

Exploring the Possibilities of Establishing a Welfare State in Pakistan



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Introduction

The welfare state consists of 'institutions predominantly preoccupied with the production and distribution of social well-being' (Esping-Anderson 1990). The intervention of the state in poverty reduction, income support, education, health, housing, and old-age benefits is normally associated with social welfare. Dolgoff (1999) argues that the interest of the weak is protected by social welfare measures and it reduces inequality and creates social solidarity. Almost all the high-income countries have developed welfare states which is the product of their history, culture, and values (Peng & Wong 2010). The western welfare models are distinguished on the basis of their institutional arrangement and their distributional outcomes. Esping-Andersen (1990) classified them into three distinct welfare models based on the approach that focuses on institutional traits, political structures, and social outcomes. Gough (2008, p.6) argues that social policy developed in the European nations on account of industrialization. The western experience with the welfare state can take the shape of 'negative warning, as well as positive role models' for the middle-income countries striving for the establishment of a welfare system (ibid).

This paper explores different welfare approaches in vogue in the western welfare states and examines possibilities and challenges faced by Pakistan in the development of welfare state on the pattern of high-income countries and scrutinizes options available to Pakistan to develop a welfare state? In responding to this question this paper concludes that carbon copy replication of the western welfare model can not be done owing to Pakistan's peculiar socio-economic conditions. However, certain welfare features from all the three western models can be cobbled together to develop a welfare model along with major reforms in the existing patchy welfare system for redressing fundamental issues of poverty, poor health, and education in Pakistan.

Social welfare and forms of social welfare states

Social welfare is used as a shorthand term for an array of state actions that involves education, health care, food, housing, and income support (Barr 1992). Social policies such as healthcare, education, public works, and social protection programs are used as a tool by the welfare states for achieving the social welfare objectives (Alcock et al 2014). He categorized western welfare regimes into distinct welfare models such as conservative, liberal, and social democratic states. Aspalter (2006), on the other hand, labels East Asian 'miracle economies' as conservative welfare regimes. All the welfare states utilize the state, market, and family institutions for the production of distributional outcomes. (Gough & Geof 2004). Table 1 differentiates between the three different welfare models as enunciated by Esping-Anderson.

Table 1: Welfare models and their characteristics

System	Welfare Provisioning	Social Spending by state	Inequality	Public Sector	Coverage	Countries
Liberal	Private and Market based	Low-quality services and modest expenditure	Inequality is an incentive	Small public sector	Contingent on work	USA, UK, Australia, Canada, and New Zealand, etc.
Conservative corporatist	Welfare based on attachment to work	Market and state both	Spending maintains the status quo	A mix of public and private sector	Focus on contributor y social insurance	Germany, France, Italy, Switzerland, Japan, etc.
Social Democratic	Generous welfare services provided by state	High-quality services by the state	More equality is achieved through redistribution	Large public sector	Universal	Scandinavian Countries

Source: Esping-Andersen, Gøsta, *The three worlds of welfare capitalism*, 1990

Social welfare includes an array of welfare activities undertaken by the state for the welfare of the masses. In the welfare paradigm, social assistance consists of payments, income support, and cash benefits including pensions as well. Whereas, social benefits contain social services such as payments for childcare, elderly, and disabled care. Furthermore, tax breaks with welfare objectives such as tax expenditures towards families with children and generous tax treatment of contributions to private health and education plans become part of social welfare (Adema et al 2009).

Outcomes of social welfare spending in high-income countries

Social welfare requires sufficient public financing (Obinger & Wagschal 2010). Across all high-income countries, the major source of government revenue is tax revenue (ibid). Direct taxes constitute the major portion of total tax revenues across all high-income countries. The average tax to GDP ratio across all high-income countries in 2016 was 34.3% (OECD 2017). The direct tax revenues on average accounts for 78% of total tax revenues across all high-income countries (ibid). These figures show that the tax collection across all the high-income countries is quite high, which gives these countries enough leverage to spend a substantial amount on social welfare measures.

Redress Social Problems

In most advanced western countries welfare measures are taken to redress social problems and welfare spending is directed at old age, low-income households, disabled, sick, and unemployed. The welfare expenditure across high-income countries averages at 21% in terms of percentage of their GDP (OECD 2016). The largest expenditure of which accounts for pensions (both for the public and private sector), which constitute almost 7% of total social

welfare expenditure. Healthcare comprises 6% of total welfare expenditure (Adema et al.2011). Other social expenditure includes unemployment benefits, family care, labour market programs, education, and old age (ibid). This shows that high-income countries have a strong redistribution system operated through the provision of social welfare for the working population and elderly (Adema Whiteford 2010).

Reducing Poverty and inequality

According to OECD (2016), the effect of welfare measures across high-income countries in reducing poverty and inequality is substantial. For example, in high-income countries, Gini-coefficient for high-income states hovers around 0.436 before taxes and transfers which reduces to 0.29 post taxes and transfers in 2012. It highlights that the welfare system reduces inequality significantly. Moreover, income poverty across all high-income countries in 2014 on average was 11%, which was, reduce to 6% after the receipt of social welfare benefits. Moreover, the poverty gap was reduced to a substantial 10% after taxes and transfers across all high-income countries (OECD 2015). Moreover, the outcomes of health and education across all the high-income countries are also relatively much better than the rest of the countries (ibid).

