

# The Pandemic and Socio-Economic Vulnerabilities among Poor

## A Qualitative Assessment on Poor Women and Youth

### TECHNICAL PAPER

NATIONAL POVERTY  
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### 1. Introduction

As of January 2021, the COVID-19 pandemic had infected more than 0.54 million people in Pakistan, resulting in 11,683 deaths<sup>1</sup>. Adverse effects of COVID-19, exacerbated by the locust attacks and recent floods, considerably hampered Pakistan's economic growth. The locust attacks and floods led to widespread crop damage, food insecurity, and inflationary pressures<sup>2</sup>. Macroeconomic shocks, caused by COVID-19 lockdown, floods, and locust attacks, present a substantial decline in GDP with high inflation, and are expected to push millions of people into poverty and cause significant rise in unemployment (Cuesta and Pico 2020; Valensisi 2020; Suryahadi et al. 2020; Janssens et al. 2021; Liu et al. 2021)<sup>3</sup>.

Pakistan has also witnessed a significant decline in economic activities and business closures during first wave of COVID-19. A recent survey conducted by the Pakistan Bureau of Statistics (PBS) shows that 37% of Pakistan's working population lost their jobs due to these macroeconomic shocks, and around 12% experienced a reduction in income (GoP 2021)<sup>4</sup>. This implies that half of the country's working population was adversely affected due to lockdown and closure of economic activities caused by COVID-19. Nationally, approximately 53% households reported reduction in income, either earned or unearned, during COVID-19's first wave (April-July 2020)<sup>5</sup>. Around 10% households reported facing severe food insecurity, and 30% households reported moderate food insecurity, during this first wave in Pakistan (GoP 2021)<sup>6</sup>.

This Technical Paper is part of our Study which examines impacts of macroeconomic shocks on socioeconomic vulnerabilities of poor and ultra-poor households which are targeted as beneficiaries by the Benazir Income Support Program (BISP) and Pakistan Poverty Alleviation Fund (PPAF)<sup>7</sup>. We find that in Pakistan, the two social groups most adversely impacted by recent macroeconomic shocks especially worsened by the pandemic, are poor women and poor youth. Women, irrespective of age, are at a greater loss and have faced disproportionate brunt of the pandemic.

<sup>1</sup> covid.gov.pk. Figures taken on January 31, 2021.

<sup>2</sup> Pakistan was severely hit by monsoon rains and urban flooding during August-September 2020, resulting in 409 deaths and damages across Pakistan, mainly in Sindh and KPK, and also including Gilgit-Baltistan and Azad Jammu and Kashmir (NDMA 2020). The floods destroyed main crops including cotton, wheat, and chili. The locust attacks adversely damaged crops in Pakistan, mainly in Balochistan, Punjab, and Sindh. FAO estimates show that the losses to agriculture due to these locust attacks are around Rs. 205 billion, considering a 15% damage level of the production of wheat, gram, and potato only (FAO 2020).

<sup>3</sup> Various studies have shown that COVID-19 resulted in a significant increase in global poverty. The COVID-induced global new poor are estimated to be 124 million in 2020, and set to rise up to 143-163 million in 2021 under different economic growth scenarios (Lakner et al. 2021). Cuesta and Pico (2020) show that COVID-19 resulted in a roughly 3 to 9 percentage point increase in headcount poverty (in Columbia). Cuesta and Pico (2020) further indicate that both women and men face similar poverty impacts from the pandemic. Another study shows that in the absence of COVID-responsive social protection, the poverty rate would increase from roughly 17% to 26% in San Francisco Bay Areas in Northern California (Martin et al. 2020). Suryahadi et al. (2020) find that the poverty rate will increase from 0.5 to 7 percentage points in Indonesia under different economic growth scenarios. These studies suggest that the COVID-19 pandemic would increase poverty and unemployment due to economic recession and business closures, especially in developing countries.

<sup>4</sup> PBS figures are based on a nationally representative sample.

<sup>5</sup> Households have different sources of income including earned income from jobs/businesses and unearned income from remittances/gifts/assistance.

<sup>6</sup> Food security exists when all people, at all times, have physical, social, and economic access to sufficient, safe, and nutritious food which meets their dietary needs and food preferences for an active and healthy life (FAO 2016). PBS uses 3 scales to measure food security: i) Food Secure ii) Moderate Food Insecure iii) Severe Food Insecure (GoP 2021).

