Social Protection for Persons with Disabilities in Pakistan: Current Scenario and Contribution of BISP

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ABSTRACT

The 2030 Agenda for Sustainable Development, which pledges to "leave no one behind," emphasizes on promoting full and equal participation of all vulnerable and marginalized population segments in national development efforts, including persons with disabilities (PWDs). There is mounting evidence globally that differently abled people are disproportionately more vulnerable to both monetary and multi-dimensional poverty and require urgent support in terms of targeted social protection measures. The present paper presents a situation analysis and estimates of the population of PWDs across Pakistan, using different available data sources. It outlines the social protection framework for PWDs in Pakistan, with a special focus on support being extended to this population segment through the country's largest social protection program the Benazir Income Support Programme (BISP) different BISP programs. It also provides recommendations for further increasing social protection programs for greater impact.

Keywords: Social protection, disability, Benazir Income Support Programme, Pakistan.

Introduction

The 2030 Agenda for Sustainable Development, which pledges to "leave no one behind," is a bold global plan of action for a peaceful and prosperous world, based on the fundamental principle of human dignity and equality for all (United Nations, 2015). It cuts across the United Nation's three pillars of work: development, human rights, and peace and security. An important dimension of this agenda is promoting full and equal participation of all vulnerable and marginalized population segments, including persons with disabilities (PWDs) (United Nations, 2015). Disability, in all of its forms is a cross cutting theme that runs through all of the Sustainable Development Goals (SDGs), including Goals 1, 4, 8, 10, 11, and 16. Details on goal-specific targets and indicators where support to persons with disabilities is stipulated is outlined in Table 1 (United Nations, 2016).

Globally, the Convention on the Rights of Persons with Disabilities (CRPD) adopted in December 2006 by the United Nations serves as the guiding framework for countries to protect the rights and interests of persons with disabilities (United Nations Convention on the Rights of Persons, 2006). The Convention employs a broad categorization of PWDs and emphasizes that persons with any type of impairments/ challenges should enjoy all human rights and fundamental freedoms (United Nations Convention on the Rights of Persons, 2006). It lays down how all categories of rights apply to PWDs and indicates areas where adaptations need to be made for this group to fully exercise their rights. The broad range of rights of PWDs recognized by this Convention that has been acceded to and ratified by 182 nations to date, and the corresponding articles are outlined in Annex 1.

| Target | Indicator |
|--|---|
| Goal 1. End poverty in all its forms everywhere | |
| 1.3 Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable | 1.3.1 Proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work injury victims, and the poor and the vulnerable |

 Table 1: Disability in the SDGs

| Target | Indicator |
|--|---|
| 4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples, and children in vulnerable situations | 4.5.1 Parity indices (female/male, rural/urban, bottom/top wealth quintile, and others such as disability status, indigenous peoples, and conflict-affected, as data become available) for all education indicators on this list that can be disaggregated |
| 4.a Build and upgrade education facilities that are child, disability, and gender-sensitive and provide safe, non-violent, inclusive, and effective learning environments for all | 4.a.1 Proportion of schools with access to (a) electricity; (b) the Internet for pedagogical purposes; (c) computers for pedagogical purposes; (d) adapted infrastructure and materials for students with disabilities; (e) basic drinking water; (f) single-sex basic sanitation facilities, and (g) basic handwashing facilities |
| Goal 8. Promote sustained, inclusive, and sustainable econon decent work for all | |
| 8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work | 8.5.1 Average hourly earnings of female and male employees, by occupation, age, and persons with disabilities8.5.2 Unemployment rate, by sex, age, and persons with |
| of equal value | disabilities |
| Goal 10. Reduce inequality within and among countries | |
| 10.2 By 2030, empower and promote the social, economic, and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion, or economic or status | 10.2.1 Proportion of people living below 50 percent of median income, by age, sex, and persons with disabilities |
| Goal 11. Make cities and human settlements inclusive, safe, I | esilient, and sustainable |
| 11.2 By 2030, provide access to safe, affordable, accessible, and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons | 11.2.1 Proportion of population that has convenient access to public transport, by sex, age, and persons with disabilities |
| 11.2 By 2030, provide access to safe, affordable, accessible, and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those invulnerable situations, women, children, persons with disabilities, and older persons | 11.2.1 Proportion of population that has convenient access to public transport, by sex, age, and persons with disabilities |
| 11.7 By 2030, provide universal access to safe, inclusive, and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities | 11.7.1 Average share of the built-up area of cities that is open space for public use for all, by sex, age, and persons with disabilities |
| 11.7 By 2030, provide universal access to safe, inclusive, and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities | 11.7.2 Proportion of person victim of physical or sexual harassment, by sex, age, disability status, and place of occurrence, in the previous 12 months |
| Goal 16. Promote peaceful and inclusive societies for sustain build effective, accountable, and inclusive institutions at all l | |
| 16.7 Ensure responsive, inclusive, participatory, and representative resource: decision-making at all levels | 16.7.1 Proportions of positions (by sex, age, persons with disabilities, and population groups) in public institutions (national and local legislatures, public service, and judiciary) compared to national distributions 16.7.2 Proportion of population who believe decision-making is inclusive and responsive, by |

Governments across the world are making concerted efforts to mainstream people with disabilities in all socio-political and economic aspects of life, as outlined in the 2030 Agenda for Sustainable Development and the CRPD. Pakistan adopted the CRPD in 2011 and is also a signatory to the Sustainable Development Goals, demonstrating the country's commitment to protecting the differently-abled people's civil, political, social, and economic rights.

There is mounting evidence globally that differently abled people are disproportionately more vulnerable to poverty (Banks, Kuper, & Polack, 2017). Disability is linked to both monetary and multidimensional types of poverty, with long-term effects for disabled people. PWDs are more likely to face chronic poverty and social exclusion throughout their lives due to illiteracy, poor health, and limited labor market involvement. Furthermore, there are challenges to accessing social and support services such as education, health, and work for people with disabilities in general and in particular for the poorest segments.

In this context, it is critical to align Pakistan's existing social protection system to enable full and effective involvement and inclusion of persons with disabilities in the national mainstream. This paper presents the first of its kind of analysis on the social protection mechanisms available to PWDs in Pakistan as well as gaps in the existing social protection programs in meeting the needs of this population segment. The paper starts with a situation analysis and estimates of the population of PWDs across Pakistan, using different data sources available. It outlines the social protection institutional framework for PWDs in Pakistan, with a special focus on support being extended to this population segment by the country's largest social protection program – the Benazir Income Support Programme (BISP). It also provides recommendations for further streamlining different BISP interventions for increased social protection coverage for this vulnerable population segment as well as developing synergies with other social protection programs for greater impact.

