

SOCIAL PROTECTION SOURCES AND COPING STRATEGIES ADOPTED BY RELIGIOUS MINORITY WOMEN IN PAKISTAN

Aisha Shoukat¹, Muhammad Jafar², Ambreen Anjum³

Abstract

This paper aims at investigating various sources of social protection and coping strategies adopted by minority women in Bahawalpur, Pakistan for reducing economic and social vulnerability. In addition, it also examined adverse effects on the quality of life (QOL) of minority women. There are number of social protection programmes in place, however, they are skewed towards formal sector economy. Religious minorities in Pakistan cannot get benefit from one of the major social protection instruments Zakat because they are ineligible to qualify as right beneficiaries due to restrictions under Islamic laws. Using quantitative method, data were collected from 50 Christian women belonging to Bahawalpur District by using survey questionnaire. The findings revealed that 10% of the respondents were provided social protection benefits by the government. Similarly, 43% of the respondents had to seek help from their immediate family members during economic crisis. Likewise, 28% of the respondents cut back their routine consumption during odd times. The study concludes that absence of appropriate formal social protection programme has resulted into poor QOL of the minority women in Bahawalpur. The study suggests exclusive social protection programme for the minority women for maintaining minimum acceptable QOL when they lose their earning.

Keywords: Social protection, minority women, quality of life, Pakistan

Background of the Study

Pakistan is one of those countries where social protection has been ensured in the constitution. According to the constitution (1973) of Pakistan: The State shall provide for all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means; provide basic necessities of life such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, creed, caste, or race, as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment; reduce disparity in the income and earnings of individuals p.19. The notion of social protection has gained great amount of attention of researchers and scholars during last two decades as it has appeared as an important policy framework for reducing poverty and economic vulnerability in developing countries. Recently, many international development agencies especially of UN family have introduced and adopted social protection programmes for mitigation and reduction of economic risks and vulnerabilities (Barrientos, 2011). There is historical connection between social security and economic conditions. Infact, social security programmes were introduced for tackling economic risks and uncertainties of economically vulnerable segments of society. The concept that social security can be an effective instrument for overcoming economic uncertainties and inequalities has provided a powerful rationale for its institutionalization and expansion in the recent times (Midgley, 2001).

¹ Assistant Professor, Department of Social Work, The Islamia University of Bahawalpur, (corresponding author: aishashah1@yahoo.com).

² Assistant Professor, Department of Social Work, The Islamia University of Bahawalpur

³ Associate Professor, Virtual University of Pakistan, Lahore Campus.

The Islamic republic of Pakistan is a Muslims majority country having multi-racial and multi-religious population (Mehfooz, 2021) and 38.8% % of its total population is living with multidimensional poverty (Government of Pakistan, 2016). In the wake of substantial poverty ratio, there are number of economic risks that challenge livelihood and lives of the poor and vulnerable population of the country.

Pakistan, being a Muslim majority country is also home to religious minorities which constitute 4 % of total population (Jivan, 2012). Generally, religious minorities are lagging behind in socio economic development process of Pakistan. They are not eligible to qualify as beneficiaries of main social protection programmes in Pakistan—*Zakat* on the religious grounds. Since Pakistan is male dominant society, therefore beneficiaries of all the social protection programmes are males. However, there is Benazir Income Support Programme (BISP) in place, which is only social protection programme focusing female head of the family (Khan & Qutub 2010). Government of Pakistan has also specified 5% job quota for minorities in the Pakistan which is a remarkable step for provision of employment to minorities in the competitive job market (United States Commission on International Religious Freedom, 2012).

Considering population size, Punjab is the largest province of Pakistan, and a notable population of religious minorities is living in it. Though, an average but this province has better socio-economic indicators than rest of the country (Haq, et al., 2010), Southern Punjab is poverty-stricken area and *is* living on edges of poverty and vulnerability. Religious minorities, specifically living in the southern Punjab, are more deprived both economically and socially which makes their lives more miserable and pathetic.

The current paper aims at investigating different sources through which minority women can seek social protection to meet their unforeseen needs in the absence of formal social protection arrangements. In addition, it also examines various coping strategies adopted by them during hard time and avoiding adverse consequences on their QOL.

