



Situation of Social Protection among Marginalized Group

December, 2023



AwazCDS-Pakistan: Established in 1995 and is registered as not for profit organization with registrar joint stock companies under Societies Registration Act 1860 and enjoys special consultative status with United Nation's Economic & Social Council (UN ECOSOC). AwazCDS-Pakistan's core mission is to develop integrated and innovative solutions in cooperation with partners at all levels to secure the future of marginalized communities especially by creating rightful spaces and choices of life. For more information, please visit www.awazcde.org.pk

Pakistan Development Alliance: Established in 2014, is an alliance of 114 national level NGOs/Networks working together through developmental and rights based approaches to address issues in governance and accountability across the country especially in the implementation of SDGs. The alliance is led by AwazCDS-Pakistan and is governed by elected national, provincial and regional executive committees at national, provincial and regional level. PDA is part of various national, regional and global alliances and forums including Global Call to Action against Poverty (GCAP), Asia Development Alliance (ADA), Asia CSOs Partnership for Sustainable Development (APSD), Action for Sustainable Development (A4SD), CIVICUS/AGNA- Affinity Group of National Associations and Transparency Accountability & Partnerships-TAP Network, Forus International etc. For more information please visit: www.pda.net.pk

People's Vaccine Alliance: is a coalition of over 100 organizations and networks, supported by Nobel Laureates, health experts, economists, Heads of States, faith leaders and activists, working together towards equitable access to medical technologies that help to prevent and respond to COVID-19 and future pandemics. The Alliance grew organically out of the open letter calling for a People's Vaccine, organized in May 2020. We work together to end vaccine apartheid. For more information please visit <https://peoplesvaccine.org/>

Global Call to Action against Poverty: is a network of over 18,400 civil society organizations (CSOs) organized in 66 National Coalitions and in constituency groups of women, youth and socially-excluded people, among others. GCAP supports people in their struggles for justice and brings individuals and organizations together to challenge the institutions and processes that perpetuate poverty and inequalities. For more information, please visit <https://gcap.global/>

Copyrights:

AwazCDS - Pakistan/ Pakistan Development Alliance

All rights reserved, however, the content of this report may be reproduced with the due acknowledgement to AwazCDS-Pakistan.

Contents

Acknowledgement	i
Executive Summary	ii
Chapter 1. Introduction	1-6
Social protection in Pakistan	
Pakistan's commitment to social protection	
Vulnerable groups- specific needs and challenges	
A) Older Population in Pakistan	
Institutional Arrangements for Elderly in Pakistan	
Legislation around Social Protection for Elderly People	
B) Women working in informal sector	
Legislation around social protection for women working in informal sector	
Chapter 2. Purpose & Methodology	7
Chapter 3. Results & Findings	7
Chapter 4. SDGs and Social Protection	19
Chapter 5. Recommendations	20
Chapter 6. Annexure	21-24

Acknowledgement

AwazCDS-Pakistan on behalf of Pakistan Development Alliance (PDA) wishes to thank all individuals from Civil Society Organizations (CSOs) for their inputs to finalize the survey tool. We wish to gratefully acknowledge the excellent cooperation extended by PDA partner organizations- Jaag Welfare Movement from Rahim Yar Khan and National Advocacy for the Rights of Innocents (NARI) from Sukkur to engage 600 respondents from local communities including women headed families and older people to understand the status and outreach of social protection programs to the vulnerable groups. We found these organizations very cordial, forthcoming and supportive during the process. They provided us the opportunity to engage with local communities for developing this report.

Finally, we wish to thank our donors, Bread for the World, People's Vaccine Alliance and Global Call to Action against Poverty for their financial and technical support that enabled the entire process.

Executive Summary:

This comprehensive report examines the state of social protection among marginalized groups in Pakistan, focusing particularly on the elderly population and women engaged in the informal sector in the Sukkur and Rahim Yar Khan Districts. Social protection is identified as a vital strategy for promoting inclusive and sustainable development, especially in a country like Pakistan characterized by poverty, inequality, and vulnerability.

The report begins by defining social protection as encompassing policies and programs aimed at preventing individuals and households from falling into poverty, vulnerability, and exclusion. It highlights the significant efforts made by Pakistan in recent years to enhance the coverage and effectiveness of social protection programs, with a particular focus on the Benazir Income Support Program (BISP), which has proven successful in reducing poverty and improving food security, especially among women. Despite these efforts, challenges persist, including limited access to education, healthcare, and income security among vulnerable groups. Legislative measures have been introduced at both federal and provincial levels to address these challenges, but implementation gaps remain. The report identifies key indicators such as coverage, financing, targeting, and impact to assess the state of social protection in Pakistan.

Survey findings from Sukkur and Rahim Yar Khan Districts reveal the prevalence of limited access to education, healthcare, and income security among respondents, particularly among women in the informal sector and the elderly population. Access to basic amenities such as clean drinking water and healthcare facilities remains inadequate, further exacerbating the vulnerabilities of these groups. It is crucial to highlight some alarming findings regarding the lack of government initiatives to address poverty and provide social protection to vulnerable groups in Pakistan. Survey data revealed that almost 100% of respondents in both Sukkur and Rahim Yar Khan Districts reported the absence of special programs or schemes introduced by the government to alleviate poverty in their areas. The respondents indicated that there are no social protection schemes or programs specifically tailored to address the needs of women working in the informal sector or older people. Moreover, the survey revealed a lack of visibility and information about existing social protection schemes among the targeted beneficiaries, with 66% of older people and 77% of women working in the informal sector reporting no access to any of the mentioned schemes. This raises questions about transparency and equitable distribution of benefits, especially considering that the schemes are currently applicable only in Punjab and not in Sindh. Additionally, respondents expressed disappointment with political leaders who fail to fulfill their promises regarding social protection needs, further exacerbating the challenges faced by marginalized groups. The report concludes with a series of recommendations aimed at improving social protection policies and programs in Pakistan. These include introducing universal old-age benefits, developing service charters based on principles of dignity and human rights, consolidating social protection agencies at the provincial level, enhancing monitoring and evaluation systems, and conducting national dialogues and awareness campaigns to promote inclusive social protection.

Overall, the report underscores the urgent need for comprehensive policy reforms and increased transparency to ensure inclusive social protection for all marginalized groups in Pakistan. By implementing the recommendations outlined in this report, policymakers can work towards creating a more equitable and resilient society where no one is left behind.

1. Introduction

Social protection is an essential strategy for promoting inclusive and sustainable development, especially in developing countries like Pakistan, where poverty, inequality, and vulnerability are prevalent. Social protection refers to policies and programs that aim to prevent individuals and households from falling into poverty, vulnerability, and exclusion. Social protection programs can take many forms, including cash transfers, food assistance, health care, education, and employment services. In recent years, Pakistan has made significant efforts to improve the coverage and effectiveness of social protection programs. However, the country still faces many challenges in this area.

According to the International Labour Organization

“Social protection is the set of public measures that a society provides for its members to protect them against economic and social distress caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age or death of the breadwinner), the provision of health care and the provision of benefits for families with children.”

Social protection in Pakistan is a complex and multi-faceted issue that involves various stakeholders, including the government, civil society, private sector, and international organizations. Pakistan is a country with a high level of poverty, inequality, and vulnerability, and social protection has been recognized as a key strategy to address these issues. In recent years, the government of Pakistan has made efforts to improve the coverage and effectiveness of social protection programs.

One of the main social protection programs in Pakistan is the Benazir Income Support Program (BISP). BISP is a cash transfer program that provides financial assistance to poor and vulnerable households across the country. The program targets women as the primary beneficiaries and aims to enhance their socio-economic status and empowerment. The program has been successful in reducing poverty, improving food security, and increasing school enrollment rates. The state of social protection in Pakistan can be assessed based on several indicators, including coverage, financing, targeting, and impact.

Pakistan’s commitment to social protection

The basic principles of social justice are enshrined in the Constitution of Pakistan. It expresses the resolve to protect national unity and solidarity by “**creating an egalitarian society through a new order**”¹. It recognizes the fundamental right to dignity, prohibits all forms of forced labour² and specifies that providing free education for all children is the responsibility of the state³. These rights are legally enforceable.

The Constitution also sets out principles of policy that are not enforceable, but are meant to inform the actions and decisions of all organs of the state. These include principles of social justice and

¹ Constitution of the Islamic Republic of Pakistan, Preamble, 1973.

² Constitution of the Islamic Republic of Pakistan, articles 14 and 11, respectively.

³ Constitution of the Islamic Republic of Pakistan, article 25A

economic well-being. Together, these encompass most of the areas considered necessary for universal social protection⁴.

The Government of Pakistan has further committed to providing social protection for all by adopting the United Nations Sustainable Development Goals (SDGs). SDG 1.3 requires countries to “implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.”⁵

Vulnerable groups- specific needs and challenges:

Gender equality and women’s empowerment are increasingly prominent themes on the international policy agenda. The empowerment of women is essential for realizing the Sustainable Development Goals (SDGs) by 2030. Without considering older people and women, the SDGs and other UN commitments risk failure.

Women are more likely than men to live in poverty at all ages, but when it comes to **women work in informal sector** the difference is more significant. They are less able to rely on savings in older age as they have often worked fewer years and earned less in that time due to unregulated informal sector in Pakistan who pays bare minimum. In Pakistan, majority women’s jobs tend to be in informal and low-paid employment. Finding well-paid jobs may be difficult due to lesser access to formal education and training, while unpaid family care responsibilities absorb much of their time. For women, inequalities in older age stem from the accumulation of multiple and interconnected discrimination and inequalities, such as education and wage differentials, gendered work norms, productive and reproductive roles, and lack of voice and agency.

While on the other hand, if we look at the challenges faced by **older people** including both men and women includes lack of access to regular income, work and health care; declining physical and mental capacities; and dependency within the household. Without income or work, older people tend to depend on others for their survival. They also usually have greater need for health-care services and for domestic help. Women are likely to live longer than men, but becoming a widow may increase vulnerabilities if they have no land rights, assets, or mobility to seek employment.

Income security in old age depends also on the availability of and access to publicly provided social services – provided free or at low cost – including health care. If secure and affordable access to such services is not provided, older persons including women and their families are often pushed into poverty.

Let us dive deeper into the landscape of these vulnerable segments in Pakistan:

a) Older Population in Pakistan

South Asian economies have been experiencing one of the highest population growth rates, with 64% of the population aged between 15 and 29 years⁶. In case of Pakistan, it is even higher and it is

⁴ Constitution of the Islamic Republic of Pakistan, articles 37 and 38, respectively.

⁵ For details and indicators, see: Our World in Data, “SDG Tracker”

⁶ Adnan, A., Rakha, A., Noor, A., van Oven, M., Ralf, A., & Kayser, M. (2018). Population data of 17 Y-STRs (Yfiler) from Punjabis and Kashmiris of Pakistan. *International Journal of Legal Medicine*, 132(1), 137–138.

