



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

Revised Draft

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List of Acronyms

AJK	Azad Jammu and Kashmir
BISP	Benazir Income Support Program
CRC	Child Registration Certificate
CRPD	Convention on the Rights of Persons with Disabilities
EOBI	Employees Old Age Benefits Institution
ESSIs	Employees Social Security Institution
GB	Gilgit Baltistan
HEC	Higher Education Commission
HEI	Higher Education Institution
ILO	International Labour Organization
KP	Khyber Pakhtunkhwa
NADRA	National Database and Registration Authority
NICOP	National Identity Card for Overseas Pakistanis
NSER	National Socio-Economic Registry
PBS	Pakistan Bureau of Statistics
PBM	Pakistan Baitul Mal
PKR	Pakistani Rupee
PMT	Proxy Means Test
PSLM	Pakistan Social and Living Standards Measurement
PWDs	Persons with Disabilities
SCNIC	Special Computerized National Identity Card
SDG	Sustainable Development Goals

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1. Introduction and Background

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. 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). 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 Box 1.

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. The Convention employs a broad categorization of persons with disabilities and emphasizes that persons with any type of disabilities should enjoy all human rights and fundamental freedoms. 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 Appendix 1.

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 disabled people are disproportionately vulnerable to poverty (Banks et al., 2017). Disability is linked to both monetary and multi-dimensional types of poverty, with long-term effects for disabled people. Disabled people 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 integrate disabled people in national social protection systems, as stipulated in the SDGs.

Box1: Disability in the SDGs	
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
Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	
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 economic growth, full and productive employment, and 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 of equal value	8.5.1 Average hourly earnings of female and male employees, by occupation, age, and persons with disabilities
	8.5.2 Unemployment rate, by sex, age, and persons with 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, resilient, 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 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
11.7 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 sustainable development, provide access to justice for all and build effective, accountable, and inclusive institutions at all levels	
16.7 Ensure responsive, inclusive, participatory, and	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

Source: (UNO, Disability in the SDGs Indicators, 2016)

In this context, it is critical to align Pakistan's existing social protection system to enable persons with disabilities full and effective involvement and inclusion. This paper, prepared on the directives of the Chair of Technical Design Committee of the BISP Board, emphasizes the importance of a social protection framework that includes people with disabilities. It presents a situation analysis and estimates of the population of PWDs across Pakistan, using different data sources available. It outlines the social protection framework for PWDs in Pakistan, with a special focus on support being extended to this population segment through different BISP programs. 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.

2. 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 (UN, 2019).

Disability can be thought of as a continuum ranging from mild issues in functioning to substantial life-altering 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 2 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 (WHO, 2011). Disability prevalence ranges from 11.8 percent in high-income nations to 18 percent in low-income countries, with this figure referring to adults who have severe functional challenges in their daily life (Table 1). 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 (WHO, 2011).

Table 1: Disability prevalence rates (% of population aged 18 years & above)

	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

Source: WHO (2011)

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. In 2010-11, 2.27 million people out of a total population of 133.0 million had some sort of handicap, according to data from the National Socio-Economic Registry (NSER) conducted by BISP, which covered 27.0 million households across Pakistan¹. This indicates a disability prevalence rate of 1.7 percent of the country's population (Table 2).

Table 2: Prevalence of Disability in Pakistan, by Regions and Gender (%)

Regions	Both Sexes	Male	Female
Pakistan	1.7	1.9	1.5
Punjab	1.8	2.0	1.5
Sindh	1.1	1.3	0.9
Khyber Pakhtunkhwa	2.1	2.2	1.9
Balochistan	2.0	2.0	2.0
Islamabad	1.5	1.7	1.2
AJK	2.7	3.0	2.3
Gilgit-Baltistan	2.9	3.0	2.7
FATA	2.7	2.8	2.7

Source: NSER 2010-11

¹ The NSER 2010-11 covered approximately 85% of Pakistan's total population.

Box 2: 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. Products and technology; the natural and built environment; support and connections; attitudes; services, systems, and regulations are all examples of environmental influences. On the other hand, motivation and self-esteem are examples of personal factors that impact how much a person engages in society.

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 and measurement of disability have become the international standard for measuring disability. The Pakistan Bureau of Statistics – the national statistical organization of the country 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.