Literature Review

By concept, social protection is comprised of such policies and programmes which protect vulnerable and underprivileged population from falling into poverty. The term social protection has been defined differently by various agencies/authors according to their approach for provision of assistance to the persons/families during economic shocks.

Social protection is a broader concept which consists of all interventions by society and state to support individuals, families and communities in their efforts to prevent, mitigate and finally overcome economic risks and vulnerabilities. Social protection can be provided by governments, markets (for example, financial institutions), employers, non-governmental organizations and informally through private transfers by community philanthropists (ILO, 2003).

Government of Pakistan (2009) has also defined social protection as follow “A set of policies and programme interventions that address poverty and vulnerability by contributing to increasing incomes of poor households, controlling the variance of income of all households, and ensuring equitable access to basic services. Social safety

nets, social insurance (including pensions), community programmes (social funds) and labor market interventions form part of social protection”. Norton (2001) defined social protection as “the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society”.

The major objective of social protection policies and programs is to ensure a minimum and sustainable level of income to the needy, while providing them with the necessary resources to maintain minimum quality of life during odd time and finally exit poverty. Basic income support and essential services ensure that the living conditions of the chronic poor and those who fall into poverty (as a result of economic shock) do not fall beyond a minimum acceptable level, while increasing access of the poor to employment opportunities and through investments in human capital among the poor to open new avenues for them to exit poverty. Similarly, putting mechanisms in place for risk mitigation helps (economically vulnerable) households maintain more stable consumption levels and potentially prevents them from falling into poverty (World Bank, 2007).

The United Nations Economic and Social Commission for Asia and Pacific (2012) described social protection as combination of policies and programmes aimed at reducing poverty and vulnerability for individuals unable to work owing to chronic illness, permanent disabilities or old age, and to protect the majority of the population against some of the unforeseen downturns of life (sickness, unemployment, death of breadwinner). In the light of this definition, social protection in Pakistan is skewed towards formal sector economy; that is why it covers a small proportion of its total population in the formal economy as noted by Sayeed (2000) there is only informal social protection for majority of the poor and destitute in Pakistan. Likewise, Syeda (2015) asserted that formal social protection is available to only 5% of the employees in the formal economy of the country. She further added that there are number of factors responsible for poor social protection in Pakistan, major among them is poor budgetary allocation as the country spends only 0.05% of GDP on social protection. The percentage of GDP spent on social protection in the country is not only lower as compared to international standards but also to its neighboring countries such as India spends 4.4% and Sri Lanka 2.9% of the GDP (Khan & Qutub, 2010). In the context of Pakistan, poor budget allocation with respect to percentage of population living below poverty line (29.5%) speaks volume about poor social protection system which can cover and provide adequate support to all marginalized individuals and families in the country.

An Overview of Social Protection Programmes in Pakistan

Pakistan is one of the countries where constitution guarantees of social protection to the poor and vulnerable people. Since its existence, a number of social protection programmes have been launched such as contributory pension for government servants, provincial social security schemes and Employees Old age Benefits Institution (EOBI), but despite passage of more than seven decades, there is absence of robust social protection programme in the country which can cater all segments of such a large population (Barrientos, 2006 & The World Bank, 2007).

Because of financial constraints, an overwhelming majority of social protection programmes in the Pakistan were either started on ad hoc basis in the wake of specific needs or were launched on the recommendations of international donors and hence were financially dependent on foreign financial aid. Currently, there are number of formal and informal social protection programmes in the country which can be divided into three broad categories (Syeda, (2015); Sayeed, (2004); Sayed and Khan, (2000) & Khan and Qutub (2010). Based on literature review, here is brief description of social protection programmes in Pakistan.

