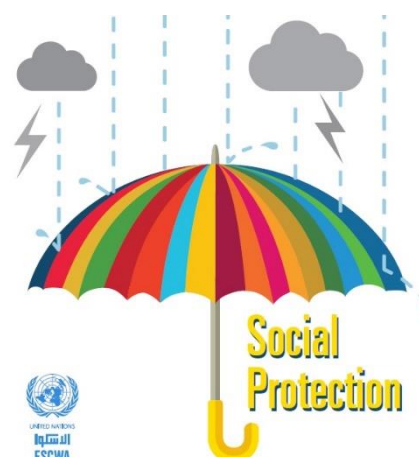
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## Introduction

Poverty involves multi-dimensional failure of opportunity, which negatively affects the productive capacity of individuals in a society (Lotter, 2011, p.143). Welfare states use social policy measures as an instrument of state policy to promote individuals' well-being (Alcock, Daly & Griggs, 2014, p.1). Social Protection is emerging as the main component of developing countries' development policy (Barrientos 2011, p.240). However, as a consequence of the 1990s economic crises, globalization, and structural adjustment programmes the concept of social protection in developing countries has increasingly been described as a mechanism to address poverty and vulnerability. Conway et al. (2000, p.2) define social

protection as 'public actions taken in response to the level of vulnerability, risk, and deprivation which are deemed socially unacceptable within the given polity or society. In addition to it, the emergence of social protection as a way forward to combat vulnerability and poverty is attributed to a variety of factors including the adoption of social protection policies and strategies by a number of international agencies including the World Bank, United Nations, International Labour Organization (ILO) and Asian Development Bank (ibid). Similarly, an increasing number of developing countries are adopting social protection policy framework as a key component of their development policies and poverty reduction strategies (Barrientos 2010, p.iv).



Source: [UNESCWA.org](http://UNESCWA.org)

The essay outlines some preliminary definitions and descriptions of social protection and examines the potential contribution and broader development role of the Benazir Income Support Programme (BISP), a key component of Pakistan's National Social Protection Strategy (NSPS) in reducing and preventing the problem of poverty and vulnerability in Pakistan. This essay articulates the poverty and vulnerability profile of Pakistan. Further, it highlights the detail of existing social protection programmes in the country. Finally, concluding the essay with a set of recommendations for making the BISP effective in addressing the challenges of poverty and vulnerability in Pakistan.

## Definitional Argument

Social protection usually refers to programmes and policies which protect the people against risk and vulnerability (Jamal 2010, p.3). However, social protection has been defined in different ways by international organisations (ibid). International Labour Organisation (ILO) defines social protection from the lens of the well-being of workers. Social protection from their perspective is linked with a range of public institutions, norms, and programmes



Source: [Unicef.org](http://Unicef.org)

aimed at the protection of workers from the circumstances that threaten their basic standard of living. (Barrientos 2010, p.1). Broadly, social assistance, labour market interventions, social assistance, subsidies, pensions, and public works are categorised as instruments of social protection (Barrientos 2011, p.240). Social assistance is specifically designed to assist those in poverty and it is financed from tax money whereas, social insurance provides a cushion against life course risks and is funded through workers' contributions. And labour market interventions ensure basic standards at work (Barrientos 2011, p.240). The definition of social protection advocated by the World Bank is largely influenced by the concept of Social Risk Management. According to the World Bank, the main idea of Social Risk Management is that all individuals, households, and communities are exposed to several risks which include risks occasioned by nature and man-made risks (Holzmann and Jørgensen 1999, p.1009). The new approach implies that risk reduction and risk mitigation strategies mainly focus on assisting governments in making the labour market more equitable and inclusive (Jamal 2010, p.4). The World Bank (2007, p.2) defines social protection in the context of Pakistan as 'The broad objective of social protection policies and programmes is to guarantee a minimum and stable level of income for those most in need while providing them with the necessary means to ensure income over time and eventually exit poverty.