Social welfare programs in Pakistan

Historically, social welfare measures in Pakistan have been fragmented and suffered from implementation and design errors (Khan & Qutub 2010) Presently, Pakistan relies on social protection programs for welfare provisioning and it does not have a social welfare state similar to high-income countries (MoF 2015). Social protection is an essential component of social welfare and it includes social assistance, labour market interventions, and social insurance. In Pakistan, Social protection measures include social insurance, social assistance, and labour market interventions (ADB 2013). See table 2 for the details of welfare programs in Pakistan.

Table 2 Social Protection schemes in Pakistan

A Schematic View of Social Protection Instruments in Pakistan

Category/Instruments	Benefits	Financing
1. Social Security		
Government servants pension fund (For Government Employees)	* Provident Fund * Old Age Pension	* Employees contribution * Budgetary Expenditure
Employees social security institutions (For Private Formal Sector Employees)	* Health Services * Cash Support	* Employees Contribution
Public Sector Benevolent Funds and Group Insurance (For Public Sector Employee)	* Benevolent Fund * Group Insurance	* Employee Contribution
Workers Welfare Funds (For workers of registered establishment)	* Cash Support * In-kind Support * Hosing facilities	* Employee Contribution * Employers' Contribution
Workers' Children Education Ordinance (For workers of registered establishment)	* Free education of children	* Employers' Contribution
Employees Old-Age Benefits Institutions (For workers of registered establishment)	* Old age pension * Invalidity pension * Survivor's pension * Old age cash grant	* Employee Contribution * Employers' Contribution
2. Social Assistance		
Zakat (for poor, needy, and destitute population)	* Cash Support	* Private Contribution
Pakistan Bait-ul-Mall (for poor, needy, and destitute population)	* Cash Support * In-kind Support	* Federal Budget * Private Contribution
Benazir Income Support Program (for poor, needy, and destitute population)	* Cash Support	* Federal Budget
3. Labour Market Programs		
Peoples Works Program (for unemployed labor)	* Wages	* Federal Budget
People's Rozgar Program (for unemployed population, especially youth)	* Credit with a subsidized interest rate	* Federal Budget * National Bank
4. Micro and area-based safeguards		
Micro-Finance (for poor)	* Small Loans	* Credit line by the donor * NGOs and private sector
5. Child Protection		
Food Support Program of Bait-ul-Mall (for children in poorest households)	* Conditional Cash grant	* Federal Budget

Source: Jamal, 2007, p13

Benazir Income Support Programme (BISP)

The Benazir Income Support Program (BISP) is the largest social assistance program in Pakistan. It is a social assistance program in which assistance is provided by World Bank,

USAID, and ADB to Pakistan's government (BISP 2018). Table 3 shows the details of BISP beneficiary households, coverage, and expenditure as a percentage of GDP.

Table 3: Details of BISP beneficiaries

Year	Pakistan's population (In Millions)	Beneficiary Households (In millions) average household size is 8.57	Coverage of BISP (Total Population)	Cash Transfers (Billion of Rupees)	Expenditure as a percentage of GDP
2009	166.520	1.76	9.057%	31.94	0.22%
2010	170.043	2.58	13%	29.96	0.19%
2011	173.669	3.09	15.2%	41	0.22%
2012	177.392	3.68	17.77%	42.9	0.19
2013	181.192	3.74	17.6%	65.08	0.27%
2014	185.044	4.62	21.3%	90	0.36%
2015	188.924	5	22.6%	102	0.36%

Source: Zahid Mumtaz and Peter Whiteford, 2017

Table 3 shows that despite being the largest social welfare program in Pakistan its expenditure as a percentage of GDP is only 0.36%. The other public social assistance program is Zakat, Pakistan Bait-ul-Mal. Zakat is provided by the Ministry of religious affairs to the extremely poor, orphans, disabled, and widows. Pakistan Bait-ul-Mal provides cash assistance, manages old homes and orphanages. Free shelter, food, education, and healthcare are provided to orphans and the elderly at these places (MOF 2015). The Workers welfare fund and national centers for rehabilitation of child labour are other public institutions, which provide social assistance to the poor. In case of natural disasters and calamities, the government also provides social assistance (ibid). Along with the public sector, many private organizations charitable organizations also provide social assistance to the people in Pakistan. The EDHI Welfare Trust is the largest charitable organization, which runs free old-homes, childcare services for abandoned children and infants, and disabled care (Edhi Foundation 2018). The discussion shows that in Pakistan social assistance, which is a major component of social welfare, is provided by both public and private sectors, however, the scale of these programs is quite low.