The paper comprises of seven sections. Section 2 following the introduction outlines the materials and methods used in compilation of analysis in the paper. Section 3 presents the situation analysis of population of PWDs globally as well as within Pakistan using the latest available data sources. An overview of the legal and institutional framework in place for provision of necessary support and facilitation to PWDs in Pakistan is provided in Section 4, while the existing social protection programs in place for this vulnerable population segment in the country are reviewed in Section 5. Section 6 provides an in-depth examination of the support provided to this vulnerable population segment by the country's largest social protection agency – the Benazir Income Support Programme (BISP). Section 7 ends the paper with some policy recommendations for further streamlining and integrating the PWDs across the social protection framework in Pakistan.

Materials and Methods

The analysis in the paper mainly comprises of a review of the relevant literature in this domain as well as relevant laws, regulations and policies in place at the national as well as sub-national levels. The overview also touches upon all major social protection programs currently in place in Pakistan, both at the federal as well as provincial tiers of government and the provisions these programs have for providing any type of support to the differently abled population segments.

Data from various sources, including household survey datasets and administrative data have been utilized to provide estimates of the share of the country's population that suffers from some form of disability. In this regard, mainly national data sources have been used as data from international agencies like the World Health Organization are not available in case of Pakistan. These data sources include the most recent round of the Pakistan Social and Living Standards Measurement Survey 2019-20 – a national level household survey with a district level representative sample of 195,000 households, which for the time includes a module on disability (see Box 1 for further details). The other main data source is the National Socio-Economic Registry (NSER) – the national social registry maintained bb BISP, which was updated towards the end of 2021 and includes data on over 87 percent of the country's population. In addition, the paper presents information on the support provided to persons with disabilities through Pakistan's largest social protection program – the BISP, making use of administrative data on the coverage and outreach of both the unconditional and conditional cash transfers programs being operated by BISP.

Situation Analysis of Persons with Disabilities Globally and in Pakistan

Disability is a multifaceted and complex phenomenon that presents several challenges in terms of its precise measurement. The methods used to measure impairment differ by country and have an impact on the results. The definitions, question design, reporting sources, data collection methods, and expectations of functioning vary depending on the purpose and application of the data, the conception

of disability, the aspects of disability examined and the operational measures of disability (United Nations, 2019).

Box 1: Measuring Disability

The International Classification of Functioning, Disability, and Health (ICF) has improved the understanding and measurement of disability. According to the ICF, problems with human functioning can be grouped into the following three inter linked areas:

- 1. **Impairments;** problems in body function or alterations in body structure for example, blindness or deafness;
- 2. Activity Limitations; difficulties in carrying out activities for example, walking or eating;
- **3. Participation restrictions;** issues with involvement in any sphere of life for example, facing discrimination in employment or education

ICF asserts that disability is the result of the interaction of health issues with contextual factors such as the environment and personal factors. Environmental factors can be thought of as different external influences on the lives of persons with varying levels of functioning. These elements can operate as both facilitators and impediments.

The United Nations Statistical Commission established the Washington Group on Disability Statistics in 2001 as an international group of experts to set standards for the measurement of disability. The Washington Group employs an ICF-based approach to disability and uses questions about problems completing certain activities due to a health concern with respect to six functional areas, including **vision, hearing, mobility, cognition, self-care, and communication**. The questions ask if an individual faces difficulty with regards to performing the following activities;

- i. Seeing, even if wearing glasses?
- ii. Hearing, even if using a hearing aid?
- iii. Walking or climbing steps?
- iv. Remembering or concentrating?
- v. Self-care, such as washing all over or dressing?
- vi. Communicating using usual (customary) language, (for example, understanding or being understood by others)?

Each question contains four response options, ranging from easy to difficult: little trouble, some difficulty, a lot of difficulties, and unable to do at all. The Washington Group's definition of disability have become the international standard for measuring disability. The Pakistan Bureau of Statistics – the national statistical organization of Pakistan has recently adopted the Washington Group's definition for compilation of disability statistics. The Pakistan Social and Living Standards Measurement (PSLM) Survey 2019-20, for the first time, includes a disability module modelled on the Washington Group definition. **Source:** (World Health Organization and World Bank, 2011)

Disability can be thought of as a continuum ranging from mild issues in functioning to substantial lifealtering consequences. Countries across the world are increasingly adopting a continuum approach to measuring disability, in which disability prevalence estimates are generated from assessing levels of disability across various functional categories. Estimates differ depending on where the impairment continuum's thresholds are set and how environmental factors are included (see Box 1 on details of global standards for disability measurement).

According to World Health Organization (WHO) estimates, one billion individuals, or nearly 16 percent of the world's adult population aged 18 years and above, suffer from some sort of impairment (World Health Organization and World Bank, 2011). Disability prevalence ranges from 11.8 percent in highincome nations to 18 percent in low-income countries, with this figure referring to adults who have severe functional challenges in their daily life (Table 2). Disability incidence is higher for population residing in rural areas and for households with lower socio-economic status. Significant disabilities affect one-fifth of the estimated global total, or 2.2 percent of the adult population (World Health Organization and World Bank, 2011).

| | High Income Countries | Low Income Countries | All Countries |
|--------------------|-----------------------|----------------------|---------------|
| Overall | 11.8 | 18.0 | 15.6 |
| Gender | | | |
| Male | 9.1 | 13.8 | 12.0 |
| Female | 14.4 | 22.1 | 19.2 |
| Place Of Residence | | | |
| Urban | 11.3 | 16.5 | 14.6 |
| Rural | 12.3 | 18.6 | 16.4 |
| Wealth Quintile | | | |
| First (poorest) | 17.6 | 22.4 | 20.7 |
| Second | 13.2 | 19.7 | 17.4 |
| Third | 11.6 | 18.3 | 15.9 |
| Fourth | 8.8 | 16.2 | 13.6 |
| Fifth (richest) | 6.5 | 13.3 | 11.0 |

| Table 2: Disability Prevalence Rates | (% Of Population Aged 18 Years & Above) |
|--------------------------------------|---|
|--------------------------------------|---|

Note: Data based on The World Health Survey, a household survey carried out in 59 countries in 2002-2004

In case of Pakistan, there are several sources of data on the prevalence of disability, each of which provides various estimates of the overall number of disabled people in the country. The prevalence of disability in Population Census 2017 has been under-estimated, as the question on disability was included in the census questionnaire after the counting process had started. According to Population Census 2017, the total number of PWDs in the country was only 0.91 million; which included 0.56 million males, 0.345 million females and 3,584 transgender persons. These numbers imply a disability prevalence rate of just 0.4 percent.

