

**Empowering Informal Workers with Disabilities
Through Social Protection: A Case Study of Twin
City**



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CERTIFICATE

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Abstract

Empowering disabled informal workers through social protection programs is crucial for promoting inclusivity, ensuring their well-being, and reducing inequality and poverty. However, due to a lack of access to social protection programs, that can help to mitigate the adverse effects of the economic crisis. The economic crisis poses different challenges for informal workers, especially disabled informal workers.

This study aims to identify the causes of insecurities that informal workers face during the economic crisis and the core need for social protection to cope with the economic crisis. To achieve the objectives this study draws on qualitative data through in-depth interviews and key informative interviews with disabled informal workers and policymakers/experts. This study explores the challenges, and perspectives of disabled informal workers, shedding light on their vulnerabilities, especially during the economic crisis, and the perspective about the social protection program.

It has been found that disabled workers in the informal sector faced (income insecurity, food insecurity, health insecurity house insecurity, and unemployment) disabled informal faced during the economic crisis. More than 60% of disabled informal workers faced reduction during the economic crisis. At the same time, the expenditures on basic needs such as food, and health expenditures were significantly increased due to inflation, unfortunately, 84% of disabled informal workers were not receiving health insurance/ sehat salat program. The insecurity of housing increased as the rent increased, and the energy prices (gas and electricity) also increased making them a more vulnerable group of society. 55% of disabled informal workers faced unemployment during the economic crisis of these workers 79% were unemployed for more than 30 days. Our analysis showed that 92% of disabled informal workers did not receive any kind of social protection during the economic crisis. 86% of beneficiaries of these programs face difficulties in availing of these benefits.

This research also explores the institutional gaps in different thematic areas such as (transparency and integration of data, development of programs, targeting mechanism, monitoring and evaluation mechanism, development process of these social protection programs, registration process of disabled informal workers and their informal settings, coordination of between institutions and social protection programs implementation of

laws and policies, service delivery of programs and awareness of these programs and role of NGOs). The transparency of data is the main issue at the institutional level as there is a lack of professionalism in data collection, and proper SOPs are not being followed during data collection. The data of different institutions cannot be used for targeting the population because of flaws in the data. There is no reliable database for the identification of informal workers and disabled informal workers. The social protection programs are not being developed systematically, there are issues of inclusion and exclusion of deserving populations. The programs have subjective targeting so one known person gets benefit from social protection programs. There is no efficient mechanism for monitoring and evaluation of these programs, the self-evaluation of programs by the institutions leads to inefficiency in programs. There is no delegated social protection program for disabled persons. Disabled persons face difficulties and pay high costs to avail of facilities of social protection programs. The registration of disabled persons and informal settings is also a main issue because the process of registration is complex and individuals have to face rent-seeking behaviors of officials. The setting of informal workers doesn't come under the law so disabled informal workers receive low wages. There is no proper mechanism for coordination between social protection programs, the programs don't support each other in sharing data and other relevant information. There is a gap in coordination between institutions such as the link between academia and practitioners is missing for social protection programs. The law and policies are not being implemented effectively because of weak enforcement mechanisms and a lack of awareness at the public and private levels. The NGOs have limited geographical coverage for the protection of deserving populations. NGOs can't play their role in the whole country due to budget constraints. The life cycle approach is missing in the social protection programs of Pakistan.

This research advocates for the development and implementation of inclusive policies and programs for the empowerment of disabled informal workers, which enable them to access adequate social protection, improve their livelihood, and fully participate in society.

Table of Contents

<i>List of Tables</i>	<i>viii</i>
<i>List of Observations</i>	<i>x</i>
CHAPTER 1	1
1.1 Introduction	1
1.2 Statement of the Problem	5
1.3 Research Questions	7
1.4 Objectives of the Research	8
1.5 Significance of Research	8
1.6 Explanation of the Key Terms/Concepts	9
1.7 Units of Data Collection	10
CHAPTER 2	1
Literature Review	11
2.1 Introduction	11
2.2 Basic insecurities (Food, Health Housing)	12
2.3 Informal economy/ informal sector and Informal employment	13
2.4 Income of informal workers in economic crisis	15
2.5 Employment of Disabled workers and Labor market out	15
2.6 Social Protection of Disabled Persons	16
2.7 Challenges of persons with disabilities and their families accessing social protection programs	16
2.8 Legal and Institutional Framework for the Social Protection of disabled persons in Pakistan	17
2.8.1 Legal Framework.....	17
2.8.2 Institutional Framework	19
2.8.3 Existing Social Protection Programs in Pakistan.....	20
2.9 Problems in the Social Protection System of Pakistan	21
2.10 Social Protection to Disabled Persons in Europe.....	21
2.11 Conceptual Framework.....	23
2.12 Summary	25
2.13 Research Gap.....	26
CHAPTER 3	11
Research Methodology	27
3.1 Introduction	27
3.2 Research Strategy	27
3.3 Research Design	27
3.4 Unit of Data Collection.....	28
3.5 Methods of Data Collection.....	28
3.5.1 Sampling Technique	29
3.5.2 Sampling Size of In-Depth and Key Informative Interviews	30
3.6 Locale	30
3.7 Ethical consideration	31
CHAPTER 4	27
Findings and Analysis	32
4.1 Introduction	32
4.2 Disabled Informal Workers Response	32
4.2.1 Crisis and insecurities among the disabled informal workers	32
4.3 Characteristics of Respondent	32
4.3.1 Age & Gender	32
4.3.2 Gender and Marital Status.....	33
4.3.3 Gender and Education	34
4.3.4 Disability.....	34
4.3.5 Gender and Employment Status.....	35

4.3.6	Occupation	36
4.4	Awareness of the current economic crisis.	36
4.4.1	The main reasons behind the economic crisis	37
4.5	Income Insecurity	38
4.5.1	Gender and Monthly Income Before & During Economic Crises	38
4.5.2	Occupation & Monthly Income Before & During Economic Crises	40
4.5.3	Monthly Income Before & During Economic Crises.....	42
4.5.4	Change in this income (amounts) before and during crisis time	42
4.5.5	Income from other sources before the economic crisis	43
4.5.6	Income from other sources during the economic crisis.....	44
4.5.7	Change in the income (amounts) from other sources before and during crisis time	45
4.6	Food Insecurity	45
4.7	Health Insecurity	47
4.7.1	Health problem impacted earning of Respondents.....	48
4.7.2	Monthly expenditure before and during the economic crisis	48
4.7.3	Any kind of health assistance before & during the economic crisis	49
4.7.4	Disabled informal workers and their HH members face any problems at the time of the visit	50
4.7.5	Knowledge about Sehat Sahulat Program (Ehsaas)	50
4.8	Housing Insecurity.....	51
4.8.1	Residential status of respondents	51
4.8.2	Monthly expenditure respondents make on the rent of the house	51
4.8.3	Monthly Expenditures on energy/fuel sources used for cooking	52
4.8.4	Monthly expenditures on fuel/ energy used in lighting.....	53
4.8.5	Expenditures on drinking water by disabled informal workers households/respondents	54
4.9	Unemployment/Job Loss	56
4.9.1	Respondents who were unemployed due to the crisis	56
4.9.2	Days respondent being unemployed during the crisis	56
4.9.3	Respondents who searched for/ got any alternative job during the economic crisis	57
4.10	Skills Insecurity	57
4.10.1	Skill learning to increase earnings during the crisis	57
4.11	Social Protection.....	58
4.11.1	Respondent who applied for any kind of social protection.....	58
4.11.2	Respondents or their HH receiving any benefit in cash/in-kind before the economic crisis ...	59
4.11.3	Program/source respondents got cash/in-kind benefits before and during the economic crisis	60
4.11.4	The total amount received from these programs before the economic crisis	61
4.11.5	The total amount received from these programs during the economic crisis.....	62
4.11.6	The respondent faced difficulty during the crisis in getting benefits from programs	62

CHAPTER 5..... 65

The institutional gaps and barriers in existing social protection programs		65
5.1	Introduction	65
5.1.1	Lack of professionalism in data collection	65
5.1.2	Nonexistence of database of informal workers/disabled informal workers	66
5.2	Development of social protection programs	66
5.3	Targeting mechanism of the disabled population in social protection programs.....	66
5.4	Monitoring & Evaluation mechanism of social protection programs	66
5.5	Delegated programs for disabled persons	67
5.6	Registration process of persons with Disabilities and Their Informal Working Settings	67
5.6.1	Registration of persons with disabilities to get benefits from social protection programs.	67
5.6.2	Registration of Informal Settings.....	67
5.7	Coordination in social protection programs and institutions	68
5.7.1	Coordination between social protection programs	68
5.7.2	Coordination between Institutions	68
5.8	Implementation of Acts and Policies	69
5.9	Service delivery of social protection benefits and awareness programs	69

5.10 Role of NGOs	69
5.11 Approach followed for social protection in other countries.	69
CHAPTER 6.....	72
Implication for policy and practices	72
6.1 Integration of institutions/programs for sharing of information/data	72
6.2 Linkage of Academia and Institutions and Practices Departments.....	72
6.3 Role of Universities	72
6.4 Third-party evaluation of social protection programs	72
6.5 Registration of disabled persons and Informal setting.....	72
6.6 Employment Opportunities.....	73
6.7 Observation of employment of reserved quota for disabled persons	73
6.8 Implementation of reserved quota for disabled persons in the private sector	73
6.9 Skills Development	74
6.10 Awareness.....	74
6.11 Inclusion of Disabled Persons in Policymaking	74
6.12 Practical implementation of social protection programs.....	74
6.13 Future Research	75
References	76

LIST OF TABLES

<i>Number</i>	<i>Page</i>
Table 4.1	Age & Gender of the respondents.....33
Table 4.2	Gender and Marital Status.....34
Table 4.3	Gender and Education34
Table 4.4	Type of Disability.....35
Table 4.5	Gender and Employment Status.....35
Table 4.6	Occupation.....36
Table 4.7	Awareness of economic crisis.....37
Table 4.8	Main reasons behind Economic crises in Pakistan.....37
Table 4.9	Gender & monthly Income before & during economic crises.....39
Table 4.10	Occupation & Income Before & During Economic Crises.....41
Table 4.11	Monthly Incomes Before & During Economic Crises.....42
Table 4.12	Change in this income before and during crisis time.....43
Table 4.13	Income from other sources before the economic crisis.....43
Table 4.14	Other sources of income before the economic crisis.....43
Table 4.15	Average monthly income (amount) from other sources.....44
Table 4.16	Income from other sources during the economic crisis.....44
Table 4.17	Change in the income from other sources before & and during crisis time.....45
Table 4.18	Food insecurity of disabled workers and their Households.....47
Table 4.19	Health Problem Impacted Earning of Respondents.....48
Table 4.20	Visit the health unit during the last 30 days.....48
Table 4.21	Monthly expenditures before and during economic crisis.....49
Table 4.22	Any kind of health assistance before & during the crisis.....49
Table 4.23	Disabled informal workers and their HH members face any problems at the time of the visit.....50
Table 4.24	Knowledge & Beneficiaries of Sehat Program during crisis times.....50
Table 4.25	Cost paid by the respondent to avail of Sehat Sahulaat facility.....51
Table 4.26	Residential status of respondents51
Table 4.27	Monthly expenditures on rent of the house.....52
Table 4.28	Main fuel/energy source used for cooking.....52

Table 4.29	Average Monthly expenditures on fuel/energy used for cooking.....	53
Table 4.30	Main fuel/ energy used in lighting.....	53
Table 4.31	Monthly expenditures on fuel/ energy used in lighting.....	54
Table 4.32	Beneficiary of electricity bill subsidizing during crisis time.....	54
Table 4.33	The main source of drinking water for the respondent's household.....	55
Table 4.34	Expenditures on drinking water.....	55
Table 4.35	Monthly expenses on water	55
Table 4.36	Respondents who were unemployed due to the crisis.....	56
Table 4.37	Days respondent being unemployed during the crisis.....	57
Table 4.38	Respondents who searched for/ got alternative jobs during the economic crisis.....	57
Table 4.39	Respondents' Skill Learning to Increase you are earnings during the Crisis.....	58
Table 4.40	Mode for learning skill/training.....	58
Table 4.41	The respondents who applied for any kind of social protection.....	59
Table 4.42	Respondents or any of their family members receiving any benefit in cash/in-kind before the economic crisis.....	60
Table 4.43	From which program or source respondents received benefits in cash/in-kind before the economic crisis.....	61
Table 4.44	The total amount of (benefits) received from these programs before the economic crisis.....	61
Table 4.45	The total amount of (benefits) received from these programs during the economic crisis.....	62
Table 4.46	The respondent faced difficulty during economic crisis in getting benefits from these programs.....	63

LIST OF OBSERVATIONS

ADB: Asian Development Bank

DI: Disabled informal workers

ILO: International Labor Organization

PBS: Pakistan Bureau of Statistics

PWD: Person with disabilities

UN: United Nations

WHO: World Health Organization

WB: World Bank

CHAPTER 1

1.1 Introduction

The informal economy¹ is an important source of employment in developing countries and it also has a significant role in providing employment and income for marginalized people in developed economies (Dell'Anno 2022). The informal economy tries to avoid fulfilling the labor market regulations such as minimum wages, working conditions, social security, unemployment, and disability benefits (Dell'Anno 2022). Widespread informality is associated with an overabundance of development challenges: higher poverty, lower per capita incomes, less progress towards sustainable development goals, less human capital, weaker governance, weaker productivity and investment, and lower quality of, and access to, public infrastructure. (Ohnsorge and Yu 2022). Informal workers are more likely to be young, inexperienced, and lower-skilled, informal workers range from agricultural day laborers to self-employed firm owners with few employees (Ohnsorge and Yu 2022)

The informal workers are highly vulnerable because the majority lack social protection like those who work in the informal sector (PBS 2020). 90% of informal workers belong to low-income countries (Bonnet, Vanek et al. 2019). Therefore, the development of the informal economy in emerging nations implies income instability and worker vulnerability. Informal workers are at substantial risk of falling into poverty.²

In Pakistan, 72% of workers work informally with low income and without social protection (PBS 2017-2018). These informal workers face different levels of insecurity. 60% of the informal workforce was laid off due to the economic crisis (ILO 2021). This situation is getting worse for disabled informal workers.

¹ The informal economy refers to all economic activities by workers and economic units that are – in law or practice – not covered or insufficiently covered by formal arrangements. It thrives mostly in the context of high unemployment, underemployment, poverty, gender inequality, and precarious work (ILO 2015).

Worldwide, 16% (1.3 billion) population experiences disabilities (WHO 2022). The disability may lead to low levels of living standards and high poverty through adverse impacts on education, expenditures, and earnings (Mitra, Posarac, et al. 2011). The study showed that working-age disabled workers are less likely to get employment/Job; whenever they are employed, commonly to be part-time; double as likely to be unemployed, and have relatively lower income levels. Several studies related to employment show that disabled persons are less likely to get a job/employment (Allan 2010).

The term persons with disabilities (disabled persons) is used to apply to all persons with disabilities including those who have long-term physical, mental, intellectual, or sensory impairments which, in interaction with various attitudinal and environmental barriers, hinder their full and effective participation in society on an equal basis with others (UN 2007). Defining disability is a complicated method as disability is a complex, multidimensional, and dynamic phenomenon (Krahn 2011). There is no single definition that can explain disability (Mitra 2006) United Nations Convention on the Rights of Persons with Disabilities recognizes that disability is an evolving concept.

Persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others (UNCRPD 2006).

The disability may lead to constraints to work and lower income for an individual and the household resulting in worse living standards and eventually falling into poverty (Mok 2008). The low-educated and disabled workers are more likely to work informally (Hazans 2011). The persons with disabilities appear to be relatively less educated than their counterparts (persons without disabilities) they are more likely to be self-employed and work in the agricultural sector (Sophie 2017).

The community of disabled persons is the largest minority group in the world. 80% of economically active disabled workers in developing countries are self-employed with no job security and the lack of welfare benefits creates more challenges (Banks, Mearkle et al. 2017). Social protection is very important for the

person with disabilities, these social protection programs help in coping with crises (Zarar, Masood, et al. 2021). Access to social protection coverage was below the existing needs of people with disabilities (Satrian 2020). Disabled informal workers have limited access to social protection. 28% of people with disabilities have access to disability benefits worldwide, and only 1% of persons with disabilities have access to these benefits in low-income countries (UN 2020).

The disabled informal workers face multiple insecurities in normal situations such as they are facing multiple barriers and constraints in terms of their mobility issues, discrimination, the extra cost of living, high unemployment rate, low skill sets, etc. low-income level but the economic crisis increased their insecurities and made them the most vulnerable class of the society. The economic and social effects of the crisis are badly felt in each sector of economies especially the informal sector e.g., 1.6 billion workers in the informal sector are affected by the COVID crisis, and a decline in income is predicted to reach 60% worldwide (ILO 2020). The crisis that affects the household from time to time can be in the form of illness of a worker, death of earning workers, loss of a job, high inflation, high unemployment, and social expenditures. An economic crisis is a situation when the economy is down in economic activities due to financial crisis, inflation, currency crashes, sovereign, debt, etc. The contribution of several other issues such as the decrease in trade, productivity, investment, employment, and price instability led to crises. The fall in the economic performance of the country is a manifest decline in production, a rise in unemployment, and bankruptcy of businesses. The economic crisis experiences in national economies are usually a product of negative fallout in economic and political structures. The economic crisis automatically leads a to high poverty level and a decline in the living standard of the population. The economic crisis has a relatively small impact on the upper class of society but it can be a cause of great concern for informal workers or the poor class (Unni 2001). The significant drop in income of informal workers impacted their well-being.

According to economic theory, the labor leisure choice model showed that the employment rate is expected to be lower for disabled persons due to high reservation wages and low levels of market wages, the result of low-level productivity of persons

with disabilities, and discrimination in earnings. Research in developed countries shows that there is some discrimination against persons with disabilities in their access to the labor market and their wages (King, Baldwin et al. 2005).