The social protection from Asian Development Bank (2008, p.1) perspective refers to the policies and programmes designed to reduce poverty and vulnerability by reducing people's exposure to risk and their capacity building to cope with the risk of interruption or loss of income. The ADB employs social security/insurance, social assistance, labour market programmes, micro and area-based safeguards for the informal sector, and child protection programmes (ibid). The diverse terminology, the difference in context, and multiple approaches make it almost impossible to come up with an indisputable definition of social protection (Jamal 2010 p.6).

## Poverty and Vulnerability

Poverty is a state in which individuals or households show significant deficits in wellbeing' (Barrientos 2011, p.241). Poverty is also attributed to the inability of an individual or household to have enough resources to satisfy basic needs (Fields 2001, p.73). Kanbur (1987, p.64) argues that poverty is the exclusion of individuals to participate fully in the cooperative activity and social life of the community.



Source: socialprotection.org

Generally, the poverty gap and poverty headcount are used to measure the depth and breadth of the incidence of poverty. However, Thorebeck (2005) highlights that social protection as a policy framework largely owes to the focus of the researcher on the multidimensional and dynamic



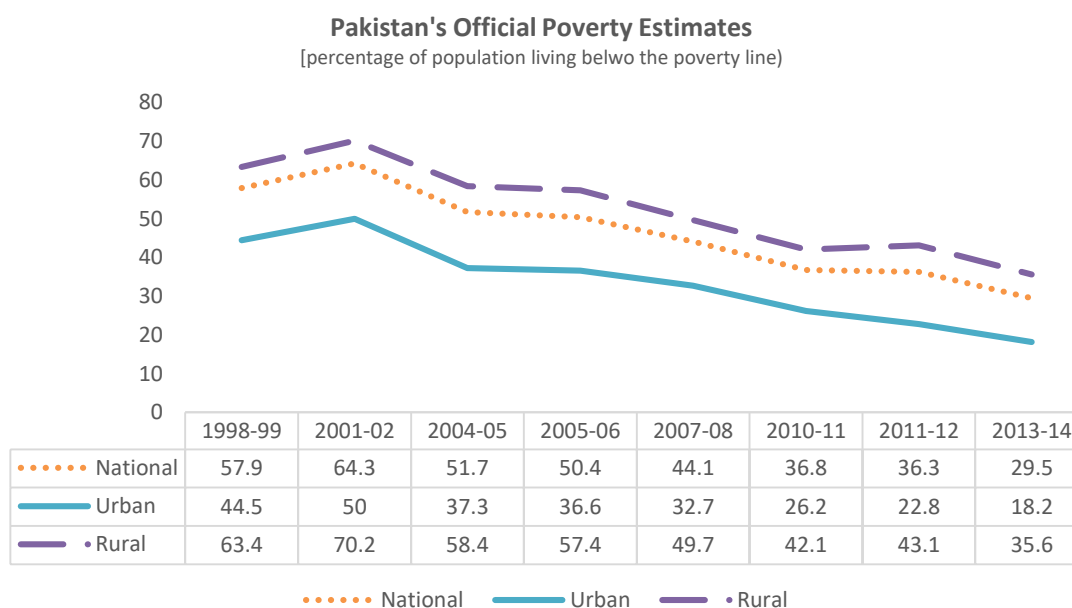
Source: Tribune.com.pk

nature of poverty. The important dimension of poverty is its duration and the reason for the mobility of the poor in and out of poverty (Barrientos 2011, p.242). The idea of vulnerability captures the concept of poverty duration. Vulnerability is defined as the possibility of an individual or household to fall into poverty in the near future (World Bank 2007, p.14)

## Poverty and Vulnerability Profile of Pakistan

Poverty has declined in Pakistan (Jamal 2013, p.2) from the reference year 2010/11 to 2013/14 significantly from 36.8% to 29.5%.

**Table 1: Pakistan's Official Poverty Estimates**



*Source: Jamal (2017, P-2)*

These indices reflect a considerable decline in poverty in Pakistan. However, there is still much needed to be done as 38% population is still in the poverty trap (Table 1) and approximately 51% of the population is vulnerable to fall into the poverty trap in the time horizon of just two years there is still a large gap between the rich and the poor (Jamal 2017, pp.6-9). The data in table 1&2 reflects that the incidence of both poverty and vulnerability is high in the rural areas of Pakistan.