1. Social Assistance

In Pakistan, a number of noncontributory programmes are supporting vulnerable individuals and families for coping risks that create threats to their minimum acceptable social life. Here is brief description of various state-run social assistance programmes underway in Pakistan:

a) **Zakat.** *Zakat* is believed to be the largest social protection instrument in the country which is an Islamic tax at the rate of 2.5 % on those Muslims who possess a specified amount of wealth for a whole year. Collection of *Zakat* on state level started in the year 1980 under '*Zakat and Usher Ordinance of 1980*' in Pakistan. *Zakat* is collected from the bank accounts having equal to or more than given amount of money; hence all the banks deduct *Zakat* at the described rate on the first of *Ramadan* (Islamic month). 25% of this amount is given to the institutions working for the welfare of marginalized communities whereas 75% of the money is directly given to the needy individuals through *Zakat* committees at the local level.

b) **Pakistan Bait-ul-Mal.** Bait ul Mal literally means national treasury, it is an Islamic financial institution responsible for collection and distribution of wealth gained through taxes and other sources in an Islamic state. Pakistan Bait ul Mal (PBM) was established in 1992 for provision of social protection to those needy and the poor (such as non-Muslims and certain sects of Muslims) who are not eligible to receive *Zakat* funds on the account of religious teachings. PBM disburses financial aid under various programmes such as Food Support Programme (FSP) and Individual Financial Assistance (IFA). It also provides financial grants to institutions working for the uplift of vulnerable and the needy people. PBM gives benefits to the target population irrespective of their religious ideology (Sayeed, 2000 & Pasha et al., 2000).

c) **Benazir Income Support Programme (BISP).** Benazir Income Support Programme (BISP) was started in the year 2008 for giving unconditional cash to the needy families in the country. This programme is funded through federal budget and aid is received from international donors. Contrary to the previous social protection programs, poor women are beneficiaries of BISP as they received a described amount of money through this program.

2. Social Insurance

There are different social insurance programmes for the employees of formal sector in Pakistan. Following are various social insurance programmes for the employees of public sector as well employees of private sector (registered firms) ongoing in the country.

a) Government servants pension fund. This was the first public sector initiative for the social protection of government servants since 1954. This is based on Pay as You Go (PAYG) system of social insurance in which benefits start after retirement which is mandatory at the age of 60 years. It includes old age pension for the employee, survivor's pension, free or subsidized medical treatment for the retirees and the immediate family members and post retirement benevolent funds.

b) Provincial Employees Social Security Scheme (PESSS). This was the first social protection scheme launched in 1967 for the workers of the formal industries (private sector) having more than 10 employees and registered with PESSS. Under this scheme, workers, fulfilling a given criteria, are paid cash in case of sickness, work injury and maternity. Medical care to the workers and their immediate family members is also part of the benefits of this scheme.

Table 1. A Schematic Overview of Social Protection Programmes in Pakistan

Instrument	Starting Year	Benefits	Source of Funding
1. Social Insurance			
Government Servants Pension Fund (for government employees)	1954	Old Age pension Provident Fund	Employees contribution Budgetary expenditures
Provincial Employees Social Security Schemes	1967	Health Services Cash Support	Employees contribution
Public Sector Benevolent Funds and Group Insurance	1969	Benevolent Fund Group Insurance	Employees contribution
Workers Welfare Funds (for workers of registered establishment)	1971	Cash Support, In-kind Support, Housing facilities	Employees contribution Employers' contribution
Workers' Children Education Ordinance (for workers of registered establishment)	1972	Free education of Children of workers	Employers' contribution
Employees Old-Age Benefits Institutions (for workers of registered establishments)	1976	Old age pension, Invalidity pension, Survivor's pension	Employers' contribution Budgetary Expenditure
2. Social Assistance			
Zakat (for poor, needy and destitute population)	1980	Cash Support	Private contribution
Bait ul Mal (for poor, needy and destitute population)	1992	Cash support In kind support	Federal budget Private contribution
Benzir Income Support Program (BISP) (for poor, needy and destitute population)	2007	Cash support	Federal budget
3. Labour Market Interventions			
Tameer-e-Watan Programme (TWP)	2013	Wages	Federal budget
People's Rozgar Programme (for unemployed population, especially youth)	2006	Credit with subsidized interest rate	Federal budget
Micro finance			Credit line by donors

Source: Sayeed (2004) & Jamal (2010)

c) Public sector benevolent funds and group insurance:

