



***Are Ehsaas and BISP the Right(s) Way to Go?:***  
**Social safety nets vs. rights-based social protection in the wake of**  
**COVID-19 in Pakistan**

By: Mashal Nadeem

Rahma Aslam

Navaira Ramzan

Arsalan Khatti

## Table of Contents

|  |           |
|--|-----------|
| <b>Introduction</b>  | <b>3</b>  |
| <b>What is Social Protection?</b>  | <b>4</b>  |
| <b>Social Safety Nets (SSN)</b>  | <b>5</b>  |
| How important are the social safety nets?  | 6         |
| How much should countries spend on social safety net programs?   | 6         |
| <b>Rights Based Approach (RBA or HRBA)</b>   | <b>7</b>  |
| How important is a rights-based approach?  | 7         |
| Comparison of Social Safety Nets and Rights-Based Approach   | 8         |
| Implementing the Rights-Based Approach   | 9         |
| <b>Pakistan's Social Protection Policies</b>   | <b>9</b>  |
| Benazir Income Support Programme   | 11        |
| Ehsaas Program   | 12        |
| <b>Post-COVID impact on Pakistan's Social Protection Policies</b>  | <b>15</b> |
| <b>Comparison of RBA and SSN's effectiveness during COVID</b>  | <b>16</b> |
| <b>Recommendations for further steps for Pakistan to take based on social protection policies around the world</b> | <b>17</b> |
| <b>Works Cited</b>   | <b>21</b> |



## 1. Introduction



As members of a community, there are certain expectations we have of our collective group. These expectations include that of social care and support from the group, in the form of healthcare, poverty protection and general help in times of hardship. In the modern nation-state, this form of support often takes the form of “social protection”, which UNICEF has defined as “a range of policies and programmes needed to reduce the lifelong consequences of poverty and exclusion” (UNICEF). These policies include activities ranging from cash-transfer programs for people within the earning bracket, to social support housing, to skill-development programs to empower people to gain employment.

A developing country with an Islamic foundation, Pakistan has social protection laws written in its constitution; however, it has faced numerous difficulties in implementing social policies and protection measures for all citizens. These range from having a largely informal, agricultural workforce, to lack of government implementation abilities in far-flung areas, to security threats to governmental associations. During the COVID-19 pandemic, the impact of these implementation difficulties became even more evident - and even more in need of change.

Pakistan’s social protection activities have grown over the years, with two key programs becoming well-known nationwide: the 2008 Benazir Income Support Program, also known as BISP, and the 2019 Ehsaas Program. These two programs have different approaches to social protection, namely Social Safety Net programs and a growing Rights-Based Approach.

By analysing the importance of a social safety net approach and a rights-based approach, this paper will examine the effectiveness of both social protection programs during

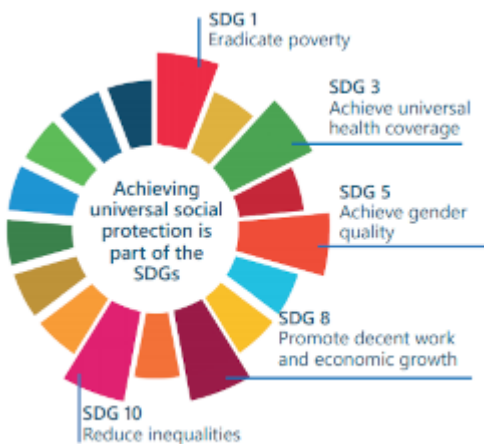
COVID-19 in Pakistan in order to provide a deeper understanding and further recommendations for how to prepare the nation in case of further emergency and/or disasters.

## 2. What is Social Protection?

In order to understand the mechanisms Pakistan has put in place to protect its people, it is crucial to first understand what social protection is, and how it can be implemented in a country.

*Social protection* is an umbrella term for any public or private initiative taken for the protection and betterment of disadvantaged groups such as children, women, older people, people living with disabilities, the displaced, the unemployed, and the sick. There is no consensus on which initiative can strictly be classified as social protection, as many other initiatives that deal with education, food security and job security can also fall into the field of social protection. However, one definition for social protection that is more widely accepted is “all public and private initiatives that provide income or consumption transfers to

the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups” (Devereux & Sabates-Wheeler, 2004: i).



The objectives of social protection programs can vary significantly. Some social protection programs are aimed at protecting people from times of crisis such as economic recessions, political turmoil, conflict etc.

Often, such programs are known as ‘safety net’ programs. In recent times, the global COVID-19 pandemic has highlighted the importance of social safety net programs. Another form of social protection programs can be those aimed at long term solutions to the problems of inequality, poverty, hunger etc.

