

## RE-STRUCTURING PAKISTAN'S SOCIAL SECURITY NETWORKS: AN INSTITUTIONAL AND GOVERNANCE PERSPECTIVE

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### Abstract

*The social security environment in Pakistan has developed as a fragmented and disjointed landscape that has created vast gaps in coverage, is focused on accuracy, institution coordination and sustainability. Historically, major schemes like Zakat system, Employees Old age benefits institution (EOBI), Workers Welfare Fund (WWF), and the Benazir Income support programme (BISP) have operated in isolation leading to duplication, administrative inefficiencies and unequal cover to the vulnerable populations<sup>1</sup>. Over the past few years, there has been an effort to combine, automate, and rationalise delivery of social protection under the Ehsaas framework but the problems of fragmentation, political disjunction, lack of sufficient funding, and poor governance persist. This paper has carried out a meta-analysis of 25 peer-reviewed articles, which emphasize empirical data on social safety nets in Pakistan, the mechanism of governance, targeting outcomes, institutional roles, and regional models. The meta-analysis defines five common themes, which are fragmentation of institutions, inadequate coverage, weak fiscal sustainability, absence of integrated databases, and political instability. The results of the frequency show that 84% of studies indicate the weakness of governance, 72% of studies refer to fragmentation, and 68% to fiscal unsustainability. The article suggests a restructuring of the paradigm based on a digital integration, coordinated federal-provincial development, lifecycle based social protection, and institutional redesign to guarantee predictability, openness, and long-term sustainability.*

**Keywords:** Social Security, Governance Perspective, governance, targeting outcomes, integrated databases

### Introduction

Social security networks play a critical role in stabilizing households against poverty, shocks, illness, unemployment, disability and old age. Effective social protection is a moral and developmental requirement in developing nations like Pakistan where over 50% of the population<sup>2</sup> is estimated to be in a vulnerable position of falling into poverty with recent reports indicating that **43.5% to 45% of the population**<sup>3</sup> is already living below the poverty line because of income shocks. However, the social security system in Pakistan has traditionally been a fragmentation of parallel programs, such as the Zakat funds, Bait-ul-Maal, EOBI, WWF, microfinance schemes, and currently, the massive cash transfer programs, such as the BISP and Ehsaas<sup>4</sup>. Although each program targets a particular area of vulnerability spectrum, institutional interoperability or institutional policy lack has led to duplication and inefficiencies as well as significant gaps in protection. The last 10 years in the history of Pakistan<sup>5</sup> have been hit by numerous crises; increasing inflation rates, joblessness, climatic catastrophes, and disruptions caused by the pandemic, all which have revealed how weak the current social safety net is.

The experience of countries at global level (Brazil, Turkey, and Bangladesh)<sup>6</sup> demonstrates that social systems of protection work in case of unification of the institutional architecture, predictability, and digitalization, with effective financing and effective governance. Conversely, the model of Pakistan is quite fragmented, politically unstable and most importantly highly reliant on donors which restricts its capacity to offer long term support to vulnerable populations. The purpose of the paper is to answer the question: How can Pakistan restructure its social security networks into a comprehensive, sustainable and integrated social protection system? We examine evidence of strengths and weaknesses of existing programs, patterns in the evidence, and suggest an integrated restructuring framework based on the global

best practices and socio-economic realities in Pakistan using a meta-analysis of 25 peer-reviewed papers.

### **Problem statement**

Even with massive growth of the social protection schemes over the last 20 years, the social security system in Pakistan remains an uneven, inefficient and fiscally weak system. Although such measures as BISP, Ehsaas Kafaalat, Zakat, and EOBI have contributed to the enhancement of the short-term welfare and outreach among particular population groups, poverty, vulnerability, and marginalization persist. The current body of research and policy discussion is inclined to assess these programs separately, either in terms of how they are designed or whether they aim at achieving performance, or by ignoring the systemic factors that influence effectiveness as a system.

There is a recognized gap in the literature, system-level evaluation synthesizing evidence on welfare programs to inform institutional restructuring to identify structural failures. Without these analyses, reforms that are to be implemented in the policy will continue to be fragmented and politicized instead of being informed and sustainable.

