

Sindh Social Protection Policy Note

Social Protection and Jobs Global Practice – South Asia

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1. Introduction

The 18th Amendment to the Constitution of Pakistan shifted the administrative paradigm from centralized to decentralized structures. Almost all direct public services were devolved to the provinces and subsequently matched by transfer of financial resources to provinces through the 7th National Finance Commission (NFC) Award. Most social protection (SP) functions have also been devolved and, accordingly, Sindh is now responsible for the development of its own social protection policy matching, and addressing its own specific socio-economic environment, and risks and vulnerability context.

The added obligations require major policy and institutional reforms in an otherwise weak SP sector at provincial levels, generally characterized by limited planning, coordination, execution and monitoring capacities. Presently, the impact of Sindh’s social protection initiatives is largely unknown. In the absence of a policy framework and adequate budgetary allocations a de-facto policy of regressive general subsidies, inadequate coverage, inefficient, and non-inclusive SP interventions has ensued.

Additionally, to support SP goals, Sindh also needs coherence om broader social sectors policies and macroeconomic frameworks. These have largely been missing from the SP policy discourse. In the absence of a well thought-out policy framework, Sindh’s SP sector is mostly managed under de-facto policies emerging from piecemeal arrangements of several standalone, uncoordinated and poorly targeted programs.¹ Additionally, Sindh’s SP sector, without any effort towards deliberate alignment, has been the default recipient of several national SP initiatives like pension schemes and minimum wages; the federal Zakat and Baitul Mal programs, and the national flagship social safety net program – Benazir Income Support Program (BISP).

Social protection has become a salient feature of social policy, nationally as well as internationally. Pakistan turned a corner on social protection through the launch of the Benazir Income Support Program (BISP) in 2008 (Gazdar, 2011, Sayeed, 2015).² BISP increased social protection allocations from an average of 0.15 percent of GDP to 0.5 percent of GDP. More importantly, the National Socio-Economic Registry (NSER) created to identify BISP beneficiaries has created a unique and comprehensive database of poor households in the country. At the

¹ These include Zakat, livelihood and educational stipend, health care assistance, general subsidies, social welfare activities, the Rural Support Program for Poverty Reduction, grant of state land to landless peasants, the Benazir Bhutto Shaheed Youth Development Program (BBSYDP) and the Employees Social Security schemes aimed at mitigating income shocks and reduce vulnerability to destitution, to name a few.

² On April 2, 2019, the federal Cabinet approved the establishment of a federal Social Protection and Poverty Alleviation Division. The new division is expected to coordinate all public sector SP and poverty alleviation initiatives and maintain an integrated database of beneficiaries. Federal programs, such as, BISP, PBM, Zakat, PPAF and EOBI, whilst retaining their functional autonomy, would be put under Ministry’s oversight. Federal-provincial coordination may become easier with provinces coordinating with federal programs under a unified administrative division.

international level, social protection has gained considerable momentum in the developing world (World Bank 2014).

The basic components of a social protection framework include safety nets or social assistance, social care for children and the elderly, social insurance and labour market interventions for productive employment generation. These components are premised on the concepts of reducing risk and vulnerability, and ensuring rights, across the entire life cycle of individuals. These start from sufficient nutrition as an infant to appropriate education and healthcare to develop the requisite human capital to effectively participate in the labour market, the provision of adequate employment opportunities, and adequate care in old age (Hoogeveen et.al, 2004).

Social protection is conferred as an entitlement in the Pakistani Constitution, and the Government of Sindh (GoS) has demonstrated political commitments to this.³ Article 38 (B to E) of the Constitution confer specific rights to adequate livelihood, social insurance, basic necessities of life and their non-discriminatory provision to all citizens. With the creation of citizenship-based entitlements, social protection can address the structural bases of vulnerability and become a vehicle for transformative change in society (Kabeer et.al 2010). The GoS has legislated in pursuance of Article 25A of Constitution, the Right to Education legislation, laws on the rights and protections of women, elderly and children, home based workers and adoption of relevant federal laws. A review of all such laws reveals a generous political commitment of the Sindh government to alleviate the suffering of the poor and vulnerable. However, this political commitment has not yet reflected in the shape of a coherent, coordinated and efficient social protection system.

This note outlines the key considerations of a policy on social protection as part of the Government of Sindh's (GoS) commitment to reduce poverty, inequality and vulnerability in the province. It first describes some of the key development challenges that a social protection policy may need to consider prioritizing (Section 2). Sections 3 and 4 then describes critical design principles of SP policies and programs, respectively. Section 5 then reviews the current de facto SP programming in Sindh, while Section 6 delineates a way forward for policy development.

For the purposes of this note on SP policy, social protection is defined as: *“All public initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and volatility and enhance the human capital and rights of the marginalized with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized individuals and communities”.*

³ The Sindh Budget Speech 2017-18 specifically notes: “A state which neglects its most impoverished citizens is most likely to be paying for it through slowed growth rate, higher crime and a general deterioration of society as a whole. Robust growth and advancement in economics, technology and security is only possible when the cycle of poverty is broken. People need to have capacities for bettering their lot and a safety net in times of emergency.”

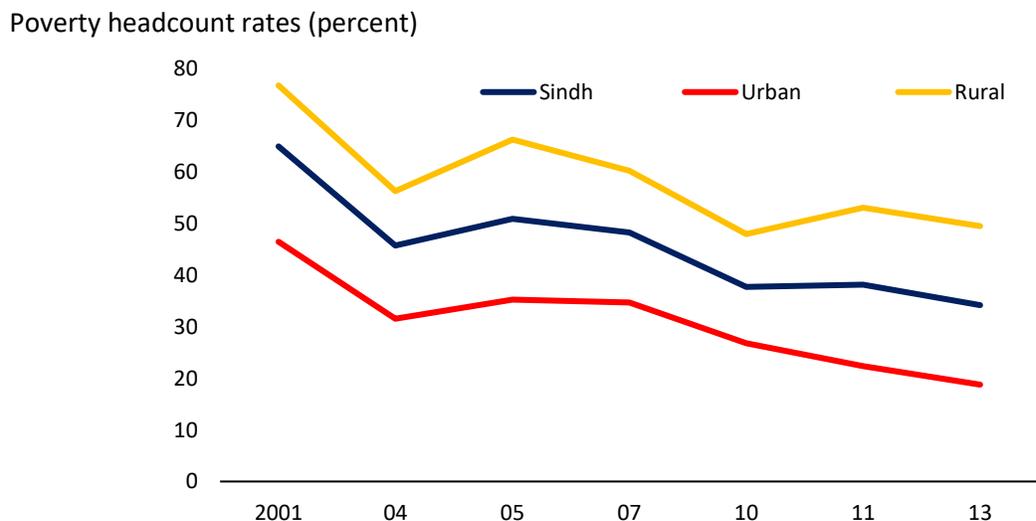
2. Challenges that Require a Social Protection Policy in Sindh

Sindh faces numerous socio-economic challenges, ranging across the domains of education, health, early childhood development, nutrition, and the labour market, where the outcomes are below social expectations, planning targets, and the national average. Existing evidence suggests that there are five areas that require policy focus in short to medium term. These issues are: i) the high regional differences in poverty, ii) substantial vulnerability and exposure to climate risk; iii) lagging educational outcomes; iv) high rates of stunting and wasting among children; and v) lagging labour market outcomes of youth and female workers. The focus of a social protection policy should be dynamic and reflect the most pressing challenges, and so as these five main issues are addressed, Sindh's SP policy could shift to other priority areas in the future.

2.1 Substantial Regional Differences in Poverty

Poverty rates in Sindh declined substantially, but they belie regional disparities. The poverty rate in Sindh has fallen substantially over the past decade, from 65 percent in 2001-02 to 34 percent in 2013-14 (Figure 1). However, there are substantial differences in the poverty rates between rural and urban areas. The rural-urban disparity has persisted across time and has even slightly increased. In 2001-02, the difference in poverty headcount rates between rural and urban Sindh was about 30.3 percentage points, rising to 30.7 percentage points by 2013-14, suggesting that there are persistent differences. This contrasts with other provinces, like Punjab and Khyber Pakhtunkhwa, where the difference in rural-urban poverty rates has narrowed over time.