Narrowing the focus, Pakistan has social protection measures specified in its Constitution: Article 38 (a-e) declares that,

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

Up until the last couple of years, Pakistan’s efforts in terms of social protection have been concentrated in the area of needs-based social safety nets. This includes programs such as Pakistan Baitul-Mal, the Zakat and Ushr Programs, the Employees’ Old-Age Benefits Institution, the Workers’ Welfare Fund and provincial Employees’ Social Security Institutions. In 2019, the government for the first time launched the Ehsaas strategy that aims to expand the scope of social protection programs from solely social safety nets to development based social protection with the objective of creation of a welfare state.

First, we explore the two main approaches to social protection programs: Social Safety Nets and Rights Based Approach.

### 3. Social Safety Nets (SSN)

Social safety net programs play an integral role in protecting a country’s poor from economic shocks and prevent them from falling into absolute poverty. SSNs are usually in the form of cash transfers, pensions, maternal/neonatal health or school feeding programs targeted at poor and vulnerable households (World Bank). SSN programs are built on an Adaptive Social Protection approach which seeks to build the resilience of vulnerable households to economic shocks while also ensuring that these households do not fall through the cracks *after* these shocks have materialised.

Programs like the Benazir Income Support Program (BISP) are targeted at improving the adaptability of households to economic shocks through an unconditional bimonthly cash transfer. These programs also function well in times of economic crises as evidenced by how



BISP was utilised during the first COVID'19 induced lockdown to transfer much needed cash to its female recipients. World Bank economist, Ugo Tillini's efforts to track social protection responses to the COVID'19 crises, have shown that 190 countries have enforced social protection programs in some form, a majority of them being cash transfers to the most vulnerable households to prevent them from dipping below the poverty line.

### ***How important are the social safety nets?***

The World Bank estimates show that over the years 36% of the world's most poor were able to avoid extreme poverty through social safety net programs that included "cash, in-kind transfers, social pensions, public works, and school feeding programs." Given these statistics, it is evident that SSN programs are imperative to any attempts to alleviate poverty.

Social Safety Net programs are shown to have both 'protection' and 'promotion' effects wherein they directly and indirectly impact poverty. Food programs might increase labor productivity or health outcomes, while direct cash transfers can allow for investment/saving opportunities (Devereux, S, 2002). Not only do these programs impact GDP and per capita consumption, but also perform a redistributive function working towards more economic equality and political stability (Barr (1994).

### ***How much should countries spend on social safety net programs?***

Given that SSN programs are mostly based on in-kind/cash transfers, their implementation becomes a bit problematic with the overarching question being how much should countries spend on SSN programs? This is especially important because the response to this question plays a crucial role in deciding which households fall within the safety net of these programs and which are excluded.

The literature on social safety nets shows that there are several approaches to determine the amount of social spending in a country.

The first approach is the traditional public economics approach in which social safety net spending is based on the calculation of costs and benefits of each SSN-related government activity. Given that this approach requires large amounts of data to conduct this cost-benefit analysis, it is difficult and costly to implement since the data is not readily available, especially in developing countries.

The second is a need-based approach which focuses on which social issues need to be addressed and the amount of spending required to address them i.e. reducing income variability. The major drawback of this approach is that we might know how much it costs to provide targeted transfers to the needy population but don't have enough money. So, this would lead to a trade-off between alternative uses of resources, and still require some means of choosing between them.

Another approach to determining the amount of social safety net spending focuses on how much governments are spending on safety nets as compared to the average international norm because having an average international norm solves our problem of determining the feasible amount of expenditure on safety nets.(Besley et al., 2003)

#### **4. Rights Based Approach (RBA or HRBA)**

Although it can be executed through similar programs, the rights-based approach takes an almost entirely opposite framework from social safety nets. According to the United Nations Research Institute for Social Development, the *Human Rights-Based Approach* (RBA) is a conceptual framework for all social and development fields, that is tied to the system of human rights and subsequent obligations to fulfil those rights on a national and global level (UNRISD). Under this approach, all people and citizens are considered “rights-holders” who are empowered and encouraged to participate in policy-making by holding those in power i.e. “duty bearers” accountable for their responsibilities (UNPF).