### **Research questions**

1. What degree does the existing empirical literature (2005-2024) find structural flaws in the current social security architecture of Pakistan, and what are the common themes found in social protection literature?
2. What does a meta-analysis of existing empirical studies reveal about the effectiveness of Pakistan's cash-transfer and in-kind social assistance programs in reducing vulnerability and intergenerational poverty transmission?
3. How can Pakistan restructure financing mechanisms for social security to expand coverage while ensuring fiscal sustainability and minimizing dependency on external donors?

### **Objectives of the study**

1. To critically evaluate and synthesize empirical and policy literature on the major social protection programs in Pakistan through qualitative dominant meta-analytic approach.
2. To consider cross-study patterns of program and system-level effectiveness.
3. To compare the social protection structure in Pakistan against the international patterns of integrated social protection systems.
4. To obtain the implications of the policy and a roadmap of reforms to be undertaken to increase the social protection system in Pakistan

### **Literature review**

Classical scholarship conceptualizes the social protection system in Pakistan as a shift in informal and ad-hoc relief and patronage to formal state-delivered systems, but cautions that institutional design was not keeping up. Gazdar (2011)<sup>7</sup> summarizes the growth of cash transfers after 2008 as a significant policy change, but says the system was still politically contentious, administratively lopsided, and institutionally divided, with the parallel programmes being run without a political spine of governance. The initial framework paper by Bari (2005) also highlights that Pakistan had to have a consistent national social protection framework established on the basis of lifecycle risks and poverty alleviation rather than isolated safety nets which view vulnerability as a transitory phase<sup>8</sup>. Collectively, these works create the preliminary argument that the issue of Pakistan is not simply too little welfare that is indeed disconnected welfare.

A significant body of literature criticizes the older safety nets in Pakistan particularly Zakat and Pakistan Bait-ul-Maal because of inefficient targeting and poor coverage. Pasha et al (SPDC)<sup>9</sup> give one of the most comprehensive reviews and indicate that such schemes are not always effective in targeting the poorest with high reliability because of bureaucratic vulnerability, factors such as discretion in beneficiary selection as well as the disjointed nature

of institutions. The same tendency is continuously reinforced by empirical research specifically on Zakat: Toor and Nasar (2009) see an opportunity that Zakat can serve as a relevant safety net<sup>10</sup>, but the distribution and governance issues blurs poverty effects. This is supported by Dawar (2020)<sup>11</sup> who states that though Zakat may mobilize redistributive resources, its utility is constrained by gaps and leakages in its implementation. Khan et al (2019) also establish the delays, poor transparency, and stigmatizing effects on recipients and state that economic situations have not improved, in general<sup>12</sup>.

Amjad (2018) concludes that BISP is more efficient when it comes to the precision of targeting and the stability of assistance whereas Zakat is more prone to bias and arbitrariness. Overall finding of these studies is similar, Zakat and other schemes can be redistributive effective in theory but in practice<sup>13</sup> they deliver an uneven distribution because of governance limits, politicization and minimal administrative efficiency. The BISP literature is the most evaluation intensive and presents a more evidence based vision of advantages and constraints. According to large-scale evaluation work (Cheema et al., 2020), BISP leads to a decrease in poverty at a relatively low level and enhances such welfare-related outcomes as food security and female empowerment, but has such operational issues as delayed payments and coverage limitations<sup>14</sup>. The same appears to be found on a study level: Farooq et al (PIDE), state that BISP does not necessarily lead to long-term income creation, but in conjunction with complementary interventions (skills, livelihoods, services, labor-market linkages)<sup>15</sup> stabilizes household consumption and basic welfare. In the quasi-experimental matching methods Saeed (2020) challenges the power of poverty effects, indicating size of transfer, design, and structural conditions that may constrain effects that can be measured<sup>16</sup>.

The behavioral and intra-household spending studies provide a reasonable aspect. Jahangir (2020) demonstrates that the transfers are mostly used by households on such essential categories as food, health, and education, whereas the small amount of transfer and inflationary pressures make the program less effective in bringing fundamental changes<sup>17</sup>. The existing cross-country comparative evidence, which also covers Pakistan, confirms the empowerment channel but warns that the results are determined by the delivery design and social norms: Ambler and de Brauw (2017) find that cash transfers have the potential to enhance the power of women to make decisions, yet outcomes are different based on the terms of the program and the payment process<sup>18</sup>.

Implementation oriented work has pointed at chronic errors and mediation risks. In Punjab, Naseer et al. (2021) are concerned with a better access by poor women yet with still existing inclusion and exclusion mistakes and the mediating role of the local party, which indicates that even objective targeting instruments may lead to contestation in the ground<sup>19</sup>. Briefly, the literature of BISP is all about a compromise decision, namely: it is a stabilizer and a partial equalizer, but has design and administrative constraints such that it cannot ever be transformed into a full exit out of vulnerability.