FIGURE 1: THE RURAL-URBAN DIFFERENCE IN POVERTY IN SINDH



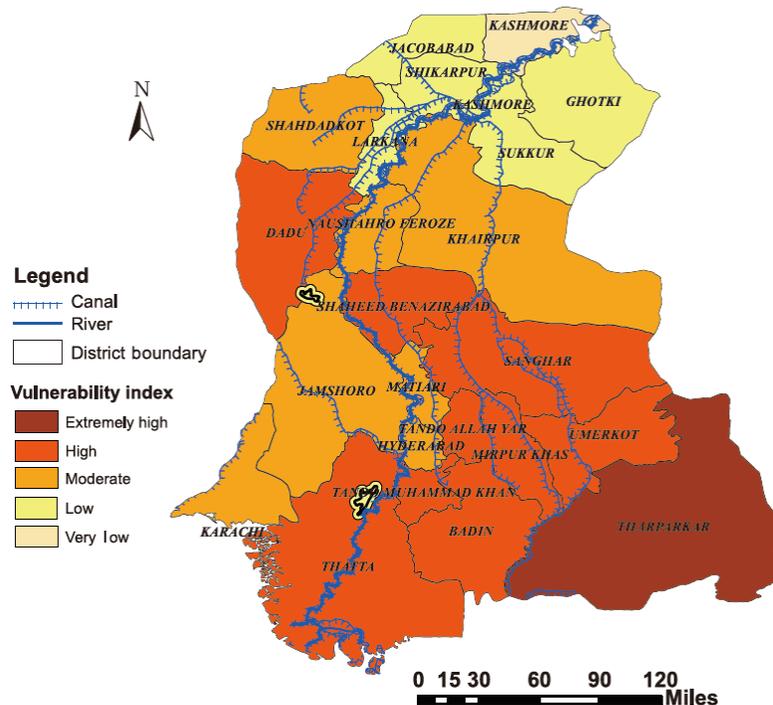
Source: World Bank staff estimates

The rural-urban differences in poverty within Sindh also reflect regional disparities, where the desert and Indus Delta regions tend to be poorer. Thatta, Sujawal, and Tharparkar are found to have the highest poverty rates in Sindh, with close to half their populations in poverty. Tando Allahyar, Tando Mohammad Khan, Badin, Mirpur Khas, and Umer Kot also have high rates of poverty incidence with a third or more of the population living below the poverty line. All these districts are in the Indus Delta, each accounting for five percent or more of the province's poor. Badin and Tharparkar each account for 11 and 10 percent of the province's poor. Jacobabad is one of the few high-poverty districts outside the Indus Delta.

2.2 Substantial Vulnerability and Exposure to Climate Risk

The high poverty rates in the Indus Delta districts are strongly correlated with the exposure of these districts to climate shocks. As noted by Adnan, Ullah and Gao (2015), the Indus Delta is already located in the intense heat zone and any rise in temperature impacts human health due to heat strokes, diarrhoea, cholera, vector borne diseases; and human settlements due to frequent floods, droughts, and cyclones. The study considered droughts between 1951 and 2010 to show that the frequency of mild droughts has increased in northern Sindh, while intense and severe droughts are reported in southern Sindh (Figure 2). Severe droughts occurred in 1969, 1974, 1987, and 2002. Tando Muhammad Khan, Tando Allah Yar, Tharparkar, and Umerkot are highly vulnerable to drought and among the top-ten poorest districts.

FIGURE 2: DROUGHT HAZARD MAP SHOWING VULNERABILITY BY DISTRICT



Source: Adnan, Ullah, and Shouting (2015)

Heat stress and the availability of water are specific challenges for agriculture-dependent households, and subsequently for poverty. Crop yields have been found to react non-linearly to increases in temperature, suggesting that increasing heat stress can dramatically reduce yields, absent adaptation (Schlenker and Roberts 2009; Lobell, Schlenker, and Costa-Roberts 2011). Rasul et al. (2012) note that higher average temperatures due to climate change could lead to higher evapotranspiration at elevated temperatures, and thereby increase the demands for irrigation. At the same time, less water may be available for irrigation since river flows may shift in direction and volume, and precipitation patterns may change. The climate impacts will be even greater for areas dependent on rain-fed agriculture.

Floods and excessive rains are also a major climate-risk, especially in recent years. In 2010, there was a large surplus in rainfall, almost 100 mm above the average. Consequently, large parts of Sindh were flooded, resulting in widespread destruction. More than seven million people were affected, almost 1.1 million houses were damaged, and more than 2.5 million acres of crop area were damaged (NDMA 2011). The financial damage was estimated at Rs. 446.8 billion. In 2011, Sindh was struck by floods again. This time, 9.1 million were affected, almost 1.5 million houses damaged, and more than 2.2 million acres of crop area was affected (NDMA 2011).

The Indus Delta has also suffered because of limited downstream Indus water flows over the years. Authorised flows to the Indus delta have declined from 185,000 million cubic meters to 12,300 million cubic meters in the 1990s. Mallah (2013) states that the decline of fresh water availability has resulted in the intrusion of saline sea water in the Indus Delta. This has resulted in enhancing the vulnerability of coastal communities whose livelihoods depended on mangrove forests and fisheries. An estimated 64 km of the Indus Delta has eroded 1.2 million acres of farmland, which in turn has impacted agricultural production in the delta too. (IUCN n.d).

2.3 High Rates of Stunting and Wasting

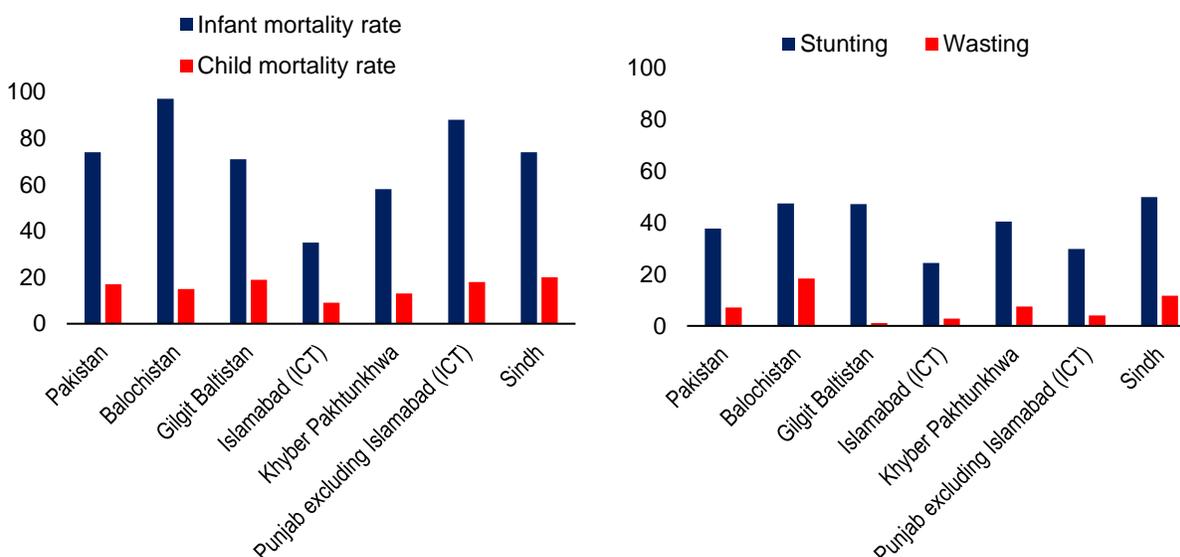
Sindh lags behind its peers in child mortality, stunting, and wasting rates (Figure 3). Sindh's child mortality rate in 2012-13 was estimated to be 74 deaths per 1000 children, putting it at the national average, and representing only a modest improvement over its rate of 81 deaths/1000 children in 1991-92.⁴ Sindh's infant mortality rate of 20 deaths per 1000 children is greater than that of other provinces. When considering other indicators of child welfare, like wasting and stunting, Sindh is also found to be lagging behind the national average. Based on the Preliminary Demographic and Health Survey 2017 data, 49.9 percent of Sindh's children are stunted while 11.7 percent of children are wasted. These statistics represent a substantial improvement from the 2012-13 values of 57 percent of children stunted and 14 percent wasted. However, the

⁴ A more recent Demographic and Health Survey for 2017 has been completed, but only select statistics have been reported in the Preliminary Demographic Health Survey 2017 Key Indicators report. Provincial statistics on infant and child mortality are not reported in the preliminary report, but the national level statistics on these indicators have both fallen, suggesting some improvements at the national level.

stunting rate of Sindh is higher than of any other administrative region in Pakistan, while the wasting rate is second only to Balochistan, and much higher than the national average. These indicators also vary across households with distinct levels of income, with poorer households (as measured by assets) tending to have higher mortality, stunting, and wasting rates.

FIGURE 3: SINDH LAGS BEHIND THE NATIONAL AVERAGE AND MOST OTHER PROVINCES IN TERMS OF INFANT AND CHILD MORTALITY, AND STUNTING AND WASTING RATES

Infant/child mortality rates (deaths per 1000 children) Stunting/wasting rates (percentage of children)



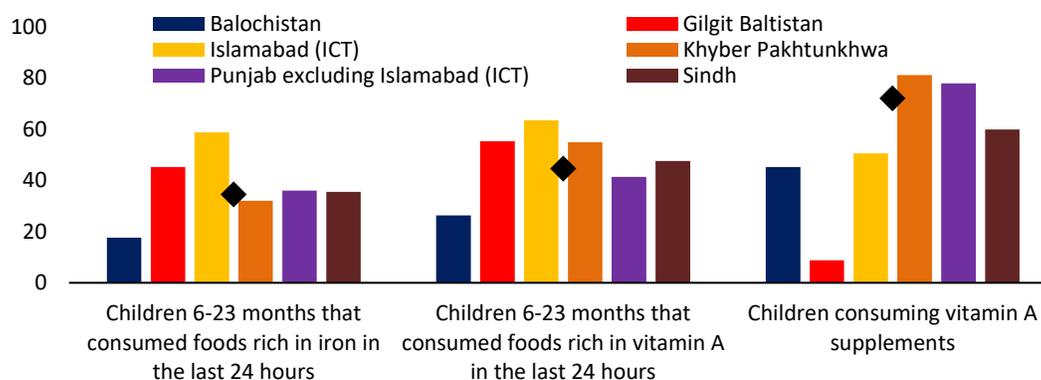
Notes: Data from Preliminary Demographic and Health Survey (PDHS) 2017 for stunting and wasting figures and Demographic and Health Survey (DHS) 2012-13 for infant and child mortality rates. The infant mortality rate is the probability of dying before the first birthday in the ten years preceding the survey per 1000 live births. The child mortality rate is the probability of dying between the first birthday and the fifth birthday in the ten years preceding the survey per 1000 children surviving to their first birthday. Stunting is defined as being two standard deviations below the WHO standard height for age. Wasted is defined as being two standard deviations below the WHO standard weight for age.