##### ***How important is a rights-based approach?***

The importance of a human-rights based approach lies in its empowerment and its sustainability. An analysis of the strengths and weaknesses of RBA in the development sector confirmed that provides new avenues to helping those in need, as it goes outside of treating citizens as “passive recipients of alms to active rights-holders”, a change which has been implemented in most developing countries already, such as Scandinavia and the UK (Broberg, Morten, & Hans-Otto Sano). Here, social protection systems are not focused purely

on providing a safety net for the people who may qualify to receive help, but are in fact providing a blanket level or umbrella level of rights to all citizens and encourage them to enforce all rights. Where social safety nets are a reactive approach that provide regular, targeted support to people in need, a rights-based approach takes a proactive approach that approaches social policy and works through promoting integrated social-services programs to support all people. Doing this breaks the cycle of what can be called “poor relief”, where only the so-called “deserving poor” are given aid upon proving that they are, in fact, in need - which can be an undignifying and dehumanizing experience.

It is equally important to note here that a human-rights based approach does not abolish the need for cash relief or eliminate the importance of cushioning against economic shocks. To implement a human-rights based approach is not to get rid of social safety nets, but to add on to what social safety nets aim to do by trying to prevent them from being used unless absolutely necessary, and trying to provide support for those who do not qualify for SSN aid.

### *Comparison of Social Safety Nets and Rights-Based Approach*

| <b>Social Safety Nets</b>                      | <b>Human Rights-Based Approach</b>                               |
|--|--|
| Reactive approach                              | Proactive approach   |
| Needs-based                                    | Rights-based   |
| Focuses on specific fragments of population    | Aims to apply on a blanket-level to all citizens                 |
| People are beneficiaries                       | People are rights-holders  |
| Focuses on cash-transfers and providing relief | Focuses on more, including policy-changing and capacity-building |
| Can be enforced quickly                        | Takes time to create adequate change                             |



### *Implementing the Rights-Based Approach*

Applications of the RBA are often seen through what is called “social protection floors”, which promote and enforce “a nationally-defined sets of basic social security guarantees which [...] ensure at a minimum that, over the life cycle, all those in need have access to essential health care and basic income security” (ILO “22”).

Several variations of social protection floors have been implemented across the globe over the last few decades, to varying degrees of success (ILO, WHO). This includes Brazil’s rural pension scheme, Unified Health System and social-assistance pension for elderly and disabled people; Cape Verde’s social insurance spreading to access workers in the informal sector, reducing poverty from 36.7% in 2001 to 26.6% in 2007; China’s increased basic health coverage from 15% to 85% of the population from 2003 to 2008; and many others[1]. All of these show how social protection floors are built from the ground up, arguably involving social safety nets first before building to be more sustainable than them.

## **5. Pakistan’s Social Protection Policies**

Narrowing the focus down to Pakistan, the nation has taken a number of steps for the social protection of its population which must be addressed. This includes social protection systems which include the likes of Workers Children Education Ordinance, Workers Welfare Fund, and the Employees Old-Age Benefits Institution, all of which were created in the 1970s.



Another category of social protection is that of social safety nets. The Pakistan Bait-ul-Maal, Zakat and the Benazir Income Support program were some of the social safety-net programs set up earlier on. These programs provide cash and other forms of assistance to marginalised segments of the population - albeit with a narrow focus.

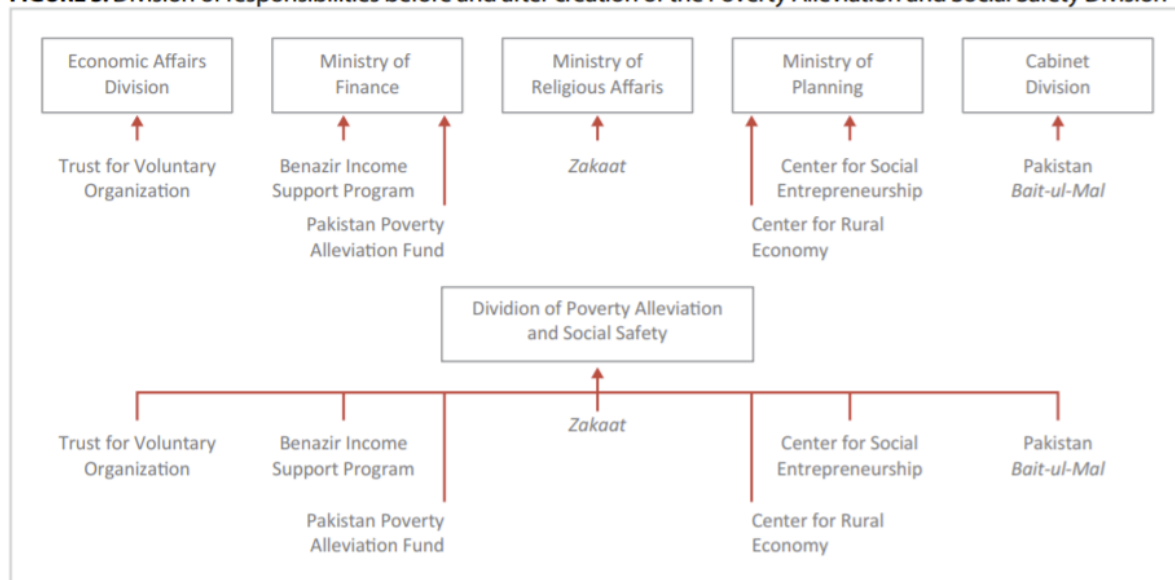
A third category is that of social insurance. In Pakistan, this category of assistance is currently only available to formal-sector employees and public-sector retirees and cover old-age contingencies, work-related injury, sickness and

