can be transferred to companies for utilisation of payment of wages. The last five years' contribution by enterprises to the WWF be refunded to respective enterprises for utilisation in this fund.

The fund so accumulated may be used by enterprises for payment of workers' wages for the next three months. In case the proposal for this fund is not acceptable, the government should allow the enterprises to lay off their workers for the period of April 2020 on 50% wages and the remaining 50% should be paid from the employers' contribution to Sindh WWF. If the lockdown continues in the month of May, 100% wages be paid out of the WWF. In other words, the employers will bear a burden no more than half a month of wages. All the rest has to be chipped in by the workers themselves through various social protection windows. In the long list of adjustments, the employers do not factor in the benefits accruing to them from fiscal and monetary concessions announced by the federal government.

This state of affairs justifies our proposal of direct transfers to each Pakistani, instead of throwing over trillions of rupees into pockets burning no holes. In the long run, the country needs a single social protection authority focusing only on two things — pensions and unemployment benefits. Health and education have to be separate initiatives, delivered effectively to all, including workers. *Published in The Express Tribune, April 3rd, 2020.*

Students Dilemma in Private Hostels in Islamabad: A Policy Perspective

Kashif Aakash

In Islamabad, students pay more than half of their pocket money for a hostel room. Nearby areas of different universities private hostels are charging the minimum of 10,000 rupees for a room of 3–4-person occupancy and the double occupancy room rent charges are ranging from 12,000 to 16,000 rupees, the single-seater ranging from 12,000 to 16,000 rupees (prices are average may be higher or lower in some areas, depends on the location).

The food they serve to students is unhygienic and unhealthy. There is no proper check and balance by the district administration to increase the quality of food. Normally, students take their meal in restaurants which cost them an extra amount. The internet facilities they provide is often very slow because of the huge numbers of devices connected and the students are in dire need to pay an extra amount to recharge their internet packages from their pocket money.

Firstly, the current government shall encourage investment in building studio apartments for students and bachelors in every sector to bring ease to their lives and end the monopoly of hostels in nearby universities areas. This will encourage investment in the new business opportunities in building studio flats in different sectors.

Secondly, the district administration shall provide government rates for all private hostels, prices may vary the ups and downs according to the location. This will reduce the rates to the reasonable payable amount for the private hostels and will facilitate students with organizing their limited budget productively. Thirdly, the district government or food authorities shall keep their eye on the food quality to ensure the quality of food they serve. However, there are various diseases caused by unhygienic food and unhealthy drinking water. To address the quality of food in hostels and arranging the food weekly menu in a healthy diet will be healthy for students.

Lastly, a complaint cell has to be established under the supervision of the DC Islamabad for registering complaints of all owners of private hostels. Almost half of the owners of the private hostels misbehave with the living students. To bring the harsh behaviour of hostels owners in the law and order to reduce the psychological torture and harassment they are giving to the living students. This complaint cell will be helpful to reduce the mental torture for students and will provide them with a healthy learning environment.

Including The Excluded 32

Social Protection