The recently completed update of the National Socio-Economic Registry 2021 by BISP shows a much higher number of population is suffering from some form of disability, at 8.13 million people in 2021 (Table 3). The provincial breakup of this figure shows that the highest number of PWDs is in the province of Punjab (3.86 million), followed by Khyber Pakhtunkhwa (KP) at 1.75 million and Sindh (1.54 million). The number of PWDs in the smaller provinces/ regions is quite low, with Balochistan, Azad Jammu & Kashmir (AJK), Gilgit Baltistan (GB) and Islamabad together accounting for 0.1 million differently abled individuals.

| Region | Disabled Persons (million) |
|----------------------|----------------------------|
| Pakistan | 8.13 |
| Punjab | 3.86 |
| Sindh | 1.54 |
| KP | 1.75 |
| Balochistan | 0.65 |
| Islamabad | 0.03 |
| Azad Jammu & Kashmir | 0.22 |
| Gilgit Baltistan | 0.08 |

Table 3: Number of Persons Suffering From Disability, By Province/ Region (Million)

Source: (NSER, National Socio-Economic Registry, 2021)

The latest round of the Pakistan Social and Living Standards Measurement Survey (PSLM) 2019-20 has for the first time adopted the measurement standards laid down by the Washington Group to give broader estimates on different levels of disabilities. The disability module of PSLM 2019-20 comprises of the six questions from Washington group disability module, as highlighted in Box 1 (Pakistan Bureau of Statistics, 2019). When seen in the broader canvass of functional limitation, the survey results indicate that 10.69 percent of the country's population aged 5 years of age and above suffers from at least one

form of functional limitation¹ (**Table 4**). With an estimated population size of 216 million in 2020, this translates into a total population of 19.4 million suffering from at least one form of functional limitation.

| Region | Functional limitation | Disability |
|-------------|------------------------------|------------|
| Pakistan | 10.69 | 3.41 |
| Male | 10.92 | 3.61 |
| Female | 10.45 | 3.20 |
| Urban | 11.49 | 3.26 |
| Rural | 10.22 | 3.50 |
| Punjab | 11.47 | 3.84 |
| Sindh | 10.16 | 2.59 |
| KP | 9.57 | 3.50 |
| Balochistan | 9.00 | 2.55 |

Table 4: Prevalence of Functional Limitation/ Disability İn Population (%)

Source: (Pakistan Bureau of Statistics, 2019)

These estimates are closer to the figures usually quoted in international statistics on disability, although there still seems to be some under reporting in this respect when compared to the average figures of disability prevalence of close to 12 percent for high income countries, seen earlier in Table 1. In terms of the gender and regional disaggregation, it is observed that prevalence of functional limitation is slightly higher for males compared to females (10.92 percent vs. 10.45 percent) and for urban population in comparison to rural residents (11.49 percent vs. 10.22 percent). Province-wise, this incidence is seen to be highest in Punjab (11.47 percent), followed by Sindh (10.16 percent), while it is lowest in Balochistan (9 percent).

The PSLM 2019-20 Survey for the first time also provides figures on prevalence of functional limitations and disability at the district level in Pakistan, which can be important information with respect to designing and implementing targeted programmes for reaching out to PWDs (Pakistan Bureau of Statistics, 2019). The district-level analysis across the four provinces shows that the top three districts with respect to the share of population suffering from functional limitations in Balochistan are Kohlu (30.9 percent), Gwadar (17.1 percent) and Shaheed Sikanderabad (14.5 percent). In Punjab, the top three districts include Mianwali (17 percent), Mandi Bahauddin (15.8 percent) and Sahiwal (15.3 percent); in Sindh, the top three district include the Central (15.3 percent), Southern (13.6 percent) and Eastern (13.4) districts of Karachi, while in Khyber Pakhtunkhwa, it includes Karak (14.5 percent), Bannu (14.3 percent) and Haripur (13.9 percent).

When the more severe forms of functional limitation, i.e., responses falling under the two categories of 'a lot of difficulties' and 'cannot do at all' are analyzed, the PSLM 2019-20 indicates a disability prevalence of 3.41 percent for the population aged 5 years and above² (**Figure** *I*). The prevalence of disability is higher for the male population compared to the female population (3.61 percent vs. 3.2 percent) and for the population residing in the rural areas relative to the urban population (3.5 percent vs. 3.26 percent). Province-wise, the disability prevalence rate is seen to be highest in Punjab (3.84 percent), followed by KP (3.5 percent), and is lowest in Sindh at 2.59 percent.

¹ This includes individuals reporting yes to the three levels of functional limitations, i.e., some difficulty, a lot of difficulty and cannot do it all, with respect to the six areas of functional activities.

 $^{^2}$ This definition corresponds to the earlier narrower definition of disability as applied in national statistics in Pakistan.

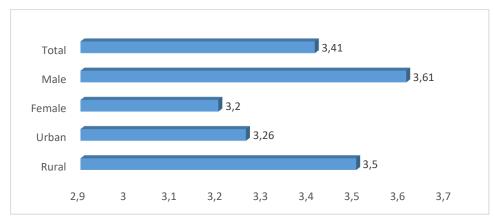


Figure 1 Prevalence of Disability in Population (%) (Pakistan Bureau of Statistics, 2019)

Legal and Institutional Framework for The PWDs in Pakistan

The Constitution of Pakistan provides for the social and economic well-being of all citizens including persons with disabilities. Article 38 (d) of the Constitution holds the State responsible to "provide basic necessities of life, such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, caste, creed or race, who are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment." The Constitution, with its broad range of fundamental rights providing for social and ethnic inclusion of all citizens, is the primary source for safeguarding human rights and ensuring social justice for all citizens, including people with disabilities.