**Table 2: Trends in Poverty Incidence**  
*[Percentage of Population Living Below the Poverty Line]*

Year	1987-88	1996-97	1998-99	2001-02	2004-05	2010-11	2015-16
<b>Pakistan</b>	23	28	30	33	30	38	38
		(2.4)	(3.6)	(3.3)	(-3.0)	(4.4)	(0.0)
<b>Urban</b>	19	25	25	30	28	34	32
		(3.5)	(0.0)	(6.7)	(-2.2)	(3.6)	(-1.2)
<b>Rural</b>	26	30	32	35	31	39	41



(1.7) (3.3) (3.1) (-3.8) (4.3) (1.0)

Source: Compiled from Jamal (2017, P-7)

**Table 3: Estimates of Vulnerability to Poverty – 2016**

*[Percentage of Population]*

<b>Population Vulnerable to Poverty</b>				
	<b>Poor Population</b>	<b>Overall</b>	<b>Poor</b>	<b>Non-Poor</b>
<b>National Overall</b>	37.90	50.97	79.51	33.66
<b>Urban</b>	31.85	38.79	73.01	22.96
<b>Rural</b>	41.16	57.48	82.19	40.30

Source: compiled from Jamal (2017, p.8)

Table 3 shows that poverty and vulnerability are particularly high in the people employed in the agriculture sector and the large households and children (Jamal 2017, pp.6-9).

**Table 4: Vulnerability Estimates for Selected Household Characteristics – 2016**

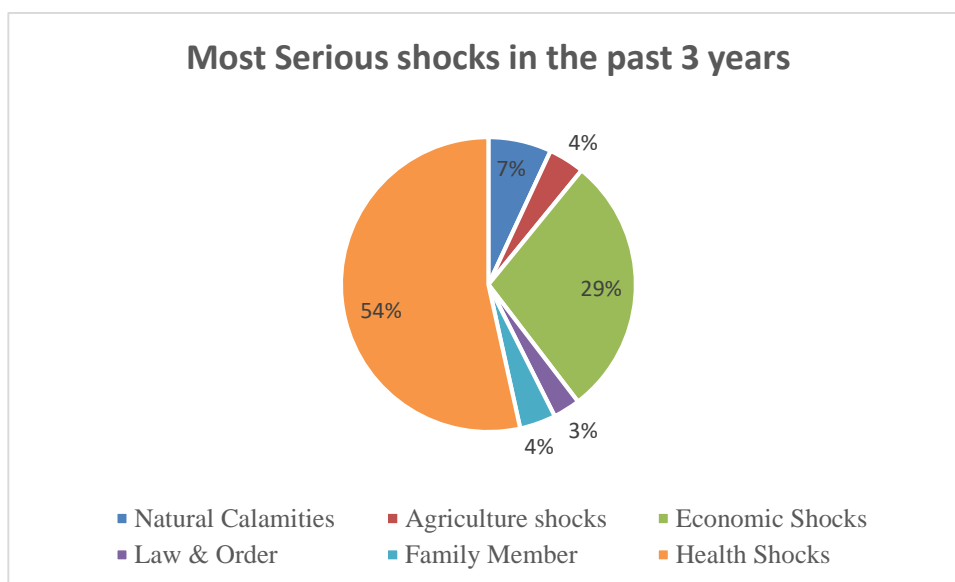
*[Percentage of Vulnerable Population]*

<b>Overall Vulnerable Population</b>	<b>50.97</b>
<b>Family Size</b>	
1-5	25.16
6-9	52.92
More than 9	76.68
<b>Age of Head of Household</b>	
< 25	57.93
25-50	47.71
50 plus	42.57
<b>Schooling of Head of Household</b>	
Illiterate	67.54
Primary	58.31
Matric	38.16
Higher	6.11
<b>Schooling of Spouse</b>	
Illiterate	62.55
Primary	42.03
Matric	19.41
Inter	8.23
Higher	3.43
<b>Occupational Status of Head</b>	
Employer	13.08
Self Employed	
Wage Employed	58.26
Own Cultivator	42.58
Share Cropper	83.85
<b>Livestock Holder</b>	<b>55.84</b>