The economic theory also explains that the disabled working-age population could be expected to face a lower employment rate (Sophie 2017). On the labor side of the market, persons with disabilities are offered the lowest wages. The unemployment rates are expected to be higher for persons with disabilities due to higher reservation wages (Sophie 2017). On the demand side, persons with disabilities may be offered a lower wage because of their low productivity; lower wages offered may result in high unemployment rates for persons with disabilities. Due to a lower marginal product of labor, persons with disabilities may be offered lower market wages. According to the labor leisure choice model, a higher wage reservation and a low wage market make persons with disabilities less employed than persons without disabilities (Sophie 2017). The earnings and disability suggest that people with a disability and their families could be worse off as compared to their counterparts (non-disabled persons) and their families.

Social protection has been the major concern of developing countries in South Asia such as Pakistan, India, Sri Lanka, etc. The social protection program of Bangladesh positively impacted the lives of people with disabilities (Zarar, Masood, et al. 2021). India also started cash transfers to disabled persons with the conditionality of state ID cards. Nepal and Afghanistan had not started any kind of cash transfer and there was no social protection program in Bhutan and Maldives to protect persons with disabilities (Zarar, Masood, et al. 2021).

In Pakistan, 6.2% population is facing some disability (Tribune 2022). Pakistan extended a one-time cash transfer to the existing general allowance of cash to persons with disabilities by any means or to those who were already taking benefits from existing programs. In Pakistan, these cash transfers are given after a strict verification process to a person with disabilities. Research showed that several disabled persons were left behind from emergency cash transfers especially those who were working in the informal sector (Zarar, Masood, et al. 2021). This is due to a

lack of inclusive public policy and services to secure informal workers with disabilities.

In regular circumstances, enormous persons with disabilities are likely to be poor and experience high health expenditures. People with disabilities are less educated and face multiple barriers to getting a formal job, mostly persons with disabilities work in the informal sector (Bonnet, Vanek et al. 2019). So, in times of crisis, irregular and low income make disabled workers susceptible to the economic crisis. Inequality is a growing evidence or relationship between disability and poverty. Disabled informal workers are the most vulnerable to the economic crisis and social security.

The workers with disabilities, especially the informal workers with disabilities, need urgent government intervention during the economic crisis. The low baseline income group faced a further reduction in income during the economic crisis, which caused the persons with disabilities to be more deprived class. The high inflation rate increased their vulnerability and the situation became adverse for them, making it difficult to access necessities such as food, housing, electricity/water, and payments of credits. Persons with disabilities face several barriers to accessing social protection benefits in regular circumstances but during the crisis, they faced additional barriers to access to information due to restrictions. The existing programs of social protection failed to provide benefits to persons with disabilities rather these programs targeted to support families having a disabled person. There is a difference between regular social protection programs and crisis response programs. Unfortunately, people with disabilities face difficulties getting benefits in both scenarios.

1. 2 Statement of the Problem

The informal workers are the marginalized segment of the labor market as well as society. They face several challenges in securing basic needs and social protections. Within this vulnerable group, disabled informal workers face greater barriers to economic inclusion and well-being. Normally Persons with disabilities face several barriers at social and economic levels as they bear the extra cost of living

in regular circumstances. The majority of economically active workers with disabilities are working in the informal sector of the economy as they have less education and low skills. Workers with disabilities are more exposed to economic crises/shocks. The socioeconomic impact of the economic crisis on the well-being of disabled informal workers can be higher than others as they bear a higher cost of living in regular circumstances. Disabled workers are more vulnerable to high unemployment and inflation which can make them more insecure in economic crises. During the economic crisis, disabled informal workers need social protection on an urgent basis from govt. and private means. Workers with disabilities have an extremely low level of access to social protection programs in developing countries. In Pakistan, existing social protection programs do not specifically target this vulnerable group.

This research presents a compelling scenario for investigation, as it reflects the global issue, especially in developing countries of disabled informal workers struggling to access essential social protection mechanisms. The main aims of this study are to identify and understand the key challenges (insecurities) faced by the disabled informal workers in twin cities, determine the impact of social protection intervention (Ehsaas/BISP) by the government on the livelihood of this most vulnerable group, and exploring potential solutions for the empowerment of disabled informal workers in twin city.

Despite the existing social protection programs, acts (laws), and policies, the core needs of this most vulnerable group are ignored. The disabled informal workers in twin city face several challenges such as

- **Economic Vulnerability:** Disabled informal workers often earn very low incomes, which are insufficient to meet their basic needs, including healthcare, education, and housing. Disabled informal workers face a high level of unemployment because the absence of formal employment contracts, job security, and financial safety nets exacerbates their economic insecurity.
- **Limited Access to Healthcare:** Persons with disabilities require specialized healthcare services and support, but many struggle to access quality healthcare

due to affordability, physical inaccessibility, or lack of awareness about available services for themselves and their households.

- **Discrimination and Stigmatization:** Discrimination and social stigma against disabled persons persist in the labor market, which is leading to limited employment opportunities and negative stereotypes that hinder their full inclusion in society.
 - **Lack of Inclusive Policies:** The absence of inclusive policies and support mechanisms that adapt to the core needs of disabled workers especially disabled informal workers further compounds their exclusion from social protection.
 - **Data Gaps:** Limited data and research on the situation of informal workers especially disabled informal workers hinder the development of targeted policies and interventions.
1. **Legal and Regulatory Gaps:** Uncertainty and gaps in labor and social protection regulations and the enforcement of existing may leave disabled informal workers without adequate legal recourse and safeguards.

For the empowerment of disabled informal workers, a comprehensive understanding of the challenges (insecurity) they face is essential. This study aims to investigate these issues, collect data on the experiences of disabled informal workers, and identify possible solutions and policy recommendations to bridge the gap in social protection programs and promote disabled informal workers' inclusion in the local labor market. Ultimately, addressing these challenges will contribute to the inclusion of disabled informal workers in the labor market and social protection programs.

1.3 Research Questions

- What are the sources of insecurities of disabled informal (DI) workers in economic crises?

- What are the core needs of social protection that would help the disabled informal (DI) workers overcome these insecurities in economic crises?
- What are the institutional gaps in existing social protection programs e.g., Ehsaas/BISP?
- What are the barriers that are not allowing the extension of the social protection program for DI workers?

1.4 Objectives of the Research

- To analyze the causes of insecurities that the DI workers faced during economic crises.
- To identify the core needs of social protection for DI workers under economic crises.
- To analyze the institutional gaps and barriers that are unable to address the needs and priorities of DI workers.
- To identify the barriers to the extension of social protection to DI workers.

1.5 Significance of Research

This study will provide an understanding of the situation, risks, and different social insecurities that contribute to the vulnerability of DI workers in Pakistan. This study will highlight the drawbacks and problems/issues in the mechanism of current policies adopted by the government. This study may help to reduce the policy gap for the extension of the social protection program for DI workers according to their needs and situations. Future, this study will also give us a better understanding of existing barriers to social protection provision for DI workers by incorporating the experts' reviews and providing a suitable policy for the welfare of DI workers.

1.6 Explanation of the Key Terms/Concepts

ILO: International Labor Organization (The only tripartite U.N. agency, since 1919 the ILO brings together governments, employers, and workers, to set labor standards, develop policies, and devise programs promoting decent work for all women and men)

UN: United Nations (The United Nations is an international organization founded in 1945 for the protection of rights and to improve the well-being of the population of its member countries. Currently made up of 193 Member States, the UN, and its work are guided by the purposes and principles contained in its founding Charter.

WHO: World Health Organization (Founded in 1948, the United Nations agency it was founded in 1948 that connects nations, partners, and people to promote health, keep the world safe, and serve the vulnerable – so everyone, everywhere can attain the highest level of health. WHO directs and coordinates the world's response to health emergencies and promotes healthier lives – from pregnancy care through old age.

PBS: Pakistan Bureau of Statistics (Pakistan Bureau of Statistics (PBS) is the prime official agency of Pakistan, responsible for the collection, compilation, and dissemination of reliable and timely statistical information to the policymakers, planners, and researchers. It publishes a variety of reports, based on primary and secondary data, especially on the economics and social aspects of the country)

DI Workers: Disabled informal workers are the person with disabilities and working in informal settings. They have no job security as they have low education and skills.

PWD: The term persons with disabilities (disabled persons) is used to apply to all persons with disabilities including those who have long-term physical, mental, intellectual, or sensory impairments which, in interaction with various attitudinal and environmental barriers, hinder their full and effective participation in society on an equal basis with others (UN 2007).

Insecurities: Basic needs of households such as Income, Food Insecurity, Housing Payment of Utility bills/credit, Unemployment, and Inflation,

Social Protection Intervention: Social protection from government Ehsaas/BISP emergency cash transfer/ Other subsidies and exemptions given by the government to persons with disabilities.

Informal Economy: The informal economy is an important source of employment in developing countries and it also has a significant role in providing employment and income for marginalized people in developed economies (Dell'Anno 2022). According to ILO definition, informal market economy (IME) is defined as “all productive activities, carried out by workers and economic units for pay or profit that are – in law or practice – not covered by formal arrangements.” (ILO 2021).

Economic Crisis: An economic crisis is a situation when the economy is down in economic activities due to financial crisis, inflation, currency crashes, sovereign, debt, etc. An economic crisis is induced by multiple reasons such as the decrease in trade, productivity, investment, employment, and price instability led to crises.

1.7 Units of Data Collection

This research has two UDCs as this research will determine the insecurities of disabled informal workers in terms of income reduction & and basic needs, job loss/unemployment, and inflation. In this regard, for 1st objective and 2nd objectives of the research data will be collected from 1st UDC which will be DI workers through semi-structured interviews. As research will also analyze the institutional gaps and barriers in the extension of the social protection program to DI workers so for the third and fourth objectives the data will be collected from the 2nd UDC which will be the experts/stakeholders from relevant ministries. So, in this regard, the key informant interviews (KIIs) of experts and relevant stakeholders from different ministries will be conducted to stitch the above-mentioned UDCs.

CHAPTER 2

Literature Review

2.1 Introduction

Disability can be understood through different models such as the charity model, medical model, social model, human rights model, and interactional model. The charity model of disability views disabled persons as passive victims- people with disabilities have poor coping skills and need care as these disabled persons regard their existence as unimportant. In this model impairment is their main identifier (Ju'beh 2015). According to the medical model of disability 'disability is a problem of an individual that is directly caused by a disease, an injury, or the other health conditions and requires the medical care in the form of rehabilitation or treatment' (Mitra 2006). The social model of disability is developed as the reaction of medical and charitable models. The model of disability sees disability as created by the social barriers that exclude the person with a disability from full participation in society (Mitra 2006) the full inclusion of disabled persons as they face multiple. This model also focuses on the removal of barriers through changing attitudes, practices, and policies, but also acknowledges the role of medical professionals (AlJu'beh 2015). The human rights model of disability is based on the social model. This model sees disabled persons as the central actors in their own lives as decision-makers, citizens, and, rights holders (AlJu'beh 2015). The mentioned models of disability are criticized on different grounds so disability should not be viewed either on purely a medical basis or purely a social basis. The interactional models of disability recognize the disability as persons with a disability who can experience problems arising from the interaction of their health conditions with their environment (Krahn 2011). Physical disability is defined as any physical limitations or disabilities that inhibit the physical function of one or more limbs of a specific person. This type of disability can be temporary or permanent. The reason for physical disability is various, such as accidents, injury, illness post-surgery effects, and heredity.

Disabled informal workers face multiple insecurities at the basic level as the extra cost of living in normal situations of economic crisis makes them more vulnerable because of high inflation, low income, and high rate of unemployment.

2.2 Basic insecurities (Food, Health, and Housing)

Mont and Nora in 2017 found that disability led to extra costs for individuals and households with disabilities. This extra cost can be in terms of general items (basic needs like food, and health) as well as disability-specific items like (house adaptation). Because of extra disability costs additional income is required to achieve better standards of living equivalent to non-disabled persons' households.

Food security is a situation when 'all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life (Ahmed 2019). Food insecurity is a major global concern embedded in many UN sustainable goals. Food insecurity is a condition that occurs when individuals and households do not have regular access to a supply of healthy and nutritious food to meet their dietary needs (A. Long *et al*, 2020). This general definition includes the availability of food at the country level. The micro concept of food security implies that a household has the necessary purchasing power to buy food grains and has access to the required amounts (Unni 2001). Millions of poor people suffer from persistent hunger and malnutrition in Pakistan, and the average consumption of calories is 23% lower than the recommended level (Ahmed 2019). Food insecurity predicts all forms of malnutritions including stunting, micronutrient deficiencies, etc. Hunger is a key indicator of food insecurity. Food insecurity reflects the burden of food deprivation in the population (Bahn, Hwalla, et al. 2021). Disabled informal workers may face high levels of food insecurity due to multiple barriers and constraints they face. Disability-related extra costs include expenditures on essential goods and services like transport and health services (ADB 2021).

Health security can be thought of as having access to better healthcare services and the ability to pay for medicine and other medical-related services. Health security should be available and accessible for all including vulnerable groups of

society. Healthcare insecurity is feeling uncertain, anxious, and vulnerable about the ability to obtain or sustain adequate healthcare services (Gama 2016). Health insecurity can be much higher for people with disabilities. On average, persons with disabilities spent 1.3 times more health-related expenditure than persons without disabilities (Groce, Kett, et al. 2011).

Housing is a basic need along with food and health. Housing security is very important for informal workers because a large of proportion them use their homes as a working place (Unni 2001). This insecurity can make the disabled informal workers vulnerable in several ways. It was found by Eide and Loeb in 2015 that families with disabilities have fewer assets compared to other households.

The literature review of this research follows narrative (review) literature.

2.3 Informal economy/ informal sector and Informal employment

Emerging markets and developing economies (EMDEs) with greater informality have greater poverty, weaker governance and public service provision, poorer human development outcomes, and more limited access to public infrastructure (Ohnsorge and Yu 2022). In countries with greater informality, income inequality is higher, in part reflecting the wage gap between formal and informal workers and less progressive tax policies. This wage gap mainly reflects the difference in worker characteristics such as education or work experience Until we don't include the informal economy in development strategies in our development strategies SDGs commitment to 'leave no one behind' cannot be achieved (Chen 2012).

IPA (all productive activities) is defined as the activities carried out by persons and economic units that are – in law or practice – not covered by formal arrangements” (ILO 2021), and informal market economy (IME) is defined as “all productive activities, carried out by workers and economic units for pay or profit that are – in law or practice – not covered by formal arrangements.” (ILO 2021). As per definition, the concept of informal employment is, at least in developing countries, the most important source of the informal economy.

The informal employment and informal sector are different phenomena because, informal employment refers to the characteristics of the job, and the concept of informal sector refers to the characteristics of production units. Depending on the country's circumstances and worker characteristics, workers may choose informal employment for a wide range of reasons. Thus, informal workers range from agricultural day laborers to self-employed firm owners with a few employees. (Ohnsorge and Yu 2022). As a consequence, we can have formal employment in the informal sector (e.g., a formal job carried out in an informal enterprise) that should not be included in the informal economy, and informal employment in the formal sector (e.g., an employee of a registered enterprise whose employment relationship is not subject to labor legislation, income taxation, social protection, etc.), which should be included in the informal sector (Dell'Anno 2022). The informal sector and informal employment both contribute to employment in the informal economy.

Two billion workforce – more than 61 percent of the world's employed population – make their living in the informal economy, 90 percent in developing countries and 67 percent in emerging economies are informally employed (ILO 2018). World's poorest and most vulnerable groups live and work in the informal economy, more than half the labor in developing countries is employed in the informal economy (Chen 2012). They are engaged in both traditional and modern economic activities and most branches of industry, including traditional artisan and craft production; street vending and market trading; construction and transport; manufacturing, including industrial outwork; personal and information technology services; and work intermediated by digital platforms. Through their services, informal workers contribute to households, societies, and economies around the globe, they serve as the main source of income for hundreds of millions of households; helping to reduce hunger and poverty; contributing to the production of goods and services for domestic and international markets; and contributing to the preservation of local culture and social life (Chen and Carré 2020).

There is a significant relationship between working informally and being poor: a higher percentage of informal workers than formal workers are from poor households; a higher percentage of all workers in poor households, than in nonpoor

households, are informally employed; and only 3 percent of all informal workers are employers, the one segment of informal workers that, on average, are non-poor (Chen, Vanek, et al. 2004); (ILO 2018); (Bonnet, Vanek, et al. 2019). Informal workers also face greater deficits in decent living compared to formal workers: on average, they have less access to adequate and affordable health, education, housing, and basic infrastructure services as many live in underserved informal settlements, neighborhoods, or villages (Bonnet, Vanek et al. 2019).

2.4 Income of informal workers in economic crisis

The policy brief by ILO in 2020 showed that persons with disabilities from the informal sector earn low and irregular incomes; they are susceptible to income shocks in times of crisis. 97% of disabled informal workers experienced a reduction in income compared to 67% of formal disabled workers (Satrian 2020). 69% of persons with disabilities become poor or fall deeper into poverty due to the Covid-19 crisis. Persons with disabilities bear Indirect extra costs which include lower income resulting from barriers to education and employment opportunity costs of family members not working to provide support (ADB 2021).

2.5 Employment of Disabled workers and Labor market out

Several studies related to employment show that disabled persons are less likely to get a job/employment as compared to non-disabled persons (Eide and Loeb 2006); (Kamaleri and Eide 2011); (Metz 2008); (Mitra and Sambamoorthi 2008); (Loeb and Eide 2004); (Trani and Loeb 2012). Globally, workers with disabilities experience worse labor market outcomes which make them poorer than those without disabilities (Mitra, Palmer et al. 2017). The person with disabilities generally work in the informal sector, so this group features a higher informality rate (Hazans 2011). Persons with disabilities face unemployment, underemployment, or low wages (Krahn 2011). Evidence shows that workers with disabilities in low-income countries are much poorer than non-disabled workers because of low levels of employment and income and face multiple deprivations (Brooks et al., 2013). The unemployment rate and job loss due to the economic crisis induced by COVID-19 are much higher for

persons with disabilities compared to their counterparts. 68% of people with disabilities stopped working after the COVID-19 crisis (Satrian 2020).