<https://doi.org/10.1007/s00414-017-1611-9>

expected that the population of Pakistan will surpass 244 million by 2030. Moreover, the older population will increase by 3.3% annually between 2015 and 2030. Based on gender segregation, women have higher life expectancy rate than men in old age by 1.8 years⁷. It is estimated in the United Nations' World Population Projections (WPP) that the projected increase in the population of the older people in case of Pakistan will be 12.8% in 2050 as compared to 6.6% in 2015⁸. Pakistan's population in 2023 reached 241.5 million, showing a significant increase of 33.82 million from the 2017⁹.

United Nations Universal Declaration of Human Rights states that older persons have a right to independence, participation, care, self-fulfillment and dignity. Old age, however, more often than not, is marked by age discrimination (stereotyping, neglect, social participation and loneliness), higher unmet financial and medical needs, and increased poverty.

Institutional Arrangements for Elderly in Pakistan

Pakistan is going through the process of demographic transition, marked by the presence of growing old age population. The changing demographic trend from the joint family to nuclear family has raised concerns about the dependency ratio of old age people and future family support in adequate terms. The Government of Pakistan has made efforts from time to time to protect the rights of older people and enhance well-being as well as to address their challenges. The Government has developed policies, laws and institutions for the older people at Federal and Provincial level.

The Constitution of Pakistan stated social security as a fundamental right. Article 38 (a), (d) and (e) of the Constitution of Pakistan (1973) stated that:

“The State shall provide for all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means; provide basic necessities of life such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, creed, caste, or race, as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment; reduce disparity in the income and earnings of individuals¹⁰.”

Legislation around Social Protection for Elderly People:

The Government of Pakistan prepared Senior Citizens Bill in 2007 to enhance the welfare of the older people of the country. The bill included steps to improve the well-being of older people, which include concession in road transport, feasibility in provision of pensions, free entry in public places like parks, museums, zoo, book fairs, art galleries etc., provision of legal services and security, concession in income tax where income is not exceeded more than PKR 4,000, separate counters in banks, transport stations, post offices and other places¹¹.

⁷ About Global AgeWatch | About | Global AgeWatch Index 2015. (n.d.). Retrieved from <https://www.helpage.org/global-agewatch/about/about-global-agewatch/#domains>

⁸ World Population Projections, 2019 <https://www.un.org/development/desa/publications/world-population-prospects-2019->

⁹ <https://gallup.com.pk/post/35479>

¹⁰ The Constitution of Islamic Republic Pakistan, 1973

¹¹ Senior Citizens Bill in 2007, Pakistan

After the 18th Amendment, Provincial Governments have made progress in this regard. The laws for the welfare of the older people have been enacted by three provinces i.e., **Khyber Pakhtunkhwa (KP), Sindh and Baluchistan and Islamabad**. In 2015, the Senior Citizen Bill approved by Khyber Pakhtunkhwa Assembly¹², the Sindh Assembly approved Senior Citizen Bill in 2016¹³ and Baluchistan Assembly approved Senior Citizen Bill in 2017¹⁴ and Islamabad Capital Territory Senior Citizen Act 2020¹⁵. These Bills covers wide range of instruments for the improvement of well-being of senior citizens with the focus on financial supports to older people, provision of Senior Citizens Cards, concession in medical charges and medicines, separate counters for the senior citizens in hospital, post offices etc., and establishment of homes for the homeless older people. These Bills also include the commitments of the state to formulate policies for the welfare of older people, promote research on different aspects of the older people, create facilities for the social interaction between older population, raise awareness through the media and educate older persons for their rights.

The three Provincial Bills have many aspects in common but the Bill of Senior Citizen, Sindh is more comprehensive and strong. It is not only raising the point of concession in transport and medicine charges for older people, but also the Government of Sindh has specified proportions and concessions. **The Senior Citizen Bill of Sindh** also highlighted establishment and management of old age homes including the various types of financial and medical services. Another unique feature of the Sindh Law is that it has made mistreatment with elderly a punishable act and has imposed fines and punished with the three months' imprisonment.

The Province of Punjab has drafted a Bill for the Senior Citizens Welfare and Rehabilitation, 2013 to promote the health care, social security, support in case of disability and participation of senior citizens in all activities of life without any age restriction. This is very comprehensive law, but it is still waiting for the approval.

The Islamabad Capital Territory (ICT) presented Senior Citizens Board Bill in 2017 to provide well-being, comfort and dignity to the senior citizens located in Islamabad. The Islamabad Capital Territory (ICT) Rights of Persons with Disability Act was finally passed by the National Assembly in 2020. This Act also focused on the rights of older people with disabilities. Under this act, the Government should take measures to ensure that full protection to older people with disabilities is provided under the law in enjoying their rights. The private sector as well as the government are expected to take necessary measures in prescribed manners to ensure development, advancement and empowerment of older people with disabilities¹⁶.

The Government of Pakistan had developed National Policy for the promotion of better health of the elderly in 1999. This policy was comprehensive and it focused on the training of doctors and nurses for the primary care in geriatrics, provision of dental and domiciliary care, physiotherapy care with the multi-layered system of health care providers for the older people including social workers.

¹² The Khyber Pakhtunkhwa senior citizens act, 2014.

¹³ The Sindh Senior Citizens Welfare act, 2014

¹⁴ The Baluchistan Senior Citizens Act, No III of 2017

¹⁵ https://na.gov.pk/uploads/documents/1618907423_533.pdf

¹⁶ The Islamabad Capital Territory Rights of Persons with Disability act, 2020

Unfortunately, this policy has not been passed as a law by parliament yet¹⁷. The policies and plans of ministry of railway have also included the older people, which ensured that the senior citizen of age 65 and above will pay half fare at the time of booking. which ensured that the senior citizen of age 65 and above will pay half fare at the time of booking.

b) Women working in informal sector:

Most women in Pakistan work in informal sector, where they already have lower pays, longer work hours, irregular coverage of benefits, no job security and no social protections. Low education levels, mobility challenges and gender norms limit women from entering and being retained in the formal workforce. Consequently, a significant proportion of women workers are represented in the informal sector. They mainly operate as piece-rate or own-account workers involved in production and manufacturing chains to make products like textile articles, leather goods or raising livestock for agriculture and byproducts. Because of gaps in available data, estimates likely underrepresent the true extent of home-based work. Women HBWs are especially vulnerable to exploitation from contractors/middle-men and typically belong to poorer households, having little to no formal education. They have limited access to markets, training, and most public services and work amenities. HBWs lack rights and social protections, face greater work and safety hazards, and are given little to no consideration in economic and labor policies.

Women workers make up 74 percent of the informal economy. Women from poor households lack access to decent employment. In the absence of social protection frameworks in the informal economy, the economic stress caused by Covid-19 has pushed more women into home based work, domestic help and farm work as wage earners. This has resulted in a further lowering of the wages offered to them.

Most of the informal workers are locked into a power structure that keeps them dependent on exploitative employers.

Among the main causes of poverty, a lack of adequate income and assets is the most crucial one as it results in a failure to ensure access to basic necessities like food, shelter, clothing and acceptable levels of health and education. Assets, in this context include skills and good health, land, access to infrastructure, savings, access to credit and networks of contacts and reciprocal obligations. Thus a sense of lacking a voice in the powerful institutions of state and society is a factor in poverty. A lack of resilience in the event of adverse shocks too makes one vulnerable to poverty.

Women workers in the informal economy are some of the poorest amongst the poor for several reasons. They bear a double burden: poverty and the gender bias in social and economic life. The bias is reflected in national income statistics. Women constitute a majority of agricultural workforce but many of them work without any remuneration as “unpaid family help”.

Women in Pakistan face institutional obstacles to control land and other productive resources. Their low entitlements such as restricted access to land ownership and credit as well as a lower literacy rate and management skills make women more vulnerable. Women in home based work are often denied access to credit and assets. Their labour therefore goes unrewarded and unrecognized. Their health

¹⁷ Zaidi, et al. (2019). Moving from the margins: Promoting and protecting the rights of older persons in Pakistan. British Council Islamabad

care and nutritional needs are not a priority and they lack sufficient access to education and support services. Their participation in decision making at home and at community level is minimal.

High fertility and high population growth rates, ill health and poverty are also linked in a vicious cycle.

Legislation around social protection for women working in informal sector:

Following the 18th Constitutional Amendment, in 2010, which resulted in devolution of labour administration from Federal to Provincial Governments, efforts have been made to formulate provincial labour policies. In 2018, the provincial governments of Punjab, Sindh, Balochistan and KP developed their respective Labour Policies with focus on contemporary labour issues and challenges. But there is no single policy and law that covers those laborers who work in informal sector especially women workers. But at the same time, there is a progress for women work as Home based workers.

Pakistan has signed the SAARC Kathmandu Declaration¹⁸ (2000) that recognizes Home Based Workers(HBW). The ILO Convention 177¹⁹ on HBWs, though not ratified, informs provincial HBW legislation across all provinces: Sindh's Homebased Workers Act²⁰ (May 2018) and HBW Policy in November 2020; Khyber Pakhtunkhwa's Home-based Workers²¹ (Welfare and Protection) Act (August 2021); Balochistan Homebased Workers Act²² (April 2022); and the Punjab Homebased Workers Act²³ (March 2023).

Women who work in informal sector other than home based workers leaves women without any protection of labour laws, social benefits such as pension, health insurance or paid sick leave. They routinely work for lower wages and in unsafe conditions, including risk of sexual harassment. The lack of social protections has long-term impact on women and remained them in poverty.

¹⁸ <https://hnsa.org.in/sites/default/files/Kathmandu%20Declaration%202000.pdf>

¹⁹ https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:312322

²⁰ <http://www.pas.gov.pk/index.php/acts/details/en/31/410>

²¹ <https://www.pakp.gov.pk/acts/the-khyber-pakhtunkhwa-home-based-workerswelfare-and-protection-act2021/>

²² https://pabalochistan.gov.pk/pab/pab/tables/alldocuments/actdocx/2022-04-27_10:23:33_96034.pdf

²³ <http://punjablaws.gov.pk/laws/2873.html>

2. Purpose and Methodology of the Survey:

The survey was carried out with three main objectives-

- i- To monitor the social protection landscape and living conditions of poor and vulnerable groups in Sukkar and Rahim Yar Khan.
- ii- To access the reach of social protection programs to those in greatest need in both districts.
- iii- To provide policy recommendations to the government to adapt and develop its social protection services from emerging issues and challenges faced by vulnerable groups.

In order to assess the situation of social protection landscape and reach in two targeted communities, **Pakistan Development Alliance** decided to conduct survey with **300 elderly people (50% of both genders) and 300 women who work in informal sector**- Informal workers are those who do not have secure employment contracts, workers' benefits, social protection or workers' representation. They could work as domestic workers, agricultural workers etc. The data of **600 participants** were collected equally from **two districts i.e. Sukkar from Sindh and Rahim Yar Khan from Punjab**. The **reason** of taking these districts was to choose districts who stand somehow at the middle in **Multidimensional Poverty Index (MPI)**; neither too good in situation nor extremely bad so that we can gauge the situation to an average. According to the recent report of **Government of Pakistan and UNDP²⁴ on Multidimensional Poverty in Pakistan**, Rahim Yar Khan shows **0.289 MPI** with poverty depth/ intensity of 50.8%. whereas the Sukkar shows **0.197 MPI** with poverty depth / intensity of 50%.