Source: Compiled from Jamal (2017, p.11)

Similarly, The World Bank report (2007, p.iii) highlights that poverty and vulnerability in Pakistan are positively correlated with low human capital owing to inequality of health, educational and nutritional outcomes which ultimately contribute to the perpetuation of intergenerational poverty. The report points out that more than 80% of recipients of the Benazir Income Support Programme (BISP) faced multiple shocks in the last three years including individual-specific shocks (health, death, and disability).

**Figure 1: Shocks faced by safety-net recipients**



Source: World Bank Report (2007, p.iii)

## Existing Social Protection Programmes in Pakistan

The Government of Pakistan’s social protection strategy as enunciated in Poverty Reduction Strategy Paper-II (2009, p.64) has recognised social protection initiatives as its second pillar and it focuses on key areas such as provision of income support, nutrition support, human resource development, natural disaster management, facilitating



Source: Thenews.com.pk

private sector. The World Bank (2007, p.i) highlights that the social protection policies and programmes well-aligned with the local context and country-specific circumstances can complement growth by facilitating risk management. Pakistan is running a variety of social protection programmes but most of the initiatives were launched in response to the problems thrown up by particular circumstances or on the recommendation of donor agencies (Malik & Pop 2013, p.1). However, in the absence of a well deliberated Social Protection Framework in Pakistan, there is sizable duplication and overlapping of programmes (Hassan

2015, p.203). The Social Protection schemes in Pakistan broadly comprise Social Security/Social Insurance, Social Assistance, Labour Market Programmes, Microfinance, and Microinsurance.

## Social Security/Social Insurance

The social security schemes in Pakistan cover the present or former employees of the formal sector of the economy and these schemes cover major health and income shocks such as old age, injury, death, maternity, and sickness occasioned to the labour force (Jamal 2010 pp.7-8). The social security schemes for the public-sector employees include Employees Old-Age



Source: International Labour Organization (ilo)

Benefits Institutions (EOIB), Workers Children Education Ordinance, Workers Welfare Fund (WWF), Public Sector Benevolent Funds, Group Insurance, Provincial Employees Social Security Scheme, and Government Servants Pension Fund. These social protection schemes provide cover to the workforce of the only formal sector (ibid).

## Social Assistance

The government of Pakistan provides social assistance to the extremely poor and vulnerable people to mitigate the effects of economic and health shocks. Social assistance is largely provided to the people who are not in the formal sector of the economy and are extremely poor. The social assistance schemes provide aid in cash or kind. Zakat and Bait-ul-Mall provide both in cash or kind assistance and also help the needy in the rehabilitation of the poor. Similarly, Benazir Income Support Programme (BISP) also provides unconditional cash transfers to poor families. All these social assistance programmes including



Source: Un.org

Zakat, Bait-ul-Mall, and BISP have the same objective but have different modes operandi, the scope of coverage, and efficiency (Jamal 2010, pp.9-10).

## Labour Market Programmes

The labour market programme includes Khushal Pakistan Programme or Tameer-e-Watan Programme which aims at providing temporary employment to the jobless labour force. It also envisages the provision of credit to the youth to start a small business to exit them from poverty (ibid).

## Micro Insurance and Micro Finance

Micro-finance and micro-insurance programmes are also included as instruments of social protection. The purpose of these initiatives is to extend programme-specific small loans to the target population for employment and income generation and to escape them from the trap of chronic poverty. National Rural Support Programme (NRSP) and Provincial Rural Support Programmes (PRSPs), Poverty Alleviation Fund, Community Development Centres are a few initiatives in Pakistan and these extend small loans for the development of the community.