In Pakistan, the first exclusive law focusing on PWDs was the Disabled Persons' (Employment and Rehabilitation) Ordinance 1981, which made provisions for the employment and rehabilitation of the PWDs. It established a one percent job quota for PWDs in public and private establishments (which was later raised to two percent) and also imposed additional tax on establishments that did not employ disabled persons. The law further provided for setting up of National Council for the Rehabilitation of Disabled Persons (NCRDP) at federal level and Provincial Councils for the Rehabilitation of Disabled Persons (PCRDP) in each province.

The Special Citizens Act, 2008 provides for facilitating accessibility to differently abled citizens at every public place, including allocation of seats in public transportation, provision of facilities on footpaths for wheelchairs and for blind persons. The law also binds the concerned authorities to make provision for the facility of access of wheelchairs in the construction of buildings in public or private sectors. The Special Citizens (Right to Concessions in Movement) Act 2009 provides for concessional rates to special citizens in all types of public and private transport. Under this Act, air, railway, and other transport authorities are bound to charge less/half rates from disabled persons (Mughees, Khan, & Nasem, 2011).

Disability related concerns were devolved to provinces after the 18th Amendment to Pakistan's Constitution was passed in 2010. The Ministry of Human Rights has been designated as the focal point for reporting on the implementation of the Convention on the Rights of Persons with Disabilities, in collaboration with relevant Federal and Provincial Departments, in order to coordinate and implement international obligations at the national level.

Following the 18th Amendment, all provinces/ regions initiated work on amending and adopting relevant laws to ensure protection of the rights of PWDs in line with Pakistan's obligations under the Convention on the Rights of Persons with Disabilities. The provincial laws enacted in recent years include the Balochistan Persons with Disabilities Act, 2017, the Punjab Disabled Persons' (Employment and Rehabilitation) Amendment Act, 2015, the Sindh Empowerment of Persons with Disabilities Act, 2018, the ICT Rights of Persons with Disability Act 2020 and the Gilgit-Baltistan Persons with Disabilities Act, 2019. Similar laws are in the process of being drafted in Khyber Pakhtunkhwa and Azad Jammu & Kashmir.

In terms of the institutional framework in place for providing assistance and facilitation to PWDs, the majority of issues related to disability were dealt with by the Ministry of Social Welfare and Special Education at the federal level before devolution (Economist Intelligence Unit, 2014). Following devolution, however, multiple provincial departments/agencies have become involved in providing services to PWDs. In Punjab, for instance, the Special Education Department was mandated to deal with issues such as policy and legislation, teacher training, social integration, education, curriculum development, and vocational training for children with special needs. The Department of Social Welfare is responsible for registering, assessing, training, and employing people with disabilities, as well as providing financial assistance to the poor and disabled, while the Department of Human Rights is in charge of human rights violations, including those involving people with disabilities. The Labour, Special Education, and Social Welfare Departments are responsible for implementing the Employment and Rehabilitation Ordinance of 1981 in the various provinces and regions of the country (Economist Intelligence Unit, 2014).

Existing Social Protection Programs for Differently Abled in Pakistan

Apart from the social protection benefits available to the general population, the differently abled may require disability-specific schemes across the life cycle to address their greater needs for income support, arising from barriers to employment and disability-related costs. To meet this multitude of needs, countries globally have developed a combination of contributory and non-contributory cash and in-kind benefits or tax reliefs and subsidies, such as free or subsidized access to assistive devices, public transport, housing, and other provisions, as well as support services. The broad range of recommended disability benefits, supplemented by several public services, required to meet the range of different needs across the life cycle is outlined in Table 5.

| Store of Life | | Functions | |
|------------------------|--|---|--|
| Stage of Life Cycle | General income security | Coverage of disability-related costs | Healthcare |
| Childhood | Family and child benefits | Disability benefit, child disability benefit, concessions, care giver- benefit, early identification & intervention, respite care, education stipends or transport allowances, assistive products, etc. | |
| Working-age | Unemployment protection benefit, disability insurance, employment injury, disability allowance, social assistance, etc. | Disability insurance, disability allowance compatible with work and other income support, concessions, personal assistance schemes, respite care, third- person support benefit, sign | Universal healthcare, including rehabilitation and assistive technology |
| Old age | Old-age pensions | language interpreters, assistive products, etc. | |

Table 5: Types of Disability Benefits for People with Disabilities Across The Life Cycle, ByFunction

Source: (International Labour Organization, 2021)

Disability-inclusive social protection systems ensure that all PWDs have effective access to healthcare and income security, as well as coverage for disability-related costs. They usually consist of a mix of general and disability-specific programmers, both monetary and in-kind, that are aimed to help this vulnerable population segment to actively engage in education, employment, and society.

According to recent estimates by the International Labour Organization (ILO), only 33.5 percent of people with severe disabilities receive a disability benefit worldwide, with significant regional variation.

Coverage in Eastern Europe appears to be nearly universal, while estimates for Southern Asia and Sub-Saharan Africa show effective coverage rates of less than 7 percent. High-income countries have 85.6 percent coverage, whereas lower-middle-income countries have 11.3 percent and low-income countries have 8.6 percent.

In the case of Pakistan, a range of disability-related schemes and benefits are being administered by both federal and provincial government agencies. The mapping of the different social protection measures available to PWDs at various life cycle stages in Pakistan is presented in Annex 2. The review shows a broad range of social protection measures in place in Pakistan that target different segments of PWDs at different life cycle stages.

For tackling disability-related limitations at the childhood level, most of the social care services being provided by relevant provincial government agencies encompass treatment and rehabilitation for children, provision of special education services for the differently-abled, and vocational training for children with disabilities. These services are being provided by the respective Social Welfare and Special Education departments of the four provinces. The information on the outreach of these schemes, however, indicates that a very small share of the population of disabled children is being reached through these different interventions.

A variety of existing social protection programs cater to the requirements of impaired working-age individuals. Interventions in the field of social care services include houses for care and rehabilitation of people with physical and mental impairments in Punjab and Sindh, as well as vocational training institutes for those with physical disabilities in Sindh. Individuals in formal sector employment are covered by employment-based social security programs such as the Employees Old-Age Benefits Institution (EOBI) and provincial Employees Social Security Institutions (ESSIs), which also include provisions for support if registered workers suffer from work-related injuries that result in temporary or permanent disability. Workers who are injured while doing work-related tasks are eligible for disability pensions and grants under these schemes. One of Pakistan Bait-ul-Mal's (PBM) programs, 'Special Friends of PBM,' targets families with two or more disabled members, which are provided financial support of Pakistani Rupees (PKR) 60,000 per annum. In addition, other support such as wheelchairs, hearing aids, white canes, and artificial limbs are also provided to such families, if necessary. A family with only one disabled person is also qualified to get grant of PKR 30,000 per annum under this scheme.