2.6 Social Protection of Disabled Persons

The person with disabilities have been involved in the effort to include them in social protection programs and the labor market to improve their livelihoods (Rimmerman 2013). 80% of economically active workers with disabilities in developing countries are self-employed with no income security and other social protections (Banks, Mearkle et al. 2017). The research showed that many persons with disabilities are not reached by social protection programs because of the number of barriers (Rohwerder 2015).

In recent economic crises, some developed countries have begun contracting out their social protection system. These contractions taken by the states have effects and disproportionately impact persons with disabilities. People with disabilities also face difficulties in paying credit/rent, as the social protection coverage among disabled informal workers is much below their needs. This research also reveals that nearly half of the highly vulnerable people with disabilities are not benefiting from social protection during extreme economic shocks in Indonesia. Workers with disabilities have a very low level of access to disability benefits, 28% of people with disabilities have access to disability benefits worldwide, and in low-income countries, this access is only 1% (UN 2020). The persons with disabilities who were working in the informal sector need more social protection to maintain their livelihood.

2.7 Challenges of persons with disabilities and their families accessing social protection programs

The person with disabilities and their families face challenges accessing social protection programs. For example, India announced a one-time cash transfer program for disabled persons the state ID card was a condition to get this cash transfer program. Asma and Rukhshanda argued that in Pakistan and Bangladesh people with disabilities faced challenges in availing one-time cash transfer program (Zarar, Masood, et al. 2021). She also found that in Bangladesh persons with disabilities who

were receiving the disability allowance were not eligible for the cash transfer program during the economic crisis.

Research also reveals that disabled persons were not included in emergency cash transfer programs as they receive disability funds from the government (Zarar, Masood et al. 2021). There is no evidence of cash transfers reported from Afghanistan for the person with disabilities during the economic crisis induced by COVID-19. Nepal also does not announce any kind of cash transfer measure for this most vulnerable class (disabled informal workers) of their country. Nepal made special arrangements for proper food bundles and medication for people with handicaps. (Neef 2020). No specific programs for disabled informal workers were started in Bhutan and Maldives.

2.8 Legal and Institutional Framework for the Social Protection of disabled persons in Pakistan

In Pakistan, disabled people face many socioeconomic and cultural challenges, and for their protection government of Pakistan made multiple policies and laws. Multiple opportunities are given to people with disabilities by the government of Pakistan. The implementation of laws and policies can play a role as a game changer in the lives of persons with disabilities. Through these laws, the state can protect persons with disabilities from crisis and improve their Socioeconomic conditions.

2.8.1 Legal Framework

The existing legal and institutional frameworks could reduce the insecurities of disabled informal workers as these frameworks provide basic securities such as food insecurity, health insecurity, and housing insecurity. Article 25 of the constitution of Pakistan promotes, ensures, and protects equal rights and provides a shield to persons with disabilities against violation of their rights. The constitution of Pakistan provides well-being to every citizen of Pakistan including persons with disabilities. Article 38 (d) of the Constitution holds the State responsible for “providing 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.” without discriminations to every citizen.

The existing legal framework also provides opportunities and job security to disabled persons in the private and public sectors. Disabled Persons (Employment and Rehabilitation) Ordinance, 1981 was the first constitutional effort which was focusing on the employment and rehabilitation of persons with disabilities. Under this law one percent (later on two percent) employment quota is reserved in public and private establishments, and also imposed the tax on establishments that do not employ disabled persons. The practical implementation of this ordinance could reduce unemployment among persons with disabilities.

The Special Citizen Act, of 2008 provides accessibility to persons with disabilities at every place including allocation of seats in public transport, and provision of facilities on footpaths for wheelchairs. This Act binds the traffic police to give priority to persons with disabilities while crossing the road. This act may resolve the mobility issues of persons with disabilities in society.

The existing legal framework also provides subsidies to disabled informal workers which may reduce the extra cost of living such as transportation cost. The Special Citizen (Rights to Concession in Movement) Act 2009 provides concessional rates to persons with disabilities in all modes of public and private transport. This act may reduce the traveling cost of persons with disabilities.

Disabled Persons (Employment and Rehabilitation) (Amendment in Ordinance, 1981) Act 2015 emphasizes the enforcement of Ordinance 1981 and provides additional benefits to persons with disabilities. These benefits include concession in education fees, concession in charge of tickets in different modes to public and private transport, discount on utilities stores, free health facilities at public and concession at private sector hospitals. Disabled Persons (Employment and Rehabilitation) (Amendment in Ordinance, 1981) Act 2015 give direction to USR and Pakistan Bait ul Mal for the provision of monthly stipends and interest free loans to persons with disabilities for establishment of business on a small scale, and also ensure the job opportunities and job security for persons with disabilities in public & and private establishments.

The ICT Rights of Persons with Disability Act 2020 provides equality to persons with disabilities in all spheres of their lives such as employment, education social, economic, cultural, and institutional levels. The ICT Rights of Persons with Disability Act 2020 protects the basic rights of persons with disabilities such right to privacy and access to the justice system. The ICT Rights of Persons with Disability Act 2020 provide fair and affordable housing for persons with disabilities in public and private housing schemes (ASSEMBLY 2020). This act may reduce the housing insecurity of disabled persons. The provision of free services regarding their reproductive health, and the rights of women with disabilities core focus of this Act. The ICT Rights of Persons with Disability Act.2020 provides suitable protection and safety on a priority basis to persons with disabilities in risk natural disaster situations.

After the 18th Amendment in 2010, all provinces-initiated work on adopting new laws and amending the existing laws to ensure the protection of the rights of persons with disabilities. The provincial laws enacted in recent years including the PUNJAB EMPOWERMENT OF PERSONS WITH DISABILITIES ACT (PA 2022), (Sindh Empowerment of ‘Persons with Disabilities Act (ASSEMBLY 2018), Khyber Pakhtunkhwa Rights, Rehabilitation Accessibility and Empowerment of People with Disabilities Act, (GOVERNMENT 2018), and Balochistan Persons with Disabilities Act (BALOCHISTANASSEMBLY 2017). These acts at the provincial level provide and protect basic rights, employment opportunities, and skill enhancement, for disabled persons. The practical implementation of legal framework is may reduce the basic insecurities of persons with disabilities. Persons with disabilities can participate in society without any kind of discrimination.

2.8.2 Institutional Framework

The existing institutional frameworks could reduce the insecurities of disabled informal workers as these frameworks provide securities such as employment, free education, duty free imports of gadgets, shelter, health assistance, stipends, interest free loans for small businesses, and financial support to the families of PWD. Ministry of Commerce (Trade Policy 2009-12) provide waiver of import duty on gadgets necessary for assembling cars the person with disability to import. HEC

provides free education, and accessible and reasonable accommodations in higher education institutions with reserved quotas (HEC 2021). Pakistan Bait ul Mal provides the assistance to disabled persons such as shelter, stipend, and health assistance. Special friend of PBM initiative provides financial support to families having two or more disabilities financial support of 60,000 (PKR), and family with only one disabled person of PKR 30,000 per annum. In addition, PBM provides other support such as wheelchair, hearing aids, white canes to such families (PBM 2022). Policy for Financial Inclusion of Persons with Disabilities provides financial inclusion to persons with disabilities through job opportunities and other bank-related assistance (SBP 2021). This policy ensures the implementation of the Disabled Person (Employment and Rehabilitation) Ordinance, 1981 with at least 25% representation of women with disabilities and maintains employment quota. This policy provides full financial inclusion to persons with disabilities in of terms availability and accessibility to products and services.

2.8.3 Existing Social Protection Programs in Pakistan

The Ehsas and BISP programs are the largest social protection programs in Pakistan. Ehsaas program focused on the empowerment of families having a disability. Under the Ehsaas program the financial assistance is only for households with registered disabled persons, and only one-person a with disability from each is family eligible for assistance.

The BISP program also focused on the empowerment of families a having disability. Women with disabilities, mothers of disabled children, and wife of disabled persons eligible for assistance.

In Pakistan, there is no delegated program for social protection of persons with disabilities. During Covid-19 crisis the particular of government of Pakistan in Ehsaas program was to reach or focus on children with disabilities (Zarar, Masood et al. 2021). Benazir Income Support Program (BISP) does not explicitly target the disabled population of country, persons with disabilities are indirectly provided support through different BISP initiatives, Benazir Kafaalat unconditional cash transfer (UCT) which has been providing income support to household having

disability (KHALID and YASEEN 2023). The ownership of any of social protection program depends upon needs of beneficiaries and key stake holder (Ahmed 2019). Pakistan does not follow the global distribution system which is the main reason behind the lack of management and there are number of loopholes in distribution system (Zarar, Masood et al. 2021). In Pakistan no efforts have made for assessment of real needs and problems of persons with disabilities (Ahmed 2019). In Pakistan, there are no national social assistance programs targeted to persons with disabilities. (ADB 2021).

The enforcement of legal and institutional frameworks and proper targeting mechanisms of social protection programs could reduce the insecurities and improve the living standard of PWDs especially disabled informal workers and their households during the economic crisis.

2.9 Problems in the Social Protection System of Pakistan

Asma and Zarar argued that Pakistan doesn't follow a global distribution system so there are some loopholes in distribution. Many disabled workers and other people with disabilities were not able to access the relief measure or they could not even receive emergency cash transfer funds (Zarar, Masood, et al. 2021). There are few social protection programs do target disabled persons specifically (Hina 2022). In the Ehsaas program government's focus was to reach children with disabilities to give them access to the special education center. The core needs of disabled informal workers were ignored in the social protection programs of the government. Persons with disabilities are often excluded from disaster management and risk reduction processes and they can be affected by the crisis and disasters (David Mitchell 2014).

2.10 Social Protection to Disabled Persons in Europe

The COVID-19 pandemic increases the difficulties of vulnerable groups- in Europe, including people with disabilities, who face increased social exclusion, health concerns, and financial insecurities (Ahrendt 2022). The Nordic Member States, including Denmark, Finland, and Sweden, exhibit some of the largest disparities, emphasizing the importance of targeted interventions to protect persons with disabilities (UN 2022).

Social protection systems have demonstrated positive effects on poverty reduction and economic growth in Europe (UN 2018). but there is still work to be done to ensure that disadvantaged groups are adequately covered and that the benefits provided are sufficient to ensure income security. United Nations emphasizes the importance of policies that promote social inclusion and address the root causes of poverty and inequality (UN 2018).

The challenges and policies related to promoting labor-market participation of individuals with a reduced work capacity of persons with disabilities in European countries (Browne 2018). Individuals with disabilities face various employment barriers such as lack of capabilities, low motivation, scarce job opportunities, and gaps in employment-support policies. Social protection in terms of disability benefits played a significant role in the decision to work for individuals with reduced work capacity. The design of disability benefits, such as their generosity and withdrawal mechanisms, impacts work incentives (Browne 2018). Browne highlights the importance of addressing barriers, designing effective benefit systems, and providing appropriate financial incentives to promote inclusive employment opportunities.

Hammersley addressed the impact of inflation and the rising cost of living on persons with disabilities, leading to an increased risk of poverty (Hammersley 2022). He also found that the COVID-19 pandemic and rising energy and food prices are likely exacerbating these challenges for persons with disabilities in the European Union. The restrictive social protection budgets contribute to inadequate support for these individuals. Hammersley emphasized the importance of addressing social protection for persons with disabilities at the EU level due to its relevance and potential impact (Hammersley 2022). The integration of people with disabilities into the labor market within the European Union (EU) context. Valentina 2021 highlights the challenges faced by people with disabilities, such as lower employment rates, higher risks of poverty and social exclusion, and limited access to education.

People with disabilities face difficulties in accessing the labor market, and the COVID-19 pandemic has exacerbated these challenges (Secundo, Gioconda, et al. 2021). Eurostat statistics show lower employment rates for people with disabilities compared to those without disabilities, leading to concerns about long-term

unemployment and labor market access. The EU has been focusing on promoting the active inclusion and rights of people with disabilities, including in employment. The European Pillar of Social Rights emphasizes equal treatment, income support, and work environment adaptation for people with disabilities. The 2021–2030 European Disability Strategy aims to scale up EU actions to improve labor market outcomes for people with disabilities. European Pillar of Social Rights, which emphasizes the rights and well-being of individuals with disabilities. The Social Model of Disability and The Human Rights Model of Disability are used for the protection of persons with disabilities. The human rights model is valuable for policy development and monitoring, while the social model supports emancipatory disability politics. Lawson suggested that both models are complementary and work together to achieve equality, inclusion, and dignity for disabled individuals (Lawson and Beckett 2021).

2.11 Conceptual Framework

The risk of job loss, inflation, and reduction in income increased during the economic crisis. The result of basic insecurities can be increased in the long term at the household and country level. Social protection can be useful for the most vulnerable groups of a country in crisis. The issue is social protection programs' measures are in nature coping with risks arising from economic crises/shocks and failing to address the reasons behind these insecurities and vulnerabilities. So, without knowing the core needs of the targeted population these programs of social protection become less efficient in the distribution system and provision of relief to vulnerable groups. Social protection programs need to address the insecurities of populations and provide social protection accordingly in the crisis.

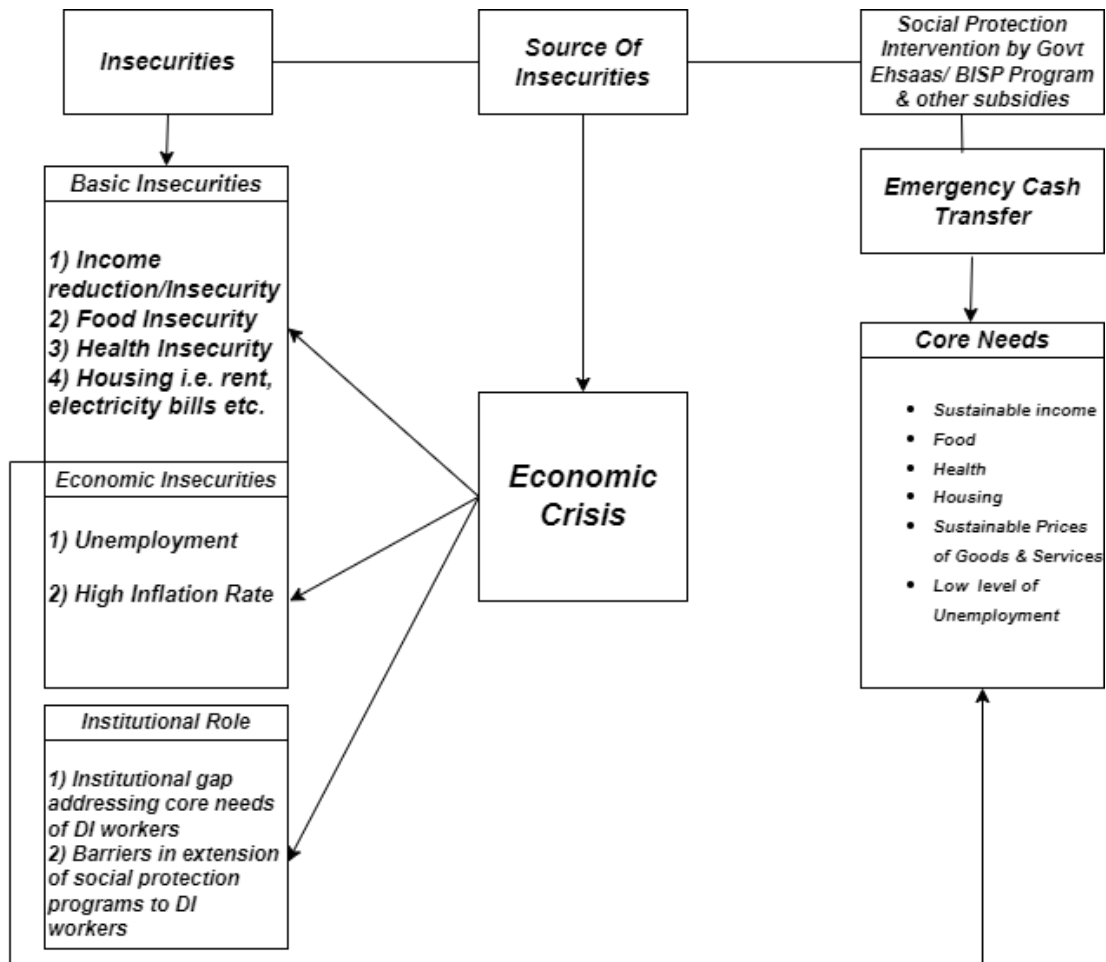
At the institutional level, there is a lack of a mechanism that creates instruments and delivers social protection according to the core needs of vulnerable groups.

The conceptual framework derived from literature i.e., 1st study of Bangladesh “*Understanding the impact of Covid-19 on informal sector workers in Bangladesh*” (Swarna, Anjum, et al. 2022). 2nd study of Indonesia “*Impact and Strategies Behind Covid induced Economic Crisis: Evidence from Informal*

Economy” (Pitoyo, Aditya et al. 2021). 3rd study of Pakistan “*Socio-economic impact of Covid-19 on the well-being of people*” (PBS 2020). 4th study of India “*Insecurities of Informal Workers in Gujarat, India*” (Unni 2001). “*Pakistan Disability Report 2021*” (Social Protection Resource Center). “*AAFIAT - OLD AGE HOME: A PLACE OF CONSOLATION AND SOLACE IN LAHORE DISTRICT, PUNJAB PROVINCE, PAKISTAN*” (Raazia and Ibrar)

The concept of social protection has two dimensions. The first dimension of social protection against micro-level insecurities such as (income reduction, food insecurity, adequate housing, utility bills/credit payment. A second dimension of social protection against macro-level insecurities such as (employment/unemployment in the labor market & and inflation). This research focused on disabled informal workers in the lower segment of the informal economy of Pakistan.