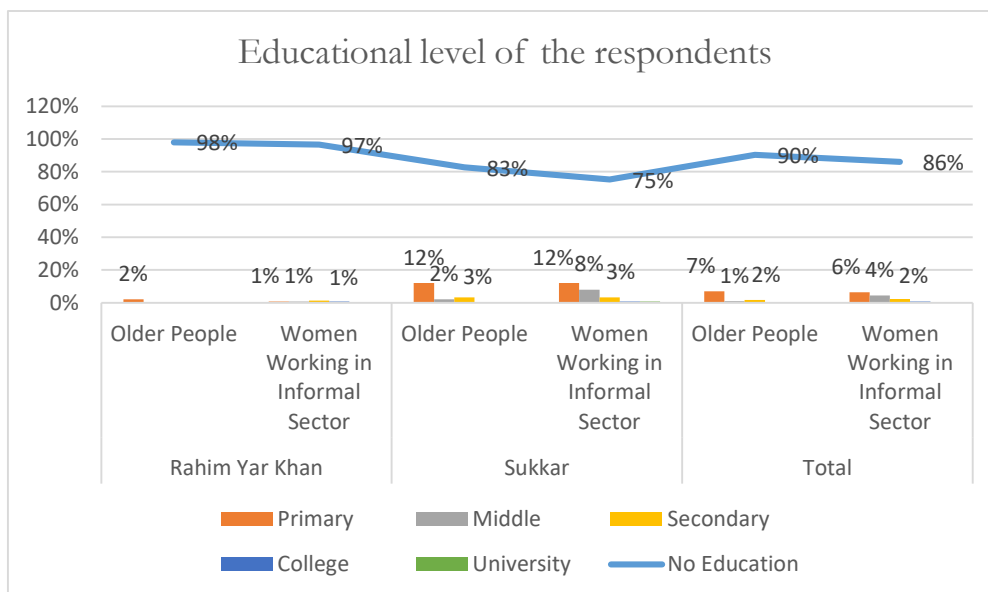
In order to ensure the best use of available resources 600 participants were targeted via convenient sampling within one Union Council of both districts. Two field teams of 3 members each were formed and capacitated on survey tools. The teams collected data districts based on convenient sampling between November to December 2023.

3. Results and Findings:

Demographic Analysis

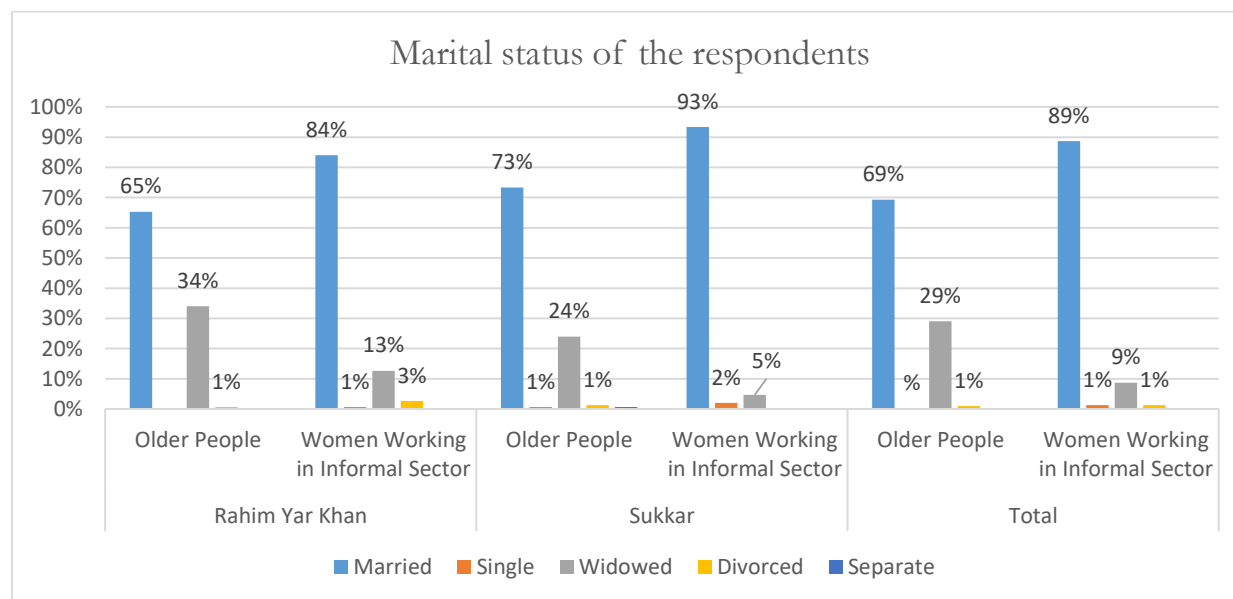
Province	Older people	Women work in Informal Sector	Gender of Older People (%)		Women work in Informal Sector (%)
			M	F	F
Rahim Yar Khan-Punjab	150	150			
			47%	53%	100%
Sukkar-Sindh	150	150	49%	51 %	100%

²⁴ <https://www.undp.org/sites/g/files/zskgke326/files/migration/pk/MPI-4pager.pdf>

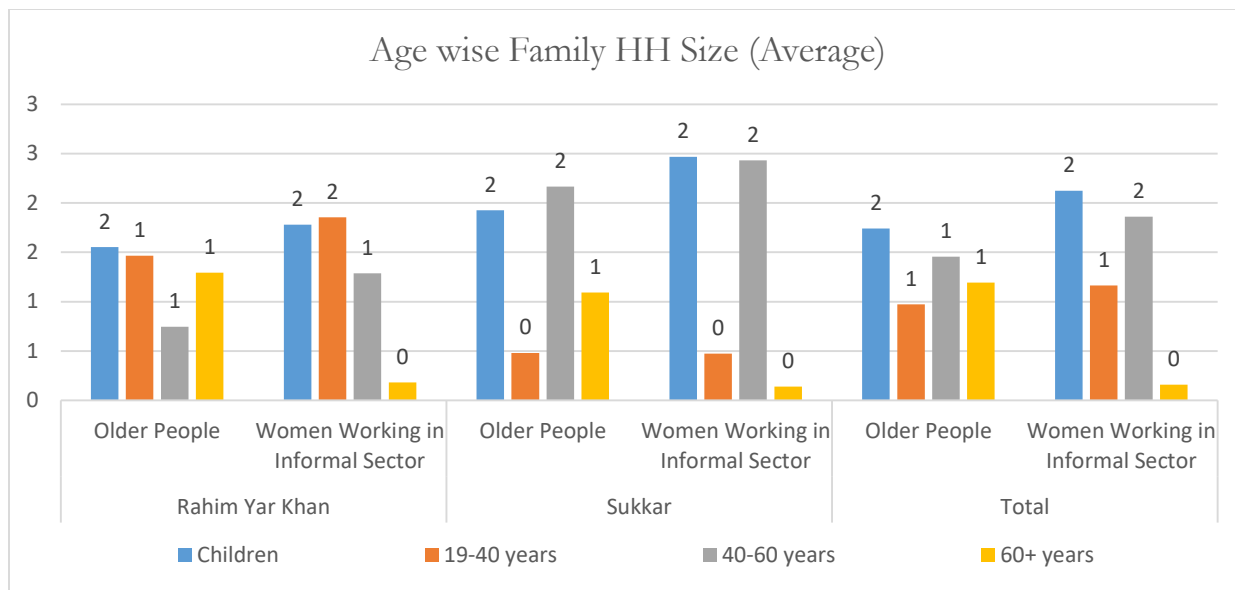


The graph shows a bitter reality of education status among vulnerable communities. Out of total respondents in “older people”, 90% of them have had “No Education” whereas 86% of “women working in informal sector” also reported that they did not receive education at all.

However, the remaining respondents have mainly primary education and meager percentage of 1-2% had education of middle or secondary level. On average, only one family member was reported educated in both categories.

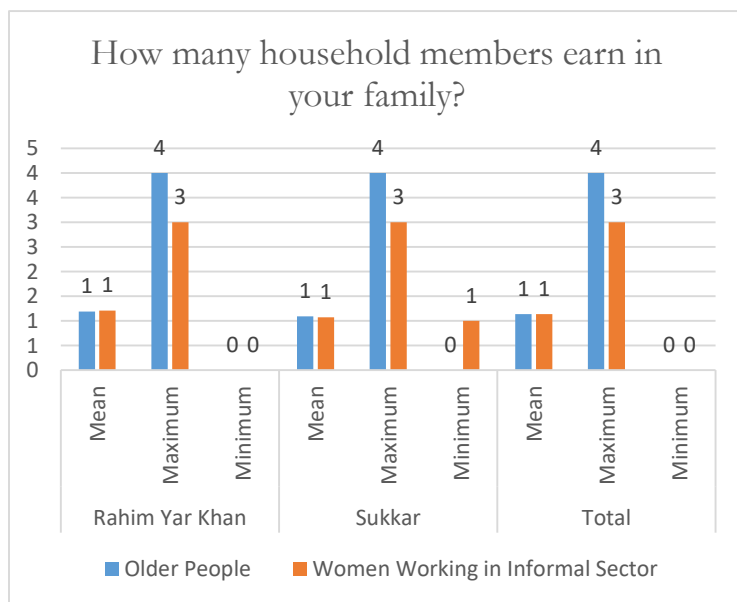


The respondents were asked about their marital status and 69% of older people and 89% of women working in informal sector were married whereas older people and women in informal sector were reported widowed with second highest percentage 29% and 9% respectively. If we look at the district level, Sukkar has more married respondent in older people category than Rahim Yar Khan with 73% and 65% and also in women in informal sector with 93% and 84% correspondingly.



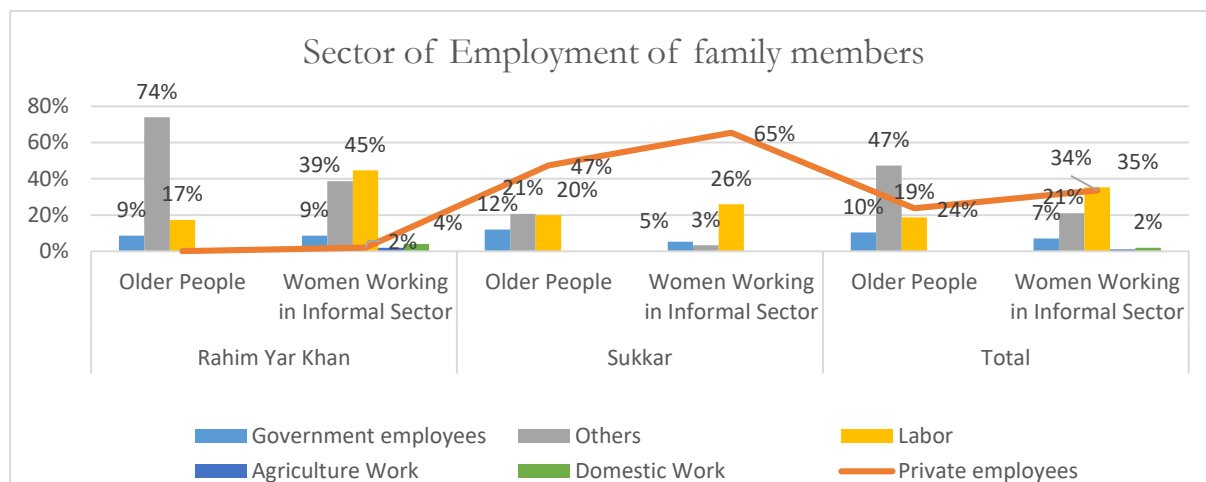
When asked about the household members so average 5 members were reported in both districts. The household members in category of older people have 02 children, 01 member of age 19-40 years, 01 member of age 40-60 and 01 member of age 60+ on average. Whereas, the category of women in informal sector have 02 children, 01 member of age 19-40 years and 02 members of age 40-60 years on average. Interestingly, the category of women in informal sector had no family member of 60 and above years in both districts.