## Social Protection in Pakistan - Social Safety nets and BISP

Social protection is directly associated with the majority of United Nations Millennium Development Goals (World Bank, 2013, p.1) to do away with hunger and poverty. To achieve this objective, a variety of social protection instruments are used as a backup mechanism for the poor which strengthens their capacity to manage



Source: Dawn.com

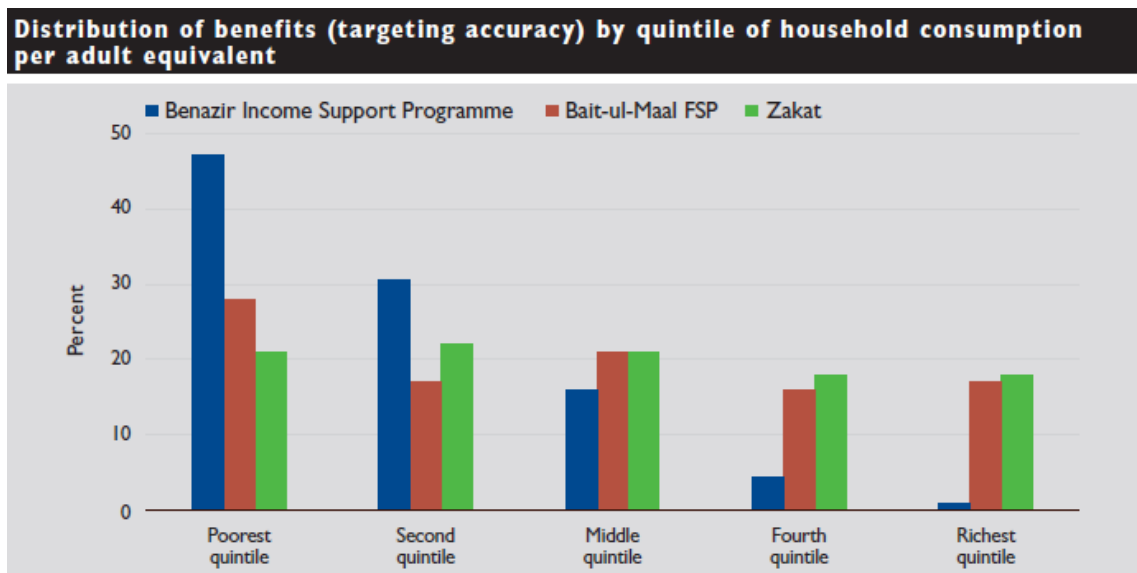
risk and vulnerability and it produces a positive impact on poverty (ADB 2005, p.xi). As mentioned earlier, Pakistan is running a variety of social protection programmes including social insurance schemes which largely cater to the needs of the labour force of the formal sector of the economy (Khan & Qutab 2010, p.3). Similarly, the social assistance programmes including Zakat, Pakistan Bait-ul-Mal were launched to protect the poor from economic shocks which cover the poor in the informal sector of the economy. However, these programmes could not resolve the problem of poverty and vulnerability due to a variety of factors including the fragmented nature of programmes, pilferage, and inefficient targeting of the poor (Khan & Qutab 2010, p.3).

According to the World Bank (2015, p.1) report, the social safety nets have emerged as an effective social protection instrument to eradicate poverty in the developing world. The social safety nets are public and private non-contributory transfers that target the reduction of poverty and vulnerability (World Bank 2015, p.7). Several studies substantiate the role of social safety nets in the management of poverty and vulnerability, especially in low-income countries. Cash transfers even in small amounts can play a substantial role in the reduction of chronic poverty (Devereux 2002, p.657). Social safety nets not only protect the poor from extreme poverty but also provide the opportunity to escape poverty by providing them education and the development of human capital. (ibid).