<sup>7</sup> BISP provides unconditional cash transfers to ultra-poor (<https://bisp.gov.pk>). PPAF provides assets through National Poverty Graduation Program (NPGP) to both ultra-poor and poor households (<http://www.pfaf.org.pk>).

#### DISCLAIMER

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## 2. Methodological Note

We obtained relevant administrative datasets of targeted beneficiary households, from PPAF to develop a sampling framework for conducting Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). Based on this data, at the first stage, we purposely select 2 districts from each province based on poverty ranking, geographic diversity, and NPGP coverage. At the second stage, we purposely select 2 Union Councils (UCs) from each selected district, where maximum existing and potential NPGP and/or BISP beneficiary households were present. To capture regional heterogeneities, we ensured that both UCs selected from each district fell in different tehsils. PPAF provided contacts of NPGP Partner Organisations (POs) with local offices in our sampled districts. The POs facilitated us with administrative data containing complete addresses of households, enabling us to select respondents randomly. The POs also facilitated our survey teams in locating households and conducting KIIs and FGDs.

We employed both content mapping and mining questions while conducting KIIs and FGDs. Probing techniques, especially clarificatory probes, were used considering the pluri-locality of our Study. Questions based on clarificatory probing were asked till clear comprehension of respondent's views was achieved.

The nature of KIIs was in-depth where our aim was to achieve both 'depth and breadth of coverage'. Our instrument for KIIs was a topic-wise guide, containing a comprehensive list of themes and relevant questions for each. The Key Informants (KIs) were local residents from each sampled tehsil and individuals who knew the local geography and socio-economic structure. 34 KIIs were conducted in 8 sampled districts across Pakistan.

FGDs were conducted to gather layered data across discussion-oriented themes like collective action, decision-making agency, coping mechanism, community response to shocks, and community development. A template containing questions was prepared to structure FGDs around the Study's objectives.

FGDs were conducted separately with women and men, and separately across age groups as given below:

- a. Youth female (aged 18 to 29)
- b. Youth male (aged 18 to 29)
- c. Adult female (aged 30 or above)
- d. Adult male (aged 30 or above)

45 FGDs were conducted in 8 sampled districts across Pakistan, including 9 youth female, 15 youth male, 8 adult female, and 13 adult male FGDs, respectively.

Data collected using KIIs and FGDs were audio-recorded, later transcribed in verbatim, and finally translated into English. The data was then analysed using thematic analysis as the approach, and framework analysis as the tool.

## 3. Socio-Demographic Profiling of FGD Participants

For FGDs, 4 groups were defined based on gender and age (as mentioned in the previous section). Average age of female youth group participants is 24 years, and 25 of male youth group participants. Average age of female adult group participants is 39 years, and 42 of male adult group participants. Around 68% of female youth participants are married, over 49% of male youth participants are married. 100% of female adult group participants are married, 90% of male adult group participants are married. More than 84% of female adults have no formal education, only 54% of participating male adults have no formal education. Around 90% of female members, from both youth and adult groups, are engaged in economic activities (Table 1 on page 3).

## 4. Findings and Analyses

### 4.1 Effects of COVID-19 on Women's Lives

The KIIs and FGDs reveal that the COVID-19 pandemic has adversely impacted the socioeconomic wellbeing of women across Pakistan. Its impacts on women's lives are not only visible in the short-run but also in the long-run in the form of longer dips in women's incomes and labor force participation.

**Table 1: Socio-Demographic Profile of FGD Participants**

Indicators	Female Youth	Male Youth	Female Adult	Male Adult
Mean Age of Participants	24	25	39	42
Marital Status (Married)	68%	49%	100%	90%
Average Number of Participants	5	5	5	5
<b>Educational Attainment</b>				
No Formal Education	50.0%	35.1%	84.4%	54.0%
Grade 1 -5	18.4%	12.3%	3.1%	8.0%
Grade 6 -10	10.5%	17.5%	3.1%	10.0%
Grade 11 and Above	21.1%	35.1%	9.4%	28.0%
<b>Employment Status</b>				
Employed	90.3%	92.9%	90.6%	71.4%
<b>Type of Employment</b>				
Agriculture and Livestock	0.0	15.4	13.8	6.7
Daily Wage Workers	10.7	48.7	3.5	63.3
Paid Employees	10.7	15.4	0.0	13.3
Own Business/Work	3.6	20.5	10.3	16.7
Contributing Family Worker	75.0	0.0	72.4	0.0