When asked from respondents that how many family members are **dependent** on you, at least **02** members were dependent on each respondent of category older people and **03** on women work in informal sector in district Rahim Yar Khan. Whereas, **04** members were found dependent on each respondent of category older people and **03** on women working in informal sector in district Sukkar.

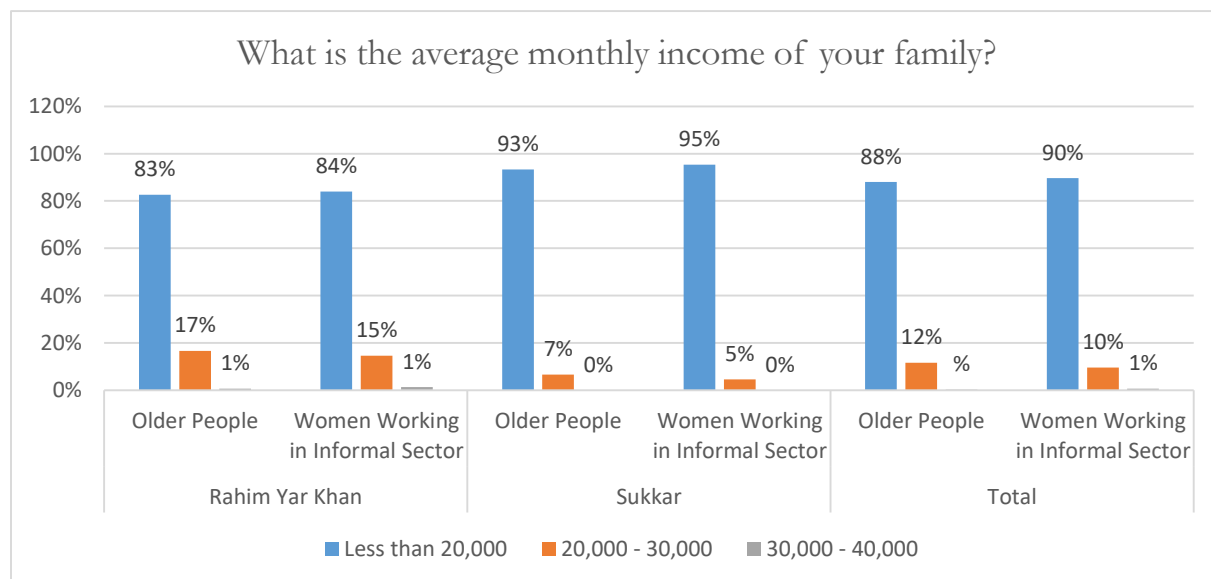


The graph shows that maximum 4 and 03 household members from older people and women in informal sector category earn to run the economic affairs respectively.

If we look at the above graph that shows 05 household members as an average so we can understand that only those who cannot earn (children) are not earning. Other than that, remaining family members are responsible to earn to manage their everyday life.



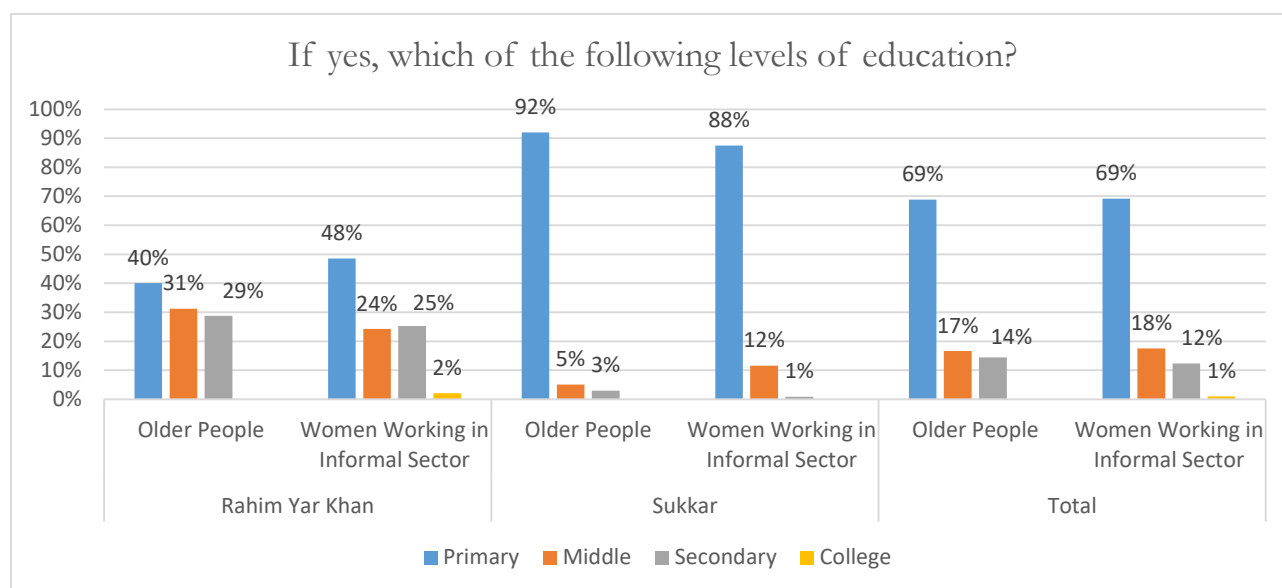
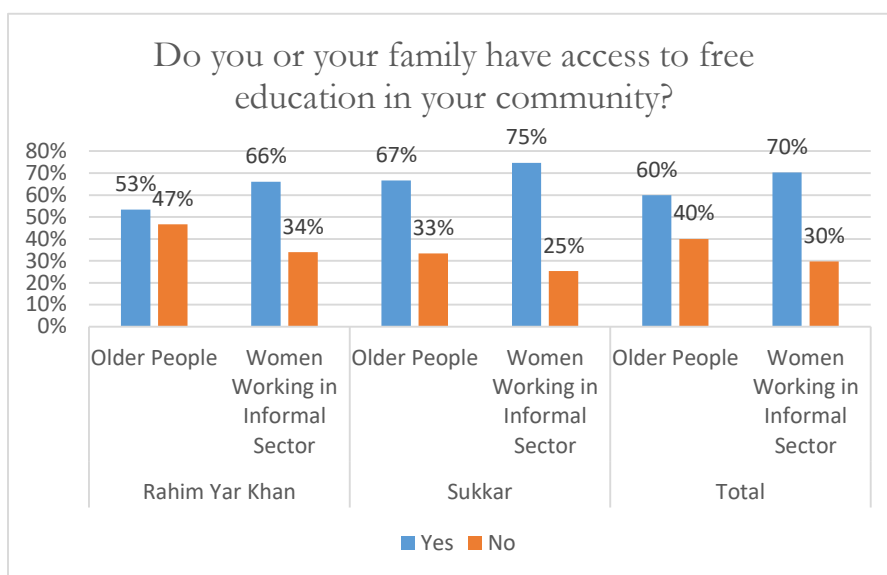
The above graph shows majority of respondents’ family members in Punjab identified as “others” and laborers who are considered as daily wagers who do not have any social security benefits including sickness benefits, maternity leaves, pension, gratuity etc. whereas in Sindh, largest sector of employment of respondents’ families came as Private sector with 47% from older people category and 65% from women working in informal sector, which is sadly not being regulated by Governments in true spirit. Whereas, only 10% family members in category of older people and 7% from women in informal sector are working as Government Employees.



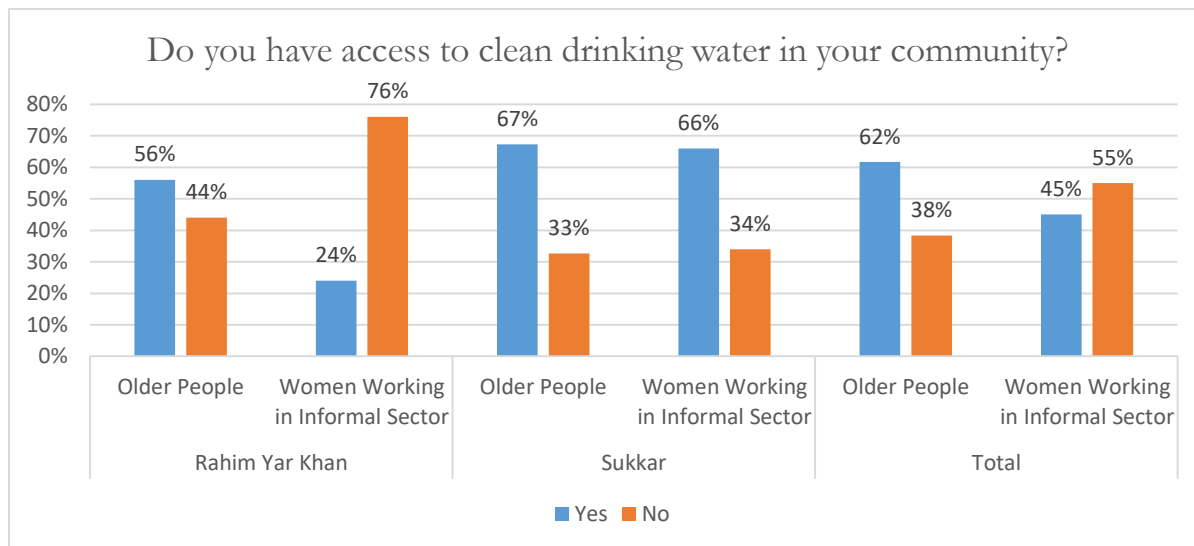
Despite the fact that almost 3-4 household members earn, it is shown in above graph that 90% women working in informal sector followed by 88% of older people from both districts have monthly income of less than 20,000 Pakistani rupees. This shocking % also highlights that the most disadvantaged groups such as the poor women, the elderly, disabled people are remain caught in a continuing cycle of poverty and vulnerability.

