



## Ms. Beenish Fatima

CEO Punjab Social Protection Authority

Ms. Beenish Fatima is serving as CEO PSPA. She held various important offices during her 14 years of service. Prior to joining as CEO PSPA, she was performing her duties as DG Child Protection and Welfare Bureau. Most recently she has served in two important departments in Government of Punjab i.e. Agriculture and School Education Department. As CEO, Ms. Beenish Fatimah Sahi is responsible to oversee all matters related to the policymaking and practices of PSPA, providing strategic leadership to the organization and supervising the process of policy conception, formation and implementation.

### 01 Please explain the ongoing initiatives of Punjab Social Protection Authority (PSPA).

PSPA has been established in 2015 through an Act of provincial legislature with the mandate to review and rationalize all ongoing social protection Programs. It aims at providing the poor and vulnerable people in Punjab with an efficient and effective social protection system. There are certain programs being managed by PSPA. It includes both the conditional and unconditional cash transfer programmes along with training interventions aiming to improve the life of poor and marginalized segments.

- ① **Unconditional Cash Transfer Program for Persons with Disabilities** provides Rs.2000 per month for PWDs who are incapacitated or not able to work and Rs.1500/month for the PWDs who are able to work, as per the assessment of Medical Assessment Boards. The Program currently provides monthly cash assistance to over 63,697 disabled in Punjab.
- ② **Ba-Himmat Buzurg Program** aims to improve socio-economic wellbeing of the poor elderly women in the Punjab. This program provides dignified social pension for elderly women above the age of 65 in Punjab. Rs. 1.8 billion are being allocated for the first year of this program which will benefit over 110,000 poor elderly women at the rate of Rs. 2,000 per month.
- ③ **Interest Free Loans for Persons with Disabilities (PWDs)** serves as “exist strategy” of Persons with Disabilities (PWDs). Under this scheme average interest free loans up to Rs. 100,000/- are being provided to the PWDs. All people with disabilities in Punjab, are entitled to receive interest-free loans under this scheme for setting up their own businesses.
- ④ **Zewar-e-Taleem Program** is the conditional cash transfer to the girl students enrolled in public sector schools in 16 districts with low literacy rate. Over 571,313 girls are receiving Rs.1,000/- per month on compliance to 80% attendance requirement in schools.
- ⑤ **Nayee Zindgi Programs** is launched for Acid Attack Victims. The Program aims at rehabilitation of Acid Attack victims through reconstructive surgeries and psychological counselling for their Socio-economic mainstreaming. These services will be provided by Specialized Healthcare & Medical Education Department. PSPA intends to work in close collaboration with Specialised Healthcare & Medical Education Department for provision of these services bearing the treatment cost.

- **Brick Kiln Program** is launched to reduce the prevalence of child labour from brick kilns. Beneficiaries are provided with Rs. 2000 as one-time incentive at the time of admission and then quarterly disbursement of Rs. 3000 upon compliance verification. As per program requirement, children have to ensure 75% attendance in school.
- **Silla-e-Funn** will provide dignified social pension for those elderly and needy artists, writers, poets and media persons of the Punjab who have made a notable contribution in their field such as Film, T.V, Literature, Poetry, Journalism, Theatre, Music, Painting, etc. Rs 5,000 per month will be provided to the artists above 50 years with monthly income below Rs. 15,000 having 25 years' experience of their field under unconditional cash transfer program.
- Under the **Punjab Ehsaas Program**, various interventions are launched, i.e., **Ba-Himmat Buzurg Program**, Masawaat Program for Transgender Persons, Sarparast Program for Poor Widows & Orphans, Khiraj-ush-Shuhada Program, Humqadam Program, Panagah Program for the Homeless etc.

### **02 In your opinion, how much these initiatives would be helpful in reducing the vulnerabilities of marginalized segments? What are the key challenges including targeting issues, resource issues etc.**

BISP registry is being used by Punjab as well and identification of target and BISP is not a dynamic registry and is not been updated regularly as it is 10 years old. This challenge was immensely felt during the disbursement of COVID-19 Ehsaas Fund. Punjab then devised a RICE strategy (Responsive Investment for social protection and Economic Stimulus) to look out for mechanism of on demand enrollment of poor and vulnerable in the social protection programs to cope with COVID like shock. It is really difficult to identify the target beneficiaries as address and contact numbers of people are being changed frequently. This strategy is devised so that provinces could update and manage their registries of beneficiaries at provincial level rather than looking for country level data.