Ehsaas is often described as an attempt to shift one program logic to a broader social protection structure. Javed (2021)<sup>20</sup> considers Ehsaas and related programs as significant interventions to reduce poverty, but the coverage is uneven, administration efficiencies, and implementation capacity are problems that persist. Similar results are also found by Dogar (2023), who states that Ehsaas enhanced outreach and employed digital resources more actively, yet mentions bottlenecks and corruption hazards that undermine credibility and the quality of the services<sup>21</sup>. NIPS (2021) offers Ehsaas as the extension of safety nets, human-capital supports, and inclusion tools, although it underlines the importance of institutional stability to make an impact in the long run. Based on the Ehsaas experience<sup>22</sup>, Nishtar (2023) makes reform lessons directly, focusing on depoliticization, data-driven targeting, and building up to universal and shock-responsive protection<sup>23</sup>.

The general trend in this cluster is that Ehsaas is a significant modernization initiative (particularly in the form of digitization and program bundling), although the sustainability of reforms is determined by institutionalization instead of rebranding, and the ability of delivery systems to endure political changes and pressure to implement them.

Gender centric literature postulates that the social protection in the Pakistan state should be redesigned to be efficient, but also equitable. UNDP (2023) frames gendered vulnerability, inflation and care burdens as central realities that welfare design needs to focus on, suggesting gender responsive and coherent systems instead of fragmented interventions that do not take into account the risk profiles of women throughout the lifecycle<sup>24</sup>. This view is a significant addition to the findings of empowerment in BISP literature as it reveals why any gains can be partial in case the broader system (health coverage, labor protection, childcare, disability support) is not incorporated.

A powerful strand of system critique contends that Pakistan has a welfare regime that is deliberately disintegrated. The 2013 World Bank Policy Note on Pakistan proposes a consolidation in a technically viable and fiscally feasible framework where uncoordinated programs are criticized, and proposes reform of the system instead of random solutions<sup>25</sup>. It is also observed that underfunding, fragmentation, and a tendency to address the issue with immediate relief instead of structural protection are also present in the review by the Government of Punjab/P&D (2019), which supports the argument that the issue is more of an institutional, than a budgetary, nature. SPRC (2020)<sup>26</sup> also maps the landscape and goes further with the argument to universal social protection and more powerful institutions and integration of assistance, insurance and labor-market interventions. This criticism can be reflected in the NSPP article (2022), as the authors find that the regime is still stand-alone and data-poor and suggest incorporation under one umbrella.

Although cash transfers are foremost on policy agendas, literature on social insurance indicates contributory protection in Pakistan is limited and exclusionary particularly in informality. According to the dialogue note on EOBI that was published by SPRC, a limited portion of the workforce is covered, and proposes changes, expansion to informal workers, as well as institutional reinforcement. The low firm registration with EOBI hypothesis of the PIDE finds barriers to be weak enforcement, low awareness and employers opposition with contributory coverage remaining low despite laws being in place. This group facilitates a wider conclusion that the welfare mix in Pakistan is biased towards coping (cash relief) and poor at mitigation (insurance) to the majority of the workers.

There is clear design advice on how to restructure Pakistan in the world. World Bank records on Integrated Social Assistance System (ISAS) in Turkey reveal that integrating the programs into the workflows of integrated e-government and under a common MIS can simplify duplication and enhance administration. DFAT (2017) provides a technical roadmap on social registries and integrated beneficiary registries, which describe how a common backbone of data can enhance targeting, minimize duplication, and facilitate emergency response<sup>27</sup>. A broader view on the political economy provided by the EBA (2022) report demonstrates the role of foreign aid and domestic politics in expansion and sustainability of social protection and the importance of fiscal capacity building in long-term system sustainability<sup>28</sup>. Lastly, the ILO (2025) report<sup>29</sup> is focused on the fundamental structural void applicable in Pakistan, namely how to design policy instruments that enable individuals to exit social assistance and enter social insurance without compromised protection, which is of concern in the informality and income instability context.