Access to social protection through public services:

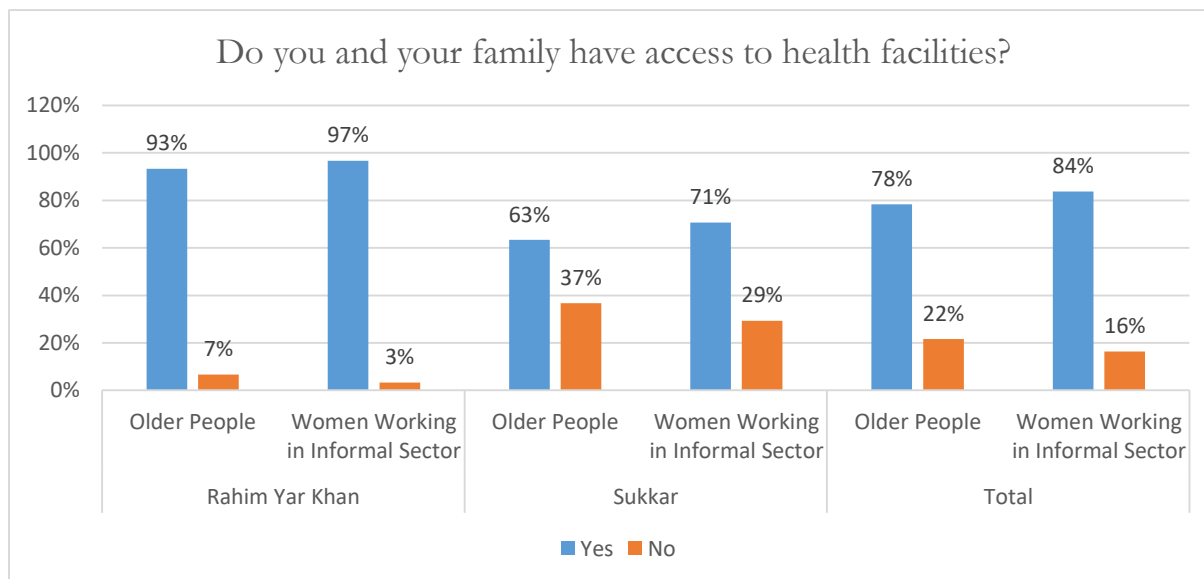
600 respondents were asked if they and their family have access to free education. Thus 67% older people and 75% women working in informal sector in Sukkar agreed whereas, comparatively less % of older people and women in informal sector in Rahim Yar Khan agreed to have access to free education with 53% and 66% respectively.



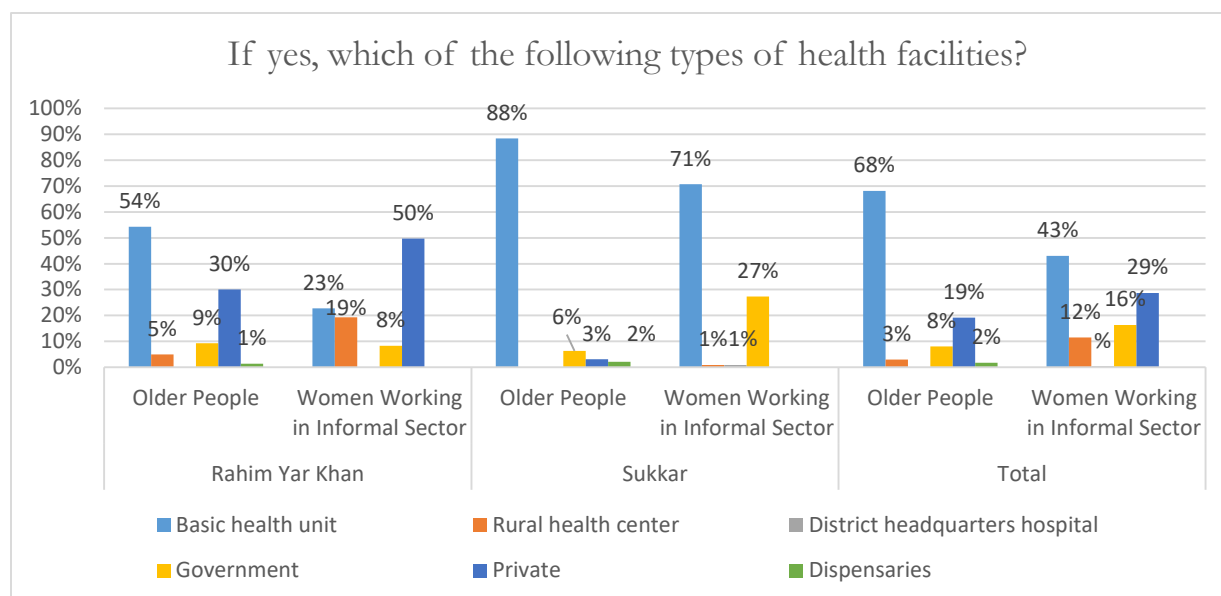
In a subsequent question, they were asked about the level of free education that is accessible in their area so it can be seen from above graph that majority of respondents agreed on Primary Level Education. Nonetheless, we can see that in Rahim Yar Khan comparatively other level of education is somehow accessible i.e. Middle and Secondary Education but sadly, 92% older people and 88% women working in informal sector from Sukkar expressed that they have access to Primary level of Education only. The situation of education can reflect the level of inaccessibility to opportunities as lack of education is the greatest contributor to the multidimensional poverty.



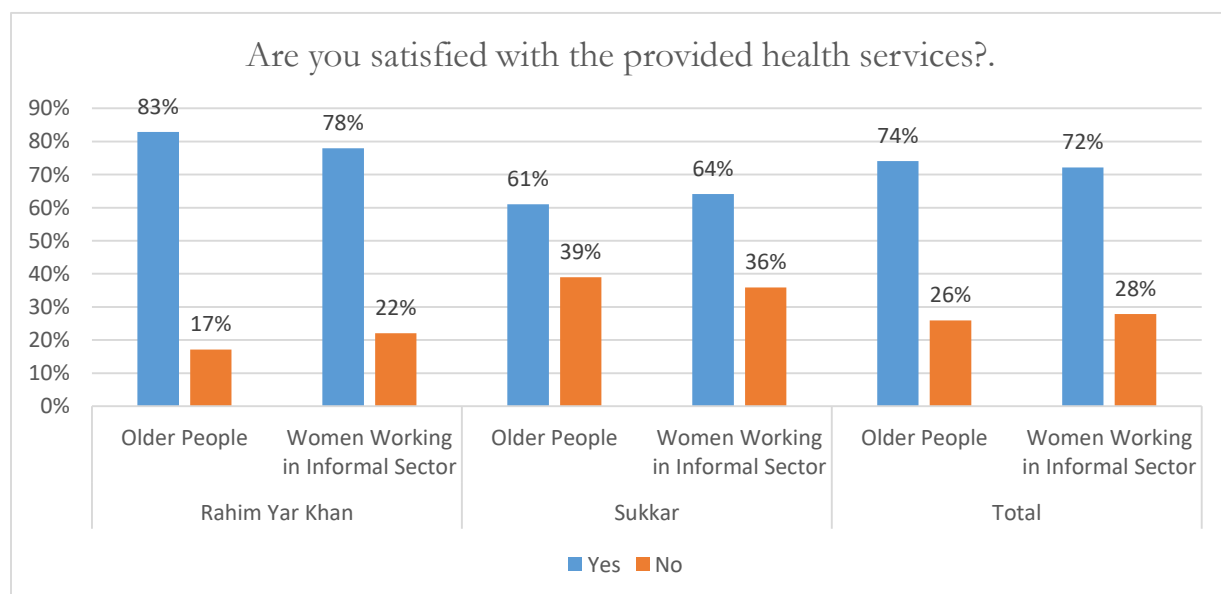
When respondents were asked if they have access to clean drinking water in their communities so 56% older people and only 24% women working in informal sector agreed to its availability. Whereas, the results in Sindh were comparatively better with 67% and 66% in older people and women working in informal sector respectively. But if we look at overall situation, 55% women working in informal sector and 38% older people still do not have access to basic facility of clean drinking water which would definitely lead to their health concerns.



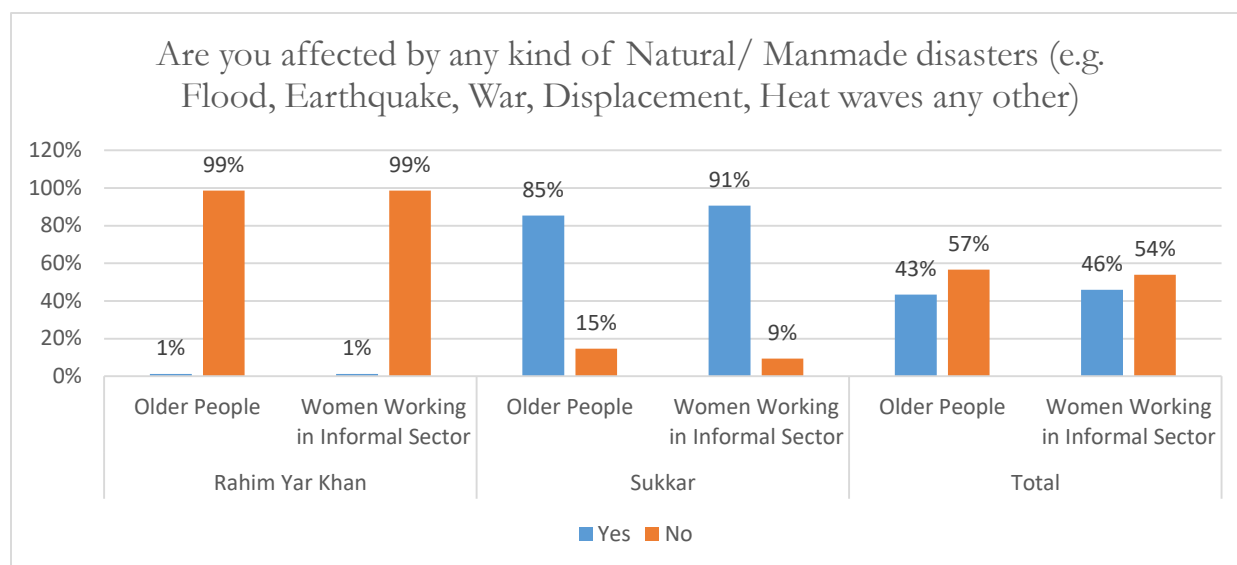
The graph is presenting an adequate % of access to health facilities in Rahim Yar Khan with 93 and 97% in older people and women working in informal sector correspondingly. Whereas, only 63% older people followed by 71% women from informal sector in Sukkar have access to health facility in their area.