Source: World Bank Staff estimates

Access to and consumption of sufficient food with appropriate nutrition can be argued to be key contributors to the wasting and stunting patterns. Aside from sufficient consumption from a caloric perspective, insufficient nutrients and micronutrients are being consumed in Sindh (Figure 4). Less than 40 percent of children aged 6 months to under two years are consuming diets rich in iron and vitamin A. Consumption of supplements, such as that of vitamin A, are also lower than that of other provinces and the national average.

FIGURE 4: LARGE PROPORTIONS OF SINDH'S CHILDREN ARE NOT CONSUMING DIETS RICH IN IRON AND VITAMIN A

Share of children consuming diets rich in iron and vitamin A (percent)



Notes: Data from Pakistan Demographic and Health Survey (DHS) 2012-13

Source: World Bank Staff estimates

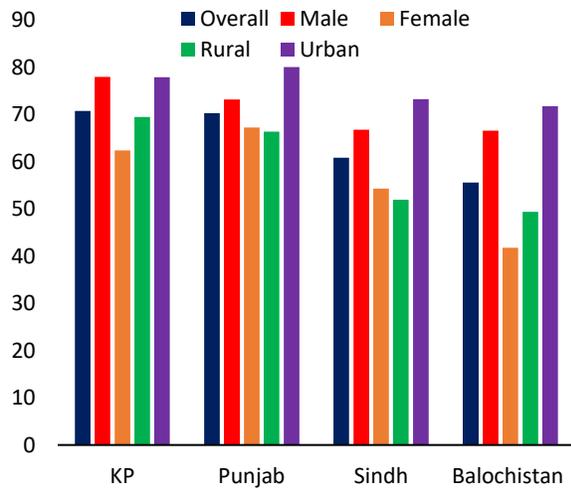
2.4 Lagging Education Outcomes for the School-Age Children

Sindh lags behind Punjab and Khyber Pakhtunkhwa in terms of net enrolment rates and at the primary level (Figure 5). In Sindh, there is also a substantial difference of 20 percentage points in net enrollment rates between urban and rural areas, and noticeable gender gaps as well. In rural-urban and gender disparities, Sindh lags behind Punjab and KPK as well.

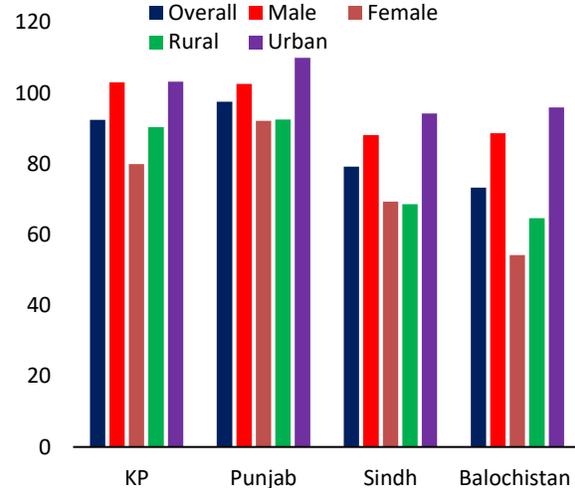
Household incomes have a strong association with children's school enrollment rates (Figure 6). The net enrollment rates range between 39 to 46 percent in the lowest quintile and between 75 and 85 percent in highest quintile across the four provinces. In this regard, Sindh's performance is comparable across provinces. The relationship between household income and educational indicators (such as enrollment and attendance) is complex. However, the general intuition is that poorer households have multiple disincentives to send their children to school, including the opportunity cost of their children working (either in the household enterprise or in wage-labor), the opportunity cost of the care-givers time in transporting them to school, and the general cost of safe transportation to and from school. Demand-side interventions like Pakistan's Federal *Waseela-e-Taleem* CCT and secondary girls education stipend programs from Punjab and Sindh (and from Bangladesh, as an out-of-country example) are predicated on the idea that a cash-incentive reduces the household financial disincentives to send their children to school.

FIGURE 5: THERE ARE SUBSTANTIAL DIFFERENCES IN EDUCATIONAL ENROLMENT RATES BETWEEN RURAL-URBAN GROUPS

Net primary enrollment rate by province, age 6-10, 2015 (percent)



Gross primary enrollment rate by province, age 6-10, 2015 (percent)

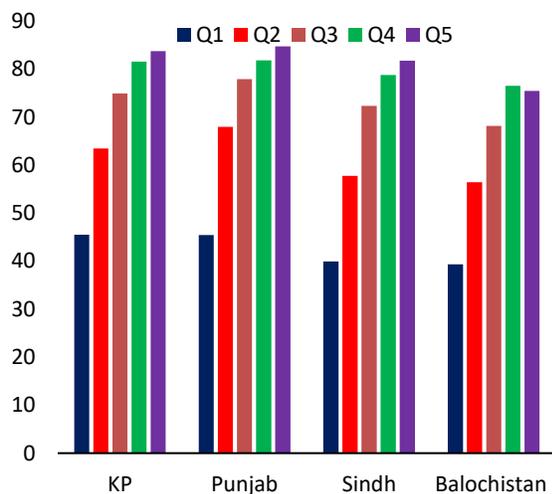


Note: Data from PSLM 2013-14 The net enrollment rate is the share of children of official primary school age that are enrolled in primary school. The gross enrollment ratio is the share of children of any age that are enrolled in primary school.

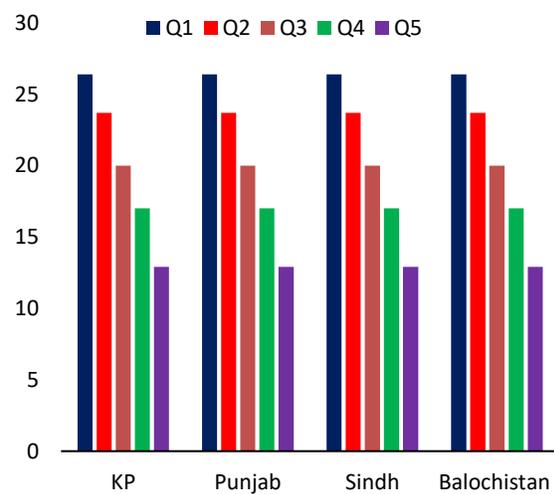
Source: World Bank (2018a)

FIGURE 6: HOUSEHOLD INCOMES HAVE A STRONG ASSOCIATION WITH CHILDREN’S SCHOOL ENROLLMENT RATES

Net enrollment rates by income quintile, age 6-10 (percent)



Drop-out rates by income quintile, age 10-18 (percent)



Note: Data from PSLM 2013-14

Source: World Bank (2018a)

2.5 Relatively Weak Youth and Female Labor Market Outcomes

Aggregate labor market statistics suggest that Sindh’s labor force participation and unemployment rates may not be too different from the rest of the country.⁵ Labor force participation rates in Sindh have declined over time and are lower than that of the rest of the country. As more youth enter tertiary education and TVET programs, some decline in the labor force participation is expected. The proportion of working-age people not in education, employment, or training have fallen as well, suggesting that people not in the labor market are investing in skills development. Sindh also has a fairly low unemployment rate of about three percent (as of 2014), which is comparable to the national average.

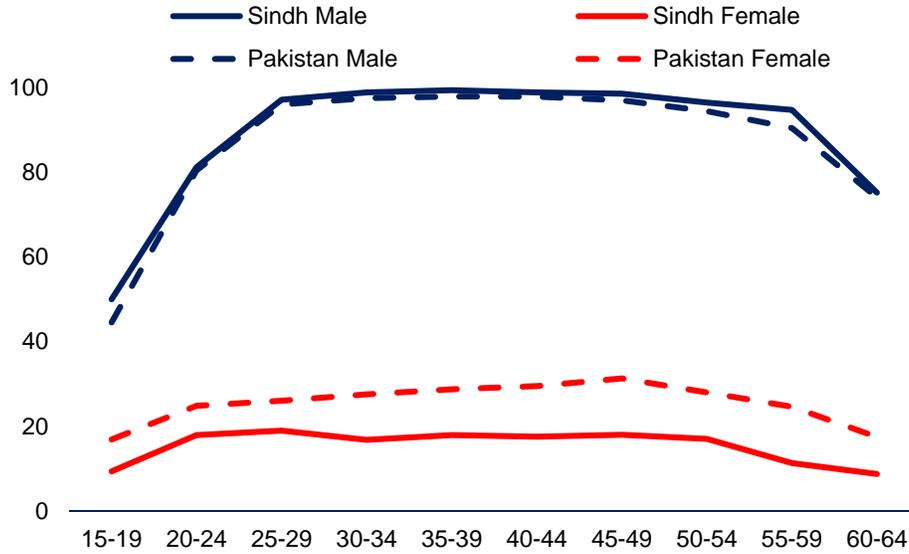
However, these aggregate statistics mask the labor market underperformance of youth and female workers. The labor force participation rates tend to be lower, and the unemployment rates tend to be higher for potential workers of prime-age (15-24) (Figure 7 and Figure 8). Female labor force participation rates are lower and unemployment rates higher than that of men, generally throughout Pakistan, potentially reflecting the impact of decisions related to marriage and childbirth. The gender gaps in unemployment rates for women are particularly high in the prime working ages of 15-24 for Pakistan generally. These gender gaps tend to be higher in Sindh compared to the national average. More than three-quarters of women of working-age are NEET, compared to 10 percent of men in Sindh (Figure 9). Looking at the types of activities that women are engaged in, it can be seen that almost 80 percent of rural women workers are also engaged in non-paid work, such as in a household enterprise (Figure 10). This is in sharp contrast to the proportion of female, urban workers, the majority of whom are paid employees.