Source: Author's Formulation

*The shock has adversely impacted women, particularly the ones who lack facilities and access to information. They also lack opportunities and hence lag behind financially. The pandemic has shifted office work to home through an online system. Those who had access to internet have somewhat managed to secure their jobs but those working in other fields were deprived of jobs because they lack the skills to use technology. The shock has particularly affected female employment rate as female adults are already operating in a conservative social setting which creates hurdles for their employability. (KII, Female Participant, UC Kot Sai Singh, Jhang)*

Following are excerpts from an FGD conducted with female youth participants in UC Ahmed Pur Sail, Jhang:

*Participant 1: "Yes, female youth face more problems than do male when it comes to securing employment. This is because we are more prone to socioeconomic shocks than are men of any age. Coronavirus has badly affected our education; we are now socially disconnected and relegated to domestic spheres only..."*

*Participant 2: And why are you not bringing up the social problems in this discussion?*

*Moderator: Such as?*

*Participant 2: Abuse, being called out for 'ruining' cultural values, going against religious sentiment, harassment... all of which push us towards mental illness.*

The above two excerpts explain the sociocultural context in which women exist and how the pandemic has increased women's vulnerabilities on these four fronts.

- i. Access of women to education was already difficult due to social conservatism. The pandemic has created further bottlenecks to it.
- ii. Job security for the informally employed women is now in increased jeopardy.
- iii. Women lacking technological proficiency and/or lacking quality internet connectivity, are now particularly vulnerable to losing jobs.

- iv. Being confined within domesticity as has particularly happened during COVID lockdown, has shown to increase women's vulnerability to mental illnesses.

Young female participants of our FGDs also detailed that young girls were already breaking cultural boundaries by stepping out of domestic spheres for education and employment and were consequently looked down upon in the community. According to these participants, the social environment was already restricting their chances of self-development and COVID-19 has further created difficulties for them especially in terms of outdoor avenues and mobility.

FGDs we conducted in UCs of Sindh and KP also corroborate similar narratives of gendered dimension of COVID-19; confinement of women to domestic domains; lack of access to technological, educational, and informational sources; and female unemployment. FGDs conducted with men are not assertive of such a gendered dimension of the pandemic. Men across various age groups in our FGDs identify women as one of the social groups facing most socioeconomic adversities of the pandemic, besides identifying male daily wage workers. Women on the other hand, categorize themselves separately as ones facing the largest brunt of the COVID-19 lockdown.

#### 4.1.1. Role of State and NGOs

In view of disproportionate gendered impacts of COVID-19, it is critical to develop gender-responsive economic and social policies. Introducing fiscal response packages and credit extension programmes, incorporating indigenous credit rotating systems, and easing disbursements of credits have been the focus of many developing countries. In case of Pakistan, a wider approach has been to put cash directly in women's hands through State sanctioned credit transfer programs. Across developing countries, other facilities in the form of measures reducing transaction costs, targeting income groups directly impacted by COVID-19, extending social protection to informal workers, exempting taxation on businesses owned by women, and integrating gender assessments in social impact assessments, are also in focus.

Regarding efficacy of social security programmes, a female FGD participant asserted:

*Participant 1: Women in our community do not go beyond domestic work. There are a few women who work on agricultural lands along with their husbands. There is a local NGO which is extending credits to deserving women. We secured those amounts and handed these over to our men to meet household needs. Those who received monetary help from other local NGOs were also deserving recipients, but we did not receive any such timely intervention from the Government of Pakistan. Till date, I have not observed any State or non-governmental intervention when it comes to healthcare during pandemic.*

Another participant endorsed her point:

*Participant 2: It is futile to expect anything from the government. Even before the outbreak of coronavirus, inflation ceased consumption and savings of the poor. We were already suffering and now this pandemic has snatched livelihoods from us. There is a lot a State can do in this situation.*

*(FGD, Female Youth, UC Gandawa, Gwadar)*

Commenting on intervention of State and NGOs in the form of social security programs, a male social worker from UC Gandawah shared:

*I, in the capacity of a social worker, have facilitated the vulnerable and poor who are badly impacted by coronavirus and floods, to access the help of government and local NGOs. Government organisations, district management, and provincial governments have conducted medical tests of the vulnerable poor. Through Ehsaas Program, recipients deserving of the PKR. 12000 Emergency Cash were also identified by them. I also claim that organisations like BRSP, PDMA, and PPHI<sup>8</sup> have also reached out, especially during floods, to the local population, but there has been dearth of gender responsive measures. For that, we as locals reached out to social welfare departments, and requested them to nurture skills of women by opening a skill center locally so that women can guard themselves against these economic shocks. It is my request to all the State and non-governmental actors to think along this line.*