maternity (UNESCAP 2008). The programs that fall under this category include Government Servant Pension Fund, Employees Old-Age Benefits Institution, Public Sector Benevolent Funds, the Workers Welfare Fund and other social security initiatives such as maternity leaves for new and expectant mothers and severance pay programs.

In 2019, understanding the fragmentation of Pakistan's attempts at implementing social protection, a study was done on the existing social protection programs. An Ehsaas policy document released in 2019, claimed that there were a total of 198 social protection programs extant in Pakistan, with varying degrees of efficiency. Such a large number of programs often meant a lack of coordination and confusion over responsibilities and domains. To address this fragmentation, the government decided to overhaul its social protection programs and it did this in two major steps:

1. It created the Poverty Alleviation and Social Safety division of the government to oversee all social protection programs being run in Pakistan. This greatly helped overcome the inefficiencies in the previous system of governance. A diagram released by the Government of Pakistan(copied below) in 2019 highlights this impact.

**FIGURE 3.** Division of responsibilities before and after creation of the Poverty Alleviation and Social Safety Division



Source: Government of Pakistan (2019).

2. The government launched Ehsaas, a multi-stakeholder strategy aimed at social protection based on the UN SDGs.

Below are overviews of Pakistan's highest profile social protection programmes.

### ***Benazir Income Support Programme***

The Benazir Income Support Programme (BISP) was established by the Pakistani government in July 2008 to act as the country's flagship national safety net organisation, with the primary goal of smoothing consumption and mitigating the negative consequences of poor economic development. At the time, the country was dealing with significant food price



inflation, with basic need prices hitting a 30-year high, as well as economic ramifications from the global financial crisis. Regardless of political affiliations, racial identity, geographic region, or religious views, the Program aims to provide cash transfers to vulnerable and deserving women and their families from the poorest households across the country. Meeting the United Nations Sustainable

Development Goals (SDGs) on reducing severe and chronic poverty and empowering women are among the long-term goals.

The Program was formed by an Act of Parliament and operates under the executive sponsorship of Pakistan's Prime Minister and main patronage of Pakistan's President. The Program's objectives are as follows:

- Increase poor people and their dependent family members' financial capabilities.
- Develop and implement comprehensive policies and targeted programmes to improve the lives of the poor and vulnerable; and
- Reduce poverty and promote equitable wealth distribution, particularly among low-income populations.

The biggest database of Pakistan's poorest families is held by BISP, and it is the result of Pakistan's first national door-to-door poverty study. This information is used to plan poverty alleviation and social protection policies and programmes, and it has been released under a Creative Commons licence.

BISP is based in Islamabad and has 385 tehsil offices, 33 divisional offices, six regional offices, and its own headquarters. This framework supports programme implementation at the national, provincial, divisional, and local level.

Director Generals lead regional offices in the provinces, while Regional Directors lead regional offices in Azad Jammu and Kashmir and Gilgit-Baltistan. Administratively, all Director Generals and Regional Directors report to the BISP Secretary, who oversees management.

### ***Ehsaas Program***

Ehsaas aims to build a "welfare state" by combating elite capture and using 21st-century techniques, such as using data and technology to develop precise safety nets, increasing financial inclusion and access to digital services, and assisting women in gaining economic empowerment.



Women; emphasising the importance of human capital building in the fight against poverty; achieving economic growth and long-term development; and eliminating financial hurdles to accessing these resources. Health and post-secondary education are two areas that need to be addressed. The program's principles and tactics also emphasise leveraging whole-of-government multisectoral collaboration for solutions, ensuring joint federal-provincial leadership, and assuring joint federal-provincial leadership. mainstreaming the private sector's involvement through a method that ensures an equal playing field. To level the playing field and stimulate locally relevant innovation on the one hand, and to create jobs on the other and encourage livelihood in easy-to-win places

## **6. Pakistan's Social Protection Response to COVID-19**

According to a 2020 World Bank report, 23% of Pakistan's population falls under the national poverty line. According to Dr. Sania Nishtar, the prime minister's special assistant for poverty alleviation and social protection, nearly 25 million Pakistanis, more than 10 percent of the population, held informal, daily, or piece-rate jobs. This meant that a lockdown to prevent the spread of the pandemic would result in immense economic losses for those that rely on daily wages for their survival.