Informality is generally high, but with female rural workers experiencing the highest rates. The work done by almost two-thirds of workers in Sindh are in the informal sector, if informality is defined as working without formal contracts. Male urban workers have the lowest rates of informality at 62 percent, while female rural workers have the highest at 80 percent. 73 percent of male rural workers and 64 percent of female urban workers do not have contracts. It should be noted, however, that informality in and of itself is not necessarily an indicator of a low-quality job, and high shares of informality may become more common in the global economy in the future (World Bank 2018b).

⁵ World Bank (forthcoming) also notes that beyond aggregate statistics, the quality of jobs is also important. In Pakistan, most youth tend to work informally employed, in likely lower-productivity activities. This challenge is particularly acute for male workers. In the case of young female workers, there is limited employment outside unpaid work in household enterprises, which has long-run implications in the ability to transition from school to paid work.

FIGURE 7: LABOR FORCE PARTICIPATION RATES FOR PRIME AGE MEN ARE VERY HIGH, BUT WOMEN IN SINDH LAG BEHIND MEN, AS WELL AS WOMEN IN PROVINCES

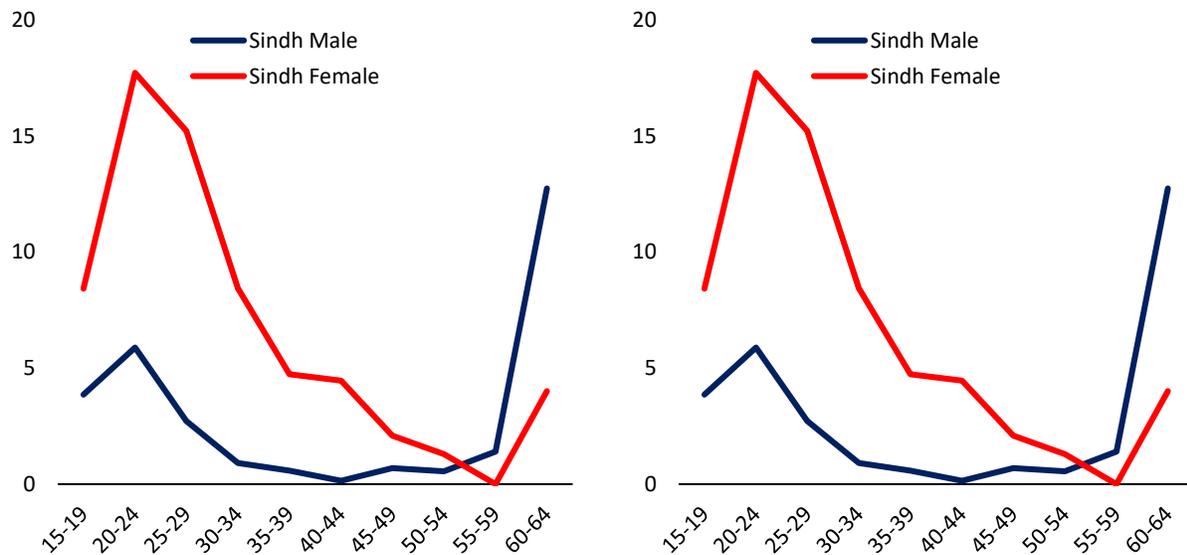
Labor force participation rate (percent)



Note: Data from Labor Force Survey 2014
 Source: World Bank (forthcoming)

FIGURE 8: THERE ARE SUBSTANTIAL GENDER GAPS IN UNEMPLOYMENT RATES IN SINDH ESPECIALLY FOR PRIME WORKING AGE COHORTS, WITH THE GAPS GREATER THAN THE NATIONAL AVERAGE

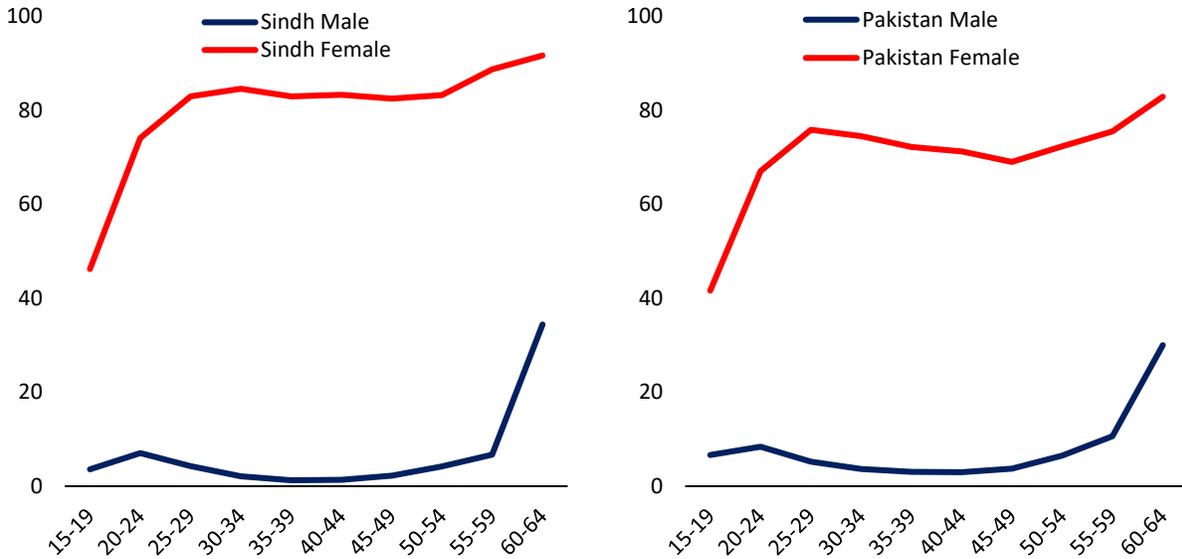
Unemployment rate (percent)



Note: Data from Labor Force Survey 2014
 Source: World Bank (forthcoming)

FIGURE 9: MORE THAN THREE-QUARTERS OF PRIME WORKING-AGE WOMEN IN SINDH ARE NOT IN EDUCATION, EMPLOYMENT, OR TRAINING (NEET) COMPARED TO LESS THAN 10 PERCENT OF MEN

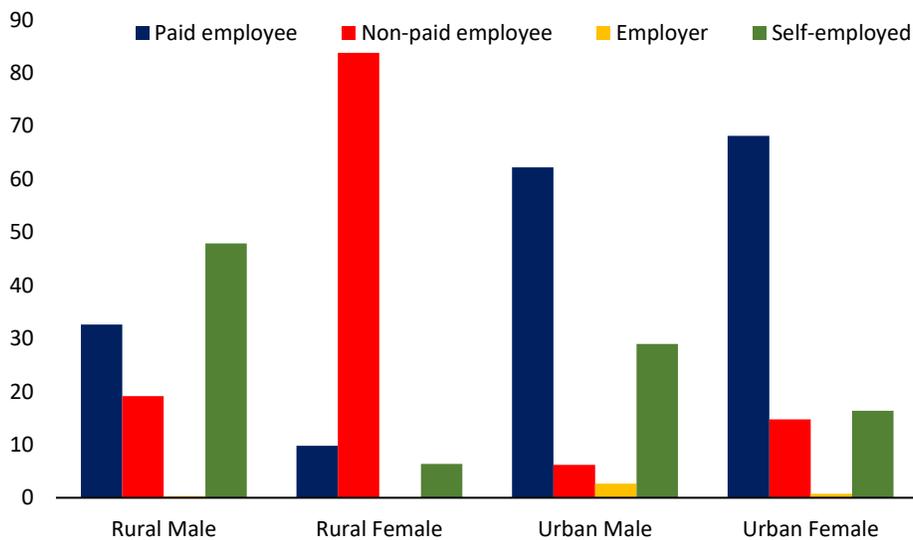
NEET rate (percent)



Note: Data from Labor Force Survey 2014
 Source: World Bank (forthcoming)

FIGURE 10: 80 PERCENT OF EMPLOYED RURAL WOMEN ARE IN NON-PAID WORK

Share of employed people by demography in different kinds of activities (percent)



Note: Data from Labor Force Survey 2014. Following the definition used in the LFS, a non-paid worker is an unpaid contributing family worker who works without pay in cash or in kind on an agriculture or non-agriculture enterprise operated by a member of his/her household or other related persons.
 Source: World Bank (forthcoming)

3. Guiding Principles of a Social Protection Policy

Social protection and labor systems, policies, and programs help individuals and societies manage these life cycle risks by building resilience, increasing equity, and creating opportunity.