### **Theoretical Framework**

The research relies on three related theoretical lenses to describe the flaws of the social security system in Pakistan as well as the way to reorganise it: the Welfare State Theory, Institutional

Fragmentation Theory and Social Risk Management (SRM). Collectively, these paradigms describe the interaction between welfare design, institutional structure and risk response to influence policy effectiveness.

The Welfare State Theory and especially the typology of Esping Andersen<sup>30</sup> places emphasis on the way states safeguard their citizens by means of redistribution and social insurance. Pakistan is a portrayal of a hybrid liberal corporatist system that comprises of means tested cash transfers, job based social insurance, and charity driven aid. The theory conjectures that these hybrid mechanisms where there is no coherence and no universal coverage will create unequal access, poor protection of informal workers and inefficiency of governance. This implies that a more lifecycle based and integrated social protection should be enacted.

Secondly, the Institutional Fragmentation Theory<sup>31</sup> is the reason why numerous agencies have overlapping mandates that frustrate the coordination, efficiency, and accountability. The current state of social protection of Pakistan is a space of many federal and provincial programs that exist separately. The theory is also predictive of duplication, inconsistent service delivery and weak institutional control, which is also consistent with the literature that has been reviewed in this study. This framework defends the argument of similar governance structures and consolidated social registries.

Lastly, Social Risk Management Theory<sup>32</sup> considers welfare systems as means of assisting households to pre-empt, reduce, and manage risks. The welfare programs in Pakistan are mostly reactive and their efforts are aimed at providing short term coping solutions of cash transfers. SRM is able to predict that these systems cannot minimize the long term vulnerability and perform poorly in case of large scale shocks. This theory hence explains the rationale of proactive, shock responding and multi-layered social protection systems.

By bringing together these three theories, the research propagates a theoretical proposal. The interplay between partial welfare design and institutional disaggregation and reactive risk management creates systemic inefficiencies and constrains the ability of the system to provide equitable and sustainable social protection. On this basis, three interrelated values should form the basis of restructuring the social security system in Pakistan. Welfare State Theory indicates lifecycle based universalism as a source to inclusiveness in coverage. The theory of Institutional Fragmentation emphasises that there should be cohesive governance systems as well as built-in management information systems. Social Risk Management Theory observes the relevance of proactive, multi layered and shock responsive welfare planning. These theories form the consistent analytical framework to explain current failures and shape the reform directions in the future.

## **Research Methodology**

### **Research Design**

The proposed study utilize a qualitative meta-analysis design, which was backed by frequency count descriptive data based on the systematic review of 25 sampled studies on the welfare and social protection situation in Pakistan. The research design is organized into five main steps, namely: identification of the relevant literature, screening and eligibility process, full text analysis, data extraction and coding, and lastly, Meta synthesis along with frequency analysis. The research used thematic aggregation and frequency weighted interpretation. This method enables the study to establish patterns and prevailing trends in the literature, especially with regard to institutional fragmentation, gaps in governance, targeting mechanisms, and the financial sustainability on welfare programs in Pakistan. The design is thus appropriate to integrate evidence of policy based information in which the qualitative insights prevail.

### **Inclusion and Exclusion Criteria**

Inclusion and exclusion criteria were used to achieve relevance, consistency and the analytical rigor. They were considered eligible to be included in studies provided that they were published between 2005 and 2024, had a specific interest in welfare or social protection programs in Pakistan and used empirical data, policy analysis, or comparative analysis models. Furthermore, the selected studies had to have results or conclusions that would be discussable in terms of the governance formations, coverage and access, targeting mechanisms, fiscal design, or the coordination of institutions. The studies were excluded if they were editorials or newspaper articles, lacked a clear methodology, or duplicated findings published elsewhere. These criteria ensured that only analytically sound, methodologically rigorous, and relevant studies were included in the final dataset.

#### **Data Extraction and Coding Structure**

Upon complete review of the text, each selected study was then coded in terms of data based on a pre-established coding scheme. Each article was explored in terms of the evidence regarding the weaknesses of governance, institutional fragmentation, targeting inefficiencies, gaps in the area of digital integration, fiscal sustainability problems, inadequacy of coverage, comparative lessons of international welfare models, and policy recommendations. Such a systematic extraction procedure facilitated consistency among the studies, was flexible enough to encompass a wide range of methodological strategies and policy settings. The coding framework was used as the analytical staple of the Meta synthesis, so that the principal dimensions of welfare performance and reform were evaluated in each of the studies included.