The current level of social spending in Pakistan and outcomes

Pakistan spends very little on its social sectors, which has resulted in poor social outcomes in the country. In 2014, health spending accounted for only 0.7%, education spending was only 2.5% of GDP, and spending on social assistance (including BISP) and labour market programs was only 0.5 percent of the GDP (Mumtaz& Whiteford 2017). Public pensions, which cover only the public sector labour force, comprised of 4.7% GDP which is more than the expenditure on health, education, and other social sectors (MoF 2015). Figure 1 indicates that Pakistan incurs significantly less expenditure on health and education in contrast to the middle and high-income countries where the welfare state is well developed (ADB 2012).

Spending on Education as % of GDP

Spending on Health as % of GDP

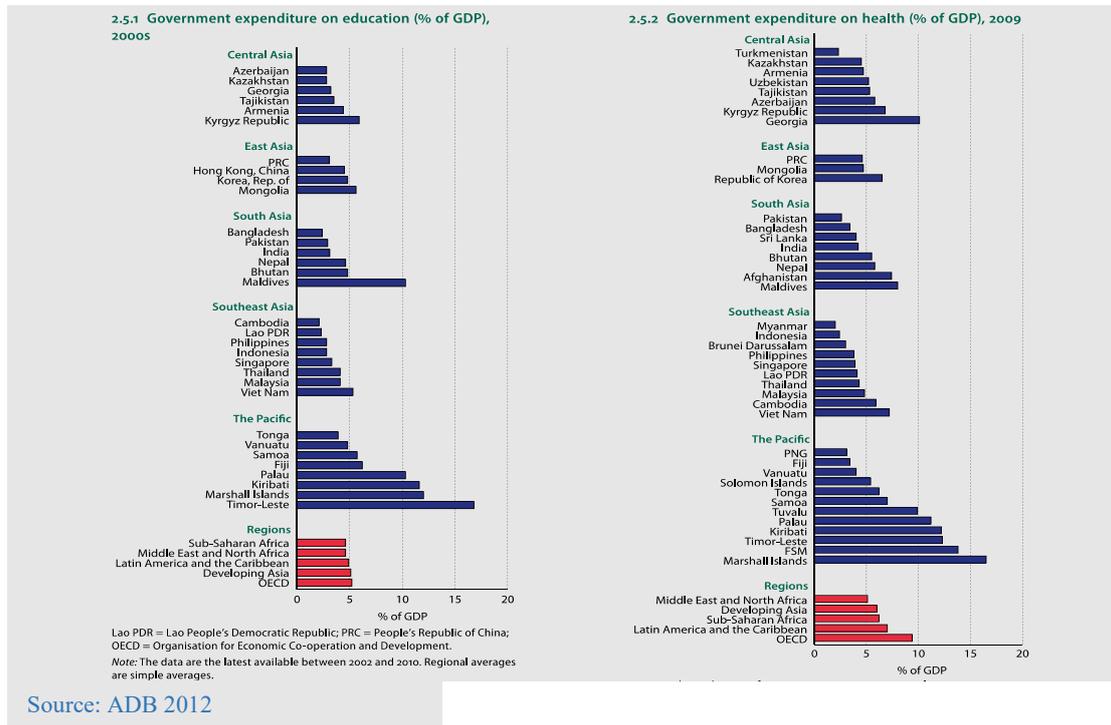


Figure 1: spending on Education vs Spending on Health (As %age of GDP)

This low spending in social sectors has resulted in poor social outcomes in Pakistan and it is below average in the ADB social protection index (ADB 2013). A multidimensional poverty index is a new measure of poverty in Pakistan and includes deprivations of health, education, and standards of living. According to UNDP, 38.8% of the total population in Pakistan is MPI-poor (Mumtaz & Whiteford 2017). This shows that a majority of the population in Pakistan deprivations of health, education, and standards of living. Furthermore, inequality in Pakistan is also more as the top 10% of the population holds 26% of total national income and the bottom 10% of the population only has 4.2% (World Bank 2018). The literacy rate in Pakistan is only 61.5%. The rural literacy rate is 49% and the urban is 74% (Pakistan Bureau of Statistics 2014). Similarly, in 2014 almost 47% of the children aged 5-12 were out of school. Moreover, in 2014 45% of the children under the age of 5 were stunted (Mumtaz & Whiteford 2017). Table 4 compares the health outcomes of other countries with Pakistan.

Table 4: Life expectancy mortality and population growth rate in Asian countries

Country	Life Expectancy 2013	Infant Mortality Rate per 1000 2013	Under 5 Mortality Rate Per 1000 2013	Maternal Mortality Rate Per 100,000 2013	Population Growth Rate (%age) 2013
Pakistan	66.6	69	85.5	170	1.92
India	66.5	41.4	52.7	190	1.24
Bangladesh	70.7	33.2	41.1	170	1.22
Srilanka	74.2	8.2	9.6	29	0.76
Nepal	68.4	32.2	39.7	190	1.17
Bhutan	68.3	29.7	36.2	120	1.62
China	75.4	10.9	12.7	32	0.49
Malaysia	75	7.2	8.5	29	1.62
Indonesia	70.8	24.5	29.3	190	1.21
Philippines	68.7	23.5	29.9	120	1.73
Thailand	74.4	11.3	13.1	26	0.34

Source: Ministry of Finance 2015

Table 4 shows that Pakistan has got one of the worst health outcomes among other low and middle-income countries. The discussion in this section highlights that low social spending in Pakistan resulted in poor social outcomes in Pakistan.