In 2020, as the country saw a rapid rise in cases a full lockdown was imposed in March. This however led to a growing fear of people starving to death, particularly those who relied entirely on their daily earnings. As such, in May of 2020, the general lockdown was lifted and the country decided not to go forward with general lockdowns in the future, despite rising cases, due to the economic tradeoff. Strategic or smart lockdowns were used which allowed businesses to operate partially and with restrictions.



Despite the efforts of the government to mitigate the economic effects of the pandemic, the smart lockdowns and other measures taken to control the pandemic resulted in a steep decline in earnings for those with small businesses/daily wage earners. As a response to the growing threat of growing poverty and its impact, the government of Pakistan took significant measures to help those struggling due to the pandemic by bolstering their existing social protection programs.

In a report by the International Policy Centre for Inclusive Growth, a table with select indicators, shows the budgetary increase by the government in the fiscal year 2020/2021 for social protection programs. The table is given below:

**TABLE 3.** Select indicators from the national budget for FY 2020-2021

| Budget item  | 2019-2020       | 2019-2020 (revised) | 2020-2021 ( $\Delta$ 19-20 / $\Delta$ 19-20 revised) |
|--|-----------------|---------------------|--|
| Total expenditure  | 8,423.4 billion | 8,345.3 billion     | 8,786.3 billion (+4.3% / +5.3%)                      |
| Government current expenditure on social protection      | 190.6 billion   | 245.0 billion       | 230.9 billion (+21.1% / -6%)                         |
| Defence budget   | 1,152.5 billion | 1,227.4 billion     | 1,289 billion (+12% / +5%)                           |
| Education  | 77.2 billion    | 81.3 billion        | 83.3 billion (+8% / +2.5%)                           |
| Health   | 11 billion      | 12.0 billion        | 25.5 billion (+132% / +112%)                         |
| Poverty Alleviation and Social Safety Division           | 0.2 billion     |                     | 0.135 billion (-32.5%)                               |
| COVID-19 response and other natural calamities programme | NA              |                     | 70 billion   |
| Pakistan Bait-ul-Maal (grant)                            | 5.653 billion   | 5.653 billion       | 6.105 billion (+8%)                                  |
| Benazir Income Support Programme (grant)                 | 180 billion     | 242.303 billion     | 200 billion (+11% / -17%)                            |
| Pakistan Poverty Alleviation Fund (grant)                | 2.150 billion   |                     | 2 billion (-7%)                                      |
| Ehsaas Programme   | 187 billion     | -                   | 208 billion (+11%)                                   |
| Total budget deficit [% of GDP]                          | -7.1%           | -9.1%               | -7.0%  |
| GDP growth   | 2.4%            | -0.4%               | 2.10%  |
| Inflation  | 11–13%          | 11–12%              | 6.5%   |
| Net debt-to-GDP ratio                                    | 73.0%           | 82.5%               | 83.1%  |
| FBR tax revenue  | 5,555 billion   | 3,908 billion       | 4,963 billion (-10.7% / +27%)                        |

Note: All numbers are in Pakistani Rupees (PKR).

Source: Government of Pakistan (2020e).

In terms of a crisis-response, the government's efforts can be considered commendable. Along with bolstering the existing social protection schemes, steps were taken to further widen the distribution net to reach those affected. This was done through a scheme termed the 'Ehsaas Emergency Cash', which aimed to distribute 12,000 rupees to around 12 million financially vulnerable households. For this initiative the government had to uphaul existing capabilities and use technology and digital databases to assess eligibility of candidates and inform them. Cash distribution points were established at around 18,000 locations nationally. The program was overall termed a success globally and nationally. It managed to help a significant number of people from the lowest economic strata who were the most severely affected.