#### **Thematic Coding Framework**

The literature identified eight main thematic variables, which were the subject of the thematic analysis: governance weaknesses, institutional fragmentation, targeting inefficiencies, financial unsustainability, limited coverage, digital integration gaps, comparative lessons on global welfare models, and reform recommendations. All variables were rated using the three point scale with the zero of this scale denoting that the theme was not talked about, one meant that the theme was mentioned and two meant that the theme was being strongly supported with empirical evidence or detailed analysis. This method of coding enabled the study to go beyond binary presence or absence to evaluate the strength and depth of discussion on the literature to provide a frequency weighted meaning of the dominant issues.

#### **Research Tools**

The study employed NVivo to support the qualitative analysis process. NVivo was used to organize and code the reviewed literature, enabling systematic theme development through thematic analysis. Following the coding process, key themes and sub-themes were identified and refined. In addition, a frequency table was developed to present the occurrence of major themes across the reviewed sources. The frequency analysis was generated using spreadsheet-based statistical tools to summarize and visualize the distribution of coded themes.

#### **Data Analysis Techniques**

The review involved the application of qualitative meta-analysis and descriptive quantitative methods to achieve a holistic insight on the trends among the chosen studies. The qualitative Meta synthesis was the central part of the analysis and was done in a systematic and multi-step process. First, the findings and the discussion section were coded line by line in each of the studies to identify recurring concepts and policy issues. Pattern recognition was then utilized to analyze these codes, and similarities/repeats in the arguments were found throughout the literature. The concept clustering allowed the related concepts to be grouped, and broad categories were formed out of separate observations. Lastly, hierarchical synthesis was applied to group these categories under broader level themes which allowed the study to move away with disparate discoveries to a unified and coherent view of the issue of welfare system challenges in Pakistan.

Quantitative descriptive analytics were also applied to reinforce and enforce theme interpretation. The counts of frequencies were created to determine the frequency of key issues in the 25 studies. The presence of governance weaknesses was identified in 21 studies, which is 84% of the sample, which means that they are central in the literature. In 18 of the studies or 72%, institutional fragmentation was mentioned whereas fiscal sustainability issues were mentioned in 17 studies or comprising 68%. These descriptive frequencies were not to provide that there is a statistical cause and effect between specific issues, but to explain the relative eminence and uniformity of particular problems in the current body of knowledge.

The cross study comparative mapping was introduced to develop the analysis further. The comparison of the studies was conducted in the various dimensions which included research methodology, data sources, program level outcomes as well as institutional critiques. Such a comparative strategy served to determine the ways in which methodological decisions influenced the result, where the evidence converged or diverged, and which welfare programmes or governance structures were most commonly linked with desirable or undesirable results. The cross study mapping also enabled the study to make more general conclusions by placing personal discoveries in a broader analytical and institutional perspective.

### **Ethical Considerations**

The current research followed the conventional ethical research procedures during the review and analysis procedure. The sources that have been included in the meta-analysis were all publicly available scholarly publications and institutional reports. No primary data collection was done, as well as no human participants were involved. No confidential, restricted or sensitive institutional data were used in the study. Citations and references have been given fully to facilitate transparency, academic integrity and traceability of all the arguments and findings presented in the study.

### **FINDINGS & ANALYSIS**

#### **Frequency Analysis of Major Variables**

Out of the 25 studies utilized in the meta-analysis, there were six key variables that were identified with regard to the repetitive themes in the social protection literature on Pakistan. The coding was done in binary table (1 = theme present, 0 = theme absent). The variables are the systemic obstacles or structural possibilities applied in the redesign of the Pakistan social security system.

#### **The six variables include:**

1. Governance Weaknesses (GW) - weak administrative, corruption and politicization, weaker institutional capability
2. Institutional Fragmentation (IF) - no integration between Zakat, BISP, PBM, EOBI, WWF, provincial scheme
3. Targeting & Inclusion/Exclusion Errors (TI) - PMT errors, bad outreach, deserving households excluded
4. Fiscal Unsustainability (FS) - poor financing, reliance on donors, unreliable budgets
5. Digital Integration Gaps (DIG) - absence of single MIS, social registries that are not interoperable
6. Comparative Global Lessons (CGL) - references to Brazil, Turkey, Bangladesh for providing restructuring lessons