Challenges faced by Pakistan to increase social spending for developing a welfare state

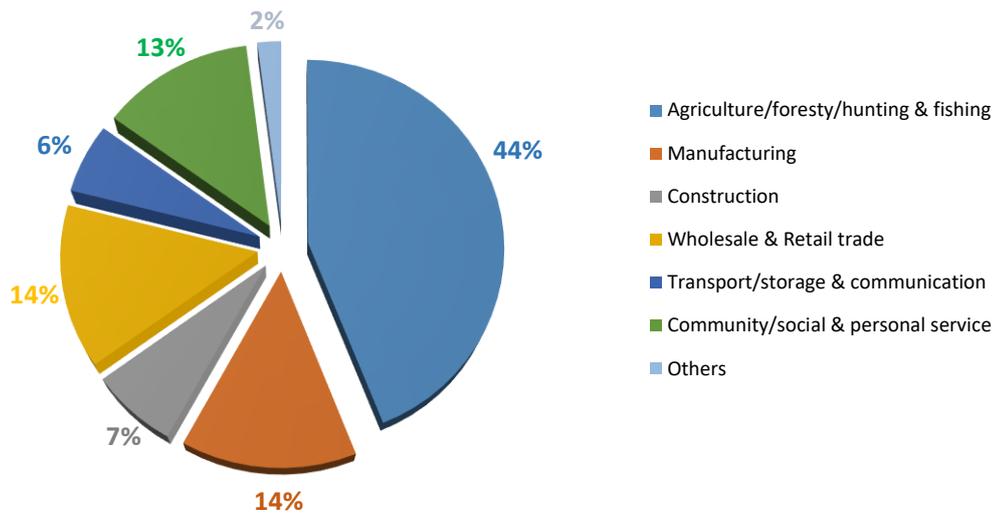
According to the Pakistan Bureau of statistics 2014, the total labour force in 2013-14 was 59.7 million out of which 56.01 million were employed and 3.73 million were unemployed. Table 5 and figure 2 show the details of this labour force employed in various sectors of the economy.

Table 5: Employment in the formal and informal sector

Sector	2013-14		
	Total	Male	Female
Total	100%	100%	100%
Formal	26.4%	26.3%	27%
Informal	73.6%	73.7%	73%
Rural Total	100%	100%	100%
Formal	23.6%	23.6%	21.3%
Informal	76.7%	76.4%	78.8%
Urban Total	100%	100%	100%
Formal	29.4%	28.9%	32.9%
Informal	70.6%	71.1%	67.1%

Source: Pakistan Bureau of Statistics 2014

Figure 2: Employment-Sector Wise (2012-13)