Social protection initiatives broadly include (i) social assistance (cash and in-kind transfers); (ii) social insurance (primarily workers' welfare initiatives and pensions); (iii) labor-market programs (e.g. skills and entrepreneurship development); (iv) social care services (programs for widows, orphans, the elderly, free medical treatment, etc.); and (v) subsidies (to address market failures). Social protection is also a citizenship right in the context of Sindh – defined as the state-level provision of social protection services to those that need such services. As noted by Kabeer et al. 2010, principles of equity and justice must therefore “be purposively built into the design of programs and of their implementation procedures”, and are thus relevant for all instruments.

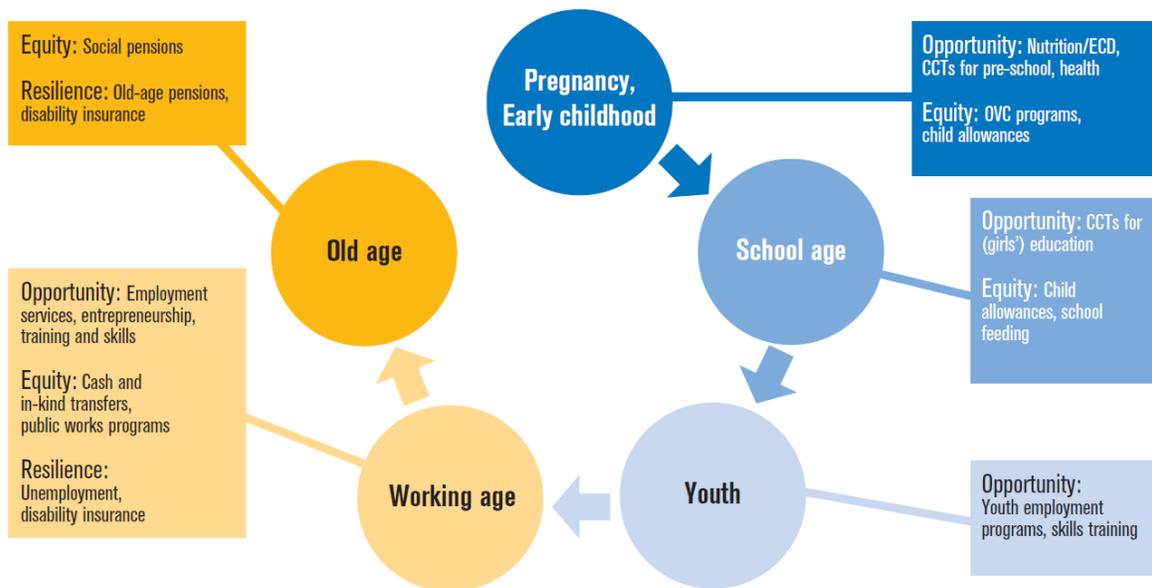
Sindh's five sets of challenges can be framed as issues at different stages of the life-cycle, with the various instruments of social protection can thus be designed and deployed to address Sindh's specific life-cycle risks. Figure 11 illustrates this framework. Wasting and stunting can affect children in the early years, poor educational outcomes affect school-age children, while challenges in the labor market are most relevant for youth and women of working-age. Poor households, and especially those most exposed to climate risk in the desert and Indus Delta, are more vulnerable to falling deeper into destitution. Shocks that affect poor households and communities are thus relevant throughout the life-cycle. Idiosyncratic shocks like an unexpected illness or loss of livelihood peculiar to the household will require social protection measures to cope in such situations of distress. Shocks of a macro nature – such as droughts, floods, pest attacks, loss of employment because of macro-economic downturns – are referred to as co-variate shocks. Social protection is needed in both types of situations to mitigate future loss of income. By protecting the human capital endowments of those affected by shocks, the policy would ensure that future prospects of growth are not jeopardized.

Current social protection in Sindh utilizes all five sets of instruments, but the initiatives are conceived, planned, and executed in a piecemeal fashion across several line departments.

There is no holistic mapping of vulnerability, SP services-needs, and objectives. There is also only a limited application of SP program design principles to current interventions. Sindh's SP initiatives are scattered across a host of different departments and autonomous governing bodies. The focus departments include the Community Development Department, the Social Welfare Department, the Department of Zakat and Ushr, the Department of Food and Agriculture, the Health Department, the Sindh Education Foundation, the Education Department's Endowment Fund, the Benazir Bhutto Shaheed Youth Development Program (BBYSDP), and the Provincial Disaster Management Authority. In addition, SP interventions are

also being carried out through different institutional arrangements, such as the Sindh Province Pension Fund, the Sindh Social Relief Fund, the Viability Gap Fund, the People’s Housing Cell Fund, the Sindh Government Employees Group Insurance Fund, the Sindh Agriculture Supplies Organization Pensioner’s Fund, the Sindh Flood Relief Fund, Endowment Fund for Peoples’ Primary Healthcare Initiative, and the Investment Fund for Sindh Civil Servant Housing Foundation. The *ad hoc* nature of the SP interventions is reflected in the volatility in Sindh’s SP expenditure over the past decade, with the overall share of SP expenditure declining from a high of nine percent in FY12 to five percent in FY15.

FIGURE 11: SOCIAL PROTECTION AND LABOR INTERVENTIONS WORKING ACROSS THE LIFE-CYCLE TO BUILD RESILIENCE, INCREASE EQUITY, AND CREATE OPPORTUNITY.



Source: World Bank (2012)

There is thus a clear need for Sindh’s social protection policy to help structure the province’s social protection initiatives by articulating the GoS’s vision, defining the mission, identifying the strategic objectives, and framing key relevant program design principles.⁶ A set of five strategic objectives can be identified based on the broader objectives of the GoS social protection vision:

- **Enhancing equity and social justice:** To protect households against destitution by ensuring a minimum level of income to support consumption of food and other essential items and access to basic services in the event of idiosyncratic and co-variate shocks;

⁶ An illustrative vision statement, modeled along that of the Punjab Social Protection Policy, could be “To create a society whose citizens enjoy a good quality of life, and are able to pursue their personal, social, and economic development”. Similarly, an illustrative mission statement could be to ensure that all citizens ordinarily residing in Sindh have a secure livelihood, and access to suitable social protection interventions to protect them from falling below a socially acceptable living standard.

- **Improving resilience against shocks:** To insure households against the negative consequences of shocks and risks along the lifecycle.
- **Increasing gender equity:** To promote gender empowerment and equal opportunities for both men and women;
- **Reducing inter-generational transmission of poverty:** To prevent intergenerational transmission of poverty by actively investing in the human capital accumulation of children and youth;
- **Creating opportunity:** To enhance skills, employability, and access to productive assets of those of working-age, especially female workers and other marginalized populations.

As a living document, however, the strategic objectives of Sindh's social protection policy should be periodically reviewed and updated, as necessary.

4. Principles for the Design and Implementation of a Social Protection Program

Provision of effective social protection requires designing appropriate interventions for maximum impact, individually, as well as holistically within a robust social protection service delivery system. For this purpose, this policy note puts forth the following guidelines to be followed when designing social protection and labour programs:

- i. **Taking a systems approach: Integrated and harmonized programs would promote a balanced development and utilization of diverse policy instruments to meet the policy principles enunciated in this policy note.** This in turn would need to consider allocative efficiency, resource and beneficiary tracking, and graduation.

A systems approach would enhance allocative efficiency by eliminating duplication, consolidating delivery systems, and targeting better. Given limited resources, it is important to minimize duplication and overlap across instruments and jurisdictions. The Federal Government, the Sindh Government and local governments can use similar instruments for social protection, but it should be ensured that there is coordination between different jurisdictions so that beneficiaries do not overlap, except by design. This would be facilitated by the definition of clear objectives of the SP system, and of individual programs. Consolidation of service delivery systems would help reduce fragmentation and duplication, including in the areas of beneficiary identification and payment systems, thereby reducing administrative costs.

Objective targeting would also help SP programs reduce errors of inclusion and exclusion, which would be particularly useful when implementing programs within a given fiscal space and budget envelope. This may require identifying specific market failures and rationalizing subsidies. The eligibility criteria may vary from program to

program, and can be based on poverty status (as determined through the NSER), or in conjunction with categorical or geographical criteria. For example, it is the prerogative of Sindh's policy makers to determine whether specific categories of people or regions (e.g. people with disabilities, ethnic/religious minorities, residents of the desert regions, *inter alia*) require specific social protection programs. However, without clarity on objective targeting criteria there is a greater risk of inefficiency than without, and well-defined SP systems can enhance the efficiency of programs that have categorical or regional eligibility criteria as well. Presently, the Sindh Government spends more than two thirds of its social protection budget on generalized subsidies, without the knowledge of the number of beneficiaries or whether the beneficiaries are rich or poor or men or women (World Bank, 2017).

A systems approach would allow for better resource and beneficiary tracking. Allocations for social protection should be tracked at all stages of execution and numbers of beneficiaries accurately identified. Moreover, based on the nature of the intervention, some programs should be time bound. This would free up resources to be used for other interventions needed in the future.