In most of the cases, to receive the benefits offered by the range of programs outlined in Annex 2, the PWDs have to obtain a Special Computerized National Identity Card (SCNIC) issued by the National Database and Registration Authority (NADRA), which officially identifies them as special persons. To get special CNICs, PWDs first have to go through a medical examination by a Medical Board at Social Welfare Offices or District Headquarter Hospital, situated in all districts of Pakistan. On receipt of the Disability Certificate from the respective Social Welfare Office and District Headquarter hospital, the individuals can apply for getting a SCNIC at any NADRA office in his/ her relevant district. A number of other benefits are also available to the differently abled persons having a SCNIC as outlined in Box2.

However, according to information available, the number of PWDs registered with NADRA is very low at 371,833 (as of February 2021), as compared to the estimates of the share of the population suffering from a disability or functional limitations. The provincial breakup of this figure shows that the highest proportion of PWDs with SCNICs is in the province of Punjab (39.7 percent), followed surprisingly by those in KP (31.3 percent) and then by the disabled in Sindh (18.7 percent). The analysis of SCNICs issued by type of disability indicates that the substantial majority of PWDs registered with NADRA suffer from physical disability, i.e., lower and upper limb impairment.

| Province | CNIC | CRC | JUVENILE | NICOP | Total |
|-------------|---------|--------|----------|-------|---------|
| AJK | 10,368 | 2,259 | 392 | 310 | 13,329 |
| Balochistan | 9,682 | 475 | 287 | 51 | 10,495 |
| GB | 6,147 | 1,216 | 506 | 17 | 7,886 |
| Islamabad | 5,941 | 437 | 183 | 145 | 6,706 |
| KP | 101,625 | 10,665 | 2,624 | 1,577 | 116,491 |
| Punjab | 127,591 | 7,471 | 10,563 | 1,914 | 147,539 |
| Sindh | 64,340 | 3,088 | 1,593 | 366 | 69,387 |
| Grand Total | 325,694 | 25,611 | 16,148 | 4,380 | 371,833 |

Table 6: Number of PWDs Registered with NADRA (Uptil Feb-2021)

Source: Compiled by PBS using data received from NADRA

Table 7: PWDs Registered with NADRA by Type (Uptil Feb-2021)

| Type of Disability | CNIC | CRC ¹ | JUVENILE | NICOP ² | Total |
|---------------------|---------|------------------|----------|--------------------|---------|
| Blind | 18,290 | 749 | 431 | 173 | 19,643 |
| Deaf& Dumb | 21,330 | 1,761 | 1,874 | 218 | 25,183 |
| Physical Disability | 262,361 | 18,251 | 10,753 | 3,728 | 295,093 |
| Mentally Retarded | 23,713 | 4,850 | 3,090 | 261 | 31,914 |
| Grand Total | 325,694 | 25,611 | 16,148 | 4,380 | 371,833 |

CRC: Child registration certificates; NICOP: National identity card for Overseas Pakistanis Source: Compiled by PBS using data received from NADRA

Box 2: Special Computerized National Identity Card

The 'Special Person Special Card Scheme' of 2009 was initiated to provide Special Computerized National Identity Cards to persons with disabilities in Pakistan. The SCNICs issued by NADRA have the distinctive wheelchair mark, to identify the differently abled. The SCNIC entitles PWDs to several benefits as provided under different laws, in addition to making them eligible for enrollment in different social protection programs, as listed below:

- 50 percent discount on Air travel as well as on Railway fare.
- Duty-free import of car for persons with disabilities.
- Instant modifications as well as improvements in building control regulations to certify the stress-free special right to use to people with disabilities.
- Facility for wheelchair access on streets for the person with disabilities
- Provision and facilities of special parking space for vehicles in use of the person with disabilities in upcoming buildings structures.
- Provision of special parking space for vehicles used by the handicapped in all buildings
- Free of cost medical treatment for the person with disabilities, children besides parents in all government hospitals.

Source: (Pakistan Association of the Blind, 2019)

Contribution of BISP Programs in Providing Support to PWDs

The flagship social protection program of Pakistan – the Benazir Income Support Programme does not explicitly target persons with disabilities through a specially designed and targeted program for this population segment. However, the differently abled are indirectly provided support through different BISP programs, especially through the Benazir Kafaalat unconditional cash transfer (UCT) program, which has been providing income support to households having special persons. As members of poor households are at a disproportionately higher risk of suffering from some form of disability, non-contributory cash support schemes are the most widespread social protection tool being employed by low and middle-income countries globally to provide support to this most vulnerable segment of the disabled population.

With the recent implementation of a revised Proxy Mean Test (PMT) tool, the PMT cutoff score for receiving the monthly cash transfer of PKR 2,916 (paid on quarterly basis) for Benazir Kafaalat beneficiary households has been set at 32. The PMT threshold for families with at-least one special person has been raised to 37 under the revised "Kafaalat for Special Persons Policy" authorized by the BISP Board in December, 2020. According to estimates, the BISP's Kafaalat for Special Persons Policy will assist 2 million families with at least one differently-abled member. The database of NADRA will be used to verify special people. Only those who have been identified as "special individuals" in NADRA's database, i.e., those possessing SCNIC are eligible to receive cash grant. The existing Benazir Kafaalat payment system will be used to make the payment. The following is the cash transfer payment method that is used when there is a PWD in the family:

- In the case of an unmarried son/ daughter, a cash grant will be provided through his/ her mother
- In case the married son is disabled, a cash grant will be provided through his wife
- In case no ever-married woman is present in the family, a cash grant will be provided following the Next of Kin Policy under Benazir Kafaalat.