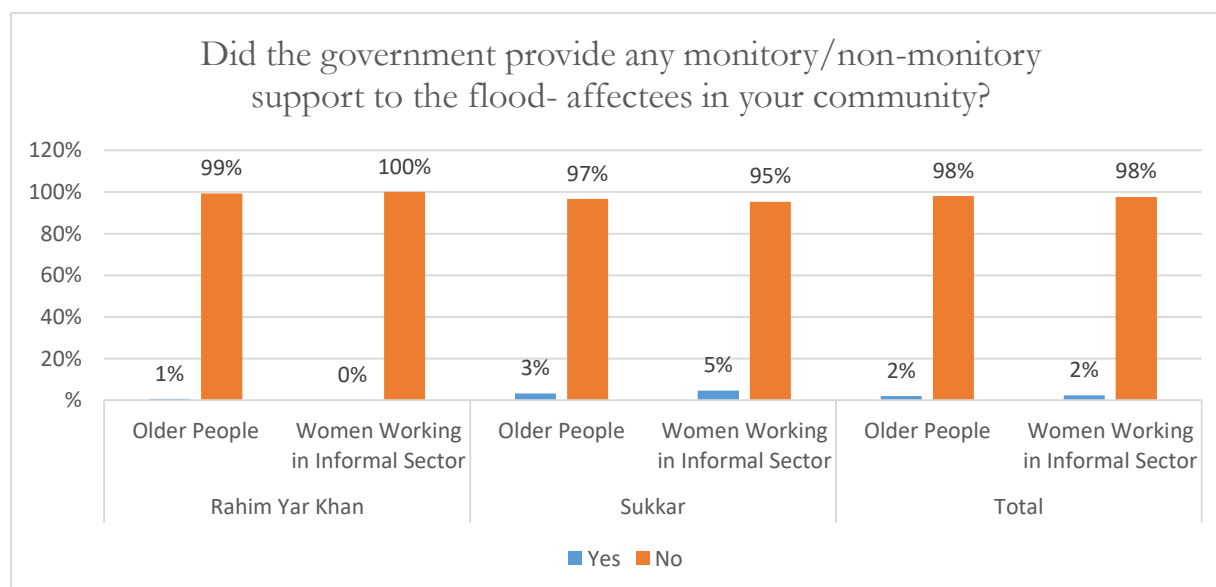
when further probed on the type of available health facility, majority % of private facility were shared by respondents in Rahim Yar Khan-Punjab followed by basic health unit which is only offers primary level care with only 01 doctor and 4-5 paramedics. However, in Sukkar- the majority respondents shared that they have access to basic health unit with 88% and 71% of older people and women in informal sector respectively. The private health facilities were not reported by respondents in Sukkar nevertheless 27% women working in informal sector also shared that they have access to main Government Hospital also.



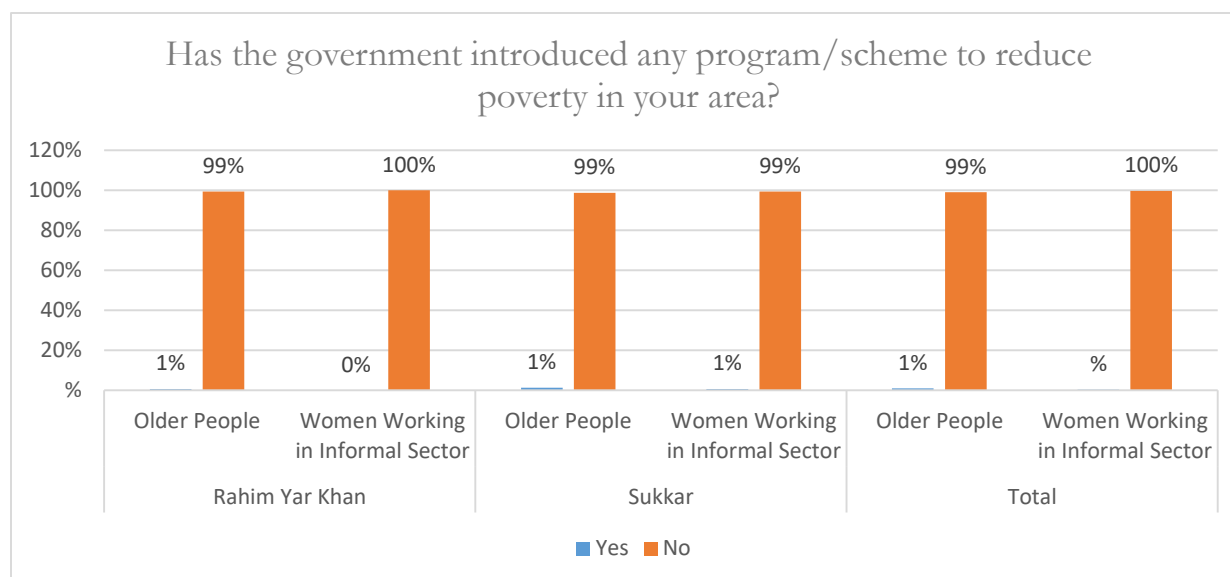
Regardless of the availability of basic level health care service in respective districts, the respondents are not completely satisfied with the services being provided. The above graph shows more dissatisfaction among respondents from Sukkar whereas in Rahim Yar Khan, the women working in informal sector are less satisfied with the services available in health facility than older people with 78% and 83% respectively.



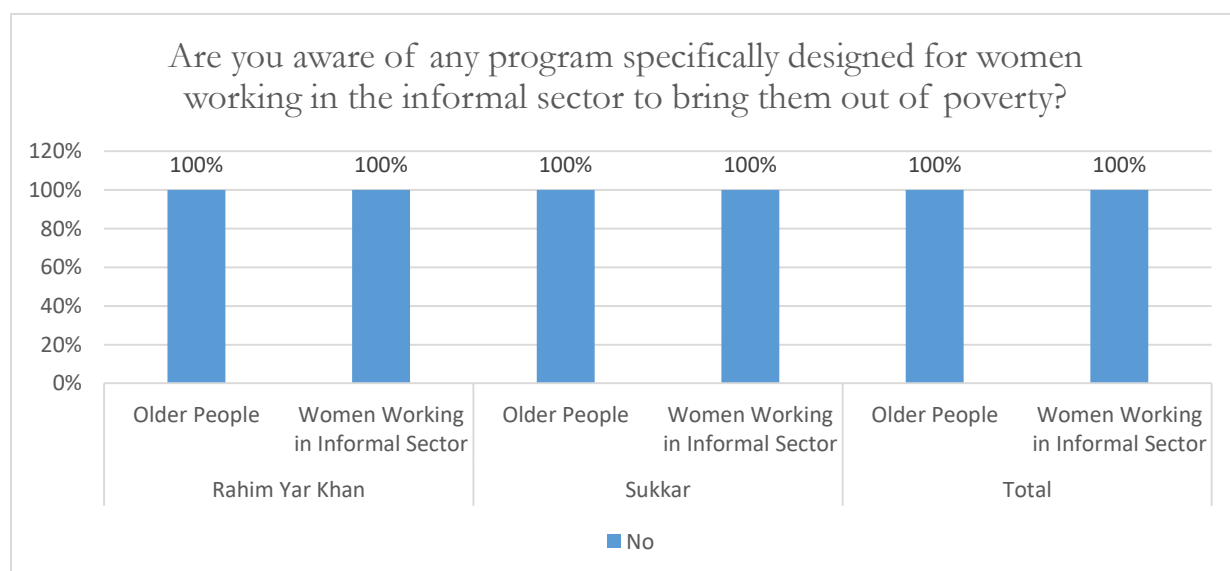
To understand about any special social assistance and scheme they have received during any catastrophe, respondents were asked if they were affected by any disaster. Fortunately, respondents from Rahim Yar Khan did not face any such calamity but evidently Sindh has suffered massively in floods one after the other in recent years. The graph of Sukkar shows that women are more suffered in floods than the other category.



But downheartedly, the flood/ disaster affected communities did not receive any support from the Government to uplift their economic situation and bringing them out from poverty. It was also apparent in numerous media platforms that the assistance has not reached to the deserving people. While during floods, we have witnessed that large social consequences for communities. As most people have suffered from loss of human life, damage to property, destruction of crops, loss of livestock, and deterioration of health conditions owing to waterborne diseases.

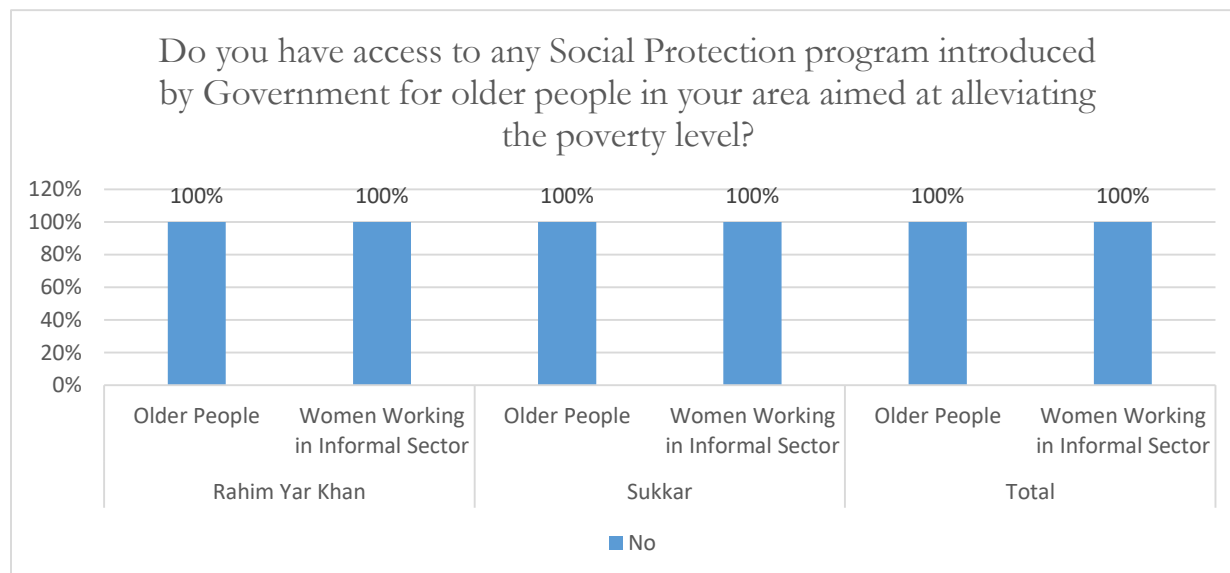


Almost 100% respondents from both districts responded that there is no special program or scheme has been introduced by governments to reduce poverty in their areas. During last few years, the inflation has hit the highest points in history of Pakistan as when there is no support for vulnerable groups while Pakistan has a large informal economy, declining export growth, limited employment opportunities, inadequate insurance schemes, insufficient social security coverage and an increasing trend of natural and human-induced disasters, causing the country's poor and near poor to be highly vulnerable to shocks.