A systems approach would also include clear identification at entry into and exit from a program. The programs and system would include clear criteria for eligibility and beneficiary selection (the entry and exit), and the conditions under which a beneficiary can graduate out of a program and from social protection altogether. Programs which incorporate graduation in their design provide a sequenced package to ensure movement out of poverty or the contingency that prompted the individuals or households to seek social protection in the first place (Devereux and Sabates-Wheeler, 2015). Such a program design then also enables provision of social protection to those most in need without a net impact on financing.

- ii. **Targeting: Social protection programs need to be able to accurately identify the intended beneficiaries based on the clearly specified program eligibility criteria – programs thus target benefits to only those that meet the criteria.** Eligibility criteria can be based on means (or proxy-means) testing, categories (e.g. gender, age, marital status), or geography, depending on the specific objectives of the program.

For targeting to be effective, it must fulfil the criteria of transparency, verifiability, and being up to date. The National Socio-Economic Registry (NSER) based on the poverty scorecard developed for Benazir Income Support Program (BISP) by the Federal Government should become the basis of targeting. This should remain the basis of targeting so long as the Federal Government maintains this registry and periodically updates it. In addition, for purposes of categorical or geographical targeting, the National

Database and Registration Authority (NADRA) database can also be utilized. Technology based information systems, such as management information systems (MIS) can be aggressively leveraged to facilitate cost effective, confidential, and accurate targeting.

- iii. **Monitoring and evaluation (M&E): Data-driven M&E would need to be incorporated into program design, to verify that the program is being administered efficiently, and that implementations is leading to the desired outcomes.** M&E would need to be considered at both the systems and individual program levels. For administrative purposes, M&E would require collecting relevant administrative data on inputs and outputs of each program including the beneficiaries' information, records on payment benefits and service provision, and administrative and operational costs, among others.

M&E would need to evaluate impacts of existing programs on the outcomes for beneficiaries, and consider an evaluation strategy for future programs. This will help understand impact, develop strategy, and inform design of future programs. These evaluations could take a range of forms, such as tracer studies and process evaluations, impact evaluations, and qualitative studies depending on the objective of the evaluation.

The issue of M&E is related to the systems agenda of social protection. While M&E of individual programs can be the responsibility of the implementing line agency or ministry, there is also a need for M&E of Sindh's social protection at the portfolio level. Representative household surveys such as the Labour Force Survey, and Household Income and Expenditure Survey, could inform the overall performance of the SP system including targeting, coverage, and poverty impacts. These surveys could include a dedicated module on SP programs that would facilitate such analysis. The responsibility of this portfolio level M&E would be the responsibility of a central body, such as a social protection authority or Planning and Development.

- iv. **Citizen engagement and reciprocity: Major social protection programs would be communicated to citizens in the province, including service providers and beneficiaries, as well as key development partners and stakeholders.** Citizen awareness, mobilization, and information campaigns would be widely utilized for citizen engagement. Non-governmental organizations and civil society groups would play a major role in citizen engagement. The Government would leverage existing voluntary-sector networks, wherever possible, to reduce costs and to increase effectiveness of its advocacy, awareness and social mobilization initiatives. Grievance and redress systems would also be integrated with key social protection programs. The principle of reciprocity would also be emphasized so that the Government delivers necessary services and benefits under social protection programs for its citizens, while citizens also abide by the rules and conditions of the programs.

- v. **Accounting for service delivery: Social protection programs would coordinate with line departments to ensure that service delivery is adequate and supported.** Social assistance programs, such as conditional cash transfers (CCTs) for education and health, can only enhance demand for services when there is an adequate supply of the relevant services, as determined through micro-supply capacity assessments or similar evaluations. In designing, these kinds of interventions, the SP program would thus explicitly consider the availability and quality of such services. Service delivery gaps identified through such an assessment would need to be addressed before launching a CCT program. CCTs for improving the access and utilization of health and nutrition services and education would work in close coordination with respective line departments to ensure the availability of service delivery in targeted areas.

CCTs support service delivery models that are not-specifically publicly delivered, as long as they are mapped as public service delivery provisions under the micro-supply capacity assessments. They must also meet minimum delivery standards. These other service delivery models include private social service provision that is supported by public finances, such as, education foundation schools; service delivery through contracted or partner NGOs; and the public private partnership model of primary healthcare provision in Sindh through the Norway-Pakistan Partnership Initiative (NPPI).

- vi. **ICT and digital infrastructure: ICT, such as management information systems (MIS), can be leveraged to enhance design of systems, targeting, M&E, and citizen engagement.** Alignment of several disparate programs with varying objectives, and with different instruments and intended beneficiaries would require substantial coordination at central and program-level administration. However, digital technologies, such as MIS, can substantially reduce these administrative costs and improve administration. In the area of systems, MIS would be used for case management, including beneficiary registration and case load management. For targeting, program-level MIS that speak to the NSER and NADRA databases would be critical for targeting. For M&E, program MIS that are inter-operable would enhance and enable portfolio level M&E. Finally, ICT could facilitate communication to and from citizens, whether it is for program awareness, or confidential grievance redressal. For future social insurance programming (such as a formal private sector pensions, or subsidized old-age pension), ICT would have a critical role to play in central records-keeping as well, and could facilitate both paying into, and cashing out of programs.

5. Framing Sindh's SP programs into a policy

Sindh's current SP programs include several social assistance programs and a smaller number of social insurance and labor market instruments (Annex A). Ensuring access to basic services, such as education, health, water and sanitation, among others is critical for building human capital and reducing poverty and vulnerability. The Government through the SP policy should commit to ensure that the poor and vulnerable are not left behind in this regard. For instance, SP program design could incorporate incentives for behavioral changes for poor households to invest in children's human capital by sending children to school and regularly visiting health facilities. At the same time, SP could utilize its policy instruments such as social assistance, social insurance, and labor market promotion and intervention, to achieve the five objectives described above.

5.1 Social Assistance

Social assistance programs are non-contributory transfers targeted to the poor and vulnerable. They are meant to help relieve those households that fall into poverty because of some external event or shock and provide assistance (or sometimes a minimum income) to the more chronically poor. These programs include poverty targeted cash or in-kind transfers, either unconditional or conditional if recipients comply with certain behaviors, usually related to education or health; price subsidies, often for food or energy;⁷ labor-intensive public works schemes; fee waivers for essential services such as health care, schooling, utilities, or transport; or disaster relief. These programs are usually funded from general budget revenues (or off-budget donor-financing).

As discussed above, there are a number of social assistance programs in Sindh managed by multiple departments/organizations, although the Government will need to act on multiple fronts to improve in service delivery. (World Bank 2017). These programs are aimed at achieving equity and address the high disparity and poverty across households in Sindh. However, little is known about their coverage, targeting, and impacts.

First, the Government recognizes the need to streamline, rationalize and harmonize the existing social assistance programs in the province. According to the 2017 PER, over a dozen provincial departments/organizations are engaged in programs that fall under the rubric of social protection. Historically, many of the programs have been formulated on an *ad hoc* basis to meet specific needs and hence are small in size, not comprehensive, and often duplicate one another. The Government will have a focused agenda that promotes fewer, better designed interventions at a scale that considers key risks along the lifecycle.

⁷ These price subsidies are classified as programs to improve equity. However, in practice, many untargeted subsidies are regressive because they assist those who could afford to purchase and consume.

Second, the Government aims to introduce new initiatives where there is a large coverage gap.

Lastly, there is also significant opportunity for re-prioritization of programs to generate additional fiscal space for new initiatives, especially by moving away from untargeted subsidies towards more poverty targeted transfers. Expenditure on untargeted programs (e.g., the wheat subsidy) constitute a large portion of SP expenditure while being only marginally beneficial to the poorest. It is important to move from untargeted to targeted interventions and to methodically identify and prioritize neglected or vulnerable populations.

5.2 Social Insurance

Social insurance facilitates households and individuals to hedge various risks along the lifecycle including old age, disability, ill health and unemployment. They are typically financed largely from payroll taxes with contributions from both workers and employers, but social contributions and allocations from the general budget are also used. In Sindh, like in rest of Pakistan, social insurance is limited to old age pensions and health care for workers in the formal sector (e.g., Workers Welfare Fund and Employees' Old Age Benefit Institution). Expanding the coverage of social insurance to workers regardless of the sector of employment should be pursued over the next few years. There are multiple types of old age pensions to be considered to expand the coverage and accessibility to pensions to broader populations. Generally, three pillar approaches are recommended: (i) non-contributory old age pension for the poor elderly;⁸ (ii) voluntary old age pension/saving schemes; and (iii) mandatory contributory pension, typically for the formal sector including government officials.

International experience shows that some countries have universal social pensions for the elderly, but in many cases where fiscal space is limited, the social pension targets the poor elderly. The global experience would be carefully examined to develop a comprehensive plan for the support of elderly. The plan would be embedded in the local context. To begin with, a non-contributory social pension for the very poor elderly can be considered basic income support. At the same time, efforts to strengthen the existing pension programs for the formal sector workers by appropriate reforms to ensure sustainability of funds, can be made. Finally, in order to expand the coverage to non-formal sector workers, the Government can consider voluntary old age pension/savings schemes. Given that the poor are budget constrained and tend to be less likely to save for pensions, subsidies or matching fund can incentivize the participation of broad populations in pensions. All these options would be carefully considered for development of a comprehensive plan for old age pensions. Furthermore, for financial sustainability of the pension fund, supervisory and regulatory system as well as actuarially sound pension design, needs to be established.