Figure 2.1 Social Protection for Disabled Informal Workers



2.12 Summary

Persons with disabilities are one of the most vulnerable classes in developing countries. They generally face the extra cost of living at the individual and household levels. They also face several discriminations in the job market such as low income, and less job security as they are generally less qualified or less skilled because they face multiple constraints at the personal level and societal levels. So, the person with disabilities experience the worst outcome in the job market, because of these constraints and barriers they generally live near the poverty line. Disabled workers in the informal sector of the economy need more attention in terms of social protection as compared to the non-disabled informal workforce in normal situations. Disabled

workers are more exposed to the economic crisis as they face high insecurities (basic needs and economic security). They need urgent social protection intervention to meet their basic needs. The person with disabilities have to show more effort to include themselves in social protection programs and enter the job market to improve their livelihood. A person with disabilities faces several barriers. So, they generally do not get benefits from social protection intervention, especially in crisis time. The social protection programs in Pakistan do not follow the global distribution system so they are not capable of providing relief in terms of the core needs of the population. Without knowing the core needs of a disabled worker, especially in emergency times. These social protection programs cannot provide relief to targeted populations or groups in Pakistan. During the economic crisis in emergency response in terms of social protection. Persons with disabilities are not included as they are considered as already receiving the disability fund from the government. At the institutional level, a person with disabilities is generally excluded from any kind of emergency.

2.13 Research Gap

As vulnerable groups of society face multiple challenges and issues to meet their basic needs and well-being, the importance of social protection programs has grown for these groups of society, especially in developing countries. Disabled informal workers are the one of most vulnerable groups in society. There is a lack of studies focusing on the challenges (insecurities) and opportunities faced at the basic level and institutional level by the disabled workers especially disabled informal workers. This research will address the insecurities faced by disabled informal workers and also investigate the gaps and barriers in existing social protection programs, acts, and policies that are unable to provide. This study is important to highlight and address the insecurities of disabled informal workers at basic and institutional levels. This study fills the gap in the literature and provides insights to the stakeholders, practitioners, and policymakers to work on the empowerment of disabled informal workers.

CHAPTER 3

Research Methodology

3.1 Introduction

The research questions address the insecurities faced by disabled informal workers during economic crises such as basic insecurities and institutional gaps in social protection programs such as the barriers that are not allowing the extension of the social protection program for DI workers. Based on sample size the data will be collected from respondents on research questions. The qualitative approach will be used for this study. The research then proceeds to conduct a thematic analysis of the collected data.

3.2 Research Strategy

The qualitative method approach is used in this research, it provides a better understanding and knowledge of problems/issues through first-hand experience. The reason for employing this method is that this research is focused on the insecurities of DI workers. These semi-structured interviews have open-ended questions conducted from disabled informal workers a qualitative approach for this purpose is used. This research will also focus on experts' reviews (key informative interviews) about institutional gaps and what can be done to revamp this sector. For this purpose, a qualitative approach will be used.

3.3 Research Design

This research will investigate the issues/insecurities of disabled informal workers that they face in the current economic crisis. In this research, in-depth interviews and key informant interviews will be used for data collection from different UDCs.

The interviews for qualitative research will be conducted with disabled informal workers, this part is used to determine the insecurities of informal workers with disabilities which enabled me to analyze the socioeconomic impact of the

economic crisis on the welfare of disabled informal workers. On the other hand, interviews conducted with experts helped to analyze institutional gaps and barriers in the extension and provision of social protection programs for this marginalized group in Pakistan.

- To analyze the causes of insecurities that the DI workers faced during economic crises.
- To identify the core needs of social protection for DI workers under economic crises.

3.4 Unit of Data Collection

The data will be collected in two phases.

- **Phase one:** To obtain 1st and 2nd objectives for the causes of insecurities that the DI workers faced during economic crises and the core needs of social protection for disabled informal workers, the unit of data collection is disabled informal workers (1st UDC). Field data/ primary data was collected through a semi-structured interview with open-ended questions. The in-depth interviews were conducted to find the insecurities of this class basic level insecurities. These insecurities included income insecurity, food insecurity, health insecurity, housing insecurity, and social protection programs.
- **Phase two:** Stitching of primary information with the reviews of experts (key informative interviews) and relevant stakeholders. These experts belonged to different ministries and departments such as the Ministry of Human Rights, Ministry of Poverty Alleviation and Social Safety, Ministry of Planning, Development & Special Initiatives, and BISP.

3.5 Methods of Data Collection

In-depth and Key Informative Interviews will be conducted with disabled informal workers and experts/stakeholders respectively for the research objectives. The semi-structured interviews are effective for the collection of open-ended question data and they can allow room for examining the issue in depth. Question-related

insecurities of disabled informal workers in the economic crisis and their protection are incorporated.

3.5.1 Sampling Technique

Various sampling techniques were used for finalizing the sample size such as non-probability sampling including snowball sampling. The Non-Probability sampling method uses non-random criteria like availability, geographical proximity, and expert knowledge of individuals that can be used for research to answer the research questions. The targeted population of the research were registered disabled informal workers who have special NIC/Certificates. The snowball sampling technique was used as this population was hard to reach because they work in different informal settings such they work at their home or on their streets and there was no existing database or other frame to find them. As this research is about socially marginalized groups so snowball sampling technique was used to gain detailed knowledge about their challenges. Ethical considerations and guidelines were followed in this research. This research included thematic analysis which helped to attain the 1st UDC.

For the second part of the research, the target population consists of experts/stakeholders from relevant ministries. The snowball sampling technique was also used for the 2nd UDC. As the experts were generally not available because of their schedules, they were hard to reach. The experts from different ministries such Ministry of Poverty Alleviation and Safety Nets, the Ministry of Human Rights, BISP, and the Ministry of Planning, development & Special Initiatives were interviewed and their expert views were incorporated into this research.

3.5.2 Sampling Size of In-Depth and Key Informative Interviews

Table 3.1 Sample Size of the Study

Types of Respondent	Sample Size
In-depth Interviews (Disabled informal workers)	76
Key informative interviews (Experts/stakeholders from different ministries)	4
Total	80

Table 3.2

The sample size of expert/Policy Makers Interview

Types of Respondent	Sample Size
Team Leader Social Protection Delivery Unit MoPASS	1
Deputy Director (IC-III) MoHR	1
Team Leader Policy and Research Unit BISP	1
Policy Maker at Planning Commission	1

3.6 Locale

Data will be collected from twin cities, Islamabad, and Rawalpindi. The registration of PWDs in the twin cities is much higher as compared to the rest of the country (PBS 2020). These cities are much more accessible as they have much better employment opportunities. There are several institutes such as NGOs etc. are working

for the social protection of the disabled population. The rationale of this study is that people in twin are much aware of social protection programs and policies but still they are facing difficulties getting benefits from them.

3.7 Ethical consideration

Ethics of research were followed at every step of this research from designing guides for interviews to final analyses of the data. Permission letters/appointments were signed before conducting the interviews. Respondents were assured their information would be confidential and only used for this study purpose.

CHAPTER 4

Findings and Analysis

4.1 Introduction

This chapter describes the findings and analysis of this study and provides brief information on the insecurities of disabled informal workers and institutional gaps and barriers to the social protection of disabled informal workers. The structure of results has two main dimensions i) sources of insecurities, insecurities faced by disabled informal workers, and ii) institutional gaps and barriers towards social protection of disabled informal workers.

4.2 Disabled Informal Workers Response

4.2.1 Crisis and insecurities among disabled informal workers

In the conceptual framework, social protection was considered to incorporate the multiple insecurities faced by disabled informal workers to meet their livelihood. These insecurities make disabled informal workers vulnerable to various types of risks. The disabled informal workers are poorly remunerated and underemployed and have no social protection. In an economic crisis, the need for security becomes more important.

The economic crisis that affects households from time to time could be in the form of income insecurity, food insecurity, health insecurity, housing insecurity, job loss, and an increase in other multiple expenditures. Disability and informality both make disabled persons vulnerable, and these disabled informal workers are more exposed to these crises.

4.3 Characteristics of Respondent

4.3.1 Age & Gender

At the time of the study, there were 6 female respondents compared to 70 male respondents. Table 4.1 shows that 92% of respondents were male and 8% of

respondents were female. Most of the respondents were in the age group of 26 to 45 years.

The population in research was the working-age population. Table 4.1 also shows that 14.5% of respondents (13% of males and 1.5% of females) were in age 15-25 years, while 50% of respondents (46% of males and 4% of females) were age group 26-35, 25% of respondents (22% of male and 3% of female) were in the age group 36-45, 10.5% of respondents (10.5% of male and 0% of female) were in the age group of 45 and above.

Table 4.1

Age in Years	Gender		Total
	Male	Female	
15-25	10 (13%)	1 (1.5%)	11 (14.5%)
26-35	35 (46%)	3 (4%)	38 (50%)
36-45	17 (22%)	2 (3%)	19 (25%)
Above	8 (10.5%)	0 (0%)	8 (10.5%)
Total	70 (92%)	6 (8%)	76 (100%)

4.3.2 Gender and Marital Status

Table 4.2 shows that 64% of respondents were married and 36% of respondents were unmarried. 36% of male respondents were unmarried and 64% of male respondents were married, while 50% of female respondents were unmarried and 50% of female respondents were married.

Table 4.2

Gender	Marital Status		Total
	Unmarried	Married	
Male	25 (33%)	45 (59%)	70 (92%)
Female	3 (4%)	3 (4%)	6 (8%)
Total	28 (36%)	48 (64%)	76 (100%)

4.3.3 Gender and Education

Most of the respondents were illiterate. According to the literature, persons with disabilities are generally less educated and work informally. Table 4.3 shows that 59.5% of disabled informal workers/respondents had a very low level of education (had 14.5% no education, 12% were primary/5th class, and 33% were middle/8th class), while 40.5% of respondents had better education (12% matric/tenth class, 6.5% intermediate/twelve years of education and 22% higher education/above).

Table 4.3

Gender	Education						Total
	Illiterate	Primary	Middle	Matric	Inter	Higher	
Male	11 (14.5%)	9 (12%)	25 (33%)	9 (12%)	5 (6.5%)	11 (14%)	70 (92%)
Female	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	6 (8%)	6 (8%)
Total	11 (14.5%)	9 (12%)	25 (33%)	9 (12%)	5 (6.5%)	17 (22%)	76 (100%)

4.3.4 Disability

Persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may

hinder their full and effective participation in society on an equal basis with others (UNCRPD, 2006, p.3)

Disability is defined as a person having a physical or mental impairment, and impairment has substantial and long-term adverse effects on a person’s ability to carry out normal day-to-day activities (Equality Act 2010). All respondents in this research had a physical disability. Physical disability is defined as any physical limitations or disabilities that inhibit the physical function of one or more limbs of a specific person. This type of disability can be temporary or permanent. The reason for physical disability is various, such as accidents, injury, illness post-surgery effects, and heredity.

Table 4.4 shows that 29% of respondents had an accidental physical disability, while 71% of respondents had by birth physical disability such as polio, muscular dystrophy, arthritis, etc.

Table 4.4 Type of Disability

Disability	
Natural	Accident
54	22
71%	29%

4.3.5 Gender and Employment Status

Table 4.5 shows that 92% of respondents were currently working and 8% of respondents currently not working. Based on gender, all female respondents were currently working 92% of male respondents were currently working, and 8% of male respondents currently not working.

Table 4.5

Gender	Employment Status		Total
	Working	Not Working	
Male	64	6	70 (92%)
Female	6	0	6 (8%)
Total	70 (92%)	6 (8%)	76 (100%)

4.3.6 Occupation

Globally, workers with disabilities experience worse labor market outcomes which make them poorer than those without disabilities (Sophie *et al.*, 2017). The person with disabilities generally works in the informal sector, so this group features a higher informality rate (Hazans 2011). All respondents were working informally with categories such as daily wager, freelancer, private office job, shopkeeper, street vendor, tailor, private teacher, and technical job. Because persons with disabilities work informally they have no income security, no job security, and no social protection. Table 4.6 shows that 27% of respondents were (daily wagers/casual workers) (painters, waiters, valet, cooks, salespersons, etc.). 21% (working informally in private organizations as data entry operators, receptionists, office assistants, etc.,) and 5% of respondents such as private teachers in private schools/madrassas were salaried workers. 17% (tailors) and 9% (street vendors) of respondents were self-employed. 9% of respondents were engaged in technical work (machine operator, electrician, wilder, etc.). 5% of respondents were working as a freelancer (online Quran teachers, amazon, marketing, etc).

Table 4.6

Occupation							
Daily Wager	Freelancer	Private Office Job	Shopkeeper	Street vendor	Tailor	Private Teacher	Technical Work
20	4	16	5	7	13	4	7
(27%)	(5%)	(21%)	(7%)	(9%)	(17%)	(5%)	(9%)

4.4 Awareness of the current economic crisis.

The awareness of economic crisis 93% of respondents were aware of the economic crisis, 4% of respondents were not aware of the economic crisis, and 3% of respondents didn't know about the current economic crisis. Inflation based on the Consumer Price Index (CPI) index has risen from 13.4 percent in April 2022 to 36.4 percent in April 2023, with food inflation even higher, reaching 46.8 percent in urban

and 52.2 percent in rural areas (Economic Survey 2022-2023). Inflation based on the Consumer Price Index (CPI) increased to 29.4% on a year-on-year basis in June 2023 compared to 21.3% in June 2022. Although considerably inflation rate was 29.4% in June 2023 lower than the month of May 2023 (38.0%), still it is very high (WFP 2023). This high inflation trend is influenced by factors such as fuel price hikes, higher energy/utility costs, rupee devaluation, increased costs of production, and increased prices of imported food and non-food items. Given the country's continuing economic and political uncertainties, the prices of essential food and non-food items are expected to remain high in the coming months (WFP 2023). The economic crisis is considered from May 2022, when the inflation rate and unemployment rate increased. The economic crisis is based on the reduction of the purchasing power of individuals.

4.7 Awareness of the economic crisis

Yes	No	Don't Know
71	3	2
93%	4%	3%

4.4.1 The main reasons behind the economic crisis

Literature shows that political instability leads to economic instability which may cause an economic crisis. Table 4.7 shows that 62% of respondents considered political instability as the main reason for the current economic crisis, 23% of respondents considered external borrowing as the main reason for the current economic crisis in Pakistan, 11% of respondents considered the high prices of oil and energy as the main reason of current economic crisis in Pakistan and 4% of respondents said high-interest rate is the main reason of current economic crisis.

Table 4.8

The main reasons behind the economic crisis in Pakistan

Political Instability	High-interest rate	High prices of oil and energy	External Borrowing	Total
44	3	8	16	71
(62%)	(4%)	(11%)	(23%)	(100)

4.5 Income Insecurity

Income insecurity refers to having not adequate income for a decent standard of living. This insecurity seems to be threatened by the informal labor contract basis and temporary employment.

4.5.1 Gender and Monthly Income Before & During Economic Crises

According to literature the due to the economic crisis informal workers' unemployment rate increased and their incomes reduced. Disabled informal workers are more exposed to the economic crisis. The economic crisis makes them more vulnerable because of high inflation, low income, and high rate of unemployment. They have to struggle more to meet their basic needs. Table 4.8 shows that before the economic crisis, 16.6 % of females were receiving less income of less than or equal to 15000 rupees and during the economic crisis none of the female respondents were receiving an income of less than or equal to 15000 rupees. Before the economic crisis, 50 % of female respondents were receiving income between 15001-25000, and during the economic crisis, none of the female respondents were receiving income between 15001-25000. Before the economic crisis 16.7 % and during the economic crisis 67 % of female respondents were receiving income between 25001- 35000. Before the economic crisis 16.7% and during the economic crisis 33% of female respondents were receiving income more than 35000. This shows that income insecurity among female respondents reduced during the economic crisis.

Table 4.8 also shows that before the economic crisis, 31.5 % of males were receiving less income of less than or equal to 15000 rupees and during the economic crisis this percentage increased and 40 % of male respondents were receiving income less than or equal to 15000 rupees. Before the economic crisis, 38.5 % of male respondents were receiving income between 15001-25000, and during the economic crisis, 33 % of male respondents were receiving income between 15001-25000. Before the economic crisis 18.5 % and during the economic crisis 17 % of male respondents were receiving income between 25001- 35000. Before the economic crisis 11.5 % and during the economic crisis 10 % of male respondents were receiving income more than 35000. This shows that income insecurity among female

respondents reduced during the economic crisis. This shows that income insecurity among male respondents increased. The significant drop in income of informal workers impacted their well-being. The informal workers are highly vulnerable because the majority lack social protection like those who work in the informal sector (PBS 2020).

Table 4.9

Gender & Monthly Income Before & During Economic Crises

Income	Less than or equal 15000	15001-25000	25001-35000	Above	Total
Monthly income of female during normal situations	1 16.6%	3 50%	1 16.7%	1 16.7%	6 100%
Monthly income of female during the economic crisis	0 0%	0 0%	4 67%	2 33%	6 100%
Income	Less than or equal 15000	15001-25000	25001-35000	Above	Total
Monthly income of male during normal situations	22 31.5%	27 38.5%	13 18.5%	8 11.5%	70
Monthly income of male during the economic crisis	28 40%	23 33%	12 17%	7 10%	70 100%

4.5.2 Occupation & Monthly Income Before & During Economic Crises

Table 4.9 shows that during the economic crisis, a large proportion of households were poor and obtained incomes below the poverty line/minimum monthly income, however, a small proportion obtained above the minimum monthly income (25000).

The table shows that the daily wagers were more vulnerable to economic crises. The results show that their income was reduced significantly before the economic crisis 15% of daily wagers were receiving less than or equal to 15000 rupees income but during the economic crisis this proportion increased up to 25%. 45% of daily wage workers were receiving income between 15001 to 25000 PKR before the economic crisis, during the economic crisis this proportion increased up to 50%. 25% of daily wage workers were receiving income between 25001 to 35000 PKR before the economic crisis, during the economic crisis this proportion increased up to 50%. The daily wage workers receiving more than 35,000 rupees income, their incomes significantly this proportion is reduced from 15% to 5%.