This scheme was started in 1969 for provision of social protection to the public-sector employees. This scheme is different from old age pension for the public-sector employees in the sense that if an employee encounters any economic shock during service, s/he is entitled to get this fund. Under this scheme, a defined amount of money is deducted from the salary of the employee, and s/he is given benefit grants during service and benevolent fund at the time of retirement.

d) Employees Old-Age Benefits Institution (EOBI). Employees' Old Age Benefits Institution was established in 1976 for the workers of private sector at federal level. EOBI provides number of benefits to its registered workers, benefits include old age pension, invalidity pension, old age grant and pension to the survivors in case of death of the worker.

e) Workers Welfare Fund (WWF). The Workers welfare fund was established in 1971 to provide social protection to the workers of private sector working in registered firms for provision of certain stipulated benefits. Social protection benefits under WWF include housing facilities, residential land, providing loans to workers for income generation and fund for the dowry of workers' daughters.

f) Workers Children's Education Ordinance. This scheme was launched in 1972 for the financial support for education of workers' (working in private registered firms) children up to matriculation. Under this programme, one child of every registered worker is paid all the educational expenses up to matriculation level.

3. Labor Markets

This programme aims at targeting chronic poverty through providing a minimum amount to the poor. Government of Pakistan pushes and promotes labor markets to create more jobs opportunities and to accommodate maximum number of unemployed population.

Besides social assistance and social insurance, government also pushes labor markets to reduce poverty and vulnerability through provision of social protection. One of such major labor market programmes is People's Works Programme. This programme is aimed at provision of better living standard to the poor through construction of roads, educational institutions, hospital and electrification in the under privileged areas. Under this programme, out of work/job people are given an opportunity of work to earn sustenance. Though wages offered under this programme are not enough to provide an acceptable quality of life to the workers, but this program is one of the initiatives to provide little financial support to the needy and able-bodied persons.

Social Protection for Religious Minorities in Pakistan

Pakistan, a Muslim majority country with more than 96 % of Muslims population, is characterized by religious diversity and discrimination (Malik, 2002). Existing literature on social protection in Pakistan depicts that there is no all-inclusive social protection programme for the minorities except the general one for both majority and minority population. Church World Service (2012) found that religious minorities in Pakistan

face structural impediments, procedural delays and political biasness in availing social protection benefits. Minorities are given certain benefits under generic social protection programmes prevalent in the country. Hooper et al., (2010) asserted that religious minorities and women are structurally disadvantaged groups in Pakistan and do not have adequate access to social protection benefits. Similarly, Salman and Rasahid (2008) maintained that socio-economic development and its benefits are unevenly targeted in Pakistan, resultantly religious minorities and especially their women are more suffering in many ways. In addition to it, United Nation High Commissioner for Refugees (2012) highlighted that religious minorities around the world are exploited by many ways and are forced to enter for low paid jobs. Beall (2002) also ascertained that religious minorities cannot get benefits from many of mainstream services owing to discrimination that is practiced against them in Pakistan. While pointing out inadequacy of the social protection programmes in Pakistan, Kabeer et al., (2010) stated that all the social protection schemes in the country cover workers serving in the formal sector, hence a clear majority of populace, including minorities, is out of the brackets of social protection benefits. The poor living in Pakistan are more prone to risks due to their lack of ability to responds to economic shocks and stresses (Hooper et al., 2010).

Although rural and poor urban Muslims in Pakistan face worse socio-economic conditions who are poor, powerless, lacking education, lagging behind in politics, and face oppression and intimidation. However, religious minorities face additional difficulties and insecurities because of their minority status (Gregory, 2012).

Religious minorities in Pakistan face multiple challenges and discriminatory treatment while accessing basics of life such as education, health, sanitation and transportation. In addition, incidents of violence, kidnapping and abduction, involuntary conversions and attacks on worship places are also reported off and on (Fuchs & Fuchs, 2020).