A total of around 8.7 million beneficiaries were enrolled in the Benazir Kafaalat program, as of end-August 2022, with the highest number of beneficiaries residing in Punjab (4.16 million), followed by Sindh (2.3 million) and Khyber Pakhtunkhwa (1.6 million) (Table 9). Out of these beneficiaries, over 0.43 million are PWDs, representing 5 percent of total Kafaalat beneficiaries across the country. While the highest number of Kafalaat beneficiary families with PWDs are residing in Punjab, the highest share of differently abled beneficiaries is in Balochistan, where around 10 percent of the total beneficiaries are PWDs, which is followed by Gilgit Baltistan (6.2 percent). The share of differently abled UCT beneficiaries is lowest in Sindh & ICT at 3.3 percent and 3.2 percent, respectively.

| Province/ region | No. of Kafalaat beneficiaries | No. of differently abled Kafalaat beneficiaries | % of differently abled beneficiaries |
|----------------------|----------------------------------|--|--------------------------------------|
| Punjab | 4,160,392 | 214,113 | 5.1 |
| Sindh | 2,294,082 | 75,663 | 3.3 |
| Khyber Pakhtunkhwa | 1,591,274 | 92,617 | 5.8 |
| Balochistan | 457,501 | 43,390 | 9.5 |
| Islamabad | 7,895 | 254 | 3.2 |
| Azad Jammu & Kashmir | 98,602 | 5,740 | 5.8 |
| Gilgit Baltistan | 89,546 | 5,557 | 6.2 |
| Total | 8,699,292 | 437,334 | 5.0 |

Table 8: Number of Differently Abled Beneficiaries of Benazir Kafaalat

Besides the unconditional cash transfer Benazir Kafalaat program, BISP conditional cash transfer program for improving educational outcomes of children in BISP beneficiary households – the Benazir Taleemi Wazaif also benefits differently abled children in poor families. Initially launched as the Waseela e Taleem Program in 2012, providing for primary level enrollment of children aged 5-12 years across five districts, the program was subsequently expanded to cover the entire country. The scope of the program has been further enhanced in 2021 to provide stipends to children in beneficiary households from ages 4-22 years, i.e., from primary to the higher secondary levels of education.

A stipend of PKR 1,500/- for the boy child and PKR 2,000/- for the girl child per quarter is being provided to Benazir Kafaalat beneficiaries on the basis of 70 percent attendance compliance of their children enrolled in primary schools. At the secondary level, a stipend of PKR 2,500/- for the boy child and PKR 3,000/- for the girl child per quarter is being provided, while at higher secondary level, a stipend of PKR 3,500/- for the boy child and PKR. 4,000/- for a girl child per quarter is being provided to Benazir Kafaalat beneficiaries of BISP on the basis on 70 percent attendance compliance of their children in school.

The Benazir Taleemi Wazaif program also provides stipends to the differently abled children aged 4-22 years of the Benazir Kafaalat beneficiary households enrolled in school. As of end-August 2022, a total

of 60,563 differently abled children had been enrolled in this program across the country, out of a total enrollment of 9.2 million children in this program since inception (**Table 9**). The differently abled children enrolled in Taleemi Wazaif program, however, make up just 0.6 percent of the total children enrolled in this program. The distribution of these differently abled children presented in **Figure 2** across the different provinces/ regions indicates that the major share is enrolled in Punjab (60 percent), which is followed by KP (17.6 percent) and Sindh (16.8 percent). The share of differently abled children enrolled under this program in the smaller provinces/ regions in the country is quite small at over 2 percent in Balochistan, 1.9 percent in AJK, 1.1 percent in GB and 0.1 percent in ICT.

| Province/ region | No. of Taleemi Wazaif beneficiaries | No. of Taleemi Wazaif beneficiaries with disabilities | % of disabled beneficiaries | |
|----------------------|--|--|--------------------------------|--|
| Punjab | 4,994,163 | 36,526 | 0.7 | |
| Sindh | 2,137,984 | 10,163 | 0.5 | |
| Khyber Pakhtunkhwa | 1,843,430 | 10,685 | 0.6 | |
| Balochistan | 254,517 | 1,294 | 0.5 | |
| Islamabad | 10,417 | 58 | 0.6 | |
| Azad Jammu & Kashmir | 201,456 | 1,143 | 0.6 | |
| Gilgit Baltistan | 133,349 | 694 | 0.5 | |
| Total | 9,575,316 | 60,563 | 0.6 | |

Table 9: Number of Benazir Taleemi Wazaif beneficiaries

The gender disaggregation of the enrolled children in the Taleemi Wazaif program by disability status and province/ region is shown in **Figure 3**. The analysis indicates that while there is nearly an equal gender distribution of children without disabilities (50.7 percent vs. 49.3 percent), a greater share of male differently abled children is enrolled in the program in comparison to their female counterparts (56.4 percent vs. 43.6 percent). This scenario for the differently abled children is similar at the province/ region level, with slight variations in the respective shares of male and female children, with the highest share of females at 45 percent in Punjab and lowest share of 40.5 percent in Balochistan and KP.

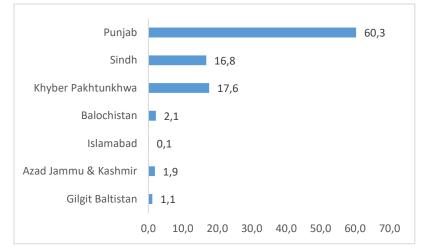


Figure 2 Distribution of Differently Abled Children Enrolled in Benazir Taleemi Wazaif, By Province (%)

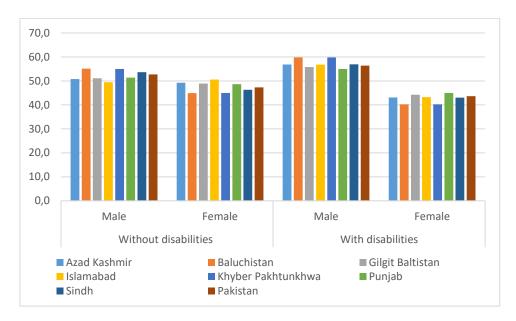


Figure 3 Distribution of Taleemi Wazaif Children, by Disability Status, Gender and Province/ Region (%)

The differently abled children were enrolled in over 34,000 schools out of the total of 261,224 public, private and semi-private schools covered under this program, representing over 9 percent of all primary, secondary and higher secondary schools covered under the Benazir Taleemi Wazaif program. The number of program schools with enrollment of differently abled children was highest in Punjab at 18,089, followed by KP (7,457 schools) and Sindh at 6,110 schools. Across the three types of program schools, the public sector schools comprise the predominant share of schools with enrollment of differently abled children at close to 26,000 (76 percent)

| Region | Public schools | Private schools | Semi-private schools | Others | Total |
|-------------|----------------|-----------------|----------------------|--------|--------|
| Punjab | 12,530 | 3,226 | 1,652 | 681 | 18,089 |
| Sindh | 5,292 | 483 | 286 | 49 | 6,110 |
| KP | 6,327 | 897 | 149 | 84 | 7,457 |
| Balochistan | 777 | 100 | 12 | 65 | 954 |
| GB | 373 | 127 | 14 | 3 | 517 |
| AJK | 621 | 248 | 16 | 32 | 917 |
| ICT | 37 | 12 | 1 | 4 | 54 |
| Total | 25,957 | 5,093 | 2,130 | 918 | 34,098 |