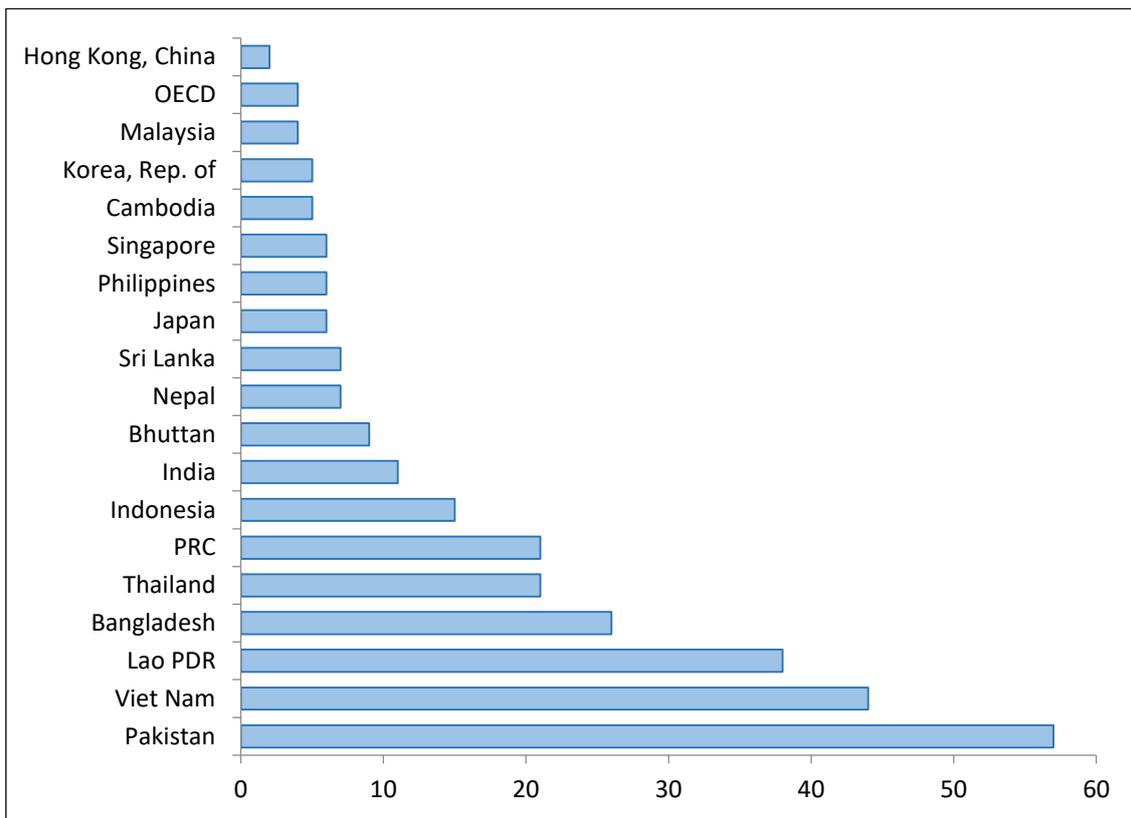


Source: Ministry of Finance 2015

Table 5 and figure 2 shows that a majority of the labour force i.e. 73% are employed in the informal sector of the economy. The major part of the labour force around percent is employed in the agriculture sector of the economy. According to Elvern (2010), the social protection system in Pakistan does not extend social benefits like pensions to the individuals engaged in the informal labour market. This highlights that the majority of the population in Pakistan is without any social welfare benefits. To formalize such big labour markets is a major challenge faced by Pakistan in developing a welfare state.

Notwithstanding, the informal labour markets absorb a major portion of the labour force in Pakistan (Table 5 and Figure 2) but these markets cannot be taxed ensuing in low tax collection. In Pakistan, the concerned authorities have no method of taxing the informal sector of the economy. Moreover, the threshold to tax the personal income is also highest in Pakistan amongst various other countries (Figure 3) which excludes a major portion of the middle income from direct taxation.

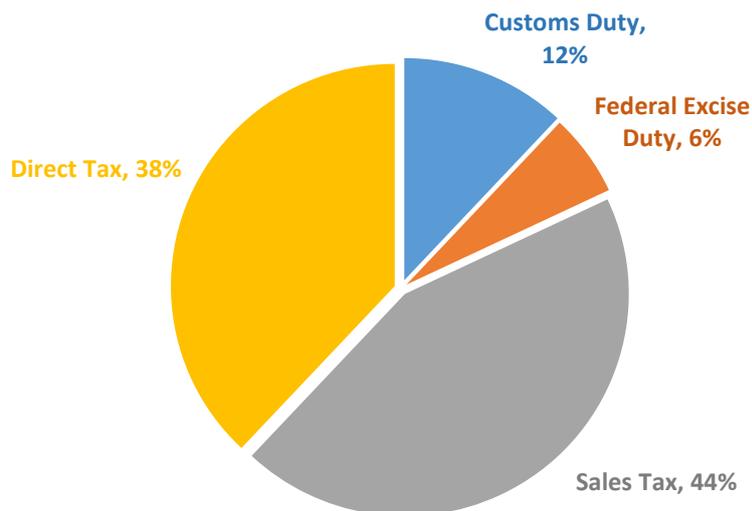
Figure 3: Ratio of gross national income per capita to personal income



Source: ADB 2012

Since direct tax collection is low, the government resorts to indirect taxation for increases the revenue collection which is clear from figure 5.

Figure 4: Percentage of total tax collection

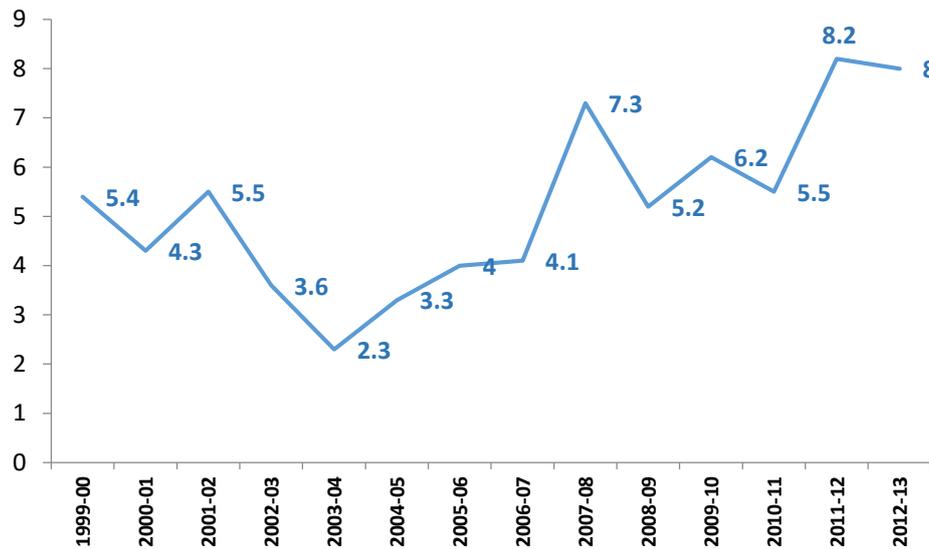


Source: Ministry of Finance 2015.