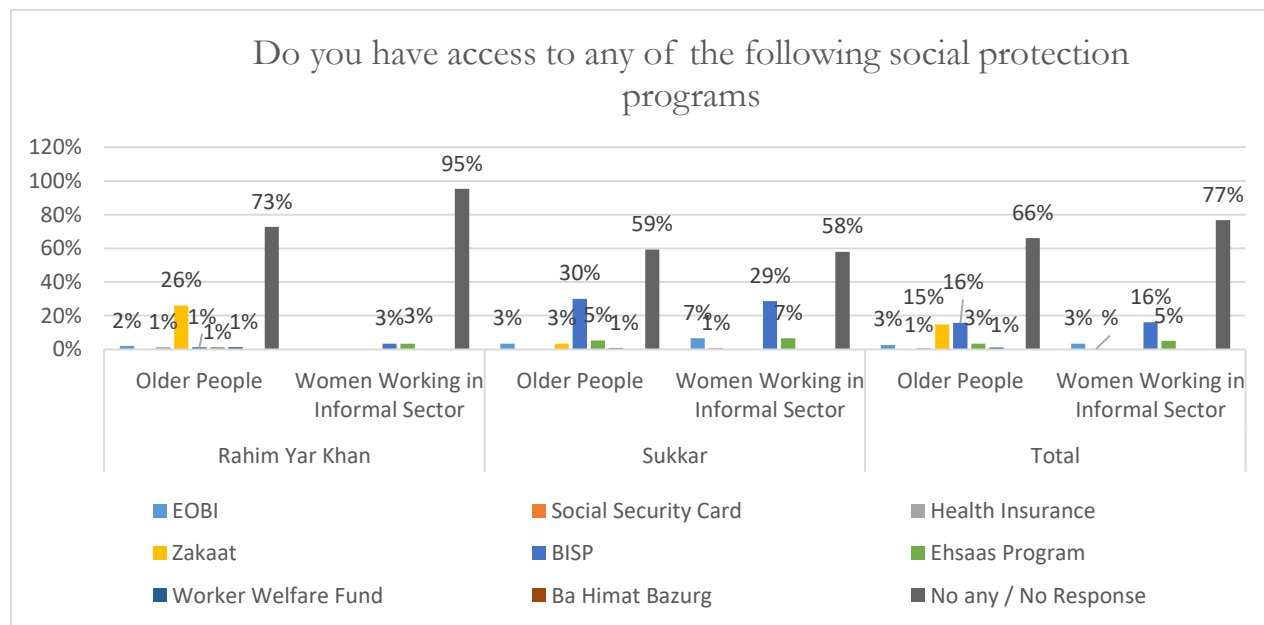


When respondents were asked if governments have introduced any social protection scheme/ programme for the women who are working in informal sector to make them shock resilient through Social Protection and Development Projects so 100% respondents disagreed to any such effort. It means that women are also suffering from inadequate social safety nets other than social

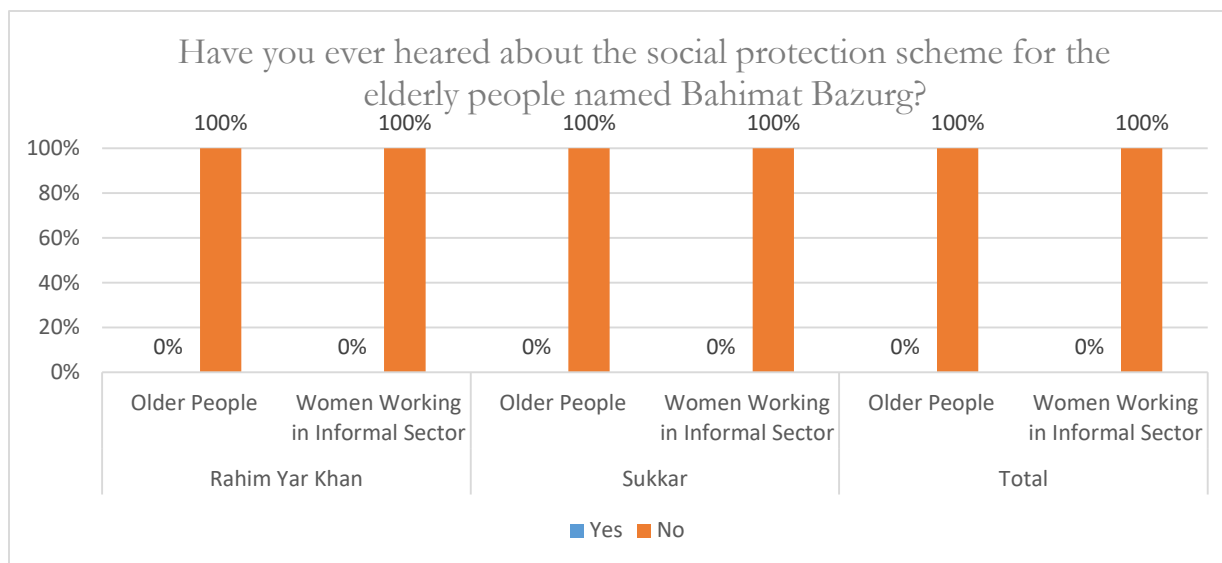
issues that include lack of access to basic services, unemployment and limited access to economic opportunities, inequalities in land distribution and ownership and gender discrimination.



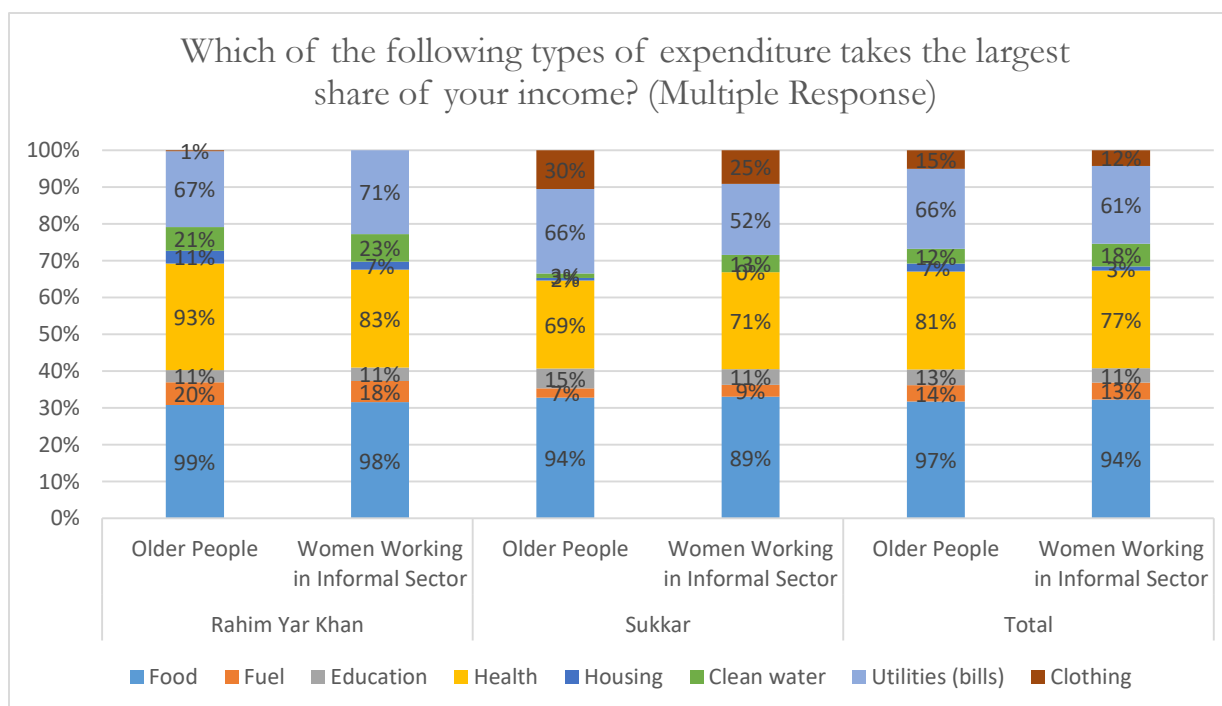
While asking the question regarding any Social Protection program introduced by Government for older people to alleviate their poverty level so 100% respondents regretfully disagreed to such initiatives.



To understand the actual reach of social protection schemes, respondents were asked explicitly with names of available schemes. But unfortunately, 66% older people and 77% women working in informal sector had no access to any of mentioned scheme when they have to be facilitated with major initiatives to address issues pertaining to social protection.

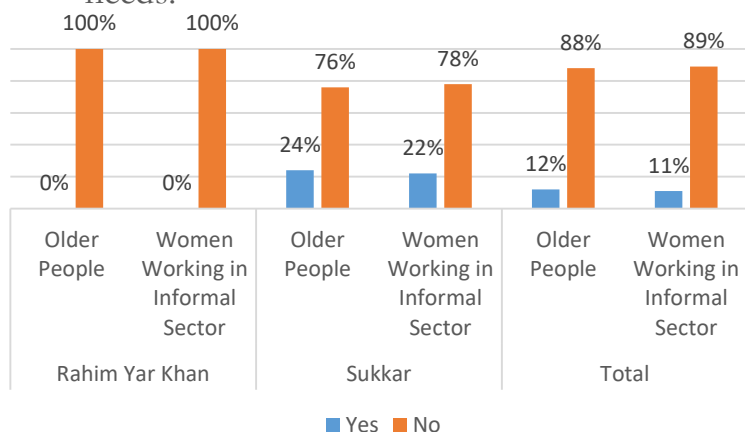


the above graph clearly shares a lack of visibility and information about the scheme to the targeted beneficiaries/ recipients. It also raises question on transparency that if 150 interviewed participants from Punjab are completely unaware so who are having information and getting benefits of the scheme. Currently, the scheme is only applicable in Punjab and not in Sindh.

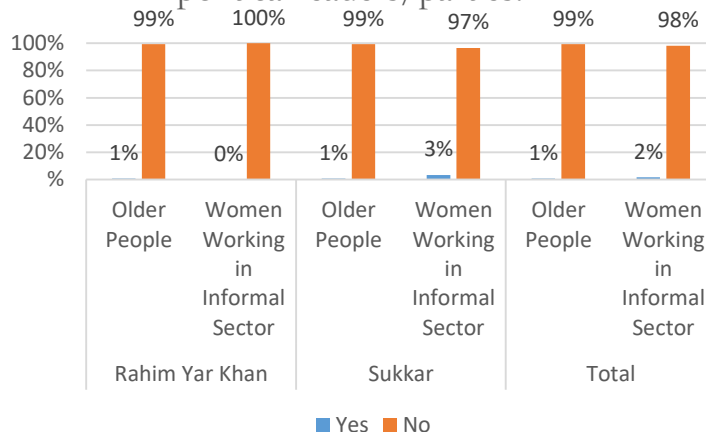


When respondents were asked what sort of expenditure takes the largest part of your salary so it's quite evident that majority amount covers the basic food to survive and later health and utilities. The above tables share how minimum amount is left with vulnerable communities for education, clean drinking water and clothing. It shows people have to sacrifice their basic needs due to non-coverage of social protection schemes.

Have you ever been approached or engaged by your local representative or political leader to discuss issues or challenges related to your social protection needs?