Table 4.9 shows that the informal workers doing office jobs were the least vulnerable to the economic crisis. The results show that their income has significantly increased during the economic crisis. Before the economic crisis, 75 % of these informal workers were receiving less the 25,000 PKR, and 25 % of these workers were receiving more than 25,000. During the economic crisis, 69 % of informal workers were receiving more than 25,000 PKR.

The shopkeepers were already receiving low levels of income but the economic crisis hit hard and increased the difficulties. During the economic crisis, 100 % of informal workers (shopkeepers) were receiving less than 15,000 PKR. The shopkeepers were the most vulnerable informal workers during the economic crisis.

The remaining occupation such as Street vendor, Tailor, Teacher, and Technical Work also shows a decrease in the income during economic crisis

Table 4.10

Income	Less than or equal 15000	15001-25000	25001-35000	Above	Total
Monthly income of Daily Wagers during normal situations	3 15%	9 45%	5 25%	3 15%	20 100%
Monthly income of Daily Wagers during the economic crisis	5 25%	10 50%	4 25%	1 5%	20 100%
Monthly income of Freelance during normal situations	1 25%	0 0%	2 50%	1 25%	4 100%
Monthly income of Freelance during economic crisis	1 25%	1 25%	0 0%	2 50%	4 100%
Monthly income of Office Job during normal situations	5 31%	7 44%	3 19%	1 6%	16 100%
Monthly income of Office Job during the economic crisis	2 12%	3 19%	7 44%	4 25%	16 100%
Monthly income of Shopkeeper during normal situations	3 60%	1 20%	1 20%	0 0%	5 100%
Monthly income of Shopkeeper during the economic crisis	5 100%	0 0%	0 0%	0 0%	5 100%
Monthly income of Street vendors during normal situations	3 44%	2 28%	1 14%	1 14%	7 100%
Monthly income of Street vendors during the economic crisis	3 43%	3 43%	0 0%	1 14%	7 100%
Monthly income of Tailor during normal situations	5 38%	6 46%	0 0%	2 16%	13 100%
Monthly income of Tailor during the economic crisis	6 46%	3 23%	3 23%	1 8%	13 100%
Monthly income of Teachers during normal situations	1 25%	2 50%	0 0%	1 25%	4 100%
Monthly income of Teachers during the economic crisis	2 50%	1 25%	1 25%	0 0%	4 100%
Monthly income of Technical Work during normal situations	2 28%	3 44%	2 28%	0 0%	7 100%
Monthly income from Technical Work during the economic crisis	4 57%	2 28%	1 15%	0 100%	7 100%

4.5.3 Monthly Income Before & During Economic Crises

Table 4.10 shows that during the economic crisis, a large proportion of households were poor and obtained incomes below the poverty line/minimum monthly income, however, a small proportion obtained above the minimum monthly income (25000). Before the economic crisis, 30% and during the economic crisis 37% of respondents were receiving income less than or equal to 15000 rupees. Before the economic crisis 39% and during the economic crisis 30% of respondents were receiving income between 15001-25000. Before the economic crisis 19% and during the economic crisis 21% of respondents were receiving income between 25001-35000. Before the economic crisis 9% of and during the economic crisis same percentage i.e. 9% of respondents were receiving income above.

Table 4.11

Monthly Income Before & During Economic Crises

Income	Less than or equal to 15000	15001- 25000	25001- 35000	Above	Total
Monthly income during normal situations	23 (30%)	30 (39%)	14 (19%)	9 (12%)	76 (100%)
Monthly income during economic crises	28 (37%)	23 (30%)	16 (21%)	9 (12%)	76 (100%)

4.5.4 Change in this income (amounts) before and during crisis time

Whenever an economic crisis hits a household, it impinges first on its income as income is the basic indicator of informal workers especially disabled informal workers. The majority of informal workers faced a decrease in income especially disabled informal workers because they are facing other multiple constraints. Thus,

economic crises affect household income and disturb their economic security. Table 4.11 shows that 42% of respondents' income decreased during the economic crisis which increased the vulnerability of DI workers, 37% of respondents' income increased during the economic crisis and 21% of respondents' income showed no change before and during the economic crisis.

Table 4.12

Change in this income (amounts) before and during crisis time		
Increase	Decrease	No Change
28	32	16
37%	42%	21%

4.5.5 Income from other sources before the economic crisis

Table 4.12 that 46% of respondents before the economic crisis did not receive income from other sources and 54% of respondents received income from other sources such as pensions, rents, etc.

Table 4.13

Income from other sources before the economic crisis		
No	Yes	Total
35 (46%)	41 (54%)	76 (100%)

Table 4.3 shows 93% of respondents receiving income from other resources (rent from their assets, agriculture, livestock, etc.,) and 7% of respondents were receiving another source (pensions such as pension of their parents, pension of their own that has been transferred from their parents).

Table 4.14

Other sources of income before the economic crisis		
Others	Pensions	Total
38 (93%)	3 (7%)	41 (100%)

Average monthly income (amount) from other sources before the economic crisis

Table 4.12 shows that before the economic crisis, 46% of respondents didn't receive any kind of income from other sources, however, 54% of disabled informal workers were receiving income from other sources. Table 4.14 shows that before the economic crisis, 46% of respondents were receiving above 35000 income from other sources, 24% of respondents were receiving between 15001-25000 income from other sources, 15% of respondents were receiving less than or equal to 15000 income from other and sources, same percentage i.e. 15% were receiving between 25001-35000 income.

Table 4.15

Average monthly income (amount) from other sources.	
Income from another source	Respondents
Less than or equal to 15000	6 (15%)
15001-25000	10 (24%)
25001-35000	6 (15%)
Above	19 (46%)
Total	41 (100%)

4.5.6 Income from other sources during the economic crisis

Table 4.15 shows that the same percentage of respondents i.e. 46% received and 54% (before the economic crisis) received income from other sources during the economic crisis.

Table 4.16

Income from other sources during the economic crisis	
Yes	No
41 54%	35 46%

4.5.7 Change in the income (amounts) from other sources before and during crisis time

The economic and social effects of the economic crisis are badly felt in each sector of economies especially the informal sector e.g., 1.6 billion workers in the informal sector are affected by the COVID crisis, and a decline in income is predicted to reach 60% worldwide (ILO 2020). Table 4.16 shows that during the economic crisis, 68% of respondents' income from other sources increased, 17% of respondents' income from other sources did not change, and 15% of respondents' income from other sources decreased.

Table 4.17

Change in the income (amounts) from other sources before and during crisis time	
Increase	28 (68%)
Decrease	6 (15%)
No Change	7 (17%)
Total	76 100%

4.6 Food Insecurity

Food security is defined as when all people, at all times, have economic and physical access to sufficient, safe nutritious food that fulfills their dietary needs and food preferences for an active and healthy life (World Food Summit 1996). At the macro level, food security is the availability of food grains in the country. The micro concept of food security is household has the purchasing power to buy food grains and have access to the required amount. The economic crisis increased the food vulnerability of disabled informal workers. The food vulnerability of disabled informal workers was measured on multiple questions that are mentioned in the figure. Answers showed that disabled informal workers/respondents faced greater

food insecurity. Here the criteria for food insecurity is any kind of food that disabled informal workers and their households like to eat and can afford.

Disability led to extra costs for individuals and households with disabilities. This extra cost can be in terms of general items (basic needs like food, and health) as well as disability-specific items like (house adaptation). On average, persons with disabilities spent 1.3 times more health-related expenditure than persons without disabilities (Trani *et al.*, 2010). The economic crisis makes things worse for informal workers especially disabled informal workers. Table 4.17 shows that 54% of respondents and their family members were worried about not having enough food to eat during an ongoing economic crisis because of a shortage of money or other resources, 33% of respondents and their family members skipped a meal during the current economic crisis due to lack of money and other sources, 59% of respondents and their family members were eating specific kind of food during the current economic crisis because of a lack of money or other resources, 49% of respondents and their family members ate less than their daily requirements due to lack of money or resources, 29% of respondents and their family members were running out of food because of lack of money and resources, and 21% of respondents and their family members went without eating for a whole day because of lack of money or other resources. The main reason behind the food insecurity is the increase in prices of basic items and prices of energy such as electricity, and gas. The incomes of disabled informal workers were already at a low level, the economic crisis further reduced their income and increased their difficulties.

Table 4.18

Food insecurity of disabled informal workers and their Households			
Food Insecurity	Yes	No	Total
Respondents and their family members worried about not having enough food to eat during the current crisis because of a shortage of money or other resources.	41 54%	35 46%	76 100%
Respondents and their family members skipped a meal during the current crisis because of a lack of money or other resources.	25 33%	51 76%	76 100%
Respondents and their family members eating only a specific kind of food during the crisis because of a lack of money or other resources	45 59%	31 41	76 100%
Respondents and their members eating less than their daily requirement they consumed because of a lack of money or other resources	37 49%	39 51	76 100%
Respondents and their family members running out of food because of a lack of money or other resources	22 29%	54 71%	76 100%
Respondents and their family members go without eating for a whole day because of a lack of money or other resources.	16 21%	60 79%	76 100%

4.7 Health Insecurity

Health insecurity can be defined as having more exposure to risk, having no access to medical services, and having no ability to pay for medical care and medicine. Health security is very necessary, health security should be equally available and accessible to all citizens of the country. The failure to provide adequate

health security seems to be one of the major failures in the development of the country and meeting the SDG goals.

4.7.1 Health problem impacted earnings of Respondents

Table 4.18 shows that 60% of disabled informal workers/respondents' health problems impacted their earnings. Table 4.19 shows that 71% of disabled informal workers visited recording their disability and their dependent family members visited the hospital last month for routine checkups.

Table 4.19

Health problems impacted the earnings of Respondents

Yes	No
46	30
60%	40%

Table 4.20

Visit the health unit during the last 30 days

Yes	No
54	22
71%	29%

4.7.2 Monthly expenditure before and during the economic crisis

Disabled workers already face extra cost of living in terms of their health expenditure. The economic crisis increased the health insecurity of disabled informal workers in terms of their health problems and their family members.

Table 4.20 shows that before the economic crisis, 7% of disabled informal worker's monthly health expenditures were less than or equal to 500 rupees, 18% of disabled informal worker's monthly health expenditures were 501-1000 rupees, and 75% of disabled informal workers' monthly health expenditure were more than 1000 rupees. The result shows that the health expenditure of disabled informal workers and their households has significantly increased due to inflation.

The table also shows that during the economic crisis, 1% of disabled informal worker's monthly health expenditures were less than or equal to 500 rupees, 17% of disabled informal worker's monthly health expenditures were 501-1000 rupees, and

75% of disabled informal workers monthly health expenditure were more than 1000 rupees.

Table 4.21

Monthly expenditure before and during the economic crisis				
	Less than or equal to 500	501-1000	Above	Total
The Average health expenditure before the economic crisis	5 7%	14 18%	57 75%	76 100%
Average health expenditure during the economic crisis	1 1%	10 13%	65 86%	76 100%

4.7.3 Any kind of health assistance before & and during the economic crisis

Health assistance can increase the living standards of disabled informal workers by reducing the cost of their health expenditures. Table 4.21 shows that before the economic crisis, just 12% of disabled informal workers were getting public health assistance, during the economic crisis these numbers decreased to 8%. The results show that the health assistance coverage for persons with disability has- been reduced which increase the health insecurity of disabled informal workers.

Table shows that before the economic crisis, 88% of disabled informal workers/respondents were not getting any kind of public health assistance/ insurance, during the economic crisis the number increased to 92% of those who were not getting any kind of public health assistance/ insurance. All those individuals are receiving the health assistance they are getting Public health assistance.

Table 4.22

Health Assistance	Yes	No	Total
Any kind of health assistance before the economic crisis	9 (12%)	67 (88%)	76 (100%)
Any kind of health assistance during the economic crisis	6 (8%)	70 (92%)	76 (100%)

4.7.4 Disabled informal workers and their HH members face any problems at the time of the visit

Table 4.22 shows that the majority (89%) of disabled informal workers/respondents and their family members faced problems at the time of visit to the hospital.

Table 4.23

Disabled informal workers and their HH members face problems at the time of the visit	
Yes	No
68 (89%)	8 (11%)

4.7.5 Knowledge about the Sehat Sahulat Program (Ehsaas)

Table 4.23 shows that 89% of disabled informal workers/ respondents knew about the sehat sahulat program (Ehsaas). The table also shows that during the economic crisis, 84% of respondents were not getting benefits from the sehat sahulat program, and just 16% of disabled informal workers/ respondents were benefiting from the sehat sahulat program.

Table 4.24

Knowledge & Beneficiaries of Sehat Sahulat Program (Ehsaas) during crisis times			
Knowledge & Beneficiaries	Yes	No	Total
Knowledge Sehat Sahulat Program (Ehsaas)	68 89%	8 11%	76 100%
Beneficial of Sehat Sahulat Program during crisis times	12 16%	64 84%	76 100%

Persons with disabilities face barriers and constraints so they are unable to access assistance. The literature shows that persons with disabilities paid the cost to avail the benefits of social protection programs. Table 4.24 shows that during the economic crisis, 58% of disabled informal workers/ respondents who benefited from the sehat sahulat program paid more than 1000 rupees to avail of the facility, 25% of

disabled informal workers were paid less than 1000 rupees to avail this facility, and just 17% of respondents were not paying any cost to avail sehat sahulat health facility.

Table 4.25

The cost paid by the respondent to avail of the Sehat Sahulaat facility			
No cost	less than 1000	Above	Total
2	3	7	12
17%	25%	58%	100%

4.8 Housing Insecurity

Housing is a basic need after food and health. Housing security is particularly important for informal workers especially disabled informal workers because sometimes they use their houses as a place of work. Housing insecurity makes disabled informal workers vulnerable in several ways such as they can face additional costs in terms of rent and other utility bills.

4.8.1 Residential status of respondents

Persons with disabilities generally have very low levels of assets. They have to additional costs to meet their livelihood. Table 4.25 shows that 59 % of disabled informal workers/respondents live in their residences with their families as a head of family or a family member, and 40% of disabled informal workers live in rented houses. Their expenditures increase in terms of rent.

Table 4.26

Residential status of respondents		
On Rent	Personal resident	Rent Free
30	45	1
(40%)	(59%)	(1%)

4.8.2 Monthly expenditure respondents make on the rent of the house

Table 4.26 shows that during the economic crisis, 33% of disabled informal workers/respondents spent more than 15000 rupees on house rent, 30% of disabled informal workers spent 5001-10000 rupees from their income on house rent, 27% of disabled informal workers spent 10001-15000 rupees on house rent, and 10% of

disabled informal workers spent less than or equal to 50000 rupees on house rent from their incomes. Sometimes respondents took loans from informal means and sold their assets to pay their house rent.

Table 4.27

Monthly expenditures on rent of the house	
Less than or equal to 5000	3 (10%)
5001-10000	9 (30%)
10001-15000	8 (27%)
Above	10 (33%)
Total	30 (100%)

4.8.3 Monthly Expenditures on energy/fuel sources used for cooking

Table 4.27 shows that 54% of disabled informal workers/respondent's households used natural gas as a source of energy/fuel for cooking food, 24% of disabled informal workers/respondent's households used firewood as a source of energy/fuel for cooking food, and 22% of disabled informal workers households used LPG gas as a source of energy/fuel for cooking food.

Table 4.28

The main fuel/energy source used for cooking			
LPG	Firewood	Natural Gas	Total
17 (22%)	18 (24%)	41 (54%)	76 (100%)

The economic crisis increased the cost of energy/ fuel used for cooking. The vulnerability of disabled informal workers and their family members has increased during the economic crisis. Table 4.28 shows that during the economic crisis, 59% of disabled informal workers/respondents spent more than 1500 rupees on energy/fuel

for cooking, 18% of disabled informal workers/respondents spent 1001-1500 rupees from their income on energy/fuel for cooking, 7% of disabled informal workers/respondents spent 501-1000 rupees on energy/fuel for cooking, and 16% of disabled informal workers/respondents spent less than or equal to 500 rupees on energy/fuels for cooking.

Table 4.29

Average Monthly expenditures on fuel/energy used for cooking	
Less than or equal to 500	12 (16%)
501-1000	5 (7%)
1001-1500	14 (18%)
Above	45 (59%)
Total	76 (100%)

4.8.4 Monthly expenditures on fuel/ energy used in lighting

Table 4.29 shows that 99% of respondents/disabled informal workers used electricity as a source of lighting, and 1% of respondents/disabled informal workers used solar energy as a source of lighting.

Table 4.30

Main fuel/ energy used in lighting	
Solar Energy	1 (1%)
Electricity	75 (99%)

The economic crisis increased the cost of energy/ fuel used in lighting. The vulnerability of disabled informal workers and their family members has increased during the economic crisis because of the additional cost of lighting they were paying.

Table 4.30 shows that 75% of respondents/disabled informal workers on average spent more than 1500 rupees monthly for electricity/lighting, and 14% of disabled informal workers/respondents on average spent 1001-1500 rupees monthly for electricity/lighting. 5% of disabled informal workers/respondents on average spent 501-1000 rupees monthly for electricity/lighting. 1% of disabled informal workers did not have any rupee for electricity/lighting.

Table 4.31

Monthly expenditures on fuel/ energy used in lighting					
0	Less than 500	501-1000	1001-1500	Above	Total
1	3	4	11	57	76
1%	(4%)	(5%)	(15%)	(75%)	(100%)

Beneficiaries (DI Workers) of the electricity bill subsidy during the economic crisis

At the start of the economic crisis government announced a subsidy on less consumption of units of electricity. There was a very small portion of respondents were getting the benefits from that subsidy. Table 4.31 shows that 97% of respondent/disabled informal workers households were not getting any kind of subsidy on electricity. 3% of respondents were getting subsidies (provided by Govt) on electricity bills.