This essay anal the potential contribution of the Benazir Income Support Programme for resolving the problem of poverty and vulnerability in Pakistan. Benazir Income Support Programme (BISP) was launched in 2008 with the immediate objective to safeguarding the poor from the income shocks caused due by food, fuel, and financial crises but with long term objective of increasing consumption of the poor with cash assistance and protecting

the poor against poverty and vulnerability (World Bank, 2013, p.2). The spending on social protection increased fivefold between 2006/07 to 2011/12 BISP is now providing cash assistance to the targeted poor household (ibid). The identification of the eligible household through a poverty scorecard (PSC) has been adopted to bring transparency (World Bank, 2013, p.2). Figure 2, shows that the targeting accuracy of the BISP is better in comparison to other social assistance programmes: Zakat and Bait-ul-Mall.

**Figure 2: Distribution of Benefits (targeting accuracy) by quintile of household consumption per adult equivalent**



Source: Malik, I & Pop L (2013, p.3)

### Analysis of the effect of BISP on poverty and vulnerability reduction in Pakistan

This part of the essay focuses largely on BISP to analyse the potential contribution of BISP in solving the issue of poverty and vulnerability in Pakistan as reliable and consistent data for other social assistance initiatives including Zakat, Pakistan Bait-ul-Mall is not readily available and cumulative allocation for all the other social assistance instruments is so small that their impact is almost negligible on poverty and vulnerability profile of Pakistan. I have selected The Benazir Income Support Programme (BISP) which is a World Bank-funded programme and BISP impact evaluation reports and studies are available Hence, the assessment of BISP with a focus on its potential in reducing the problem of poverty and vulnerability in Pakistan.



Source: BISP.gov.pk

I have selected The Benazir Income Support Programme (BISP) which is a World Bank-funded programme and BISP impact evaluation reports and studies are available Hence, the assessment of BISP with a focus on its potential in reducing the problem of poverty and vulnerability in Pakistan.

The efficacy of social protection in lowering down the incidence of poverty has remained under the microscope of social researchers for a long. (Barrientos (2010, p.246). (Table 5) highlights the strong linkage between long-term investment in social protection and the level of poverty.

**Table 5: Long-term social protection expenditure and current poverty**

<b>Independent</b>	Poverty headcount rate using national poverty lines Social security and welfare (SSW) <sup>a</sup>	Poverty gap at US\$2 as % of the poverty			Poverty gap at US\$2 as % of the poverty		
		Transfers <sup>b</sup>	Government <sup>c</sup>	SSW <sup>a</sup>	Transfers <sup>b</sup>	Government <sup>c</sup>	SSW <sup>a</sup>
<b>Urban</b>	19	-2.4	-3.6	-3.3	(-3.0)	-4.4	0
<b>Rural</b>	26	-3.5	0	-6.7	(-2.2)	-3.6	(-1.2)
		30	32	35	31	39	41
		-1.7	-3.3	-3.1	(-3.8)	-4.3	-1

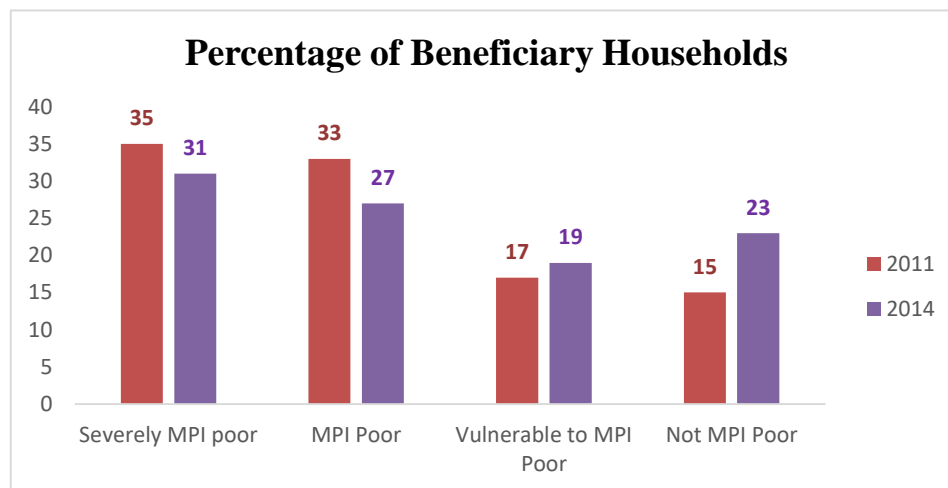
Source: SSW, transfers, and government are taken from Barrientos (2011, p.241).