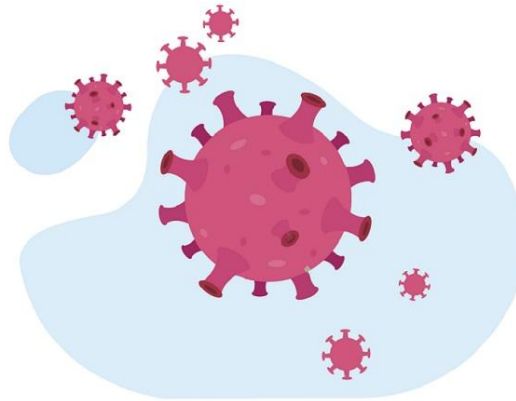
Recipients wait to collect payments from Ehsaas Emergency Cash at a cash-distribution site in the city of Kasur, Punjab, in May 2020.

## 7. Post-COVID impact on Pakistan's Social Protection Policies

COVID-19 laid bare the deficiencies in Pakistan's social protection system and highlighted the need for new types of programs while also increasing the outreach of these programs to a greater percentage of underprivileged populations.

The World Bank states that COVID-19 has led to an unprecedented increase in global poverty with an estimated [97 million](#) people being pushed into poverty (Gerszon et. al). Given these statistics, it is imperative that in a post-COVID world, social protection is the cornerstone of relief and recovery. Pakistan has followed this approach by ensuring that even as the pandemic raged across the country, it kept upgrading its social protection programs. Several demand-side social protection initiatives are being implemented. The new health and nutrition programme, as well as the cash transfer programme, have been expanded nationally. The informal sector's planning for social risk reduction has been accelerated. The informal sector's structural flaws have been revealed by COVID-19. Due to a lack of money and access, workers in the informal economy have insufficient protections available and they are most at risk of falling through the cracks.

Since access to financing has been badly harmed, new programmes are being developed. The post-COVID-19 Ehsaas Strategy has undergone revisions because of both factors. COVID-19 lessons, as well as lessons learned by tracking Ehsaas efforts throughout previous year. Some Ehsaas initiatives have been grouped together, while others have not.



## **8. Comparison of RBA and SSN's effectiveness during COVID**

The utilisation of BISP and Ehsaas, both of which are social safety nets, in providing social care and support to citizens during the pandemic cannot be downplayed in terms of importance. It allowed the impoverished of the society to stay afloat during the testing times of covid; however, it also pointed out shortcomings of the BISP program and the gradual promise of the Ehsaas program. Taking into account these shortcomings of SSN programs like BISP and Ehsaas, it might be interesting to see how these programs would work in tandem with a rights based approach which would essentially set the baseline for the social protections citizens require.

While SSN programs are excellent measures for absorbing and alleviating the stress of economic shocks, they fall short of providing long term solutions, and can politically be framed as a drain on the country's resources. On the other hand, a rights based approach may be more successful in the long-run as it focuses on addressing structural issues to make vulnerable households more stable and economically independent. With this approach, interventions for economic crises would not happen after households have sunk into absolute poverty or are bordering it, instead, mechanisms would be in place to prevent them from reaching that stage in the first place. These mechanisms may include a fulfillment of citizens' right to healthcare which does not bankrupt them or access to a certain level of income so that an economic shock does not put them in a position in which they have to reduce food intake or remove their children from school.



A part of this process would include making people aware of their rights as citizens of the country and make them active participants in the process to claim those rights. In countries like Pakistan where citizens' access to their rights is restricted by illiteracy, corruption, political instability and oppression, a rights based approach is imperative as it empowers citizens.

## 9. Recommendations for further steps for Pakistan to take based on social protection policies around the world

While both BISP and the Ehsaas program have been instrumental in ensuring that the impoverished and marginalised citizens of Pakistan remain afloat following the COVID-19 pandemic, there are other successful social protection policy measures taken up by several countries around the globe that have been key in maintaining social equality despite worsening economic conditions.

Listed below are several social protection policy recommendations that can be enacted in Pakistan to protect citizens from all kinds of social inequality and reduce poverty.

1. **Universal child benefits:** In research carried out by UNICEF and Save the Children (2020), it was found that prior to the COVID-19 pandemic, 586 million children were living in poverty, but following the pandemic, this number increased by 142 million (“What’s Next”). Hence, the need for universal child benefits is especially relevant as children are more severely impacted by poverty, most of the time leading to life-long effects and disadvantages in terms of nutrition, education, healthcare, and protection. In order for them to be active members of society and to contribute to the economy, they need to be protected by social policies. For example, upto 23 countries in Europe

have provided universal child benefits since the beginning of the pandemic, and data from UNICEF and ODI has shown that investing around 1% of a country’s GDP into child benefits has reduced the adverse effects of child poverty since March 2020 by upto 20% (“What’s Next”).