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<sup>8</sup> Balochistan Rural Support Programme (BRSP), Provincial Disaster Management Authority (PDMA), People's Primary Healthcare Initiative (PPHI)

Contrarily, a female youth participant from Battagram said:

*Yes, women of course deserve to be assisted from government or any other sector, as due to economic shocks, female employees suffer huge losses. Support from either State or non-governmental entities helps them sustain their work to some extent. I think it is the role of the government to provide services and support during such shocks, and it is doing its job. I am however not sure about the same for the private sector. I also do not think it is their mandate.*

On the question of interventionist policies, a female youth participant of FGD conducted in UC Chaubara, Layyah said:

*Cultural boundaries and social forces already restrict our survival options as women. No relief has been granted to us from government or private sector. Very few have received PKR 12,000 under the Ehsaas Emergency Cash Programme, and the BISP amounts have mostly been disseminated to the rich. What is the credibility of such interventions?*

Views shared across FGDs, about intervention of State and NGOs to respond to crises show similar patterns. The differences, though, are compounded on following factors.

- The normative role of State in facilitating and reaching out to affected population.
- The fact that State and governments do not always embody economic and non-economic capital to respond to economic shocks.
- Significance of non-governmental intervention in responding to needs of the vulnerable poor during economic shocks, considering that NGOs have social capital and knowledge of locals.
- The State and non-governmental coalition being necessary in building liaison for mapping the vulnerable poor and facilitating them in accessing credit.
- Secondary focus on women being the result of lack of gender-responsive policies and interventions like credit extension programs.
- Male responses, though not particularly gender-insensitive, view women as one of the many groups impacted by the pandemic instead of the group at the forefront of its impact. This seems to be why there is not a strong local support for devising women-specific State and non-governmental interventions on cash transfers, especially in UCs of Punjab where number of women-headed households were reported to be greater than those in other provinces.

#### 4.1.2. Female Employability across UCs

Our KIs and FGDs reveal that women are mostly domesticated and very few are employed in healthcare or educational institutes. Most women work on agricultural lands with their husbands or are in unpaid domestic work. Female participants in our sampled UCs of Punjab and Sindh shared that some local women do run businesses of beauty salons or do embroidery from homes but due to COVID lockdown, limited social mobility, poor usage of technology to broaden clientele, their chances of personal development and expansion of entrepreneurial activities have shrunk. Therefore, women who earlier played the role of provider in their household now lacked savings to fall back on, since the pandemic. A female FGD participant from Punjab endorsed voices from UCs of other provinces by saying:

*There are no avenues for women's personal development in our town. They work in fields, look after animals, do domestic work, are unpaid, and even the very few who are paid are underpaid. These women are the ones suffering the most because besides the underpaid work outside, they do unpaid domestic work.*

This anecdote lends credibility to the argument that women are double-burdened and that there is a feminization of poverty. We also find that there are at large 3 levels of vulnerabilities being faced by both women and men respondents of our KIs and FGDs.

- Micro-Vulnerabilities:** A person's own inabilities, incapacitation, and mental/cognitive issues such as anxiety, depression, fear, and stress.

- (ii) **Meso-Vulnerabilities:** Relational and interactional issues such as contrived networking and social capital for women, relational issues within domestic spheres which translate into violence against women for female respondents, and into arguments and fights for both male and female respondents.
- (iii) **Macro-Vulnerabilities:** Experienced by both men and women at large on community level such as inaccessibility of relief packages, paucity of alternative survival strategies, and poverty.

Based on our findings on gendered impacts of COVID-19, following are the micro-, meso-, and macro-level vulnerabilities faced by both women and men across our sampled districts, and by extension across Pakistan.