Figure 4 shows that the major revenue of the government comes from indirect taxes, which

are also called consumption taxes. The low revenue collection does not provide the government with the fiscal space needed to spend on social sectors. Moreover, the low revenue collection also leads to fiscal deficits because of which the government resorts to borrowing loans. Figure 5 shows that in Pakistan the fiscal deficit has been continuously growing since 1999.

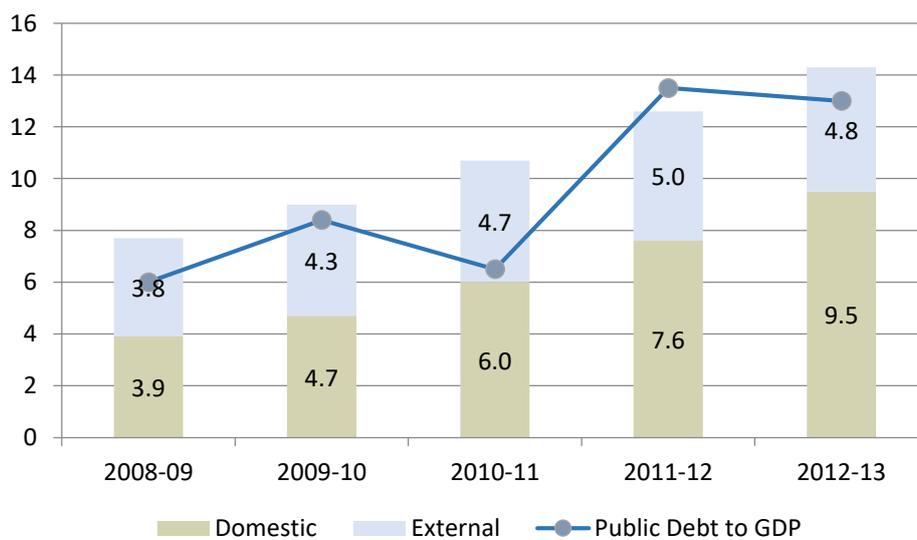
Figure 5: Fiscal Deficit (Percentage of GDP)



Source: Ministry of Finance 2015.

Figure 6 shows that to meet the fiscal deficits government borrows money and debt soared to 63 percent of the GDP of the country in 2013.