2. **Gender-responsive social protection:** The COVID-19 pandemic has pointed out stark gender inequalities in terms of severely increased unpaid labour in the household, domestic violence, and discrimination has lead to a detrimental socio-economic impact on women and children across the globe (“What’s Next”). Despite this increasing gap, only about 18% of the social protection interventions have been gender-sensitive (“What’s Next”). Research shows that countries in the global south suffer more from gender inequality that can increase exponentially in times of economic distress (Ifpri). Hence, interventions that have women in the centre, specifically those that target women as beneficiaries can lead to an increase in women's empowerment and autonomy in lower-income countries (“What’s Next”).
3. **Protection of workers in the informal economy:** In 2019, it was estimated that around 56% of Pakistan’s GDP is made up of revenue generated by the informal economy (Lalarukh). Hence, providing social security nets and social protection to informal economy workers is of utmost importance, specifically in the time of a severe health crisis and economic downturn. Providing some sort of cash-assistance is key to ensure that they remain afloat. For example, the government of Togo introduced a cash transfer program via mobile apps that was able to benefit upto 500,000 people within a single month (“World Social Protection”).
4. **Ensuring healthcare access:** COVID-19 has highlighted the importance of prioritising funding for healthcare programs in terms of accessibility, quality, and availability of health services to all citizens (“World Social Protection”). For example, Thailand has greatly expanded its healthcare programs by providing all legal residents with universal COVID-19 coverage, at both public and private hospitals (“World Social Protection”). Furthermore, healthcare initiatives such as free vaccinations and quarantine costs being covered by the government can ease a great load off of marginalised and lower-income citizens.
5. **Income protection:** Currently, approximately a third of working-age people have their income security protected by law in case of sickness, and less than a fifth of unemployed workers actually receive unemployment benefits. Financial vulnerability caused due to the lack of income protection can have dire consequences, particularly for segments of the population that can barely make ends meet. In light of this, Spain has introduced a new permanent guaranteed minimum-income programme that covers 2.3 million vulnerable people. The United Kingdom has also extended sickness benefits to all workers, including those working in the gig economy. This stance has

allowed citizens from all fields to practice appropriate quarantine measures without fearing for their job security (“World Social Protection”).

6. **Old-age income security:** Research shows that only about 23% of citizens above retirement age in Southern Asia receive any sort of pension, and around 30% of the older population in Pakistan are forced to borrow food and seek monetary support from their friends and families (Markhof). Not only does the older population suffer from indignities, but without any sort of social protection from the government during retirement age, the burden on the working population increases as the dependent population increases. Successfully implementing these benefits eases a great deal of burden off of households - for example, the government of Argentina chose to double its old-age pensions since the pandemic begun, ensuring income security and preventing structural socio-economic inequalities (“World Social Protection”).
7. **Disability benefit schemes:** People with disabilities may require disability-specific schemes across the life cycle to address their greater needs for income support, which arise from barriers to employment and disability-related costs. Presently, legal coverage extends to only 33.8 percent of people with severe disabilities around the world. In Europe and American states, such gaps are partially compensated for by the provision of non-contributory benefits. The universal provision for people with disabilities has been achieved in countries such as Brazil, Chile, Mongolia, and Uruguay, that have increased the national budget to facilitate greater inclusion for disabled citizens (“World Social Protection”).

## Conclusion

Understanding social protection in the modern age requires understanding a complex modern nation-state and culture, particularly in a country such as Pakistan, which has starkly different rural and urban populations and wildly varying access to both. Therefore, addressing the problems that come with social protection require complex solutions. Although social safety nets are the standard response to crises such as COVID-19 and did, in fact, have a large part in protecting Pakistan’s citizens from further hardship, it is also fair to say that it wasn’t enough protection either.

The growth of the Ehsaas program from a social safety net to something more complex which, under the government, promises to be the beginning of a welfare state, has proved the most beneficial in terms of helping those affected by the pandemic. If one is to

consider the rights-based approach as a slow, strategic way of implementing social protection in a way that empowers rights-holders without removing social safety nets until a rights-based system is set in place, then it is the appropriate way to tackle further crisis situations. Although strengthening our SSNs is crucial, what's equally crucial is taking a step forward to helping our citizens help themselves. A rights based approach is, although perhaps not currently possible, the right(s) way to go.

## Works Cited

Besley, Timothy, et al. "Benchmarking Government Provision of Social Safety Nets."

*Ideas.repec.org*, 1 Aug. 2003, [ideas.repec.org/p/wbk/hdnspu/27870.html](https://ideas.repec.org/p/wbk/hdnspu/27870.html).