**Table 2: Typology of Vulnerabilities**

	Micro-Vulnerabilities	Meso-Vulnerabilities	Macro-Vulnerabilities
Women	Lack of freedom and choice.  Lack of decision-making authority.  Depression and anxiety.  Unpaid work at home.  Fear of being domesticated, of not having social mobility for life, and of contracting coronavirus.	Domestic violence.  Inter-spousal frictions.  Contrived social networking.  Fear of being laid-off from job.  Lack of awareness about coronavirus safety SoPs	Not being covered under social protection programmes.  Having no alternative survival strategy for female-headed households working in informal economy.  Lockdown and its worsening of female mobility and access to education.  Lacking technological proficiency.  Feminization of poverty.  Compromised observance of SoPs due to working and living conditions.
Men	Inability to perform the provider role in households.  Stress, anxiety, and depression.	Inter-spousal frictions.  Fear of being laid-off from job.  Lack of awareness about coronavirus safety SoPs.	Poverty due to economic shocks.  Having no alternative survival strategy for male-headed households working in informal economy.  Inability to build liaison through male-male networking for economic recovery.  Inaccessibility to social security programs.  Compromised observance of SoPs due to working and living conditions.

Source: Author's Formulation

## 4.2. Impacts of the Pandemic on Youth

Types of vulnerabilities Pakistan's youth have been subjected to by the COVID pandemic are varied. These can be classified as economic, health-related, education-related, and also related to political participation. These vulnerabilities are the result of vulnerable circumstances the young are in such as poverty, being refugees, being unhoused, having restrictions on mobility, experiencing disability, being exposed to gender-based violence, and being prone to sexually transmitted diseases.

In terms of its health impacts, COVID-19 has put mobility restrictions on youth limiting their access to reproductive health services and immunization services. Youth's access to healthcare services from educational institutes is now also limited because of COVID lockdown. The resulting health impacts are serious and dangerous for youth of developing countries

where the number of young people is remarkably high and where healthcare systems are among the weakest. Global and local literature is also signifying that due to lockdown, coping mechanisms such as community-wide mobilization, group study circles, non-formal education, and physical exercises have sharply declined. Youth is also not health-literate enough to respond and understand health-related information and differentiate between the misinformation and disinformation.

On educational fronts, over 90 percent of the world's students are away from educational institutes as a consequence of COVID lockdown. It is worth noting that non-formal education provides a wider range of opportunities for personal development which online education and informal education may not always guarantee. Literature also supports that distance from formal education leads to higher school dropout rates, limited access to healthcare, and limited access to community-level support and social networking. Limited internet access will also seriously limit youth's learning possibilities.

COVID's economic impacts also show that youth are more prone to economic shocks as they reside closer to poverty lines, have fewer savings, and are mostly absorbed in the unregulated informal sector. Many young people also work as daily-wagers due to which they have lost their source of livelihoods during COVID lockdown. Those youth who have managed to sustain livelihoods are now exposing themselves to coronavirus and increasing their susceptibility of getting infected and compromising their health.

Findings from our FGDs and KIIs conform to and underscore the factors raised above. An FGD conducted with male youth (age 18-29) corroborates the same.

*Participant 1: Businesses and employment are badly impacted by COVID lockdown; factories and real estate economic activities have severely curtailed....*

*Participant 2: ...which shows that young people have lost their jobs and those on daily wages now have no other ways to earn.*

*Participant 3: I also want to say that another cause of youth unemployment is that they lack the expertise needed by the market.*

*(UC Kot Shai Singh, Jhang)*

The above excerpt is indicative of the categoric economic impacts of the pandemic on young people. Limited business enterprises, coupled with a disproportionate saturation of youth working in the real estate sector has resulted in many youth lay-offs. The excerpt is also reflective of the transient nature of economic earnings of a daily-wage worker who is the most vulnerable to such economic shocks. Our findings from UCs of other provinces also reveal the same instability of youth earnings. For this reason, this single excerpt is added to typify the situation in other provinces. For instance, data collected from an FGD in UC Pattan of Lower Kohistan identifies that while observance of COVID SoPs is mandatory, the curtailing of transportation, communication, and construction sectors in the wake of lockdown has left the poor youth out of income. It is also noteworthy that youth in UC Pattan are not entirely absorbed in the informal sector and that those who were employed in NGOs and in the service sector (tourism, marketing, and hospitality) have also lost their jobs. This also holds true for at least one UC of all other sampled districts.