Figure 6: Public Debt as GDP percentage

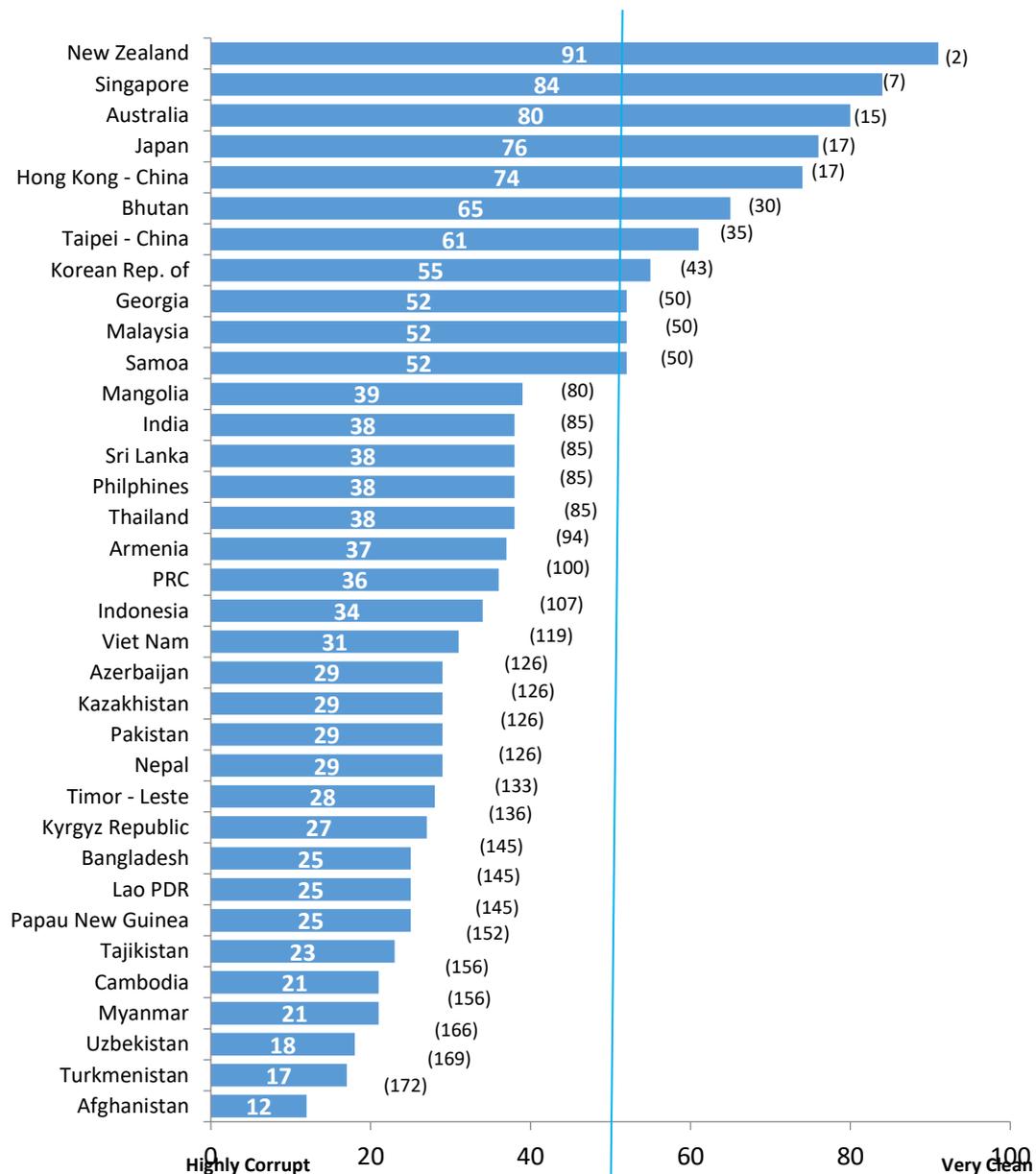


Source: Ministry of Finance 2015

According to the World Bank (2018), 20% of the GDP of Pakistan is used for debt servicing, leaving small fiscal space for social spending. For meeting fiscal deficits government, borrow from external and internal sources. Increased borrowing results in the major portion of budgetary expenditure for debt servicing leaving little for social spending.

Corruption is another cause that is hurting Pakistan's ability to spend on social sectors. The ex-chairman NAB stated that a loss of 7 billion Rs. is accrued daily because of corruption in Pakistan (Dawn 2012). Figure 7 shows the details.

Figure 7: World Corruption Rankings and country scores

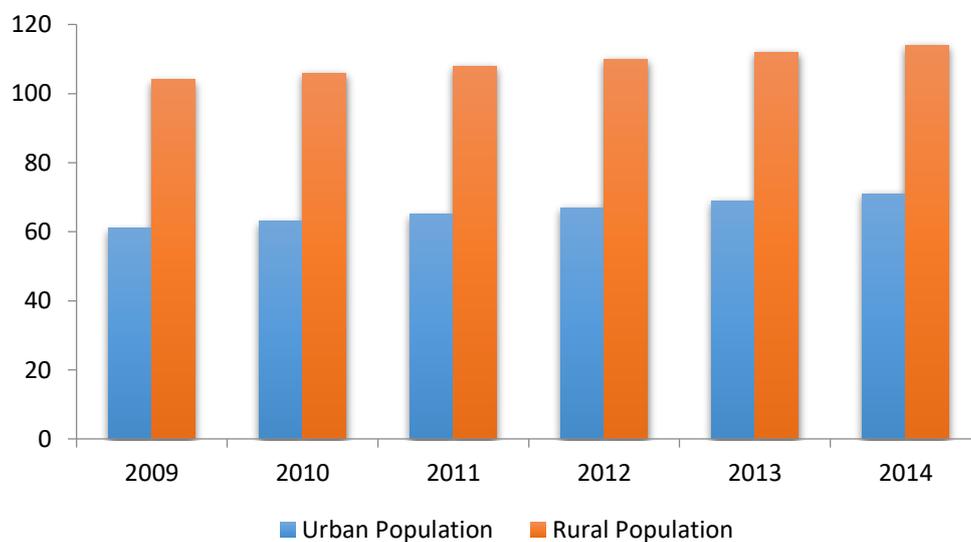


Source: Asian Development Bank 2013

The population of Pakistan is approximately 184.35 million making it the sixth most populous country. Almost 56% of the population of Pakistan is between 15-64 years. Since 1990, the process of demographic transition in Pakistan has started. This process has led to a

reduction in mortality & fertility rates. Moreover, life expectancy has also increased (Ali et al 2001). Because of the process of demographic transition, the old-age population in Pakistan is expected to increase by 21% in 2020 (Arif & Ahmed 2010). This process of ageing will put the labour force under pressure because they will have to share the burden of old-age benefits. Moreover, in the absence of any social benefits extended to the retired labour force of the informal sector, the old age population of this sector will be facing serious problems in upcoming years (ibid). Due to rapid urbanization, the traditional family support structure is also witnessing fault lines. There is a probability that in future the old age might have to live up to on their own which will be a big challenge faced by Pakistan (ibid). Figure 8 shows the trends in the urban population increase.

Figure 8: Urbanization in Pakistan



Source: Ministry of Finance 2015

The discussion of this section explains that Pakistan is faced with serious challenges for developing a welfare state such as huge informal labour markets to which no social welfare is provided. These informal markets cause a low tax collection in Pakistan, which ensue in fiscal deficits and debt. Huge public money is lost because of corruption, which can be used for welfare provisioning. Finally, the demographic changes will put substantial financial pressure on the government of Pakistan in the upcoming years. To overcome these challenges Pakistan should develop a hybrid welfare model, which should have characteristics of social democratic, liberal and conservative welfare regimes.