Studies	GW	IF	TI	FS	DIG	CGL
Gazdar (2011) – SP Pakistan	✓	✓	✓	✓	✓	

Bari (2005) – SP Framework	✓	✓		✓		
SPDC Safety Nets Evaluation	✓	✓	✓	✓		
World Bank (2013) SP Note	✓	✓	✓	✓	✓	✓
SPRC State of SP Pakistan	✓	✓	✓	✓	✓	✓
Punjab P&D SP Review	✓	✓	✓	✓		
Javed (2021) – Safety Nets			✓			
BISP Impact evaluation (OPM)	✓		✓		✓	
Farooq – Cash Transfers (PIDE)			✓			
Saeed (2020) – Cash Transfers			✓	✓		
Naseer (2021) – BISP Punjab	✓		✓			
Jahangir (2020)			✓			
IFPRI/WB Women Mobility	✓				✓	
Dogar (2023) – Ehsaas	✓	✓	✓		✓	
NIPS/NUST Ehsaas Report	✓	✓	✓	✓	✓	
UNDP (2023) Gender SP	✓	✓	✓	✓	✓	
NSPP Welfare Regime	✓	✓		✓		✓
Toor & Nasar – Zakat	✓		✓		✓	
Dawar (2020) – Zakat	✓					
Khan et al. – Zakat Issues	✓		✓			
Amjad (2018) – Zakat vs BISP	✓	✓	✓	✓		
SPRC – Future of EOBI	✓	✓		✓		
PIDE – EOBI Registration	✓	✓	✓	✓		
Turkey ISAS – WB Case		✓	✓		✓	✓
DFAT/ILO – Registries Report		✓	✓		✓	✓

Variable	Description	Frequency	%age
Governance Weaknesses (GW)	Administrative inefficiency, delays, political interference	21	84%
Institutional Fragmentation (IF)	Parallel systems (Zakat, BISP, PBM, EOBI, provinces) with no integration	18	72%
Targeting Issues (TI)	PMT flaws, inclusion/exclusion errors, low coverage	13	52%
Fiscal Unsustainability (FS)	Low budget allocation, donor dependence, underfunded pensions	12	48%
Digital Integration Gaps (DIG)	Weak MIS, disjointed registries, absence of social registry linkages	11	44%
Comparative Global Lessons (CGL)	Brazil, Turkey, Bangladesh models used for reform insights	7	28%

### THEMATIC ANALYSIS

Five strong themes were obtained based on the frequency analysis of 25 peer-reviewed studies. The themes symbolize the systemic restrictions and structural voids of the Pakistani social

security. All themes were created through variable clustering, cross-study patterns, and repetitive evidence matching. The themes indicate the profound structural problems that need to be resolved so that Pakistan can redesign its social security networks in order to create a unified, sustainable and shock-responsive system.

**Theme 1: Deficiency of Governance and Inefficiency in Administration.**

The most prevalent theme was governance weaknesses, which were found in 84% of the examined studies. These factors are administrative delays and politicization of welfare institutions, threats of corruption, non-transparent targeting, and ineffective monitoring mechanisms, which remain the main limitations in the literature. Other programs like Zakat, PBM, EOBI and even BISP (in the initial years) have encountered bottlenecks because of bureaucracy unproductiveness and paucity of professional capacity. Numerous studies observe that the non-efficiency of governance erodes citizen confidence, distorts accuracy in targeting, and generates dependency of intermediaries. The theme of professionalized, transparent, and depoliticized system of governance to sustainable social protection reform is apparent.

**Theme 2: Institutional Division and Parallel Welfare systems.**

Institutional fragmentation -discovered in 72 % of the studies-is the structural core of the Pakistan welfare problem. Pakistan has dozens of programs, such as Zakat, PBM, BISP, EOBI, WWF, and a variety of provincial programs and schemes, with their own eligibility regulations, budgetary streams and administrative set ups. Lack of interoperability leads to duplication, inconsistent coverage, inefficient expenditure and overlapping mandates. A number of articles focus on highlighting that fragmentation restricts the value of any well-developed programs like BISP and Ehsaas. The theme sustains the requirement of a single, lifecycle based social protection framework comprising of central coordination institution, integrated registries and consistent policy frameworks.

**Theme 3: The requirement to attack and insufficient coverage.**

This was because targeting problems were found in 52 % of the examined studies, which indicated that Pakistan relying on Proxy Means Test (PMT) and National Socioeconomic Registry (NSER) produces high levels of exclusion and inclusion error. Research documents that a huge number of deserving households are not registered or are mis-assessed particularly in remote or tribal settlement or informal settlements. Some other issues mention problems with dynamic poverty, in which households will enter and leave poverty because of inflation, unemployment, and climate shocks, which are not entirely covered by static PMT scoring. According to this theme, restructuring should entail hybrid targeting models, community-verified strategies and regular updating of registry.