#### 4.2.1. Social Security: Reachable to the Poor Youth?

Detailing issues with access and coverage of existing governmental credit extension programs, youth FGD participants in UC Jhakar, Layyah said:

*Participant 1: I am not satisfied with the role of government or private sector in this recessionary phase. Here, only the interests of the rich are prioritized. MNAs and MPAs are only facilitating the ones who they know, their own people.*

*Participant 2: I agree. The government's role should instead be to extend credits to the deserving people only.*

*Participant 1: Except BISP, I have not seen any other source of monetary help for my community. I have not been helped by any such transfer program. I have also not seen anyone in my social vicinity being benefitted.*

*Participant 2: I have seen ration being distributed to the Deras (gathering places) of influential landlords and I can guarantee that none of its recipients were deserving of it.*

This experiential narrative is explicit of the multiplicity of issues such as coverage, range, politicization of distribution of ration, and faulty methodologies in the identification of the vulnerable poor. This excerpt however should not be viewed with a generalized lens, as experiences in other UCs of Punjab and in the remaining three provinces are different. Despite this difference, neither female nor male youth of sampled UCs are oblivious to issues in range and coverage and to flaws in identification of the vulnerable poor by existing governmental credit transfer programmes.

#### 4.2.2. Mobilization of Community Resources

Across all our sampled UCs, the mobilization of community resources was reported to be facilitated through youth who were directly or indirectly associated with Community Based Organizations (CBOs) of some form. One such case is presented below.

Mr. A works as chairperson of a local CBO which was framed specially by local young people to minimize economic consequences of COVID lockdown. The organization functions to provide food staples such as rice, flour, oil, and pulses to the local labors whose income and consumption have been the most adversely impacted. UC's laborers directly get in touch with the organization's personnel through submitting applications for ration.

After receiving and reviewing all applications, these personnel visit the houses of these laborers for verification purposes. Those verified are then immediately provided with food staples. Expenditures incurred on the purchase of staples are borne by the local community. The organization's personnel build social network, expand its liaison, garner trust and social capital, and then reach out to the better-off community members to collect funds for purchasing ration. Fund-raising has increased over the last few months and the chairperson along with his team has obtained data from BISP's district office in order to expand his intervention's coverage. The organization does not take funds from any governmental organization but is open to developing such coalitions in future. While their current focus is on the mobilization of community resources for distribution of ration, they plan to expand their ambit by venturing into projects which focus on skills development such as mobile training for the youth and vocational training for women.

#### 4.2.3. Importance of Soft Skills

Our findings, specifically, from UCs in Sindh raised important questions about why the role of government becomes pronounced only when there is a crisis, for example a pandemic. Youth of districts Badin and Shikarpur are particularly critical in their views on why the government is not receptive to development of soft skills in youth. Below is one such conversational excerpt from a youth FGD.

*Participant 1: We do not have sufficient resources to secure youth employment.*

*Participant 2: I also want to stress on the importance of technology here. If a large proportion of the youth population is unemployed then it is because we have not been equipped with the technological tools of the time.*

*Moderator: Yes, the youth with soft skills generally have better income opportunities especially under the current pandemic.*

*Participant 1: Youth needs support from the government especially, in order to enhance their soft skills...the private sector too can help by providing paid online work to us. In this way, youth who are jobless can find income streams and also get the work at reasonable costs. To my knowledge, there are no such opportunities provided by government or private sectors which can actually help youth generate sustainable employment online. Neither private nor the government sector is providing such motivations which can influence youth during a pandemic.*



### 4.3. Operational and Modality Issues

Based on our findings across FGDs, following are some key identified operational challenges which surfaced during COVID.

- The vulnerable poor and daily wagers should be identified prior to implementing lockdowns, and awareness sessions should be conducted with them beforehand about SoPs and alternative income sources. The lack of data, outreach, listing of poor and vulnerable poor, and lack of publicly and widely available data on CBOs/NGOs and government organizations functioning on this front, were some key operational and modality issues identified during our field work across provinces.
- Engaging locals in identifying the poor is yet to be recognized as a go-to modality by social security programs of government organizations at large. District administration should be engaged to identify such community groups who provide relief to the local poor and thus have social capital locally. Lack of functional frameworks to outline such groups hampers the process of reaching out to the poor efficiently and accurately. In UCs of Battagram, a local wholesale trader talked through the framing of a sasta bazar in the pandemic where vegetables, poultry, fruit, and other items are sold at the same price the trader purchases these items. The quality as claimed by the respondent is also better than the Utility Store items. However, the most vulnerable local poor do not always get to know about such affordable avenues owing to lack of accurate targeting and community mobilization to reach the poor with information and access to resources.
- During COVID lockdown, operational issues such as procurement and transportation of items also surfaced.
- Accurate identification of cash transfer beneficiaries is also among the highlighted problems as most potential beneficiaries reside in very remote areas. A BISP personnel shared with us that the district administration does not allow anybody to market at large and therefore their potential beneficiaries wait for a long time to be identified through existing mechanisms.
- Security concerns were also stated. In most areas, the locals experienced looting during lockdown. This resulted in the deprivation of community assets. Community members also fear that in case of another lockdown, looting may recur rampantly.
- Lack of personal protective equipment for personnel of governmental and non-governmental social security programs, especially those engaged in fieldwork, was also mentioned as a recurring concern.