⁸ Such non-contributory, poverty targeted social pension is often classified as social assistance rather than social insurance.

The GoS is also taking the preliminary steps towards establishing an actuarially sound and fiscally sustainable pension system, and to strengthening pension fund management. This would create additional fiscal space to provide other types of old-age support to expand the coverage and accessibility of pensions to broader populations. In order to expand the coverage to non-formal sector workers, the Government may need consider voluntary old age pension/savings schemes. Given that the poor are budget constrained and tend to be less likely to save for pensions, subsidies or matching fund could incentivize the participation of broad populations in pensions.

Health insurance is also an important area of social insurance that the GoS could consider as a mid to long-run intervention, as a complement to short-run social assistance responses, to support poor households exposed to health shocks. Health financing in Sindh has challenges of adequacy, efficiency, and equitability (World Bank 2017, 2018a). At the same time, out-of-pocket (OOP) financing for health care services from households - representing two-thirds of all health spending - is the largest source of financing for health in Pakistan. High levels of OOP spending in Pakistan are a result of payments for medicines and diagnostics due to a relatively high utilization of services in the private sector as well as poor supply-side readiness and responsiveness in government facilities. While a universal health insurance could be pursued in the long run, different interventions could be designed, depending on the supply capacity of health services, from both the public and private sector. For example, poor households identified through the NSER could be eligible for vouchers usable at public or private health care providers. Structured assessments conducted jointly with the Department of Health will be a pre-requisite before design of context appropriate health insurance financing option.

5.3 Labor market programs

A key aspect of social protection is promoting employability and labor welfare to promote citizen's self-sufficiency through income generating activities and graduation from poverty and social assistance. Such SP Programs include active labor market programs (ALMPs) that facilitate insertion and re-insertion into the labor market and promote better earnings opportunities by upgrading worker skills and facilitating occupational or geographical mobility; microfinance or financial support for business development; labor policies and regulations that require basic job protection to workers and govern employer-employee relations, or provide income support to the unemployed through unemployment insurance; and social funds and community development initiatives. ALMPs can serve as graduation programs that will assist the poor from transiting out of poverty and exiting poverty targeted programs such as BISP. Three groups have been identified in particular to benefit from SP measures that promote employability—youth, women, and migrant workers (including rural-urban migrants)—so that these groups can engage in income generating activities.

The Government could assess various policy options to address the challenge of skills and employability of youth. First, to promote wage employment, employers' demand and roles could

be incorporated in the intervention. In addition to the TVET reform, discussions on non-formal sector training including on-the-job training through employers are underway and could be expected to play a prominent role. Training workers for international migration, particularly to the overseas labor markets, could be approached in the similar vein. Labor demand from prospective employers should identify the skill gaps where skills training should focus. At the same time, matching and job search assistance for jobs seekers could be provided so that they have access to information of employers and job openings. Furthermore, it could be necessary to ensure that constraints faced by women because of social norms and mobility constraints are also adequately addressed to encourage their labor force participation.

With respect to self-employment and entrepreneurship, individuals would likely need support not only in skills but also in access to finance and business development services. A Self Employment Scheme which provides interest free loans to skilled and semi-skilled youth could be explored.

6. The Way Forward

While this policy note suggests a strategic direction and actionable plans, its effectiveness in achieving its desired goals and objectives will depend on how it is operationalized. An SP policy from the Government of Sindh would represent renewed commitment to reform, streamline and broaden the SP regime in Sindh, and harness the positive momentum in the evolving policy environment post the 18th Amendment.

For various instruments to cohesively achieve the objectives focusing on the five priority areas, Sindh's social protection policy priorities in the short to medium-run could be to:

- i. Establish relevant institutional framework;
- ii. Strengthen the administrative system and linkage with other sectors and initiatives for basic services; and
- iii. Introduce new initiatives where there is a large coverage gap.

6.1 Establishing the Relevant Institutional Framework

The GoS currently does not have the institutional or legal framework to provide portfolio-level oversight of the province's social protection programming, or to provide relevant administration of systems. The framework needs to steer the social protection policy, coordinate its implementation and bring all the major actors on a single table. This requires an appropriate policy, legal and institutional framework which operationally translates into a social protection portfolio. Given the varied nature of risks, multidimensional nature of poverty and variety of those who need help, SP requires a variety of interventions which spread across a number of

provincial departments and organizations including Special Education, Women Development, Social Welfare, Health, Education, Labor, and the private sector, *inter alia*.

One approach would be to identify a lead agency (or administrative body) in an appropriate institutional home, with specific institutional mechanism for collaboration, information sharing, consensus and solving conflicts (Mathuaer 2004). This lead body could have sufficient autonomy to implement the policy and SP programs assigned to it; and also coordinate both horizontally and vertically with programs implemented by other provincial departments, the federal government, and the private sector. An autonomous organization duly established through a law would have the permanent institutional structure that can retain institutional memory and add to organizational competence, efficiency, and better service delivery over time. This institutional home should be able to create a cadre of professionals in the field of SP, build their capacity over a period of time and have sufficient incentives to retain that cadre. Ideally, the arrangement would involve leadership with political commitment, having influence to secure resources and defend SP priorities. The result should be an institutional capacity which can deliver an administration intensive organization. This framework should lead a coalition of Departments/ institutions responsible for delivering SP interventions in a comprehensive manner.

The lead agency (or administrative body) would also be the key interface between provincial social protection programs and federal systems and programs (like the NSER and BISP). Given the long-standing role and complex technical capacities acquired over a decade of technical investments, the federal government, can assist the provincial government in discharging its SP obligations relatively quickly in a few specific areas. First, the NSER - which is a complex and expensive undertaking – can be used for poverty targeting at the provincial level. Second, several federal SP programs focusing on promoting national equity, such as BISP’s UCT and its CCT for primary education could form the basis of top-up interventions, while also freeing up critical financial resources for more pressing (and under-served) provincial priorities. Third, numerous delivery system functionalities, such as, payment, GRM, M&E and communications have been refined over a decade of learning and experimenting at the federal level and same could be used as ready templates for provincial SP system development.

Punjab’s experience with developing a provincial social protection policy and establishment of the Punjab Social Protection Authority (PSPA) as a lead SP agency offers some lessons. Since its recent establishment, the PSPA has contributed to consolidation provincial social protection programs under a unified targeting and delivery system. Moreover, the resultant SP service delivery platform proved to be a catalyst in expanding the SP interventions coverage and bringing highest level policy focus on the role of SP in human capital development and encouraged several partnerships across SP, health, education and labor sector.

6.2 Strengthening the SP Administrative System

With the establishment of the relevant institutional framework for social protection, a key priority would be to strengthen the entire system and linkage with other sectors and initiatives using an evidence-based approach with a holistic perspective. Major elements of this effort would be a strong administrative platform, which would also contribute to a robust M&E system. Poverty targeting, and accurate identification and verification of eligible beneficiaries often require a single registry along with an identification system. For accountable and efficient service delivery and payment, the GoS would need to develop mechanisms for citizen engagement and information; grievance redressal system monitoring through third party verification; and direct payments using efficient transaction instruments, among others. Finally, tracking beneficiaries from the beginning and facilitating their graduation by linking them to other relevant initiatives would be needed.

Strengthening SP administrative systems is a fundamental component of enhancing the resilience of Sindh's poor to climate shocks and extreme weather events through adaptive social protection.⁹ An adaptive social protection system is able to use existing SP systems – such as socio-economic registers, eligibility verification systems, and payment systems – to respond to various shocks. For example, if there is a pre-existing program active in an area experiencing a climate shock, the SP platform can leverage the existing SP program infrastructure to quickly deliver transfers or other assistance. In this case, the response can take the form of either a scale-out, scale-up, or both. With a scale-out, the existing SP program could use the existing beneficiary selection infrastructure to expand the set of beneficiaries by adjusting the eligibility criteria. With a scale-up, the size of the benefits transferred to beneficiaries can be increased. The faster responses to shocks through the development of adaptive SP would thus not only smooth consumption in the immediate short-run, but would help preserve human and physical capital, as consumption of capital would be relegated as a coping strategy.

6.3 Introducing New Initiatives

New interventions implemented by the GoS would benefit from adopting the core design principles described in Section 4. Possible areas of intervention could be along the human life cycle, and address issues like child nutrition, early development and education, youth employment and old age support.

⁹ Also known as shock-responsive social protection.

- **Birth and early childhood.** Poor maternal and child health have long-lasting effects and are clearly linked to poverty. For example, among households in the bottom 20 percent of the income distribution in Sindh, almost 60 percent of children under five are stunted.
- **School age.** Poor health and nutrition in early childhood strongly affect educational outcomes, as do poverty levels. Among households in the bottom 20 percent of the income distribution, net enrollment in primary school (children ages 6-10) is 40 percent, and close to 35 percent of students drop out before completing primary school. School dropout rates are significantly higher for girls.
- **Adolescence and youth.** The labor market prospects of youths with poor educational attainment are not bright in Sindh, particularly, for women. More than three-quarters of women of working age in Sindh's population aged 15-24 fall in the category of Not in Employment, Education, or Training (NEET), indicating a huge under-utilization of human capital. Also, opportunities for quality jobs are limited for young workers.
- **Adulthood and old age.** Human capital challenges during this stage are mostly related to job market activities. Job market activities provide opportunities to further accumulate, and utilize, human capital. Risks and shocks associated with health, unemployment, or old age pose a threat to the loss of human capital.