"How Pakistan Tackled Its Largest-Ever Social-Protection Crisis." Edited by Josh Rosenfield,

*McKinsey & Company*, McKinsey & Company, 10 Jan. 2022,

<https://www.mckinsey.com/industries/public-and-social-sector/our-insights/how-pakistan-tackled-its-largest-ever-social-protection-crisis>.

Markhof, Yannick. "Pakistan's Social Protection Response to the COVID-19". *International Policy Centre for Inclusive Growth*, Dec. 2020,

[https://ipcig.org/pub/eng/WP188\\_Pakistan\\_s\\_social\\_protection\\_response\\_to\\_the\\_COVID\\_19.pdf](https://ipcig.org/pub/eng/WP188_Pakistan_s_social_protection_response_to_the_COVID_19.pdf).

"World Social Protection Report 2020-22: Social protection at the crossroads- in pursuit of a better future". *International Labour Organization*, 2021.

"What's next for social protection in light of COVID-19: challenges ahead". *International policy centre for inclusive growth*, vol. 19, no. 2, June 2021.

[https://ipcig.org/sites/default/files/pub/en/PIF48\\_What\\_s\\_next\\_for\\_social\\_protection\\_in\\_light\\_of\\_COVID\\_19\\_challenges\\_ahead.pdf](https://ipcig.org/sites/default/files/pub/en/PIF48_What_s_next_for_social_protection_in_light_of_COVID_19_challenges_ahead.pdf)

UNICEF. "Social Protection." *UNICEF*, [www.unicef.org/social-policy/social-protection](http://www.unicef.org/social-policy/social-protection).

Accessed 12 Feb. 2022.

Ejaz, Lalarukh. "Informal Sector." *DAWN.COM*, 4 Mar. 2021,

[www.dawn.com/news/1610606](http://www.dawn.com/news/1610606).

*Ifpri.org*, 2022,

[www.ifpri.org/blog/social-safety-nets-are-crucial-covid-19-response-some-lessons-boost-their-effectiveness](https://www.ifpri.org/blog/social-safety-nets-are-crucial-covid-19-response-some-lessons-boost-their-effectiveness).

“The Constitution of Pakistan.” *Pakistan’s Legislative History*,

[www.pakistani.org/pakistan/constitution](http://www.pakistani.org/pakistan/constitution). Accessed 11 Feb. 2022.

UNRISD. “The Human Rights-Based Approach to Social Protection.” *UNRISD*, Aug. 2016,

[www.unrisd.org/80256B3C005BCCF9/\(httpAuxPages\)/1E57FC1E56010C2CC125801B004B0D10/\\$file/IB2%20-%20Human%20rights%20based%20approach.pdf](http://www.unrisd.org/80256B3C005BCCF9/(httpAuxPages)/1E57FC1E56010C2CC125801B004B0D10/$file/IB2%20-%20Human%20rights%20based%20approach.pdf).

UNPF. “The Human Rights-Based Approach.” *United Nations Population Fund*, 24 Nov.

2014,

[www.unfpa.org/human-rights-based-approach#:~:text=A%20rights%2Dbased%20approach%20develops,the%20enjoyment%20of%20the%20right](http://www.unfpa.org/human-rights-based-approach#:~:text=A%20rights%2Dbased%20approach%20develops,the%20enjoyment%20of%20the%20right).

Broberg, Morten, and Hans-Otto Sano. “Strengths and Weaknesses in a Human Rights-Based Approach to International Development – an Analysis of a Rights-Based Approach to Development Assistance Based on Practical Experiences.” *The International Journal of Human Rights*, vol. 22, no. 5, 2017, pp. 664–80. Crossref,

<https://doi.org/10.1080/13642987.2017.1408591>.

ILO. “22. Social Protection Floor (Decent Work for Sustainable Development (DW4SD)

Resource Platform).” *International Labour Organization*,

[www.ilo.org/global/topics/dw4sd/themes/sp-floor/lang--en/index.htm](http://www.ilo.org/global/topics/dw4sd/themes/sp-floor/lang--en/index.htm). Accessed 11 Feb. 2022.

ILO, WHO. “Social Protection Floor for a Fair and Inclusive Globalization”. *International Labour Organization, World Health Organization*.

[https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_165750.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_165750.pdf)

Gerszon, Daniel, et al. “Updated Estimates of the Impact of COVID-19 on Global Poverty:

Turning the Corner on the Pandemic in 2021?” *World Bank Blogs*, 7 Aug. 2021,

[blogs.worldbank.org/opendata/updated-estimates-impact-covid-19-global-poverty-turning-corner-pandemic-2021](https://blogs.worldbank.org/opendata/updated-estimates-impact-covid-19-global-poverty-turning-corner-pandemic-2021).