## 5. Findings and Policy Implications

It is widely established that COVID-19 has adversely impacted livelihoods of individuals, households, and communities. Literature asserts that while COVID's impacts will be felt all over, they will disproportionately increase the suffering of the vulnerable poor women and men. These individuals have limited access to healthcare and are categorically more vulnerable to economic shocks such as lay-offs, reduced off-farm employment opportunities, closures of businesses, and subsequent food insecurity.

The need for effective gender-sensitive interventions becomes even more urgent when demographic statistics are considered: From a population of 207 million, 34 million people reside in informal settlements with limited access to healthcare, education, and clean drinking water<sup>9</sup>. This inaccessibility increases the risk of contracting the virus, spreading it (due to poor social distancing and observance of SoPs in these localities), and compounds vulnerabilities such as food insecurity, social unrest, and violence.

<sup>9</sup> Census 2017

While it is argued that both women and men are equally prone to contracting coronavirus, women are comparatively more vulnerable considering gender inequalities existing in countries like Pakistan. Their vulnerability to the virus is exacerbated by increased levels of stress, anxiety, fear, loss of livelihood, and social repercussions such as domestication, feminization of poverty, and domestic violence.

So far the Government of Pakistan has

- Approved a PKR 900 billion economic relief package out of which PKR 200 billion was allotted for low-income groups (daily wagers, in particular), PKR 280 billion for wheat procurement, PKR 100 billion to support small industries and agriculture.
- Increased monthly stipends from PKR 2,000 to PKR 3,000 through BISP.
- Introduced special economic relief packages to distribute PKR 12,000 to the deserving poor through Ehsaas Emergency Cash Programme.
- Identified recipients of cash transfer programs through data available with BISP NSER<sup>10</sup>. The number of recipients, especially those who are vulnerable defined along the axis of daily-wage labors, female-headed poor households, people with disabilities, have since increased. Content-specific strategies however need to be devised and operationalized to alleviate the poor of poverty by addressing their vulnerabilities sustainably.

These findings are cognizant of the emergency response which has been operationalized by Pakistan Poverty Alleviation Fund (PPAF) since the outbreak of the pandemic. Owing to an expansive methodological and analytical range of reaching the ultra-poor in 109 UCs of 20 poorest districts in Sindh, Balochistan, and Khyber Pakhtunkhwa, PPAF's emergency response has reached an estimated 63,000 poorest households. PPAF, through its partner organizations, followed a strategy impinged upon a participatory framework to identify 59,111 ultra-poor households of which 39,579 received emergency assistance. One reason for this extensive outreach across the country is a grassroots coalition which not only facilitated identification of poor and ultra-poor households, but also facilitated community-wide mobilization on COVID SoPs observance and awareness. We also find that among grassroots organizations particularly operational during the pandemic are Local Support Organizations (LSOs) facilitating procurement of goods from local vendors and delivering ration packs to ultra-poor households. In remote areas, social networking and prior rapport-building with local vendors by these LSOs helped in expediting procurement and delivery of ration packages to ultra-poor households.

Based on our findings on such grassroots organizations which mobilized during the pandemic, some policy and programmatic recommendations are:

### Institutional-Level Recommendations

- Prioritize provision of rescue equipment and personal protection equipment to community mobilizers.
- Generate listings of the most affected people at community, local, provincial, and national levels.
- Incentivize coalitions between State and non-governmental organizations for emergency response.
- Expand range and coverage of cash transfer programs through mapping techniques (social, ethnographic and/or GIS-based mapping).
- Recognize and include community assets, community perceptions, and agents with social capital when devising targeting frameworks.
- Incorporate findings of contemporary social research into administrative advisory committees.
- Prioritize provision of vocational/technical skills to youth and facilitate home-based entrepreneurial businesses led by women.