 Table 10: Number of Benazir Taleemi Wazaif Schools with Differently Abled Children, by Province

In order to develop greater linkages between different BISP programs as well as other social protection programs working at the federal and provincial levels, the BISP Board approved the establishment of Physical "BISP One Window" (One Stop Shop). The BISP One Window platform aims at delivery of multiple social protection programs/ initiatives to the BISP beneficiaries and the marginalized and vulnerable segments through a single-window, in order to address issues of fragmentation and integration of different missing links in the social protection ecosystem.

The first Benazir One Window Center at Islamabad became functional in July 2021. An important vulnerable population segment that is targeted to benefit from the provision of integrated social protection services are the persons with disabilities. To facilitate the differently abled, desks of NADRA and the Council for Rights for Persons with Disabilities (CRPD) have been established in the One Window Center in Islamabad, while a system of referral of BISP beneficiaries with disabilities to the National Institute of Rehabilitation Medicine (NIRM) has been put in place. This will enable sharing of data of differently abled persons registered with these organizations with BISP as well as to guide the

un-registered differently abled potential BISP beneficiaries to CRPD to get certificate of disability as well as applying for getting SCNIC at the NADRA desk.

Recommendations

The preceding analysis clearly shows that the social protection framework in Pakistan for persons with disabilities needs to be made more inclusive and integrated. As disability is primarily a provincial subject following the 18th Amendment to Pakistan's Constitution, the provincial governments need to design and implement targeted programs for reaching out to the disabled population for meeting their needs and requirements over the life cycle. In this regard, data from the updated NSER can be used by different Federal and provincial agencies and departments for more effective identification and targeting of PWDs at the Federal, Provincial, and district levels. Similarly, data sharing and harmonization among the different federal and provincial departments and programs can be used to reduce fragmentation and avoid duplication in efforts, resulting in more effective deployment of public resources. BISP is in the process of developing a National Data Exchange Law, which will establish well defined protocols for data exchange and sharing with other relevant social protection programs and agencies through Application Programming Interface (API). This will enable more effective targeting of PWDs by other SP programs having a specific emphasis on providing support to this most vulnerable population segment, like the Pakistan Bait ul Mal and the Khidmat Card program being implemented in Punjab.

BISP is already catering to the needs of the most vulnerable segments of society through its programs, including persons with disabilities. However, a major hurdle in enrolling households with special persons in the Benazir Kafaalat program is the limited availability of SNICs of PWDs. The present procedure for getting a SCNIC from NADRA starting with getting the medical certificate of disability is a long one, due to which the majority of disabled persons, especially those from the poorest households are unable to get their SCNICs made. The One Window Centers can play an instrument role in integrating the differently abled into different BISP programs. In order to holistically address the issue of disabilities, the BISP can develop a policy for integrating the differently abled into all existing programmatic interventions of BISP. This policy should also provide guidelines for including disabilities related concerns, as a cross cutting theme into the design of all future programs.

For routine reporting on implementation progress of different BISP interventions, it is recommended that data on coverage of the differently abled segment should be included on a quarterly basis. Under BISP's educational conditional cash transfer program – the Benazir Taleemi Wazaif, a quota can be earmarked for enrollment of special children commensurate with their share in the population of Benazir Kafaalat beneficiary households. Efforts also need to be made to include a larger share of special schools in the Benazir Taleemi Wazaif program to provide greater coverage to the differently abled children of the poor households.

As the main focus of the present study has been on examining contribution of Pakistan's largest social protection program – the BISP in providing support to the PWDs, future studies in this area can offer more detailed insights into designing of dedicated social protection programs/ schemes for the differently abled as well as for streamlining existing schemes focusing on PWDs, on basis of a lifecycle approach. The poverty targeting of BISP's unconditional and conditional cash transfer programs is more focused towards the poorest of the poor population and therefore by design, the program excludes a large share of the PWD population group who would otherwise require some form of regular monetary support given their special circumstances. Provision of some form of support to all PWDs will be essential if Pakistan is to meet its commitments under the 2030 Agenda for Sustainable Development, as the preceding analysis indicates that a significant population in the country suffers from some form of disability.

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| Rights | Article(s) |
|---|------------|
| Equality before the law without discrimination | 5 |
| Right to life, liberty, and security of the person | 10 & 14 |
| Equal recognition before the law and legal capacity | 12 |
| Freedom from torture | 15 |
| Freedom from exploitation, violence, and abuse | 16 |
| Right to respect physical and mental integrity | 17 |
| Freedom of movement and nationality | 18 |
| Right to live in the community | 19 |
| Freedom of expression and opinion | 21 |
| Respect for privacy | 22 |
| Respect for home and the family | 23 |
| Right to education | 24 |
| Right to health | 25 |
| Right to work | 27 |
| Right to an adequate standard of living | 28 |
| Right to participate in political and public life | 29 |
| Right to participation in cultural life | 30 |

Annex 1: Rights Recognized by The United Nations Convention on Rights of Persons with Disabilities

(United Nations Convention on the Rights of Persons, 2006)