Table 4.32

Beneficiary of electricity bill subsidizing during crisis time	
Yes	No
2	74
(3%)	(97%)

4.8.5 Expenditures on drinking water by disabled informal workers households/respondents

Table 4.32 shows that the majority (45%) of disabled informal workers' households/respondents had piped water as a source of drinking water, 28% of disabled informal workers' households/respondents had Bore Hole (Motor Pump)

/Tube Well as a source of drinking water, 27% of disabled informal workers' households/respondents had other sources (Hand pump, well, etc.) of drinking water.

Table 4.33

The main source of drinking water for the respondent's household					
Piped water	Bore Hole (Motor Pump) /Tube Well	Hand pump	Well	Others	Total
34	21	1	5	15	76
45%	28%	1%	7%	19%	100%

Expenditures on drinking water

Table 4.33 shows that more the half (54%) of disabled informal workers/respondents normally paid for drinking water.

Table 4.34

Expenditures on drinking water	
Yes	No
41	35
54%	46%

Table 4.34 shows that 49% of disabled informal workers spent less than or equal to 500 rupees, 24% of disabled informal workers /respondents spent more than 501-1000 rupees, and 27% of disabled informal workers/respondents paid more than 1000 for drinking water during the economic crisis.

Table 4.35

Monthly expenses on water (Rs.)				
Less than or equal to 500	501-1000	1001-1500	Above	Total
20	10	5	6	41
49%	24%	12%	15%	(100%)

Disabled informal workers were facing several insecurities. Their monthly income decreased or with no change. On the other hand, their monthly expenditure to meet the basic level of securities such as food, health, etc. had been increased. Some disabled informal workers take loans from informal sources, use their savings, and sell their assets to meet basic needs.

4.9 Unemployment/Job Loss

The definition of employment security is security from arbitrary loss of employment. The employment indicator is the proportion of employed with stable or regular contracts of employment. The economic crisis increased the percentage of unemployment/job loss as the disabled informal workers were more exposed to these economic crises. The casual workers faced extreme vulnerability in their jobs as compared to salaried workers.

4.9.1 Respondents who were unemployed due to the crisis

The table shows that 55% of disabled informal workers/ respondents indicated insecurity (unemployed) due to the economic crisis.

Table 4.36

Respondents who were unemployed due to the crisis	
Yes	No
42 (55%)	34 (45%)

4.9.2 Days respondent being unemployed during the crisis

The informal workers especially disabled informal workers are facing high rates of unemployment or underemployment because of the economic crisis they are being paid low levels of income. The disabled informal workers have no job security so the economic crisis makes the situation uncertain for this vulnerable group of society. 79% of disabled informal workers/respondents were unemployed for more than 30 days, 12% of disabled informal workers/respondents were unemployed for 21 to 30 days, and 7% of disabled informal workers were unemployed for less than 10 days due to the economic crisis.

Table 4.37

Days respondent being unemployed during the crisis				
Less than 10 days	10-20 days	21-30 days	More than 30 days	Total
1 (2%)	3 (7%)	5 (12%)	33 (79%)	42 (100%)

4.9.3 Respondents who searched for/ got any alternative job during the economic crisis

Table 4.37 shows that 59% of disabled informal workers/respondents searched for/ got alternative jobs during the economic crisis to meet their livelihoods.

Table 4.38

Respondents who searched for/ got alternative jobs during the economic crisis	
Yes	No
45 (59%)	31 (41%)

4.10 Skills Insecurity

4.10.1 Skill learning to increase earnings during the crisis

Skill learning/ upgradation security is defined as the ability to develop and improve labor market-related skills. Skill insecurity is one of the major insecurities faced by disabled informal workers. Most disabled informal workers had very low levels of skills. The inability to invest in skills development due to a lack of resources leads to an increase in the insecurity of disabled informal workers.

Table 4.38 shows that 76% of disabled informal workers did not learn any skills for the enhancement of their income during the economic crisis. 24% of disabled informal workers/respondents learned different skills for the enhancement of their income during the economic crisis.

Table 4.39

Respondents' skill learning to increase you are earnings during the crisis		
Yes	No	Total
18 (24%)	58 (76%)	76 100%

Generally, training centers are on distance from disabled informal workers. The dependence of disabled informal workers on formal sources for skills learning was lower than on informal sources for skills learning. Table 4.39 56% of disabled informal workers/respondents learned skills from informal methods (YouTube, informal academies at household levels), and 44% of disabled informal workers/respondents learned skills from formal public and private (NGOs) training centers.

Table 4.40

Mode for learning skill/training		
Informal methods	Formal methods	Total
10 (56%)	8 (44%)	18 100%

4.11 Social Protection

The social protection system is defined as the system that helps the poor and less privileged class which is coping with crises and shocks, find jobs, invest in the health and education of their family members, and protect the aging population (Filmer 2008). Social protection is a set of different policies and programs that are designed for the reduction and prevention of poverty and vulnerability during individual's lives (ILO).

4.11.1 Respondent who applied for any kind of social protection

All of the respondents were special CNIC holders which is the requirement to avail/ get benefits from the different social protection programs. Table 4.40 shows that 82% of respondents applied for any kind of social protection (cash and In-kind) such as social protection from govt programs (Ehsaas/ BISP), institutions (Pakistan

Bait ul Mal, Zakat), and NGOs. 18% of respondents did not apply for any kind of social protection.

Table 4.41

The respondents who applied for any kind of social protection		
Yes	No	Total
62 (82%)	14 (18%)	76 100%

4.11.2 Respondents or their HH receiving any benefit in cash/in-kind before the economic crisis

The disabled informal workers and their families are vulnerable people, they need immediate social protection in normal situations to meet their livelihoods. As they are more exposed to economic crisis due to lack of social protection they have to struggle more for their survival. Social protection is very important for the person with disabilities, these social protection programs help in coping with crises (Zarar, Masood, et al. 2021). Unfortunately, the majority (91%) of disabled informal workers and their families are not getting benefits from different social protection programs during the economic crisis. Access to social protection coverage was below the existing needs of people with disabilities (Satrian 2020).

Disabled informal workers have limited access to social protection. 28% of people with disabilities have access to disability benefits worldwide, and only 1% of persons with disabilities have access to these benefits in low-income countries (UN 2020). The core needs of disabled informal workers were ignored in the social protection programs of the government.

Table 4.41 shows that 72% of disabled informal workers were not getting benefits/cash/in-kind from any kind of social protection program, and only 28% of disabled informal workers (respondents) were getting benefits from social protection programs before the economic crisis.

It also shows that during the economic crisis, 91% of disabled informal workers were not getting benefits from social protection programs, and beneficiaries of social protection reduced from 28% to 9%. During the economic crisis, 9% of

disabled informal workers were getting benefits from social protection programs. The coverage of social protection for disabled persons is very limited as there are no social protection programs that specifically target the disabled population.

Table 4.42

Respondents or any of their family members receiving any benefit in cash/in-kind before the economic crisis		
	Yes	No
Cash/in-kind before the economic crisis	21 (28%)	55 (72%)
Cash/in-kind during the economic crisis	7 (9%)	69 (91%)

4.11.3 Program/source respondents got cash/in-kind benefits before and during the economic crisis

Table 4.42 shows that before the economic crisis, 57% of disabled informal workers/respondents were getting benefits from Zakat/Pakistan Bait ul Mal, 33% of disabled informal workers/respondents getting benefits from Ehsas/BISP and 10% of disabled informal workers/respondents were getting benefits from NGOs.

The table also shows that during the economic crisis, 71% of disabled informal workers were getting benefits from Zakat/Pakistan Bait ul Mal, 29% of disabled informal workers were getting benefits from Ehsaas/BISP, and no one getting benefits from NGOs.

Table 4.43

Program/Source respondents received benefits	From which program or source respondents received benefits in cash/in-kind before the economic crisis			
	Zakat/Baitulmal	BISP/Ehsaas	NGOs	Total
Program/Source respondents received benefits before the economic crisis	12 (57%)	7 (33%)	2 (10%)	21 (100%)
Program/Source respondents received benefits during the economic crisis	5 (71%)	2 (29%)	0 (0%)	7 (100%)

4.11.4 The total amount received from these programs before the economic crisis

Table 4.43 shows that before the economic crisis, 43%, 14%, and 4.5% of disabled informal workers/respondents were receiving less than or equal to 10000 rupees cash/in-kind annually from Pakistan-Bait-Ul-Mal/Zakat, Ehsaas/BISP, and NGOs respectively. Before the economic crisis, 20%, and 9.5% of DI workers were receiving amounts of 10001-20000 rupees cash/in-kind annually from Ehsaas/BISP and Zakat/Pakistan Bait ul Mal respectively. Before the economic crisis, 4.5% of DI workers/Respondents were receiving amounts of 20001-30000 rupees cash/in-kind annually from Zakat/Pakistan Bait ul Mal. 4.5% of disabled informal workers were receiving more than 30000 rupees cash/in-kind annually from NGOs.

Table 4.44

The total amount of (benefits) received from these programs (Rupees) before the economic crisis				
Programs	Less than or equal to 10000	10001-20000	20001-30000	Above
Zakat/Baitulmal	9 (43%)	2 (9.5%)	1 (4.5%)	0 (0%)
BISP/Ehsaas	3 (14%)	4 (20%)	0 (0%)	0 (0%)
NGOs	1 (4.5%)	0 (0%)	0 (0%)	1 (4.5%)

4.11.5 The total amount received from these programs during the economic crisis

Table 4.44 shows that during the economic crisis, 43% and 28.5% of disabled informal workers/respondents were receiving less than or equal to 10000 rupees cash/in-kind annually from Pakistan-Bait-Ul-Mal/Zakat, Ehsaas/BISP respectively. During the economic crisis, 28.5% of DI workers were receiving amounts of 10001-20000 rupees cash/in-kind annually from Zakat/Pakistan Bait ul Mal.

Table 4.45

The total amount of (benefits) received from these programs (Rupees) during the economic crisis				
Programs	Less than or equal to 10000	10001-20000	20001-30000	Above
Zakat/Baitulmal	3 (43%)	2 (28.5%)	0 (0%)	0 (0%)
BISP/Ehsaas	2 (28.5%)	0 (0%)	0 (0%)	0 (0%)
NGOs	0 (0%)	0 (0%)	0 (0%)	0 (0%)

4.11.6 The respondent faced difficulty during the crisis in getting benefits from programs

Persons with disabilities face multiple barriers to getting benefits from social protection programs. The literature shows that there is no delegated program for persons with disabilities. Table 4.45 shows that during the economic crisis, 86% of DI workers/respondents faced difficulty in getting benefits from social protection programs.

Table 4.46

The respondent faced difficulty during the economic crisis in getting benefits from these programs		
Yes	No	Total
6 (86%)	1 (14%)	7 (100%)

Summary

Persons with disabilities are less educated and work informally. They are in several informal settings such as daily wage, freelance, private office jobs, shopkeeper’s street vending, tailoring, and technical jobs. The disability and informality raise their insecurities. They face multiple difficulties in meeting their basic needs. The economic crisis makes things worse for them. They have to struggle more to meet their basic needs. During the economic crisis, disabled informal workers faced income security, as the number of disabled informal workers' income had been significantly reduced especially male disabled informal workers during the economic crisis. 100 % of the informal workers working as shopkeepers were earning less than 15,000 PKR monthly income during the economic crisis. Shopkeepers were the most vulnerable informal workers during the economic crisis. The food insecurity of disabled informal workers increased due to the high inflation rate during the economic crisis. More than 50% of disabled informal workers and their households were worried about not having enough food to eat and 33% skipped a meal during the economic crisis. As the health expenditure concerned 75% of disabled informal workers and their households bear more than 1000 PKR monthly expenditure on health. The health assistance coverage was very low- just 12% of disabled informal workers were getting health assistance. The housing made them worse. The expenditure on housing such as rent of house, energy used for cooking and lightening and water had been significantly increased. Of the disabled informal workers living in rented houses 63% of these informal workers had been paying more than 5000 PKR house rent. The prices of energy increased their insecurity. The majority of disabled informal workers are paid more than 3000 PKR for the energy they utilize. The job loss and unemployment rate are very high during the economic crisis. 55% of

disabled informal workers were unemployed during the economic crisis. 79 % of them were unemployed for more than 30 days during the economic crisis. Skill insecurity is also a factor in their earnings. 75% of disabled informal workers did not learn any skills for the enhancement of their incomes during the economic crisis. The social protection coverage is very low for disabled informal workers. 91 % of disabled informal workers and their households were not getting benefits from any kind of social protection program during the economic crisis. The basic insecurities make the disabled informal workers the most vulnerable group in Pakistan. They need social protection on a priority basis to cope with the economic crisis.

CHAPTER 5

The institutional gaps and barriers in existing social protection programs.

Transparency of data of social protection programs

5.1 Introduction

Institutions play an important role in the provision of social protection. The intuitions provide support from the strategies to the implementation process. Effective institutions are necessary to ensure that social protection measures are well designed, efficiently implemented, enforced, and accessible to the marginalized groups of society. The role of institutions is critical in ensuring that social protection programs effectively alleviate poverty, promote the inclusion of vulnerable classes, and enhance the overall well-being of society. The cooperation (integration) of institutions and social protection programs is crucial for proper and better data formulation of policies, data transparency, program implementations, targeting, eligibility determinations, resources allocation, monitoring and evaluation, legal and regulatory framework, capacity buildings, and advocacy and public awareness. The institutional gaps may lead to inefficiencies and barriers in social protection programs. Social protection programs may not be able to provide relief to vulnerable groups in crisis.

5.1.1 Lack of professionalism in data collection

The surveys conducted under different programs have several problems such as data is not conducted by a professional and the duration of conduction of data takes years to complete. The people involved in survey care generally don't go to difficult places, disrespectful places, and illiterate people as they don't know their language. The number of deserving people is reached by these participants in this way a large number of deserving people are excluded from programs. The data of different institutions cannot be used for targeting, BISP data is used for targeting but BISP data has multiple problems. Accurate data on disability in the labor market are crucial for informed policy-making (Valentina *et al.*, 2021).

5.1.2 Nonexistence of database of informal workers/disabled informal workers

The database of informal workers can't identify the informal workers and disabled informal workers as questions about the occupation were not incorporated in that survey. The disabled informal data does not exist for targeting.

5.2 Development of social protection programs

The social protection programs are less digital and systematically developed so the numbers of deserving poor are not included in this program. Because programs are not developed systematically there is an issue of inclusion and exclusion the deserving people e.g. one person has been a beneficiary of BISP for ten years, and his children have grown and gotten good jobs but the beneficiary still taking advantage of the program. So, the resources are misused and do not reach deserving individuals they expect the impact of programs not happening. Programs are not systematic multiple programs have small portions for some initiatives such as BISP Waseela Taleem and Nashonama initiative have very small proportions. The limited resources are also barriers to the extension of the social protection program.

5.3 Targeting mechanism of the disabled population in social protection programs

The targeting mechanism is not transparent. The data of different institutions cannot be used for targeting the disabled person. The programs have subjective targeting; only known persons get benefits.

5.4 Monitoring & evaluation mechanism of social protection programs

Monitoring of programs not happening in Pakistan the term Monitoring and evaluation is based on inefficiencies. The self-evaluation of institutions leads to inefficiency in social safety programs because lack of monitoring and evaluation there are multiple issues in the practical implementation of social protection programs. Continuous evaluation and monitoring of interventions are necessary to improve their effectiveness and relevance (Valentina *et al.*, 2021).

5.5 Delegated programs for disabled persons

There is no delegated social protection program for disabled persons. Only the PBH scheme deals with the PWD but the scheme covers a small portion of the disabled population in BISP targeting disabled persons is not happening because BISP works on the employment of women with disabilities or the mother of the disabled child and wife of the disabled person rather than a disabled person. There are no specially designed policies for persons with disabilities.

5.6 Registration process of persons with Disabilities and Their Informal Working Settings

5.6.1 Registration of persons with disabilities to get benefits from social protection programs.

Problems for disabled persons at institutional and departmental levels in getting services and benefits from the program. Disabled persons face difficulties in getting benefits from social protection programs. They pay high costs to avail the facilities. The 1st problem is about disability certificates or special CNICs as they need special CNICs for social assistance. The rent-seeking behavior of officials allows people to get certificates by giving bribes and getting benefits from social protection programs. In case deserving disabled persons have special CNIC they have to pay too much cost to avail of that facility under different programs. The thousands of disabled informal workers are not registered.

5.6.2 Registration of Informal Settings

One more Institutional gap is the recognition of disabled informal workers and their registration in the institutional framework, under rules and regulations or law. The place where they are working that place does not fall under any law. Disabled workers earn less in informal settings because of their disability, the informal working setting is not registered. There is a gap in capacity to pay for informal settings, there is a payment gap for disabled informal workers. The settings of informal workers do not come under the law.

5.7 Coordination in social protection programs and institutions

5.7.1 Coordination between social protection programs

The social security system of Pakistan is not integrated one program does not know about the other program. These social protection programs don't support each other in terms of data sharing and other relevant information about changes in the program. Because of disintegration, the number of recipients in one program is not included in other programs even deserves. The discussion on making a data live registry is also in process which gives the autonomy to the province for verification of deserving persons but this is time-consuming process without the sharing of data between programs and institutions deserving persons can't be identified. The integration of social protection programs intervention plays a key role in strengthening the socio-economic outcomes of social protection policies. The investment in social protection programs that can address multidimensional deprivations leads to improvement in food, health education securities, etc., and provides several opportunities to reduce discrimination against the vulnerable class of society.

Integrated social protection is multi-sectoral in its approach, facilitates cooperation and linkages between relevant departments and areas of intervention, holistically addresses multi-dimensional vulnerability throughout the life cycle, and incorporates the whole family.