### **03 What is your stance on Grievance Redressal of beneficiaries of social protection programmes?**

Grievance response is very poor in social protection programs. It's a challenging task for provincial subject. We are getting complains that there are people who have overcome the poverty threshold but still included in the social protection program. So provincial subjects need to work hard on this area but as provinces rely on federal level database so provincial response is very slow on grievances.

### **04 What is your view point on resource trap that we face while implementation and budgeting of these social protection programs?**

In Pakistan social safety net programs are mostly owned by government and Pakistan contributes only 2% of GDP on it. We can explore for some public private partnerships with some philanthropic organizations to make our social protection program sustainable and effective. Pakistan has rich resources but unfortunately, we are not able to utilize it efficiently. e.g. we can involve the insurance companies for providing pension benefits to retired people by inculcating the habit of saving so that government burden of contributing to pension funds could be minimized.

### **05 How far PSPA has been contributing in achieving the inclusive growth and poverty alleviation on permanent basis in province Punjab?**

PSPA is currently running various cash assistance (both unconditional and conditional cash transfer) programs in accordance with its policy objectives. It also has 8 new programs approved

for FY 2020-21 with the portfolio of Rs.6 billion. PSPA has also adopted life cycle approach and a massive program covering child's 1000 days of life leading to pre-nursery school readiness will be rolling out by September 2020. It also has an economic inclusion component that focuses on youth with regard to their readiness for active labor market programs. This is World Bank funded program with the total portfolio of \$200 million as soft loan. Besides, a DFID funded program focused on extreme/ultra-poor women with grant-in-aid up to £27.5 million will also commence by the December 2020. Both foreign funded programs have major components of economic inclusion programs based on community-based working through implementing partner(s)/social mobilizers.

**06 Please share your thoughts that how PSPA can effectively contribute to reduce poverty.**

Poverty levels can be reduced by Social assistance programs, social security programs and by providing subsidies. Social Assistance Programs are non-contributory transfers extended to the poor and the vulnerable. They help relieve the households that fall into poverty because of some external event or shock, and provide assistance to the more chronically poor in form of social security and pensions. Social services comprise a range of public services provided by government to create more effective organizations and promote equality and opportunity. These programs include free education, free healthcare and institutional care.

**07 Please explain the initiatives that PSPA has taken to offset the adverse impacts of COVID-19.**

Exclusively there wasn't any program at provincial level due to lack of beneficiaries' data and targeting issue. But Punjab government in collaboration with federal government provided funds to the federal government. The government of Punjab provided its budget share from PSPA for COVID relief to federal government. Poverty and shock vulnerability index are being constructed by Punjab government and is in its early stages so as to avoid COVID like shocks in future and bring effected people in the net of social protection.

**08 How the Punjab Ehsaas Program will be helpful in building human capital and to address the poverty. How much this program is aligned to the national Ehsaas Strategy?**

A key aspect of social protection is promoting employability and labor welfare to promote citizen's self-sufficiency through income generating activities and graduation from poverty and social assistance. Such SP Programs include ALMPs that support insertion and re-insertion into the labor market and promote better earnings opportunities by upgrading worker skills and facilitating occupational or geographical mobility; microfinance or financial support for business development; labor policies and regulations that require basic job protection to workers and govern employer-employee relations, or provide income support to the unemployed through unemployment insurance; and social funds and community development initiatives. ALMPs can serve as graduation programs that will assist transitioning out of poverty and exiting anti-poverty programs such as BISP.

**09 Please comment on 'One-window operations and inter-department linkages'.**

It will take some time to build connections between various departments as departments are not convinced yet to share the burden and there is lack of coordination between departments. So, if one person couldn't get any assistance from a certain program could be referred to benefit from other program.

**10 In what way PIDE can contribute to the ongoing PSPA's agenda and research component?**

Students of various research department of public and private sector institutions are required to provide assistance in developing various indexes and updating the data of beneficiaries. It could be a two-way assistance ship so that we can benefit from each other by increased efficiency and effectiveness.