A few new initiatives can be considered for implementation in the next three to five years to fill current coverage and policy gaps. These include a conditional cash transfer (CCT) for early childhood development, and ALMPs for youth employability, given their strategic importance in poverty reduction and growth promotion:

- The Government of Sindh is currently closely collaborating with key stakeholders and partners, and working through line ministries like the Health Department for early childhood health and nutrition. CCTs to address early childhood nutrition and development challenges through growth monitoring and immunization can reduce poverty while encouraging positive behavioral changes for long lasting development impacts and growth. Well thought-through design of this CCT and implementation experience would greatly inform other CCTs in the province including the one to improve secondary school girls' education in Sindh.
- Likewise, international evidence on ALMP for youth focusing on skills and employability suggests large heterogeneity in the impacts depending on the design. With respect to initiatives to promote wage employment through skills and employability development, general consensus include: longer term impacts are likely to be greater than short term impacts; comprehensive support to address multiple and complex constraints rather than providing a stand-alone intervention shows stronger impacts; socio-emotional skills need to be fostered along with cognitive and technical skills; employers' involvement in ALMP design and delivery needs to be promoted, and systemic gender issues. In incorporating these considerations, the gender agenda would be greatly emphasized to promote

equality and empowerment. ALMPs that focus on school-to-work transitions will also be important for addressing youth employment challenges in particular.

Interventions specifically targeting women could yield potentially high impacts. Women have low scores on enrollment, literacy, labor force participation in Sindh. They play important roles in maternal and child health and nutrition. It is known from literature that women's education is correlated with higher educational or health outcomes of children (inter-generation impact). Given the high importance of gender equity in the country, packaging SP interventions from women-centric approach could potentially have high leverage to various development outcomes.

Consideration can also be given to interventions that focus on the early stages of the life-cycle, given Sindh's status in the earlier stages of demographic transition, and the high impact on overall outcomes. Early childhood interventions are likely to yield the highest returns per dollar investigated, as shown by international evidence. This is partly because the acquisition of skills and health capital in early age - the three-year window of opportunity from conception to two-year-old - facilitates the acquisition of further skills in childhood and adulthood, which in turn have been shown to affect adult livelihoods and poverty outcomes. Interventions aimed at reducing stunting and stimulating early cognitive development will therefore be key to support broader human capital development objectives. International evidence suggests that cash transfer programs can substantially improve child nutrition status.¹⁰ Given the very high incidence of stunting in Sindh, the impact of interventions in those areas can potentially be very large. Sindh's commitment to the broader nutrition agenda is already supported by engagements like the Accelerated Action Plan for Reducing Malnutrition and Stunting.

In the longer term, the Government will need to investigate options for new initiatives for various other contexts. More efforts need to be considered for rural skilling including upgrades in agricultural technologies and value chain integration along with non-agricultural business development for diversification of income sources. Potential key partners including the private sector (e.g., agribusiness firms) and microfinance institutions will need to be identified. Additionally, a detailed assessment of the current old age support system is required to identify policy options and areas of intervention.

¹⁰ There is a substantial literature on this from various countries, as surveyed by Bassett (2004). Specific country experiences include that of Mexico's PROGRESA (Gertler 2004), Peru's Juntos (Perova and Vakis 2009; Andersen et al. 2015), and the Philippines (Kandpal et al. 2016).

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Annex A: Major Social Protection Programs in Sindh

Program	Department	Funding source	Overall goal of program
Guzara allowance	Zakat & Ushr Department	Provincial Budget	Provision of assistance to deserving families having destitute, widow and old aged persons for daily dietary needs
Education stipend	Zakat & Ushr Department	Provincial Budget	Provision of Educational stipend to deserving students
Stipend to madrassas	Zakat & Ushr Department	Provincial Budget	Monthly scholarships to students of Deeni Madaris for religious education
Marriage assistance	Zakat & Ushr Department	Provincial Budget	Financial assistance to deserving girls for marriage purpose
Healthcare assistance	Zakat & Ushr Department	Provincial Budget	Funds provided to 7 government hospitals in the district to facilitate the poor patients. Support limit per patient is PKR 3000 for outdoor and PKR 5000 for indoor treatment
Rehabilitation Allowance	Zakat & Ushr Department	Provincial budget	One-time support of PKR 5000 to rehabilitate the business
Provision and Installation of Hand Pumps in Kohistan area	Agriculture Department	Provincial Budget	Hand pumps were provided to the drought-affected area of Kohistan for water supply
Union Council Based Poverty Reduction Programme (UCBPRP) - Community Investment Fund (CIF)	P&D - (Sindh Growth and Rural Revitalization Programme) SGRRP	Provincial Budget	UCBPRP is a women targeted program providing income generating grants, interest free loans, construction of low cost housing , training, water schemes, and education and health services.
Scholarships to workers children	Worker's Welfare Board	Non-Government Funds	Provision of merit-based scholarships to worker's children to continue their education at college and university level
Financial aid for daughter marriage	Worker's Welfare Board	Non-Government Funds	Financial assistance to workers for daughter's marriage by providing an amount of Rs 100,000 per daughter
Death grant to widows of workers	Worker's Welfare Board	Non-Government Funds	Financial assistance to the heirs of deceased workers by providing Rs 500,000 in case of his/her death
Sindh Social Relief Fund	Finance Department	Provincial Budget	Provide relief to the vulnerable and disadvantaged people of Sindh
Social Insurance			
Program	Department	Funding source	Overall goal of program
UCBPRP - Micro Health insurance (MHI)	P&D - SGRRP	Provincial Budget	UCBPRP is a women targeted program providing income generating grants, interest free loans, construction of low cost housing , training, water

			schemes, and education and health services.
Sindh Govt Employee Group insurance	All Govt. Departments	Provincial Budget	Insurance for GoS public employees.
Government contribution to health insurance	All Govt. Departments	Provincial Budget	A service for GoS employees to receive healthcare services from private hospitals in case of specialized medical treatment.
Labor Market Programs			
Program	Department	Funding source	Overall goal of program
Sindh Skills Development Project, component-I	Benazir Bhutto Shaheed Youth Development Program (BBSYDP)	Provincial Budget	Addresses poverty and unemployment through youth based human resource development.
BBSYDP	BBSYDP	Provincial Budget	Address poverty and unemployment through youth based human resource development.
UCBPRP - Vocational training programs (VTP)	P&D - SGRRP	Provincial Budget	Provide vocational training to women
UCBPRP - Income generating grant	P&D - SGRRP	Provincial Budget	Provide Income Generating Grants & interest free loan to women
Social Care Services			
Program	Department	Funding source	Overall goal of program
Strengthening Darul Atfal & Rehabilitation of Street Children	Social Welfare Department	Provincial Budget	Rehabilitation of street children
Strengthening of Darul Aman at Mirpurkhas & Jacobabad	Social Welfare Department	Provincial Budget	To give shelter to the women victims of violence
Strengthening 17 existing rehabilitation centers for physically handicapped persons	Social Welfare Department	Provincial Budget	The centers rehabilitate disabled persons
Establishment of Women Development Complex at Shaheed Benazirabad and Sukkur	Women Development Department	Provincial Budget	To initiate social protection programs/ activities for women for their sustenance.

3 Day care centers in Karachi: one each at Divisional level	Women Development Department	Provincial Budget	To support working women.
Mediation for Women in all Divisional H.Q in Sindh through institutionalized Alternate Dispute	Women Development Department	Provincial Budget	Help women in settling their marital disputes.
General Subsidies			
Program	Department	Funding source	Overall goal of program
Wheat subsidy	Agriculture Department	Provincial Budget	To maintain the support price and reduce fluctuation in the price of flour
Subsidy to sugarcane growers	Agriculture Department	Provincial Budget	Support small sugarcane growers
Subsidy on fertilizers	Agriculture Department	Federal and Provincial Budget	Subsidy on urea fertilizer to farmers
Provision of Assistance to Farmers on Purchase of 11000 Wheel Type Tractor	Agriculture Department	Provincial Budget	A facility for farmers to buy tractor at subsidized rates to improve the agriculture production.
Provision of Solar Pumps Subsidy to Farmers (50%)	Agriculture Department	Provincial Budget	Provision of solar water pumps/ tube wells on subsidized rates to farmers in Sindh
Provision of power sprayer to growers on 50%	Agriculture Department	Provincial Budget	To enhance agriculture production by provision of machinery at subsidized rate.
UCBPRP - Low cost housing scheme (LCHS)	P&D - SGRRP	Provincial Budget	UCBPRP is a women targeted program providing income generating grants, interest free loans, construction of low cost housing, training, water schemes, and education and health services.
Food Subsidies	Food Department	Provincial Budget	Purpose of the program is to provide wheat to the flour mills at low cost to maintain the affordable price for consumers
Transport Subsidies	Transport Department	Provincial Budget	To provide low cost transport service to general public.