In the light of the above discussion, it is evident that the welfare system in Pakistan is dispersed and low spending in the social sector has resulted in poor social outcomes. The issues of rising poverty, inequality, poor health, and educational conditions coupled with the fast-aging population warrant increase in social spending and the adoption of a welfare model that suits the values, culture, and history of the nation to meet emerging social challenges.

Direction for reform for developing a welfare state in Pakistan

The welfare system is expected to deliver best if designed in line with the socio-economic context of a country. The cut-copy-paste method of transfer of the western model of the welfare state may not work in Pakistan, owing to its peculiar socio-economic conditions, as highlighted above. However, some components of the welfare system can be copied and modified according to local needs to erect a system of welfare suited to local conditions. The ILO resolution (2001,p.2) highlights that there is no one-fits-all solution to social security and every society adopts social welfare measures best suited to their social and cultural values, their existing institutions, and economic development.

For establishing a welfare system in Pakistan, the expansion of the formal sector is the first step. In the long term, for the expansion of the formal sector, structural transformation is required. However, for the short term, several initiatives such as labour intensive public work programs, labour regulations enforcement, micro-credit schemes that are formal, vocational pieces of training, small and medium enterprises development, and unionization of workers can be adopted to formalize the labour markets(Ernst & Berg 2009). These measures are implementable because various organizations such as ILO, microcredit banks, and SMEA are already operational in Pakistan. A huge labour force will come into the direct tax net because of formalization labour markets. This will not only increase the tax to GDP ratio but will also provide the much-needed revenue to the fiscal deficits. Moreover, the government will also have the revenue to spend in social sectors. A already highlighted the level of incidence of direct taxation in Pakistan is limited. Therefore, the Scandinavian model of heavy direct taxation followed by increased social spending should be followed while designing the direct income tax structure (Alves 2015.)

Secondly, Pakistan needs to invest heavily in the education sector for the development of human capital for the development of the welfare state. East Asian counties such as Japan, South Korea, and Singapore invested heavily in their social sector especially technical education during the 1960s which was instrumental in the economic development of these countries. Pakistan should follow in the footsteps of these countries and should invest heavily in technical education (Aspalter 2006). In Pakistan, education is almost free till the postgraduate level and various technical colleges are operating throughout the country. Increased spending in these educational institutions and improving their quality will develop not only the human capital but will increase the economic growth of Pakistan. The increased economic growth will provide the government with sufficient funds to invest in the social sectors.

Thirdly, the coverage of pensions in Pakistan is low and it covers around a million government employees. It is just a fragment of the total labour force which stands at around sixty million. The government spends almost 4.7% of GDP on pensions (Arif& Ahmed 2010). The EOBI is an institution that is meant for the pensions of the private sector employees. Its coverage is also very low and it only caters to 0.43%of employees of the private sector. It shows that in Pakistan approximately 58-million labour force has no pension cover. Moreover, with the current debt situation, the government cannot afford to provide

pension cover to such a huge labour force. The best model, which Pakistan can adopt, is the Australian pension system. This system has been able to reduce old-age poverty. This system is also not funded by the government. It is clear from the fact that in 1988 the Australian superannuation fund was AUD 100 bn which reached over AUD 1600 bn in 2013 as a result of compulsory contributions (Podger et al 2014). This system will be better for Pakistan because the lack of revenue and increasing debt has constrained its capacity to fully fund a pension scheme for over 58 million labour force. A pension scheme based on the Australian model is designed for both the public and private sectors. The EOBI can be used to replicate this model in Pakistan. Because the labour force of Pakistan is much more than in Australia, therefore, the compulsory contributions towards pensions will be much more. These savings can be invested in other social sectors of the economy. This will not be beneficial for economic growth but will reduce the burden of public pensions from the government exchequer.

Fourthly, the existing health care system in Pakistan is patchy and inadequate for the needs of the country and it is needed to inject substantial resources into the health care system for the effective delivery of services. Pakistan can adopt US Medicare health insurance with little adjustment as it will be cost-effective. Pakistan can build up on the US experience of the US Medicare system where the eligible patients get free treatment and medicines and the non-eligible patients pay premiums (International Social Security Association 2017). This system will be beneficial for Pakistan because it will not put an extra financial burden on the government exchequer. Moreover, the increased spending on healthcare can be used to improve the quality of healthcare in Pakistan.

Finally, apart from policy transfer of welfare components from the developed western welfare states, the existing patchy welfare system needs reform. Firstly, the existing private and public welfare schemes as stipulated in Table 3 need to be effectively coordinated by sharing infrastructure and harmonizing mechanisms. Furthermore, the existing schemes need to be integrated with social development policy for bringing efficiency and effectiveness in the welfare structure. Secondly, for improving capacity and controlling corruption in Pakistan e-governance can be utilized. There is enough evidence across the world to suggest that delivery of services and incidence of corruption has decreased by employing e-governance. For example, the level of corruption has substantially reduced in the Land Department in Punjab after the automation of land records (World Bank 2017, p.69). This precedence can be replicated in all the government departments to reduce corruption and to bring efficiency to the system.

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