| Type of social protection | Program and implementing agency | Details | Beneficiaries and coverage | |
|---------------------------|---|--|---|--|
| Lifecycle – Children | | | | |
| | Chaman, Social Welfare Department, Punjab | Treatment, training, and rehabilitation center for children with mental illnesses or intellectual challenges that provide daycare or residential facilities, medical treatment, training, social rehabilitation, and counseling for families | 41 beneficiaries | |
| | Rehabilitation centers for handicapped children, Social Welfare Department, Sindh | Education and vocational training for children with Disabilities | 399 beneficiaries (2016–17) | |
| Social care services | Special education schools, Sindh | Special education schools for children with disabilities or special needs who belong to poor households. They offer free education, transport, books, uniforms, medical care, rehabilitation, and other support (wheelchairs, hearing aids) | 60 schools Number of beneficiaries not available | |
| | School for hearing and speech impaired children, Social Welfare, Special Education and Women Empowerment Department, Khyber Pakhtunkhwa | The school that provides education and training in sign language, lip-reading, and rehabilitation | 1,529 beneficiaries 1,128 boys, 401 girls(2017) | |
| | Centers for mentally and physically handicapped children, Social Welfare, Special Education and Women Empowerment Department, Khyber Pakhtunkhwa | Centers that provide education, training, and rehabilitation centers for children with disabilities | 752 beneficiaries 630 boys, 122 girls) (2017) | |
| | Centers for visually handicapped children, Social Welfare, Special Education and Women Empowerment Department, Khyber Pakhtunkhwa | Basic education for children who are blind or partially Sighted | 268 beneficiaries 218 boys, 50 girls (2017) | |
| | Special education complex for children with disabilities, Quetta, Khuzdar and Mustang, Social Welfare, Special Education, Literacy, Non-formal Education and Human Rights Department, Balochistan | Special education center for children with physical disabilities, with mental disabilities, and children who are blind, partially sighted, or deaf | 440 beneficiaries (Quetta), 150 beneficiaries' capacity (Khuzdar and Mustang) | |
| | Centre for education for hearing impaired children, Turbat, Social Welfare, Special Education, Literacy, Non-formal Education and Human Rights Department, Balochistan | Free education and training in sign language for deaf children and children with hearing loss | 60 beneficiaries 35 boys, 25 girls | |

Annex 2: Mapping of Social Protection Schemes for Persons with Disabilities in Pakistan

| | Institute for physically handicapped children, Quetta, Social Welfare, Special Education, Literacy, Non-formal Education and Human Rights Department, Balochistan | Education and vocational training institute for children with physical disabilities; also provides free transport and books | Number of beneficiaries not available |
|---|--|--|---|
| | Vocational training centre for disabled persons, Social Welfare, Special Education, Literacy, Non- formal Education and Human Rights Department, Balochistan | Vocational training for children with disabilities | Number of beneficiaries not available |
| | School for visually handicapped children, Social Welfare, Special Education, Literacy, Non-formal Education and Human Rights Department, Balochistan | School for blind or partially sighted children with learning disabilities | 65 beneficiaries |
| | Lifecycle: Adults/ | persons of working age | |
| Social care services • Disability • Community-based identification | Nasheman Home, Social Welfare Department, Punjab | Care home for people with physical or mental disabilities and deaf persons between 18 and 50 years old. The home has a capacity for 50 residents and 50 day scholars, and offers medical care, rehabilitation and vocational training (home appliance repair, tailoring and computer skills) | 73 beneficiaries 3 homes (1 each in 3 cities: Bahawalpur, Faisalabad and Lahore) |
| | Darul Sakoon, Social Welfare Department, Punjab | Halfway house with the capacity for 30 patients discharged from psychiatric hospitals but who have not fully recovered; provides medical and psychological care, as well as follow-up counselling. | Number of beneficiaries not available |
| | Rehabilitation centres for the physically handicapped, Social Welfare Department, Sindh | Vocational training for persons with physical disabilities (on block printing and computer design) | Number of beneficiaries not available |
| Disability pension • Employment-based • Formal economy | Disability pension, Punjab Employees' Social Security Institution, Punjab | Pension for workers with disabilities who are registered with the Punjab Employees' Social Security Institution and earn an income of less than PKR 22,000 per month | 975,888 registered workers in Punjab |
| | Artificial limbs, Punjab Employees' Social Security Institution, Punjab | Prosthetics for workers registered with the Punjab Employees' Social Security Institution with an income of less than PKR 22,000 per month | 975,888 registered workers in Punjab |

| | Disability pension, Khyber Pakhtunkhwa Employees' Social Security Institution, Khyber Pakhtunkhwa | Gratuity provided in the event of a worker developing a disability as a result of a workplace injury that causes a 5–20%, 21–66% or 66% or greater loss of physical activity | 76,916 registered workers in Khyber Pakhtunkhwa |
|--|---|--|--|
| | Pension and disability cover, Sindh Employees' Old-Age Benefits Institution, Sindh | Retirement pension for registered workers or a grant for retired persons who do not qualify for a pension, for all industrial and commercial organizations to which the Employees' Old-Age Benefits Institution Act applies. Employers contribute 5% of the minimum wage, workers contribute 1% | 423,574 registered workers in Sindh |
| | Disability pension, Employees' Old-Age Benefits Institutions • Federal • All provinces | Disability pension of at least PKR 8,500 per month for registered beneficiaries who are injured or rendered unable to work | 11,506 registered workers (disability) |
| Unconditional cash transfers • Poverty-targeted • Disability • Proxy means testing- based • Disability-based | Benazir Kafaalat, Benazir Income Support Program | Higher PMT cutoff for receiving unconditional cash transfer of PKR 2,000 per month, paid on a semi-annual basis, for households having one or more persons with disability | |
| | <i>Khidmat</i> Card for persons with disabilities, Punjab Social Protection Authority, Punjab | PKR 2,000 per month for people with disabilities who are unable to work or PKR 1,500 per month for those ableto work. Requires a proxy means testing score of 20 or below, as well as the certification of disability | 63,697 beneficiaries |
| | <i>Guzara</i> allowance for the blind, <i>Zakat</i> and <i>Ushr</i> Department, Punjab | Grant of PKR 2,000 per month for blind persons living below the poverty line | 633 beneficiaries |
| Miscellaneous support • Poverty-targeted • Community-based identification | Special Friend of the PBM Programme, Pakistan <i>Bait-ul-Mal</i> , Federal (coverage of all provinces) | PKR 25,000 per year for families with two or more disabled members, in addition to wheelchairs, hearing aids, white canes and artificial limbs, as needed. China has donated40,000 wheelchairs | 3,460 beneficiaries (2020– 21) 80,000 wheelchairs and 2,026 tricycles distributed |
| | Orthopaedic, Prosthetics and Physiotherapy Centre, Quetta, Social Welfare Department, Balochistan | Centre providing orthopedic and supportive devices (prosthetic limbs, braces, orthopedic shoes, canes, crutches, walkers and wheelchairs) | Number of beneficiaries not available |
| | In-kind support for persons with disabilities, Balochistan | Provision of sewing machines, wheelchairs and motorized tricycles for persons with disabilities PKR 2.70 million (estimated cost) | Number of beneficiaries not available |

Source: Adapted from (International Labour Organization, 2021b)