5.7.2 Coordination between institutions

The institution-level linkage is missing e.g. link of academia and practitioner relationship is missing for these programs. There is no multisectoral thesis or research. The evaluation of these programs at the university level cannot happen, as institutions are not exploring virtual experiences for the social protection of disabled informal workers. The training center is on long distance from disabled persons, the DIW is not able to link with the market.

5.8 Implementation of Acts and Policies

Another institutional gap is the implementation of the law which is for the disabled quota. The laws and policies for the welfare of persons with disabilities are not being followed strictly because of weak enforcement mechanisms and a lack of awareness among persons with disabilities. The Act `1981 binds the public and private sector to employ a 2% quota but this law has no practical implementation from the 1st disability act 1981 to the last disability act 2020. There are several facilities; subsidies and compensation are given to disabled persons but no practical implementation. For example, the majority of transport does provide any kind of concession to persons with disabilities, 2% quota in all jobs reserved for persons with disabilities is not being followed. No mechanism can ensure the implementation of these laws and policies.

5.9 Service delivery of social protection benefits and awareness programs

Sometimes there is a gap in service delivery. Rules are formed but not implemented. Government laws and regulations according to regulations facilities are not being provided to disabled persons.

There is no policy awareness a lot of work has been done but persons with disabilities face more difficulties. Society lacks awareness about registration and access to social protection programs. There are is of capacity building in society. Institutions are not exploring virtual experiences for the provision of social protection programs to persons with disabilities, especially informal workers with disabilities.

5.10 Role of NGOs

The social protections from NGOs also have limitations such as NGOs having limited geography coverage. NGOs cannot play their role in the whole country. The budget constraint is also a barrier to the extension of social protection programs at the government and NGO level

5.11 Approach followed for social protection in other countries.

In the social protection programs of Pakistan, the life cycle approach is missing. A life cycle approach can make a disabled child from a burden to an asset

and make him competent which is followed by multiple countries. A special mechanism exists for the life cycle approach at the provincial level but coverage is very limited.

Conclusion

The empowerment of disabled informal workers through social protection programs is very important, especially in economic crises. This research emphasized there is a need to address the challenges and vulnerabilities faced by the historically marginalized class, particularly during the economic crisis. This research highlights the insecurities (income insecurity, food insecurity, health insecurity house insecurity, and unemployment) disabled informal faced during the economic crisis. More than 60% of disabled informal workers' income was either reduced or with no change during the economic crisis. At the same time, the expenditures on basic needs items/ services were significantly increased such as food insecurity increased, health expenditures increased due to inflation, and 84% of disabled informal workers were not receiving health insurance/ sehat salat program. The insecurity of housing increased as the rent increased, and the energy prices (gas and electricity) also increased making them a more vulnerable group in society. 55% of disabled informal workers faced unemployment during the economic crisis of these workers 79% were unemployed for more than 30 days. 76% of DI workers were not learning any kind of skill for the enhancement of their income. 82% of respondents applied for any kind of social protection (cash and In-kind) such as social protection from govt programs (Ehsaas/ BISP), institutions (Pakistan Bait ul Mal, Zakat), and NGOs, and 92% of DI workers did not receive any kind of social protection during the economic crisis. 86% of beneficiaries of these programs face difficulties in availing of these benefits and the barriers to accessing social protection programs, such as limited awareness about programs, and inadequate coverage exclusionary eligibility criteria. Moreover, the economic crisis, increases their vulnerabilities and challenges, leading to increased poverty, reduced income, and limited access to social protection programs and other livelihood services which are essential for them. This research also highlights the institutional gaps and barriers (Registration of informal settings in which disabled informal persons work, the programs are not integrated, and there are several flaws in

the data of these programs, these social protection programs are not developed systematically, there is an issue in monitoring and evaluation of these programs, the institutional linkage is also missing such as the relation of academia and the practitioners, institutions are not exploring the experiences of virtual coordination, gap in service delivery) in existing social protection programs that hindered in the way of extension existing social protection programs for disabled informal workers.

By in-depth analysis of challenges faced by disabled informal workers during the economic crises, this research advocates for the development and implementation of inclusive policies and programs for the empowerment of disabled informal workers, which enable them to access adequate social protection, improve their livelihood, and full participation in society.

Ultimately this study argues that by recognizing and addressing the core needs of disabled informal workers, policymaking can promote inclusive employment practices, reduce poverty and inequality, and promote socio-economic justice for the marginalized class of society.

It has also identified policy measures such as cash transfers, employment opportunities, health insurance, and skill development initiatives can be key elements in promoting their economic and social inclusion. Through these interventions, they can mitigate the adverse impact of the economic crisis.

CHAPTER 6

Implication for policy and practices

6.1 Integration of institutions/programs for sharing of information/data

Govt. should integrate all programs and also integrate data and make programs systematic if one program can fulfill and needs it can of the needy, the program should link with the next program until it alleviates poverty. Data of programs should be for everyone. Data should be transparent.

6.2 Linkage of Academia and Institutions and Practices Departments

Academia and government should meet for solutions to problems that vulnerable classes of society are facing and, in this way, the system can be improved. Institutions and practice departments need to be in touch with academia for knowledge about the issues through research and to improve the system accordingly. Need for research to measure the vulnerability of this class and set criteria accordingly. There should be a relationship between academia and practitioners.

6.3 Role of universities

Universities can do better thesis evaluations your MPhil & and Ph.D. degrees should evaluate programs in each district. Universities should focus on a multisectoral thesis and should link with the market.

6.4 Third-party evaluation of social protection programs

Term M & E should be removed because it is based on multiple inefficiencies. For the program, M & R (monitoring and reporting), 3rd party should evaluate and tell us how work is done by us this will be a genuine report. Universities can be used for the evaluations of social protection programs.

6.5 Registration of disabled persons and Informal setting

The government should register the informal setting and bind them through regulatory mechanisms. There should be awareness about the registration of informal

settings and the registration process should be improved. There is a need to know how other countries (India, UK Brazil, etc. Identify informal workers).

6.6 Employment opportunities

The government should empower disabled informal workers through IT-based entrepreneurship which may reduce their physical challenge to access the labor market. Connect individuals with disabled informal workers virtually and include the person with different capacities who know how to advertise, disabled informal persons can use social media if they organize. Link disabled informal workers with a disability with a small economic unit (three to five members) if they are not able to link with the market, they can advertise by themselves. Half of disabled persons and normal people can help to sell their product. MoHR at the Federal level and institutions at the provincial level can build capacity and tell disabled informal workers, how they can organize. Establishment of feasible economic units when they will make the feasible teams, this can be the 3-4 members team one member can do marketing another member can maintain accounts, another member can make products, and the last member can sell in the market. They can support each other in employment opportunities and increase their income. That policy should incorporate how we can support their disabled informal worker's organization. Govt. should initiative to teach DI work what is the organization, how it can make requirements, and where to register

6.7 Observation of employment of reserved quota for disabled persons

The government should enforce laws reserving quotas for disabled persons in public and private organizations. There should be a mechanism to observe the employment quota in the public and private sectors according to the law.

6.8 Implementation of reserved quota for disabled persons in the private sector

The government should develop a mechanism under the labor department to investigate the private sector to reduce the pay gap for disabled informal workers and ensure equity-based payment. The private sector should give the chance to work with

disabled informal workers and improve their income on an equity basis. The government should develop a framework to follow up on disabled people's earnings.

6.9 Skills development

Social safety programs should shift from stipends to skill development, and employment opportunities and reduce their dependency on social protection programs.

The government should focus on the skill development of disabled persons. People should learn the skills to get rid of the situation.

There should be an arrangement of training centers for disabled informal workers near their houses to the disabled person.

6.10 Awareness

Advertisements on social media can help each other with solutions if they can coordinate with each other as they understand their problem and know their capacities will be better. These people who are educated and their activists should be vocal in newspapers, and participate in TV programs these are our issues in this way they can give awareness to the general public.

6.11 Inclusion of Disabled Persons in Policymaking

The disabled person is not included in policy making there should be a representative of the disabled person in the national assembly who was specifically selected on votes of disabled persons from the whole country that person goes into the assembly and presents the issues of disabled persons.

6.12 Practical implementation of social protection programs

Government should focus on the practical implementation of all social protection programs for disabled persons. There should be a package for disabled person identification. There should be a delegated social protection program for disabled persons, which specifically target poor individual with disabilities. Social packages should be developed for disabled people especially if they are above 50 years of age.

6.13 Future Research

- The disabled reserved quota is not being observed on merits there is an issue in policy and practice one should do a thesis on this issue.
- There are gaps in the service delivery of social protection programs one can do a thesis on service delivery issues.

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Section III

Income Insecurity.

- 1) What was your monthly income during normal situations from the job?**
- 2) Are you working during the crisis?**
 - a) Yes
 - b) No
- 3) Change in this income (amounts) before and during crisis time?**
- 4) What is your monthly income during the economic crisis?**
- 5) Did you receive income from other sources in normal situations?**
- 6) Do you have any other income resources?**
- 7) Average monthly income (amount) from other sources.**

- 8) Did you receive income from other sources in crises?**
 - a) Yes
 - b) No

- 9) Do you feel any change in the income (amounts) before and during crisis time?**

Food Insecurity

- 1) Are you or your other family members worried about not having enough food to eat during the current crisis because of a shortage of money or other resources?**
- 2) Whether you or other family members skipped a meal during the current crisis because of a lack of money or other resources.**
- 3) Are you and your other family members eating only a specific kind of food during the crisis because of a lack of money or other resources?**
- 4) Were you or your other family members eat less than your daily requirement you consumed because of a lack of money or other resources?**
- 5) Were you or your other family members running out of food because of a lack of money or other resources?**
- 6) Were you or your other family members but did not eating because there was not enough money or other resources for food?**

- 7) Were you or other family members gone without eating for a whole day because of a lack of money or other resources?

Health insecurity

- 1) Were your health problems impacted your earnings?
a) Yes b) No
- 2) Did any member of the household visit the health unit during the last 30 days?
a) Yes b) No
- 3) On average, how much health expenditure did you make in normal situations?
- 4) On average, how much health expenditure do you make in crises?
- 5) Were you getting any kind of health assistance in a normal situation?
- 6) Are you getting any kind of health assistance in a crisis?
a) Yes b) No
- 7) Which type of health assistance you or your family members were receiving?
- 8) Did you or your family members face any problems at the time of the visit?
a) Yes b) No
- 9) Did you know about the Sehat Sahulat Program (Ehsaas)?
a) Yes b) No
- 10) Are you getting benefits from the Sehat Sahulat Program during crisis times?
a) Yes b) No
- 11) How much cost you pay to avail of this facility?

Housing Insecurity

- 1) What is your residential status?
- 2) On average, what expenditure do you make on the rent of the house?
- 3) What is the main fuel used for cooking?

- 4) **On average, how much expenditure do you make on fuel used for cooking?**
- 5) **What is the main fuel used in lighting?**
- 6) **On average, how much expenditure do you make on fuel used in lighting?**
- 7) **Were you getting benefits from the electricity bill subsidizing during crisis time?**
- 8) **What is the main source of drinking water for the household?**
- 9) **Do you normally pay for water used by your dwelling?**
 - a) Yes
 - b) No
- 10) **How much do you normally pay monthly for water (Rs.)?**

Unemployment/Job Loss

- 1) **Are you unemployed due to the crisis?**
 - a) Yes
 - b) No
- 2) **How many days have you been unemployed during the crisis?**
- 3) **Have you searched for or got any alternative job during the economic crisis?**

Skills

- 1) **Did you attend any vocational or technical training/ Short course in the last 12 months?**
 - a) Yes
 - b) No
- 2) **Have you learned any skills to increase your earnings during the crisis?**
 - a) Yes
 - b) No.
- 3) **From where do you get skill training?**

Social Protection

- 1) **Have you applied for social protection?**
 - a) Yes
 - b) No
- 2) **Have you or any member of your household received any benefit in cash/in-kind before the economic crisis?**
 - a) Yes
 - b) No

- 3) If yes answer the following question
- 4) **From which program you received benefits in cash/in-kind?**
- 5) **What was the total amount of (benefits) you received from these programs? (Please report the expected value in kind in Rupees)**
- 6) **Have you or any member of your household received any benefit in cash/in-kind during the economic crisis?**
- 7) **What was the total amount of (benefits) you received from these programs? (Please report the expected value in kind in Rupees)**
- 8) **Have you faced any difficulty in getting benefits from these programs?**
 - a) Yes
 - b) No

Appendix 2

Questionnaire for Experts and policymakers

Questions about institutional gaps and barriers

1) Transparency of data of social protection programs.

- 1) What about the transparency of the data of social protection programs?
- 2) What about the data of persons with disabilities?
- 3) During data collection is the SOPs of data collection strictly followed?
- 4) Is data collected within the given time frame?
- 5) Is there any database of informal workers?
- 6) Is there any database of disabled informal workers?

2) Development of social protection programs

- 1) Are social protection programs in Pakistan systematically developed?
- 2) Are these social protection programs following the universal distribution system?
- 3) Are persons with disabilities included in the policy-making process and social protection program development?

3) Targeting mechanism of the disabled population in social protection programs

- 1) What mechanism is followed for targeting the population of persons with disabilities?
- 2) Which social protection program specifically targets persons with disabilities?

4) Delegated programs for disabled persons

- 1) Are there any delegated programs for the disabled population especially disabled informal workers?
- 2) Do informal workers fall into any policy or framework?

5) Monitoring and evaluation mechanism of social protection programs

- 1) What about the monitoring and evaluation of social protection programs?

6) The registration process of persons with disabilities and their informal working settings

- 1) What do you think about the registration process of persons with disabilities for the Special CNIC and certificates?
- 2) Is there any mechanism that exists for persons with disabilities to register their informal setting?
- 3) Is there any mechanism for persons with disabilities to access the market?

7) Coordination in social protection programs and institutions

- 1) Are the different institutes coordinating social protection provisions for persons with disabilities?
- 2) Do these social protection programs coordinate with each other for better service delivery?
- 3) What is the role of research/ academia and relevant institutions in social protection programs?

8) Implementation of Acts and Policies

- 1) What about the implementation of policies and acts especially the act of 1981?
- 2) What about the employment quota in the public and private sectors?
- 3) What about skill enhancement for persons with disabilities to increase their earnings?

9) Service delivery of social protection benefits and Awareness programs

- 1) What about the awareness of persons with disabilities about the social protection programs and Acts?

10) Role of NGOs

- 1)What is the role of NGOs in social protection provision?

11) Approach followed for social protection in other countries.

- 1)Which approach is generally used in other countries for persons with disabilities' wellbeing

Appendix 3

Policies and Acts for Disabled Persons by Different Federal Governments of Pakistan

Acts/Policies for Disabled Persons by Federal Governments	Provisions	Targeted Population
The Constitution of Pakistan 1973	<p>Protection of rights:</p> <ul style="list-style-type: none"> • The constitution of 1973 ensures the well-being of every citizen of Pakistan, including disabled persons. • Articles number 25 and 38 of the Constitution of 1973 provide equal protection to its citizens and the social and economic well-being of the people of Pakistan. • The constitution protects the basic rights of every citizen including disabled persons. 	All Disabled Populations of Pakistan

	<ul style="list-style-type: none"> The Constitution provides a shield against any kind of violation of disabled people's rights. 	
Disabled Persons (Employment and Rehabilitation) Ordinance, 1981	<p>Protection of rights and empowering Disabled persons.</p> <ul style="list-style-type: none"> 1% quota after amendment 2% quota reserved for disabled persons in all private and government sectors. Establishment of training centers for skill enhancement of disabled persons. Scholarships/stipends for disabled persons for training. Financial assistance for those disabled who are fit to undertake any kind of employment. The welfare of disabled persons and provision of artificial limbs, surgical therapy, and other medical treatment. 	All Disabled Populations of Pakistan
National Policy for Persons with Disabilities (2002)	<p>Empowerment of disabled persons.</p> <ul style="list-style-type: none"> Optimal development of disabled persons for the realization of the full potential of persons with disabilities in all aspects of their lives especially in the areas of their health, education, social, economic, and vocational needs, for the fulfillment of their present as well as future 	All Disabled Populations of Pakistan