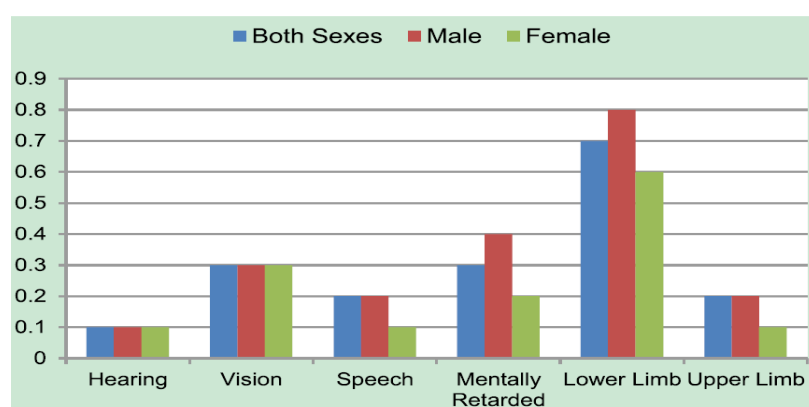
Source: WHO (2011)

The disaggregation of disability by province/ region shows that the prevalence of disability was highest in Gilgit-Baltistan (GB) at 2.9 percent of the region's population, followed by AJK and

FATA at 2.7 percent each. On the other hand, disability prevalence was observed to be lowest in Sindh (1.1 percent) and Islamabad (1.5 percent). Gender-wise, the prevalence of disability is seen to be generally higher across the male population compared to the female population.

The NSER 2010-11 also looked at disability prevalence by nature, including hearing, vision, speech, mentally retarded, lower limb, and upper limb disabilities. The analysis indicates that disability affecting the lower limb is the most common in Pakistan, affecting 0.7 percent of the population (Figure 1). This followed by disability with respect to vision and mental retardation (0.3 percent of population). The prevalence of disability related to hearing is the lowest in Pakistan (0.1 percent).

Figure 1: Prevalence of Disability by type and gender (%)



Source: NSER 2010-11

The prevalence of disability in the recent 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 disabled population 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 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, encompassing limitations with respect to seeing, hearing walking/ climbing steps, concentration, washing all over and communication in native language. 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 limitation² (Table 3).

² 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.

Table 3: Prevalence of functional limitation/ disability in population aged 5 years plus (%)

	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	3.5
Balochistan	9.0	2.55

Source: PSLM 2019-20

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).

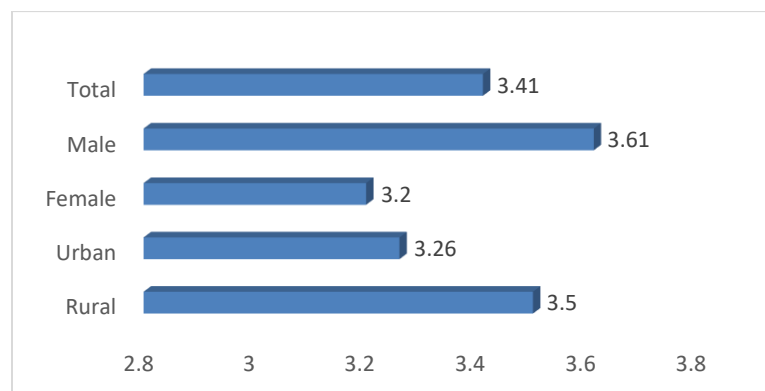
The PSLM 2019-20 Survey for the first time also provides figures on prevalence of functional limitations and disability at the district level in Pakistan, which can be important information with respect to designing and implementing targeted programmes for reaching out to PWDs. The district-level analysis across the four provinces shows that the top three districts with respect to the share of population aged 5 years and above 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 above³ (Figure 2). 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

³ This definition corresponds to the earlier narrower definition of disability as applied in national statistics in Pakistan.

be highest in Punjab (3.84 percent), followed by KP (3.5 percent), and is lowest in Sindh at 2.59 percent.

Figure 2: Prevalence of disability in population aged 5 years plus (%)



Source: PSLM 2019-20

3. 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 (Ahmed et al., 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 and 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 (EIU, 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 (EIU, 2014).

4. Existing Social Protection Programs for Disabled 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 4.

Table 4: Types of disability benefits for people with disabilities across the life cycle, by function

Stage of Life Cycle	Functions		
	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 language interpreters, assistive products, etc.	Universal healthcare, including rehabilitation and assistive technology
Old age	Old-age pensions		

Source: ILO (2021a)

Disability-inclusive social protection systems ensure that all persons with disabilities 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 programmes, both monetary and in-kind, that are aimed to help persons with disabilities to actively engage in education, employment, and society.

According to recent estimates by the International Labour Organization (ILO) of effective coverage, 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 Appendix 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 the care and rehabilitation of people with physical and mental disabilities 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 Baitul Mal's (PBM) programs, 'Special Friends of PBM,' targets families with two or more disabled members, which are provided financial support of PKR 25,000 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 10,000 per annum under this scheme.

In most of the cases, to receive the benefits offered by the range of programs outlined in Appendix 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 Box 3.