Religious minorities are suffering a number of socio-economic problems across the globe irrespective of their stay, either they are living in developing countries or developed countries (Naveed et al., 2014). Religious minorities, in Pakistan, live as second-class citizen because of the invisible and unseen structural impediments prevalent in the society. They are able to avail fewer opportunities for earning livelihood (Naveed et al., 2014). According to UN High Commissioner for Refugees (2012), in the context of Pakistan, women come of religious minorities are socially excluded community and meet multiple socio-economic challenges for achieving a fair quality of life.

The above referred literature reflects that existing social protection programmes in the Pakistan are skewed towards formal sector economy and a vast majority of population, including minority women, is deprived of benefits of formal social protection. That is why, various informal strategies are adopted by the poor and vulnerable individuals and families to meet their emergency as well as basic needs when individuals and households face financial constraints. In the perspective of Pakistan, there is scarcity of empirical literature on social protection and specifically from women perspectives. The current study aims at investigating various sources of social protection adopted by

minority women during economic crisis. The study would fill the gap in the literature about social protection and women from religious minorities.

Method

This paper aims at investigating different sources of social protection and coping strategies adopted by minority women during economic challenges. A quantitative approach was applied to achieve the study objectives. A structured questionnaire was constructed and used for data collection from 50 minority (Christian) women. Convenience sampling technique was used to select the respondents who were minority women aged between 20-50 years and living in urban areas of Bahawalpur. The respondents were approached face to face for data collection purpose. Data were analyzed using SPSS and descriptive statistics was applied for measuring frequencies and percentages of the responses recorded during data collection.

Results

Table 1

Sources of Social Protection Adopted by Minority Women

Nature of Sources	Frequency	Percent	Valid Percent	Cumulative Percent
Spending life savings	15	30.0	30.0	26.0
Support from government institutions/agencies	5	10.0	10.0	36.0
Support from Church	2	4.0	4.0	40.0
Support from family members	22	44.0	44.0	84.0
Support from neighbors	3	6.0	6.0	94.0
Any Other	3	6.0	6.0	100.0
Total	50	100.0	100.0	

The Table 1 shows that respondents depend on several sources as social protection instrument when they were suffering economic shock. The results show that 44% respondents got help from family members and 30% spent their life time savings. Whereas 10 % of them received financial help from different government institutions in the form of pension of public sector retired employees. Furthermore, it was reported that several other community groups also extended financial help when respondents met uncertain situations such as sickness, disability and old age. Particularly, church service and neighbors helped 4% and 6% of the respondents respectively. Another 6% of the

respondents were covered with formal social protection programmes such public servant pension.

Table 2

Coping Strategies for Risk Mitigation During Economic Shocks

Strategies Adopted	Frequency	Percent	Valid Percent	Cumulative Percent
Selling permanent assets	10	20.0	20.0	20.0
Financial support from children	34	68.0	68.0	88.0
Financial support from philanthropist	2	4.0	4.0	92.0
Doing low paid job	1	2.0	2.0	94.0
Any other	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Table 2 provides results about various strategies that respondents adopted while facing economic challenges. A clear majority (68%) of them was dependent on their children for support and sustaining their lives as per previous routine. 20% respondents reported that they sold out permanent assets to meet the economic needs. However, 8 % respondents reported participation in different earning activities such as accepting low paid job and taking advance amount from employers. There were 4% such respondents who sought financial help from community philanthropists.

Table 3.

Adverse Effects of Lack of Formal Social Protection System

Nature of Adverse Effects	Frequency	Percent	Valid Percent	Cumulative Percent
Cut back on routinely consumption	14	28.0	28.0	28.0
Cut back on educational expenditures	7	14.0	14.0	42.0
Cut back on health expenditures	5	10.0	10.0	52.0
Mobilize children for earning	5	10.0	10.0	60.0
Mobilize women for earning	4	8.0	8.0	68.0

Taking advance money from employer and accepting low paid job	7	14.0	14.0	82.0
Shifting in poor accommodation	5	10.0	10.0	86.0
Any other	3	6.0	6.0	92.0
Total	50	100.0	100.0	

Table 3 outlines that different adverse effects on the life of the respondents in the absence of any formal and viable social protection programme for them. It was found that 28 % of the respondents abridged their daily consumption (such as kitchen items and other basic utilities). 14 % of the respondents reported that they pulled back their children from school at the time of economic crisis because of inability to pay schooling expenditures. According to 10 % respondents, they compromised on health care and did not go to doctor even they felt the need of it. Similarly, 10% and 8% of respondents mobilized their under-age children and female family members respectively for some earning activities which usually do not go for earning in the normal conditions. 14 % respondents took advance money from the employer. 10 % respondents reported that they shifted their residence after facing economic risk because they were unable to continue with existing house rent and other allied expenditures for relatively better housing.