The social spending in Pakistan increased fivefold from 0.16% of the GDP to 0.79% in the period 2006/07 to 2011/12. The planning Commission report (2018) shows a significant decrease in the level of poverty in the corresponding period. For example, Multidimensional Poverty Index fell from 0.281 to 0.207 in the period 2006 to 2012.

The national incidence of poverty calculated on headcount ratios declined by 11.7%. However, the decline in the average deprivation share of the poor dropped only by 1.8 %. When BISP beneficiary's figures are examined, it shows that the level of poverty registered a significant decline amongst all categories of poor BISP beneficiaries as reflected in the figures from the year 2011 to 2014. (Mumtaz & Whiteford 2017, p.22)



**Figure 3: Poverty reduction in the BISP Beneficiary households' national poverty line**



Source: Compiled from Mumtaz & Whiteford (2017, P-26)

It is also observed that a significant decrease from 66% to 35% in the categories of ultra-poor and poor categories have been registered in the period 2011 to 2014 (ibid). Similarly, not only there was a significant decline in poverty but also 7% of the poor moved from the poor category to the vulnerable category and 24% moved to the non-poor category (ibid). Table-6 reflects the contribution of BISP in the decline in poverty between the period 2011 to 2014 from 22.3% to 12.4% and its reduction in the poverty line to 51.77%. The figure shows a 6% decline in the poverty gap as well (Mumtaz & Whiteford 2017, p.22).

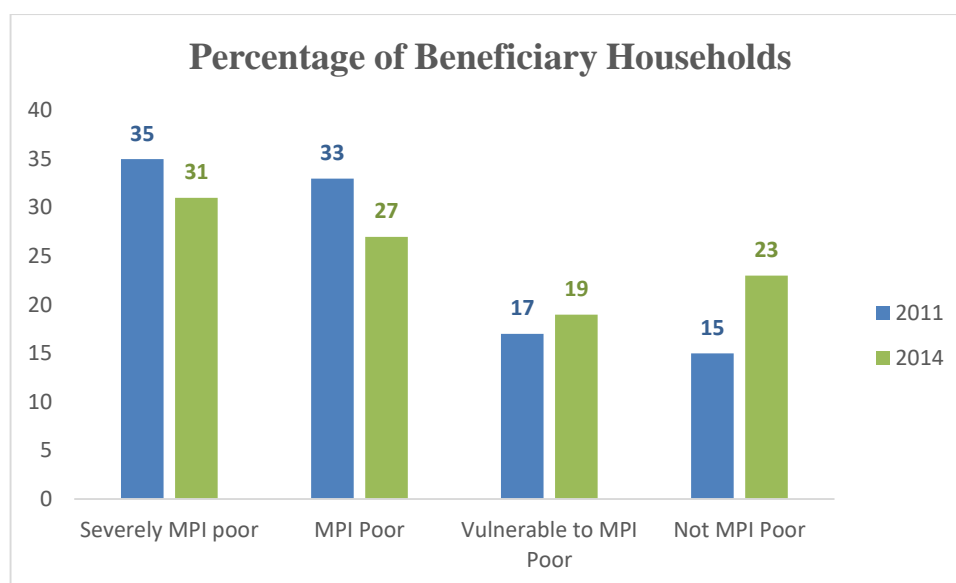
**Table 6: Contribution of the BISP in poverty reduction: National Poverty Line**

Year	Total Population (millions)	Percentage of the total population living below the national poverty line	Percentage of beneficiary households that are ultra-poor and poor	Contribution of BISP in reducing national poverty line
2011	173.669	22.3% (38.7 million people)	66% (17.424 million people)	Poverty reduction at programme level x 100 Poverty reduction at national level = $8.18 \times 100 \div 15.8 = 51.77\%$
2014	185.044	12.8% (22.9 million people)	35% (9.214 million people)	
Change	Increase of 11.33 million in total population	15.8 million people move above the poverty line	31% (81.8 beneficiaries move above the national poverty line)	

Source: compiled from Mumtaz & Whiteford (2017, p.32).