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.

Table 4: Number of Persons with Disabilities registered with NADRA (Uptil 28-02-2021)

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

Source: Compiled by PBS using data received from NADRA in compliance with the decision of the Honorable Supreme Court

Table 5: Persons with Disabilities registered with NADRA by type (Uptil 28-02-2021)

Type of Disability	CNIC	CRC	JUVENILE	NICOP	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

Source: Compiled by PBS using data received from NADRA in compliance with the decision of the Honorable Supreme Court

Box 3: 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)

5. Contribution of BISP Programs in providing support to PWDs

The flagship social protection program of Pakistan – the Benazir Income Support Program 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 Ehsaas Kafalaat unconditional cash transfer program, which has been providing income support to households having disabled 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.

Under the old NSER 2010-11, there were two proxy means test (PMT) cut-off thresholds for households having disabled persons, under the Appeals Criteria. The PMT cut-off was raised from 16.17 for general eligibility for unconditional cash transfers to 20 if there was one disabled person in the family, under the Appeals Criteria approved by the BISP Board. If there were more than one disabled person in the family, then the PMT was raised to 25 in the Appeals Criteria.

With the recent implementation of a revised PMT tool, the PMT cutoff score for receiving the monthly cash transfer of PKR 2,000 (paid on semi-annual basis) for normal Kafalat beneficiary households has been set at 29. The PMT threshold for families with at least one special person has been raised to 37 under the revised "Ehsaas Kafaalat for Special Persons Policy" authorized by the BISP Board in December, 2020. According to estimates, the Ehsaas Kafaalat for Special Persons

Policy will assist 2.0 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 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 disabled individual 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 Ehsaas Kafalaat.

However, despite a large number of potential disabled beneficiaries of this largest cash transfer program, only a small number of households with special persons are registered presently with the program and receiving cash grants (Table 6). This number is highest in KP, where close to 4,000 families with disabled members are receiving Ehsaas Kafalaat, while in Sindh 1,753 families and in Punjab 1,701 families with special persons are enrolled in the UCT program.

Table 6: Number of disabled beneficiaries of Ehsaas Kafalaat

Province/ region	No. of disabled beneficiaries
Punjab	1,701
Sindh	1,753
Khyber Pakhtunkhwa	3,982
Balochistan	241
Islamabad	14
Azad Jammu and Kashmir	404
Gilgit Baltistan	21
Total	8,116

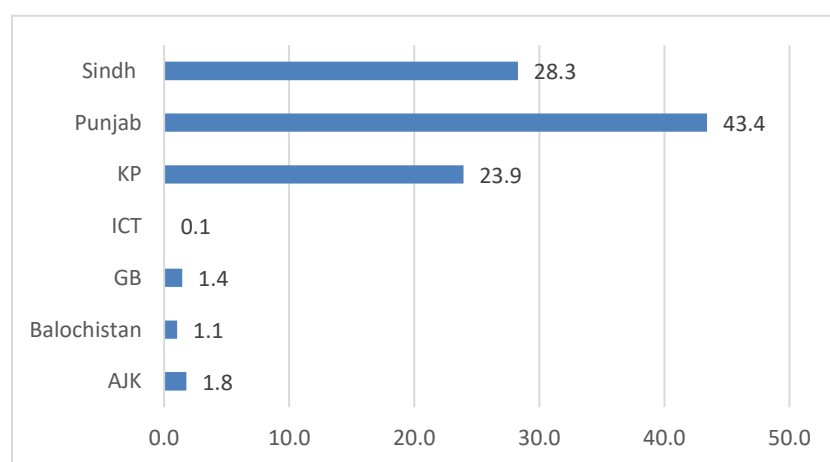
Besides the unconditional cash transfer Ehsaas Kafalaat program, BISP conditional cash transfer program for improving educational outcomes of children in BISP beneficiary households – the Ehsaas Taleemi Wazaif also benefits differently abled children in poor families. Initially launched as the Waseela 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. This year, the scope of the program has been further enhanced 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 1500/- for the boy child and PKR 2000/- for the girl child per quarter is being provided to Ehsaas Kafalt beneficiaries on the basis of 70 percent attendance compliance of their children enrolled in primary schools. At the secondary level, a stipend of PKR 2500/- for the boy child and PKR 3000/- for the girl child per quarter is being provided, while at higher secondary

level, a stipend of PKR 3500/- for the boy child and PKR. 4000/- for a girl child per quarter is being provided to Ehsaas Kafalaat beneficiaries of BISP on the basis on 70 percent attendance compliance of their children in school.