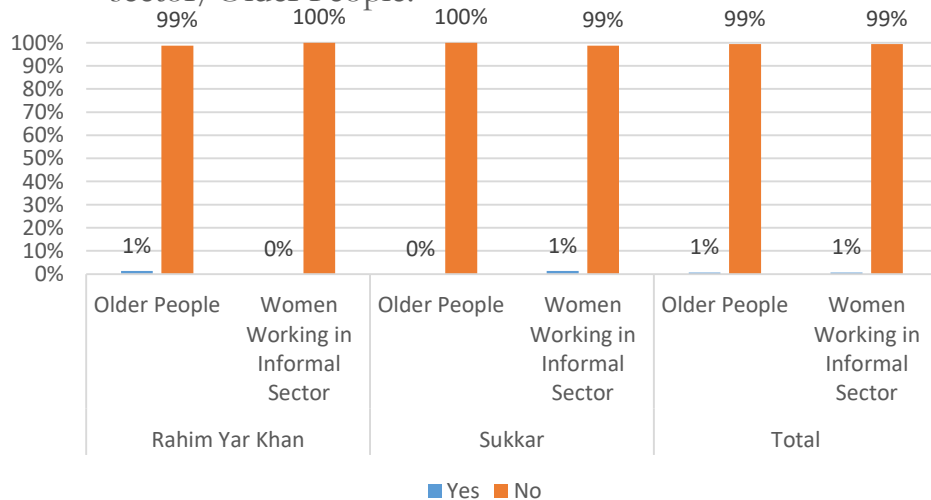


Are you aware of any instances where the demands or concerns raised by your community regarding social protection have been heard and acted upon by political leaders/parties?



The above graphs depicts a painful picture when political leaders come to them during election campaigns and ask for issues related to social protection needs but once they come in power, their demands are never fulfilled. The graph is left shares a grim representation of Rahim yar Khan (Punjab) where 100% respondents are unaware if political leaders of their area do come and ask for their needs whereas, a minimal percentage can be seen in Sukkar (Sindh). However, the solution for public concerns on social protection are never provided.

Are you aware if political parties have ever prioritized social protection in their political manifestos, considering the needs and challenges faced by working women in the informal sector/Older People?

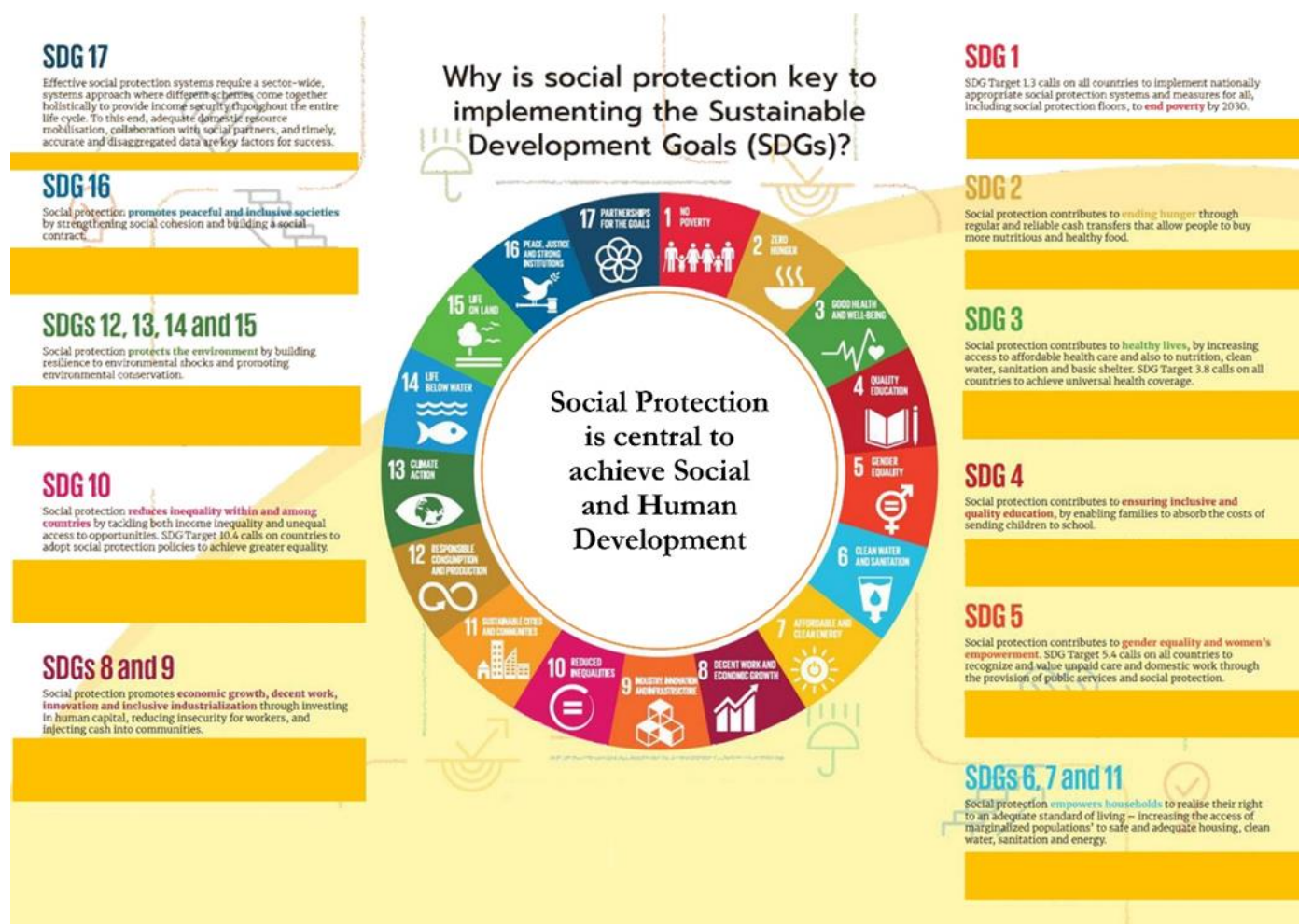


Respondents candidly shared opinion/ experience that political parties have never given explicit priority to the social protection needs for the women working in informal sector and older people. The graph also reflects on the ignorant attitude of the governments since there is no discussion to formalize the women dense informal sector- for example, women agricultural workers.

4. SDGs and Social Protection:

Sustainable development requires integrated action across a range of sectors with actions taken on a very broad front: social, economic, environmental, governance. Social protection can serve as a driver and enabler to achieve basically all of the SDGs. Social protection is by its very nature inter-sectoral and can well serve the purpose of being a strategic integrator that harnesses synergies for enhanced impact by simultaneously addressing several of the SDG targets.

Social protection can create a more level playing field, break down structural barriers and social norms that prevent disadvantaged people from taking advantage of opportunities provided by economic growth, redress discrimination and in other ways be the means to ensure inclusive growth and facilitate the SDG vision of leaving no one behind.



Social Protection toolbox by United Nations-ESCAP

5. Recommendations:

- I. Introduce a universal old-age benefit as a ‘citizens pension’ to expand the social protection net and serve as a means of bringing workers in the informal economy into the social protection system.
- II. Develop a service charter for social protection based on the principles of dignity, respect for human rights and the rights of citizenship.
- III. Carry out a comprehensive rationalization exercise to reduce the fragmentation and duplication of social protection services and programmes, both at the federal and provincial levels.
- IV. At the provincial level, consolidate and streamline social protection agencies and programmes under a single administrative entity, following the model of the Punjab Social Protection Authority.
- V. Conduct a needs assessment on self-registration and alternative registration systems at the local level.
- VI. Improve monitoring and evaluation systems by developing policy performance frameworks at the federal and provincial levels.
- VII. Introduce an appeals-based complaints management system for all programmes and initiatives to begin moving towards a rights-based approach.
- VIII. Designate service points at the local level (union council level and below) and extend one window operations to improve citizens’ access to social protection services.
- IX. Conduct a series of national dialogues, and develop education and awareness campaigns on critical issues related to social protection e.g. citizens’ rights and entitlements, rights-based social protection, unemployment benefits for resilience to economic shocks, children’s rights and child benefits and dignity in old-age.
- X. Data on social protection coverage are largely missing. By filling these data gaps, policymakers will be better able to promote inclusive social protection.
- XI. Strengthen advocacy with parliamentarians to increase the amounts provided under social protection initiatives to up to updated living cost.
- XII. Develop targeted information campaigns and materials for beneficiaries on issues like eligibility, registration, enrolment, payment systems and complaints management systems.

6. Annexure: (Survey Tool)

Survey On Status of Social Protection Among Two Vulnerable Communities

Respondent Information:

Date of Interview: _____ Respondent Name: _____ Age: _____

Respondent Contact: _____ Village/Town: _____

Union Council: _____ Tehsil: _____ District: _____

Province: _____

Gender: (Please select one)

Male Female Other

Category of Respondent: (Please select one or more)

Women working in informal sector (Please specify the Category as Agriculture worker, Domestic worker or any other) _____

Older people

Pensioner Non-Pensioner

Education level:

No Education Primary Middle Secondary

College University TVE

Marital Status: (Please select one)

Married Single Widowed Divorced Separate

1. How many household members do you have? _____

2. How many household members are adults?

19-40 years _____ 40-60 years _____ 60+ _____

3. How many household members are children? _____

4. How many adult household members are educated? _____

5. How many household members are dependent on you? _____

6. Do you or your family have access to free education in your community?

Yes No

If yes, which of the following levels of education?

Primary Middle Secondary College University

7. How many household members earn in your family? _____

8. How many are:

Government employees _____ Private employees _____ Others _____

9. What is the average monthly income of your family?

≤ 20,000 20,000 - 30,000 30,000 - 40,000

40,000 - 50,000 50,000 - 60,000 ≥60,000

10. Do you live in your own house or a rented house?

Own house Rented house

11. Do you have access to clean drinking water in your community?

Yes No

12. Do you and your family have access to health facilities?

Yes No

If yes, which of the following types of health facilities?

- Basic health unit
- Rural health center
- District headquarters hospital
- Government
- Private
- Dispensaries

13. Are you satisfied with the provided health services?

Yes No

14. Are you affected by any kind of Natural/ Manmade disasters (e.g. Flood, Earthquake, War, Displacement, Heat waves any other)

Yes No

Please specify: _____

15. Did the government provide any monetary/non-monetary support to the flood- affectees in your community?

Yes No

If yes, please specify the type of support provided: _____

16. Has the government introduced any program/scheme to reduce poverty in your area?

- Yes No

If yes, please specify which scheme(s) you are aware of: _____

17. Are you aware of any program specifically designed for women working in the informal sector to bring them out of poverty?

- Yes No

If "Yes," please provide details or specify the program(s): _____

18. Do you currently have access to any social protection programs or benefits as a woman working in the informal sector?

- Yes No

If "Yes," please briefly describe the type of protection programs or benefits you have access to: _____

19. Do you have access to any Social Protection program for older people in your area aimed at alleviating the poverty level?

- Yes No

If yes, please specify which program you have access to: _____

20. Do you know any legislation that provides protection and safety to working women against harassment at workplace?

- Yes No

21. Do you have access to any of the following social protection programs (Please check as much as relevant)

- EOBI Social Security Card Health Insurance Zakaat BISP

- Ehsaas Program Worker Welfare Fund Any other.

22. Which of the following types of expenditure takes the largest share of your income? (Please check as much as relevant)

- Food Fuel Education Health
 Housing Clean water Utilities (bills) Clothing
 Communication

23. Have you ever been approached or engaged by your local representative or community leader to discuss issues or challenges related to your social protection needs?

- Yes No

24. Are you aware of any instances where the demands or concerns raised by your community regarding social protection have been heard and acted upon by political parties?

Yes No

25. Are you aware if political parties have ever prioritized social protection in their political manifestos, considering the needs and challenges faced by working women in the informal sector/Older People?

Yes No