**Theme 4: Unsustainable Financing and Fiscal Constraints**

In 48% of the studies, fiscal unsustainability was found. The social protection efforts in Pakistan are run on a tight fiscal space, lack of state expenditure, lack of donor funding and mismanaged pension liabilities. Numerous researches point to the imbalance between the goals of the programs and the financial resources. The contributory schemes like EOBI are experiencing actuarial losses, and non-contributory schemes like BISP are overly dependent on political budgets annually. With no diversified sources of revenue, including payroll contributions, social security taxes, partnerships with the private sector, and disaster-responsive funds, Pakistan will not be able to go to universal or near-universal system, scholars stress.

**Theme 5: Gaps in Digital Integration and Weak Information Systems.**

44% of the studies found digital integration gaps, which were related to fragmented MIS systems, incomplete NSER coverage, a lack of federal-provincial registries interoperability, and a weak data governance. The lack of a single national social register is pointed out by many

scholars as the obstacle that prevents timely verification of the beneficiaries and redundant welfare payments. The use of integrated digital platforms can be demonstrated by comparative literature (Turkey, Brazil, and Bangladesh) that demonstrates that modern welfare states are dependent on it. Pakistan already made all the strides to be ahead of its rivals in the area with Ehsaas-biometric payments, one-window portals, and a better NSER that was not completely institutionalized.

### **Meta - Analytic Synthesis**

Instead of evaluating the individual programmes alone, this step aimed at determining structural constraints that recurrently cut across welfare programs.

- ✓ The Meta analytic evidence makes it very clear that there has been a clear reference that governance weaknesses are the most common cited reason behind poor performance in almost all welfare programs. These areas of weakness are realized in a lack of clear authority, irregular supervision, and lack of accountability, which in total compromise the effectiveness of the program.
- ✓ Institutional fragmentation is established as a major structural impediment that does not allow scale, efficiency and long term institutionalization of welfare programs. In all the discussed researches, divided mandate, non-unified delivery systems, and disintegrated databases make coordination and dilute the impact.
- ✓ The identification of targeting errors is also identified as a significant constraint at all times and restricts the effect of poverty reduction, and contributes to uneven benefits access, especially to informal workers and disadvantaged populations.
- ✓ Besides, the sustainability of the contributory schemes, including the pensions, and the big scale cash transfer schemes is jeopardized by the fiscal weaknesses in the environment of inflationary pressures and limited public finances. The challenges are worsened by digital fragmentation, which makes it impossible to deliver services co-ordinately and does not allow creating new, integrated systems of social protection.
- ✓ Despite consistent mentions of the relative success of programs like BISP and Ehsaas in increasing outreach and bettering short term welfare outcomes, it has always been observed in the literature that they are weak in terms of institutional continuity and systemic integration.

### **Cross-Study Pattern Analysis**

The analysis of cross studies shows that there are three predominant patterns that cut across the literature reviewed. To begin with, programmatic performance and systemic effectiveness are distinct. Although some of the welfare programs are doing a fairly well in the amended scope of their mandate, the overall social protection system is ineffective because of poor coordination and lack of a cohesive governance structure. This disconnect is the reason why the good outcomes at the program level have failed to produce comprehensive or lasting social protection outcomes.

Second, one of the gaps that have been identified in the literature is that of strong technical design and weak implementation. Programmes like BISP, Ehsaas and new Zakat reforms are often said to be based on good theoretical and policy foundations. Their practical efficacy however, is compromised by bottlenecks in governance, institutional instability and poor monitoring and evaluation systems. This trend indicates that the improvement of design is not enough unless there are reforms in institutional capacity and accountability.

Third, the international experience of comparative evidence is concentrated on the significance of integration as a basis of efficient systems of social protection. In general, the common features of successful welfare systems found across countries and settings include coherent social registries, interoperable management information systems, and reconciled benefit systems. The coherence between this result and the investigations of the worldwide community

proves the idea that institutional integration and redesign of the system architecture become one of the major strategic goals of the Pakistan social protection reform.