<sup>10</sup> National Socioeconomic Registry (NSER)

These findings build on PPAF's already operationalized emergency response framework which centers expanding social protection coverage, being more youth-centric and gender-sensitive, facilitating indigenous supply-chains, identifying different types of vulnerabilities, and devising functional strategies to respond to each of the vulnerable groups according to their vulnerabilities. These recommendations will potentially incentivize and translate into increased community engagement and capacity-building.

### Community-Level Recommendations

- Empower communities based on frameworks which center sustainable community development and self-help.
- Devise community responses which are gender-sensitive and youth-centric.

Community mobilization should be holistic and not be limited to only expanding coverage of cash/in-kind transfers. As such, it is important to perceive community mobilization in the political economy of targeted communities. For example, in case of Ebola in West Africa, the risk of transmission was controlled largely when community was engaged as a central stakeholder by way of awareness on precautions and social responsibility. Their involvement also reflected a sociocultural understanding of disease control which eventually was included in the coping mechanism and resulted in lowering transmission rates. Similarly, women's groups in Kerala in India are educating women and men of their communities, about disinformation and misinformation on COVID-19, in addition to distributing relief ration to them. Hence, viewing community as mere recipients of cash/in-kind transfers is reductive. Instead, recognizing and mobilizing community's social capital and their indigenous knowledge can not only sustainably create COVID-specific awareness, but can also increase efficiency of poverty targeting.

### Market-Level, Macroeconomic Recommendations

- Enhance information-sharing and coordination between and among markets to increase market's capacity to include the vulnerable poor in supply-chains.
- Reduce market regulations to reduce complications in operational modalities.

Supply-chains need to be more integrated from the 'bottom' than from the 'top'. Environmental resources which are an essential socioeconomic capital for local communities should be less regulated. All forms of capital, including economic, social, and cultural, should be inculcated, before devising emergency responses and/or community mobilization interventions, based on participatory research.

## 6. Conclusion

By analyzing qualitative data from FGDs and KIIs, our Study explores impacts of the COVID-19 pandemic and its lockdown on Pakistan's poor and ultra-poor households, especially poor women, and poor youth. We conclude that holistic changes across institutional, community, and market levels are needed to capacitate the vulnerable poor to absorb and neutralize macroeconomic shocks.

We observe that policy narrative surrounding COVID-19 in Pakistan centres healthcare and economic relief. Our findings indicate that these two points of policy focus are not isolated from each other theoretically but need to be more grounded in practice. Hence, we recommend that policy on social assistance should increase its focus on the intersectionality of social assistance and provision of affordable healthcare to the vulnerable poor. As such,

- Spatiality of healthcare is critical in ensuring indiscriminate provision of healthcare facilities. Thus, it is recommended that COVID testing, prevention, and cure should be accessible free of cost. The vulnerable poor especially from rural areas should be able to access treatment at their nearest private or public hospitals free of charge. The testing, quarantining, and medicinal expenses should be borne by governments.

- Cash transfers are effective in ensuring continued and sustained consumption by the poor. Given that poor households tend to spend more money on consuming goods of basic needs, prioritizing cash transfers to them will potentially translate into an income multiplier effect for them in the long run.
- A focus on informal economy which mostly remains outside the ambit of social assistance programs run by the government, is also recommended.
- Ensuring the provision of sickness benefits, both by private and public sectors employers, to workers who are looking after the sick or are self-isolating is also recommended.
- Unemployment protection schemes are recommended to ensure income security, especially for low-income employees.

In Pakistan, social assistance programs which were started in the wake of COVID-19 were largely cash transfers (both conditional and unconditional). Besides, in-kind transfers in the form of food and vouchers were initiated by Pakistan's Federal Ministry of Human Rights. Utility waivers in the form of deferment of utility bills for a period of one month were also given. Despite these interventions, we observe that Pakistan's financial assistance to the poor lacks in terms of a limited coverage of potential beneficiaries. To increase this coverage, we recommend mobilizing foundational identification systems, social registries, and administrative databases used by district administration and social insurance agencies. We also recommend building public-private partnerships and mobilizing databases housed with the private sector. It is also worth noting that in some Latin American countries, intersection of drone/imagery techniques and manual surveys, is being employed to ensure widespread identification of the vulnerable poor with minimum informational lapses (World Bank, 2020)<sup>11</sup>.

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<sup>11</sup> World Bank. (2020). Scaling up social assistance payments as part of the COVID-19 pandemic response. World Bank Group.