The Multidimensional Poverty Indicator (MPI) which is worked out based on health, education, and living standard deprivation is an important measure to calculate poverty (Mumtaz & Whiteford 2017, p.22). Figure 7 reflects the drop in the MPI for the BISP beneficiaries of all categories from 2011 to 2014.

**Figure 4: MPI reduction in the BISP beneficiary households**



Source: Compiled from Mumtaz & Whiteford (2017, p.26).

The MPI declined from 10% in the ultra-poor to poor categories. In addition to it, 2% out of 10% ultra-poor categories moved out of poor to vulnerable category. (Mumtaz & Whiteford 2017, p.22). Table 7 records the decline in the MPI at the national level and the contribution of the BISP in the drop in the MPI is around 25% in the period 2011 to 2014. The figures in the table are indicative of the fact that a lot more needs to be done to improve the educational, health outcomes which ultimately affect the poverty and vulnerability profile of a country in the long run (Mumtaz & Whiteford 2017, p.22).

**Table 7: Contribution of the BISP in poverty reduction at the national level**

Year	Total Population (millions)	Percentage of the total population living below the national poverty line	Percentage of beneficiary households that are ultra-poor and poor	Contribution of BISP in reducing national poverty line
2011	173.669	46.5% (80.75 million people)	68% (17.592 million people)	Poverty reduction at programme level x 100 poverty reduction at national level = $2.28 \times 100 \div 9.05 = 25.1\%$
2014	185.044	38.8% (71.7 million)	58% (15.312)	
Change	Increase of 11.33 million in total population	7.7% (9.05 million people) became MPI non-poor	10% (2.28 million beneficiaries became MPI non-poor)	

Source: Compiled from Mumtaz & Whiteford (2017, p.33)

## Conclusion

Taken together we see that there is no clearly articulated social protection framework to tackle the issues of poverty and vulnerability and the social protection programmes were launched in response to the problems thrown up by particular circumstances. However, BISP has a considerable impact on reducing poverty and vulnerability with respect to the poverty line. The impact of BISP on MPI poverty is limited, as the improvement in MPI



requires well-integrated investment in the broader areas of education and health. Social assistance programmes including BISP, Zakat, and Bait-ul-Mall provide small amounts to the poor, which creates a little impact on the overall poverty profile of the country. Similarly, the coverage of the social assistance initiatives is very low which is coupled with a poor selection of the beneficiaries. In addition, cash transfer schemes should have an in-built exit strategy for coming out poverty trap, but these are conspicuous by their absence. The social protection programmes need to be properly monitored and evaluated for assessing their impact on poverty and vulnerability, economic growth, and public welfare. The government should share the results and understanding the shortcomings and scale up the initiatives where required. The BISP is expanding in scope and size. Moreover, it is important to phase out universal un-targeted subsidies. So, the released funds could be utilized on expanding the social safety net by bringing the poorest into the safety net. The social protection system of Pakistan is having enormous potential to handle poverty and vulnerability issues and it is imperative to improve coordination between different agencies. It is important to establish a national social protection framework to synthesize federal and provincial initiatives and to avoid duplication and wastage of resources.

## **Recommendations**

1. To expand the reach/coverage of BISP, a robust criterion for beneficiaries selection may be formulated.
2. Cash transfer schemes should have an in-built exit strategy having clear goals with a deadline for coming out of the poverty trap.
3. A continuous real-time monitoring mechanism may be implemented to assess the impact on poverty and vulnerability, economic growth, and public welfare.
4. It is imperative to improve coordination between different agencies working for social protection.
5. It is important to establish a national social protection framework to synthesize federal and provincial initiatives and to avoid duplication and wastage of resources.

## **Limitations**

1. Limited data available on the website.
2. The complicated procedure for procuring data from BISP.
3. Time constraints to carry out the study.

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