	<p>requirements.</p> <ul style="list-style-type: none"> • The prevention of disabilities, through family counseling, medical professionals, social workers, and psychologists. • Reliable and accessible system assessment and medical treatment of children with disabilities. • Integration of children with disabilities into the normal education system. • Utilization of vocational training centers/Programs under the Federal, and provincial governments, district level, and private agencies. • Using existing 100 training institutes with the provision of 5% seats to disabled persons in each vocational training center. • Use of information technology (gadgets) for different kinds of disabilities e.g. hearing impairment and severe physical disability to overcome the difficulties of disabled persons. Use of computers for education and training of persons with disabilities. • The training of family members of disabled persons at their homes. • Special schemes will be launched for 	
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	<p>disabled persons and existing programs will be strengthened in the area of self-employment. Disabled persons will be provided financial and other support for attaining economic independence through self-employment. Pakistan Bait-UI-Mal, Central Zakat Administration, Khush-Hali Bank, and national and international organizations will also be associated to provide financial support through micro-credit schemes, for these programs.</p> <ul style="list-style-type: none">• Incentives will be provided to employers for employing disabled persons in terms of financial assistance and exclusive contracts/priority production rights.• Policy also emphasizes the importance of R&D of different programs for disabled persons.• All possible channels and platforms such as media, mosques, etc. will be utilized for public awareness and national-level workshops will be organized for awareness complaints.• Pakistan Engineering Council and Pakistan Council of Architects and Planners will prepare the public building design according to the needs of disabled persons.	
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<p>National Action Plan (NAP) for PWDs, 2006</p>	<ul style="list-style-type: none"> • In this plan, some measures were suggested to operationalize the National Policy of 2002. NPA, therefore, was based on actions/activities and assigned responsibilities to various departments of different organizations with a specific period for their achievement. • NPA based on access, inclusion, and equalization opportunities for disabled persons. • 17 areas of intervention identified from the assessment of the magnitude of problems to the service delivery system. • The goal of full inclusion is designed in an integrated manner for the provision of services. • Barriers were identified in NPA. • Priority was given to women with disabilities regarding decision-making and training opportunities. • Short-term steps to be taken by mid-2009 <ul style="list-style-type: none"> 1) Establishment of data. 2) For reduction in disability primary and secondary preventive care, strengthening the disability prevention programs. 	<p>All Disabled Populations of Pakistan</p>
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	<p>3) Escalation of medical rehabilitation services such as the establishment of “Rehabilitation medicine” departments in private and public hospitals, and a department of orthopedics at DHQ hospitals for expansion of rehabilitation services.</p> <p>4) Promotion of inclusive education.</p> <p>5) Poverty alleviation for disabled persons through capacity building social security and sustainable livelihood programs.</p> <p>6) Expansion and reinforcement of vocational training.</p> <p>7) Promote sports facilities for disabled persons.</p> <p>8) Employment including self-employment and economic rehabilitation.</p> <p>9) Increase in capacity of production and supply of assistive aids (gadgets) and facilitation in duty-free imports of these items.</p> <p>10) Legislative support for disabled persons</p> <p>11) Boosting up public opinion and</p>	
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	<ul style="list-style-type: none"> • Long-term will be adopted by July 2025. <ol style="list-style-type: none"> 1) NPA focused on the creation of barriers to a free environment for disabled persons in all public & and private buildings. 2) Revision of the constructions by using the law. 3) An effective enforcement of the expansion of social protection/assistance and social security programs under existing laws for the benefit of disabled persons. 	
<p>Special Citizen Act, 2008</p>	<ul style="list-style-type: none"> • Provides the facilities of access to wheelchairs in all buildings-Government shall bind concerned authorities. • Facility on footpaths-Concerned authorities will be responsible for the provision of maximum facilities on the footpaths. • Allocation of seats in public transport-public transporter shall be bound for seat allocation to disabled persons. • Priority while crossing the road-traffic police should be responsible for implementations. 	<p>All Disabled Populations of Pakistan</p>

<p>Special Citizen (Rights to concession in movement), Act 2009</p>	<ul style="list-style-type: none"> • This act provides concession to all disabled persons in all modes of public and private transport • Under this act, air, railway, and other transport authorities are bound to charge less/than half rates from special persons. 	<p>All Disabled Populations of Pakistan</p>
<p>THE DISABLED PERSONS (EMPLOYMENT AND REHABILITATION) (AMENDMENT) ACT 2012</p>	<ul style="list-style-type: none"> • Amendment in Disabled Persons (Employment & Rehabilitation) Ordinance, 1981. • This Act seeks the reinforcement of the rights of disabled persons in terms of their employment and other livelihood benefits (WHO 2012). 	<p>All Disabled Populations of Pakistan</p>
<p>Disabled Persons (Employment and Rehabilitation) (Amendment in Ordinance, 1981) Act 2015</p>	<ul style="list-style-type: none"> • Government will make sure 2% quota. • The government will give and make sure of 100% admission fee concession and 75% tuition fee concession in public institutions and 50% in private institutions. The seats will be provided at levels of education. • Provision of special CNIC at home to disabled persons. • The government will make sure 50% concession on total charges of tickets in PIA, railway, and other public and private modes of transportation. 	<p>All Disabled Populations of Pakistan</p>

	<ul style="list-style-type: none"> • Free health facilities at all public sector hospitals and a 60% discount at private sector hospitals. • Government will provide and ensure a special discount of 30% to disabled persons in utility stores for this facility government will issue directions. • The government will ensure the availability of wheelchairs to disabled persons at all public places like airports, parks, etc. • Pakistan Bait-ul-Mal and Usr department will provide help to disabled persons monthly and provide 10,0000 for the marriage of disabled children. • Pakistan Bait-ul-Mal will give interest-free loans to disabled persons up to 30,0000 for the establishment of business on a small scale. • Fed government will increase the quota on FPSC and other PSCs at the provincial level. • The government will order to provide facilities and improvement in equipment at public and private organizations. • The government will provide knowledge to disabled persons by using technology. 	
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	<ul style="list-style-type: none"> • The government will take steps for zero tolerance against any kind of violence against disabled persons in public and private organizations. • The government will provide relief to disabled persons on the import of vehicles and other items relating to disabilities. • The government will prefer and make sure the appointment of disabled persons in recruitment on the posts of easy nature such as tube well operator and other departments like gas electricity and water authorities at all levels or governments. • All workers of the private and public sector who are on a contractual basis shall become permanent automatically within a period of three months after the commencement of this amended Act, the concerned organization must complete all formalities within three months. 	
<p>The ICT Rights of Persons with Disability Act.2020</p>	<ul style="list-style-type: none"> • Equality & non-discrimination of disabled persons in all spheres of life such as education, social, economic, cultural, and institutional levels. The government shall ensure this to make disabled persons effective inclusiveness in society. 	<p>All Disabled Populations of Pakistan</p>

	<ul style="list-style-type: none">• Equality before the law shall ensure that disabled persons have legal capacity & and legal support free of cost.• Every disabled person has the right to privacy and shall be protected by law.• Women, children, elderly people transgender with disabilities government shall provide them full protection under the law in the public & and private sectors and shall take measures to the empowerment of this group.• The public & and private sectors shall take special measures toward access and mobility of a disabled person in public buildings/places and all types of transport. Disabled shall have full access to technology and all communication.• Govt shall provide free education from primary to higher education to disabled persons with all possible facilities for their education. Govt shall be responsible for the establishment of special educational institutions and inclusive education focusing on personality development, and creativity & strengthen their capabilities. Govt shall make sure all disabled persons are given full access to all modes & and means of education.	
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	<ul style="list-style-type: none">• Govt shall ensure equality in employment quota and take steps to encourage private enterprises to employ disabled persons by giving them incentives. An establishment that does not employ disabled persons shall pay a fine equal to salary.• The government shall provide free treatment and also encourage the private health sector through appropriate incense to provide treatment at an affordable rate. Special health services for the prevention of disabilities shall be implemented. Govt shall devise a plan to provide special health insurance to disabled persons to ensure free medical coverage for this class.• The government shall evolve a policy towards fair & and affordable- housing for disabled persons in govt & and private housing schemes. Govt shall provide free services regarding reproductive health, especially to women with disabilities. No disabled person shall be subjected to any health procedure leading to infertility & and forced sterilization shall be non-compoundable.• The government shall ensure a disabled person has the right to express & information so ensure that all websites	
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	<p>hosted by Pakistani website service providers are accessible to them.</p> <ul style="list-style-type: none"> • The government shall ensure all kinds of assistance to a disabled person for access to the justice system • The government shall ensure the participation of the disabled in supporting cultural and recreational activities with full assistance and without restrictions. • All disabled persons shall be given top priority in the provision of suitable protection and safety in risk situations and natural disasters. Need and concerns of a disabled person should be included in disaster/risk reduction. 	
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Acts for Protection of Disabled Persons by Different Provincial Governments of Pakistan

Acts for Disabled Persons by Provincial Governments	Provision	Targeted Population
THE PUNJAB EMPOWERMENT OF PERSONS WITH DISABILITIES ACT 2022 (XLII of 2022)	<p>Focus on the provision of all social economic and cultural rights. Also, focus on the enforcement of punishments for offenses against disabled persons under this Act. Equal distribution of employment quota</p> <ul style="list-style-type: none"> • Right to participate in educational, social, right to 	Disabled Population of Sindh.

	<p>own property, economic, cultural & and other activities without any kind of discrimination.</p> <ul style="list-style-type: none">• Rights of disabled women, children, the elderly, and transgender shall be afforded special protection.• Disabled persons shall be allowed access and mobility in all spheres of their life such as access to transport, public and private buildings, all forms of communication such as IT and other assistance equipment & and mobility through the reserved seats in public and private transport.• Disabled persons shall be protected against all forms of abuse, exploration, and violence.• Disabled persons shall be entitled to equal rights to an education at a concessional rate and accommodation in a hostel also on a concessional rate, the establishment of an inclusive education system	
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	<p>with at least a 3% quota to ensure education according to the type of disability & required assistance.</p> <ul style="list-style-type: none">• Disabled persons shall have access to all necessary health services and awareness in public for the adoption of practices that may help in the prevention of disabilities.• Disabled persons shall have opportunities to participate in support cultural activities.• Disabled persons shall be given priority in risk and & disaster situations and should be protected & and removed from such areas & and shifted to safe places for rehabilitation• 3% employment quota in the establishments.• Reserved posts shall be divided equally amongst all types of disabilities• Enforcement of punishment /fine under the act fraudulently availing of any benefit for disabled and others often	
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	against disabled persons.	
Sindh Empowerment of ‘Persons with Disabilities Act 2018	<p>Special focus on employment and skills development, protection against exploitation (torture/ degrading treatment), and social protection.</p> <ul style="list-style-type: none"> • Government shall protect all rights of disabled persons of any age and gender such as educational rights, economic, social, property, and cultural rights. • The government shall take steps for the accessibility and mobility of disabled persons in every field and place of their life such as access to building education and mobility in public and private transport etc. • The government shall take measures to protect the disabled person from torture or cruel, inhuman, or degrading treatments exploitations, and violent abuse and also protection in 	Disabled Population of Sindh.

	<p>risk and disaster situations.</p> <ul style="list-style-type: none">• The government shall ensure access to inclusive education and health services such as intervention to prevention of disability and manage disability at early stages).• Government shall focus on skill development and employment of disabled persons.• The government shall formulate schemes and programs such as loan provisions at low markup rates, self-employment, and vocational training.• Authority shall establish a “Special Employment Exchange portal”.• Appointment of “Grievance Redressal Officer” for early solution of disabled person complaints.• The government shall reserve a 5% quota in the public sector and private establishment shall ensure that 5% of their	
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	<p>workforce belong to the disabled community.</p> <ul style="list-style-type: none">• The government shall take special steps for an adequate standard of living and special protection to enable them to live independently.• Government shall consider the diversity of disabilities, gender, age, and socioeconomic status while devising schemes and programs.• Schemes shall be provided.<ol style="list-style-type: none">1) Shelter with good living conditions for disabled persons who have no place to live.2) Facilities for disabled children who have no family- or have been abandoned or without livelihood and shelter.3) Support on a priority basis during natural and manmade crises/disasters.4) Support disabled women and their children for livelihood.	
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	<p>5) Disabilities allowance for ‘Disabled Persons’ subject to an income ceiling.</p> <p>6) Unemployment allowance for ‘Disabled Persons’ who are registered with Special Employment Exchange for more than two years and who could not be placed in any gainful occupation.</p> <p>7) Care-giver allowance for ‘Disable Persons’ who need this support on an urgent basis</p> <p>8) Any other matter can be which the Government may think fit.</p> <ul style="list-style-type: none"> • Rights of accommodation 5% quota with 50% concession on total cost payable on easy installments toward housing schemes for disabled persons in government and private housing schemes. • This act also protects multiple rights of disabled persons. 	
<p>Balochistan Persons with Disabilities Act, 2017.</p>	<p>Inclusion of disabled persons according to Islamic teaching and international practices.</p>	<p>Disabled Population of Balochistan.</p>

	<ul style="list-style-type: none">• The government shall take all legal and administrative steps for the protection of inclusive rights without any restrictions.• Government shall ensure the effective inclusion of disabled persons in all spheres of life such as education skill development training etc.• Government shall take extraordinary steps for the full protection of disabled women, children, and senior citizens under the law. The government also ensures the development of these vulnerable members the society.• Government shall take measures for access and mobility of disabled persons at every place and field of life such as access to all forms of communication, public and private buildings, transport, etc.• Government will take steps for the protection of disabled persons from all forms of	
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	<p>violence and exploitation by any individual or authority.</p> <ul style="list-style-type: none">• The government shall take steps for equity in education (5% quota), health (free in Public and discount in private hospitals), and employment (5% quota) in the public sector and employment in the private sector with the minimum wage act through incentives.• The government shall evolve a policy of (a 5% quota) in public and private housing schemes with 50% concessional total cost payable on easy installment.• The government shall ensure the participation of disabled persons in sports, cultural, and recreational activities without kind of discrimination and with the full assistance that they require.• Disabled persons shall be given top priority in the provision of suitable protection and safety in situations of risk/conflict and	
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	<p>natural disaster. A disabled person shall be removed from such areas and shifted to a safe place on a priority basis.</p>	
<p>Khyber Pakhtunkhwa Rights, Rehabilitation Accessibility and Empowerment of People with Disabilities Act, 2018</p>	<p>Focus on the Categories of disabled persons and the provision of access to ICT products.</p> <ul style="list-style-type: none"> • District Disability Board for categorization of disabled persons concerning barriers hindering the performance of a person with clear description. • Category-wise provision of privileges, and rights of facilities to the disabled person. <ol style="list-style-type: none"> 1 Establishment of Council Rights, Rehabilitation Accessibility & Empowerment of People with disability council. 2 New intervention for the provision of products, citizens services, building infrastructure & and technical assistance to disabled persons. 3 Take appropriate measures for rehabilitation & and inclusive education in public and private sector organizations. 	<p>Disabled Population of KPK.</p>

	<p>4 2% reserved quota for disabled persons in government jobs.</p> <p>5 Provision of ICT accessibility ensures the compliance of information & and communication accessibility in computers, Assistive technology, smartphone apps, software & and platforms, and other ICT products.</p> <p>6 Free medical treatment in all govt hospitals for disabled persons according to categories.</p>	
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Policies for the Protection of Disabled Persons by Different Institutions in Pakistan

Ministries/Institution	Provision	Targeted Population
Policies for disabled persons Ministry of Commerce Trade Policy 2009-12	<ul style="list-style-type: none"> • Waiver of import duty on kits that are necessary for assembling cars for disabled persons. • For active economic participation, the facility to import duty-free cars up to the capacity of 1350cc of the engine is provided in this policy. • The facility of importing one used duty-free 	Salaried Disabled person with verifiable income on which income tax has been paid (20,000-

	motorized wheelchair for disabled persons/actual users is provided in this policy.	10,0000)
Higher Education Commission Policy for Students with Disabilities at Higher Education Institutions in Pakistan (2021) Amended	<p>Provision of free education, and accessible and reasonable accommodations in higher education institutions with reserved quotas.</p> <ul style="list-style-type: none"> • The Higher Education Institutions shall make sure the disabled person has full information about admissions and available support and accommodation as their requirement. • The Higher Education Institutions will ensure assistance during the entrance exam to disabled persons according to the type of their disability. • Financial aid, reserved quota of at least one seat for MS/MPhil and Ph.D. for disabled students, with an age relaxation of 10 years for admission to all educational programs in all public sector institutions/universities. • The Higher Education Institutions shall provide reasonable accommodation to disabled students. • The Institution/University will provide support to disabled students during the course of their studies and provide every reasonable opportunity to them for the completion of their studies. • The Institution/University shall have training programs for the training of staff faculty 	All disabled students at Higher Education Institutions

	<p>members and students for capacity building to support disabled students.</p> <ul style="list-style-type: none"> • The Higher Education Institutions will make sure that disabled students are aware of the process of filing a grievance. • HEC will not charge any attestation/ equivalence fee from disabled persons, the disability officer will help in this regard. 	
<p>Pakistan Bait-ul-Mal (PBM)</p> <p>The Special Friends of Pakistan Bait-ul-Mal (PBM)</p>	<p>Public social institutions for assistance to disabled persons such as shelter, stipend, and health assistance.</p> <p>Through Individual Financial Assistance (IFA)</p> <ul style="list-style-type: none"> • PBM has the vision to provide wheelchairs to every disabled person in Pakistan. • Families having two or more disabled children are declared as “Special Family” This family benefits 30,000 rupees per annum, whereas the family with two disabled children is provided financial assistance of 60,000 rupees per annum. • Medical treatment is also provided under this scheme. • A specific facilitation desk is available for the registration of disabled persons under this program. • In FY 2022 1.5 billion rupees were disbursed (Economic Survey of Pakistan 2021-22). 	<p>Family with disabled persons</p>

<p>State Bank of Pakistan (Policy for Financial Inclusion of Persons with Disabilities (PWDs))</p>	<p>Financial inclusion of disabled persons through employment opportunities and providing other banking-related assistance to disabled persons.</p> <ul style="list-style-type: none"> • Availability of accessible infrastructure with all facilities related. • Accessibility to banking products and services with special assistance according to the needs of disabled persons. Provision of internal and external ICT, websites, etc. Priority should be given to women with disabilities. • Make sure all employees are aware of the PWD inclusion policy, specialized training of staff should be conducted. • Maintain quota for employment according to the Disabled Person (Employment and Rehabilitation) Ordinance, 1981 with at least 25% representation of women with disabilities. Policies of Flexible timing or work from home for disabled persons to support their performance. Internship programs for disabled persons and adequate training for disabled persons for their career development. • Capacity building of disabled persons for their financial inclusion through financial literacy, orientation, and awareness sessions about account-related issues and usage of digital banking. 	<p>All Disabled Populations of Pakistan (Especially women with disabilities)</p>
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Protection for Disabled Persons through different social protection Programs in Pakistan

Social Protection Programs	Provision	Targeted Population
Ehsaas Program (“Ehsaas Kafaalat for Special Persons Policy)	<p>Empowerment of families having disabled persons.</p> <ul style="list-style-type: none"> • Households with at least one disabled person will be eligible to get cash transfers through this policy. This policy was a step toward disability inclusion and a sustainable post-COVID-19 pandemic world. • Households with a registered disabled person in NADRA will get 2000 rupees every month. Only one benefit will be given to each family. A biometric payment method will be used for payment of cash. • Ehsaas survey (door to door) for maximum registration of disabled persons who are eligible for this policy but not registered. 	Family with disabled persons
BISP Program	<p>Women Empowerment</p> <ul style="list-style-type: none"> • Under the BISP program cash transfers are distributed only to disabled women or mothers of disabled children to empower the women at the household level. 	Disabled women and mothers of disabled children

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