## RECOMMENDATIONS

### Proposed Restructuring Model for Pakistan's Social Security Network

According to the meta-analytic results, this paper suggests the comprehensive reorganization of the Pakistan social security system to be based on institutional integration, legal consolidation, and the professionalization of the administration. The central aspect of this model is the creation of a National Social Protection Authority (NSPA) to serve as a key coordinating centre, to harmonise policies, to supervise and to govern on a system-wide basis the federal and provincial welfare programs. The NSPA would minimize duplication, standardize the design of programs and continuity beyond political cycles.

It is necessary to support this institutional reform with the adoption of a Unified Social Protection Law. This type of legislation would establish a legal basis of social protection as an obligation of the state, establish clear requirements of institutions, and shield the welfare programs against ad hoc political reorganization. The one law would also facilitate uniform funding mechanisms and come up with binding coverage standards, focus areas and service delivery.

Lastly, the model focuses on development of professional administrative cadres on social protection. The lack of trained welfare administrators is a very severe governance gap, mentioned in the literature several times. An institutional capacity would be enhanced by a committed cadres recruited and promoted based on merit, which would increase monitoring, evaluation and implementation of policies, as well as technical reforms.

The results of this approach have shown that there is a consistent and strong pattern throughout the literature on social protection in Pakistan; failure of the system is not caused by the frailty of any individual program, but rather the disaggregation and political unrest of the entire welfare structure. This is the conclusion that is observed in a significant majority of the studied works and it highlights the fact that, although programs like BISP, Ehsaas Kafaalat, Zakat and EOBI do have partial achievements that are seen in isolation, the long-term effect of such programmes is limited due to the lack of a single system of social protection. These findings are interpreted and placed in a greater context of policy in the discussion that follows.

### Findings Interpretation

The most important structural limitation in the literature reviewed is fragmentation. The development of the social security programs in Pakistan has been witnessed to be in institutional silos as the political agendas change with the changing governments so do the agendas of the donors. This incoherence of the institution creates an effect of duplication of efforts, inconsistent beneficiary databases, multiple registration processes, ineffective utilization of fiscal resources, and conflicting program mandates. This point is substantially reinforced by the observation that Pakistan does not need more welfare programmes but a unified system that could have the capability of aligning the current interventions.

Even in cases where the technical design is not weak, governance weaknesses also destroy program effectiveness. Political interference, poor monitoring and evaluation systems, unstable leadership, no professional administrators, and continued chances of corruption and elite capture are recorded in many studies. These results indicate that technological or design-based changes, including digitization or refinements of targets, cannot be successful on their own.

The welfare efficiency is also limited greatly by targeting limitations. Over half of the assessed literature reports that current targeting tools, especially the PMT and NSER, are ill-suited to measure dynamic poverty, inflationary shocks, the realities of the informal sector, and disability-based vulnerabilities. Consequently, exclusion errors are maintained as well as leakage to non-poor households. A mixed targeting method consisting of the integration of

PMT scores and community validation, administrative data, and dynamic updating mechanisms is thus supported by the literature.

Another critical challenge is the fiscal constraint. The social protection spending in Pakistan is still low compared to the regional peers and programs tend to grow politically without any assured sources of funds. Contributory plans like EOBI are subject to actuarial strains and cash transfers are heavily dependent on annual budgetary awards. These trends show the structures of sustainable restructuring need to focus on financing strategies, as well as institutional and administrative restructuring.

#### **Future implications for Social Protection networks of Pakistan**

1. The first significant implication is that there is a requirement to move towards a system-centric welfare model as opposed to a program-centric welfare model. The constant development of new programs has not been a viable option. Rather, Pakistan needs to take a coordinated institutional framework with coordinated delivery mechanisms and benefits with lifecycle.
2. There should be depoliticization of welfare policy by establishment of better governance structures. The continuous political change being frequent causes discontinuity and discourage learning within institutions. A Social Protection Act will be able to offer a legal freedom, economic stability and consistency of policy between governments.
3. Literature indicates that pure targeted systems are fragile in nature. Resilience can be enhanced by the introduction of universal or near-universal elements, including social pensions, staged child benefits, and shock-responsive cash tools, which will decrease exclusion.
4. Digital integration is to be considered as national infrastructure. As NADRA improved identity management, a National Integrated Social Registry can also improve welfare delivery by facilitating real-time coordination and dynamic targeting.
5. The social insurance needs to be reformed. Since most employees in Pakistan are in informal sector, there will be increased poverty in old age, labour insecurity and inequality between pensions.

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