The Ehsaas Taleemi Wazaif program also provides stipends to the differently abled children aged 4-22 years of the Kafalaat beneficiary households enrolled in school. As of end-October 2021, a total of 12,730 differently abled children were enrolled in this program across the country, out of a total enrollment of 2.3 million children. The distribution of these children presented in Figure 3 across the different provinces/ regions indicates that the highest share is enrolled in Punjab (43 percent), which is followed by Sindh (28 percent) and KP (24 percent). The share of differently abled children enrolled under this program in the smaller provinces/ regions in the country is quite small at close to 2 percent in AJK, 1.4 percent in GB and 1 percent in Balochistan

Figure 3: Distribution of differently abled children enrolled in Ehsaas Taleemi Wazaif, by province (%)



The differently abled children were enrolled in 19,479 schools out of the total of 210,162 public, private and semi-private schools covered under this program, representing over 9 percent of all primary, secondary and higher secondary schools covered under Ehsaas Taleemi Wazaif. The number of program schools with enrollment of differently abled children was highest in Punjab at 8,831, followed by KP (5,2995 schools) and Sindh at 4,115 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 16,350 (84 percent).

Table 7: No. of Ehsaas Taleemi Wazaif schools with differently abled children, by province

Province	Public schools	Private schools	Semi-private schools	Total
AJK	253	88	0	341
Balochistan	448	57	2	507
GB	279	81	10	370
ICT	18	2	0	20
KP	4,577	663	55	5,295
Punjab	6,995	1,334	502	8,831
Sindh	3,780	300	35	4,115
Total	16,350	2,525	604	19,479

Another initiative of BISP to tackle intergenerational poverty is the Ehsaas Undergraduate Scholarships Project (EUSP), which was formally launched in November 2019. The Project envisages providing merit and needs-based scholarships for 4-5 years of undergraduate- education, including tuition fees and a stipend to cover living expenses, to the qualified undergraduate students from low-income families to study in Higher Education Commission (HEC) recognized public sector Higher Education Institutions (HEIs) of all regions of Pakistan, including Azad Jammu & Kashmir and Gilgit-Baltistan. EUSP focuses on increasing recipients' earning potential, which is the most effective strategy to help people get out of poverty and adds the most to their income-generating capacity.

The EUSP has reserved a quota of 2 percent scholarships for students with disabilities. So far, two batches of students have been awarded scholarships under EUSP, with a total of 50,762 awardees included in Batch-I in 2019-20 and 41,241 awardees given scholarships under Batch-II in 2020-21, making up a total of 92,003 scholarships awarded over the last two years. Out of these, scholarships awarded to students with disabilities amounted to just 85 under both batches, which includes 52 male students and 33 female students. This low number of scholarships awarded to differently-abled students is due to the HEC's Policy for Differently Abled Students 2019, under which all public and private universities are already required to give a full waiver on tuition fees to disabled students as well as other facilities to enable them to undertake higher education.

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 in its 46th meeting held in April 2021 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. Under this initiative, BISP will establish "BISP One Window" Centers at five locations across the country including one in Islamabad and the four provincial capitals (Lahore, Karachi, Quetta, and Peshawar)

The BISP One Window Center envisages establishment of desks of other social protection programs and relevant agencies, for ensuring informational support for different initiatives in the social protection ecosystem to the BISP beneficiaries. 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, the Council for Rights for Persons with Disabilities (CRPD) and the National Institute of Rehabilitative Medical (NIRM) are planned to be established in the One Window Center, initially set up at Islamabad. 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 benefices to CRPD to get certificate of disability as well as applying for getting SCNIC at the NADRA desk.

6. Increasing Social Protection Coverage for PWDs: Way Forward

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).

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 disabled persons in the Kafalaat 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 being set up, in the first phase, access the federal and provincial capitals 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 Ehsaas Taleemi Wazaif, a quota can be earmarked for enrollment of special children commensurate with their share in the population of Ehsaas Kafalaat beneficiary households. Effort also need to be made to include a larger share of special schools in the Ehsaas Taleemi Wazaif program to provide greater coverage to the differently abled children of the poor households.

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Appendix 1: Rights recognized by the United Nations Convention on Rights of Persons with Disabilities

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

Source: United Nations Convention on the Rights of Persons with Disabilities

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

Type of social protection	Program and implementing agency	Details	Beneficiaries and coverage
Lifecycle – Children			
Social care services	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)
	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	Free education and training in sign language for deaf children and children with hearing loss	60 beneficiaries 35 boys, 25 girls

	Education, Literacy, Non-formal Education and Human Rights Department, Balochistan		
	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	<i>Nasheman Home</i> , 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)
	<i>Darul Sakoon</i> , 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	Ehsaas Kafalaat, 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 able to 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 donated 40,000 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 ILO (2021b)