Discussion

Findings of the study reveals that there are different sources which provide informal social protection to the minority women when they lose income due to any contingency. The major informal social protection source was getting financial support from close family members such as brothers, sisters, uncles, aunts and first cousins. In the context of Pakistan, joint family system is practiced by majority of the population, that is why family members come forward to extend help during the time of economic problems to an individual. At the early age, family member especially parents support an individual for all his/her socio-economic needs while the same individual pays back when parents get old or meet any other economic issue such as sickness and/or being out of work. Generally, in the absence of formal social protection, people save some money for financial crisis. Some people keep their savings in form of cash while others in kind such as gold and sell it out during hard times.

A small percentage of the respondents got support from government institutions which reflects that state sponsored social protection is available to very small population especially in case of minorities who are out of the brackets of mainstream socio-economic development and formal sector economy. Generally, financial savings are meant for construction of home and fulfilling other long-standing social obligations such as marrying children and making investment in some profitable activity. However, when

individuals and families are unable to meet their basic needs, they do spend their savings to deal with odd situation.

The results of the study show that children have proved to be main source of support for their parents and family members during economic crisis and economic vulnerability. In the Pakistan where there is joint family system in place, parents do invest their wealth on their children with the thought that when their children would be financially well settled, they would support back to their parents.

Due to structural impediments and massive poverty in Christian community, only few of them are financially sound for donating to their needy fellows. On the other hand, Muslim philanthropists cannot donate to Christians because they cannot be *mostahiq* (eligible for receiving Zakat, Usher and Sadqah) according to Islamic teachings. That is why, only few of Christian women received financial help from philanthropists during economic shocks. According to Kabeer et al., (2006), there are four basic types of the risks that marginalized people face in case of any economic shock which include financial, social, political and environmental. Intensity of all these risks gets *worse* when the victims belong to minority groups because they face structural disadvantages as compared to majority. As maintained by Azeem et al., (2017), social protection is one of the strategies for overcoming poverty and is being adopted as an instrument for saving vulnerable individuals and families from falling into economic poverty.

Lack of formal social protection programme caused several adverse effects on the living conditions of the Christian women. When the poor encounter with the economic shock, it results into deterioration of living conditions in many ways such as reduction in daily expenditures, accepting low paid jobs and compromising on education of the children. If proper social protection takes place, then contingencies can be dealt without cutting back on basic human needs of the individual and household. As the duration of financial crisis prolongs, the poor keep on cutting expenses such as education, health and shifting in substandard living conditions to mitigate impacts of the financial crises. Inability to respond to economic risks causes further deterioration in their living conditions, resultantly in most of the cases individual and families become victim of abject poverty.

The findings of the study revealed that minority women accepted job(s) at lower rate than market rate when they take advance money from an employer for meeting immediate needs. This is one form of economic exploitation of helpless poor in the absence of adequate arrangements for social protection.

Overall, in the context of Pakistan, there is inadequate and insufficient arrangement of social protection for workers in the informal economy and only a small proportion of population (5% of formal sector workers according to Syeda, 2015) is beneficiary of state-run social protection programmes. In the past and to some extent at present, this gap has been bridged up with strong familial ties which exist in the form of profound mutual relationships and interdependence within family and clan members and has its roots in the centuries old joint family system.

It was found that minority women cut back their expenditures on the basic necessities of life such as food, health and education which results into overall poor health and education of children. It also reflects that in the absence of comprehensive social

protection arrangements, there are long lasting adverse effects on the quality of life of those especially already living on edges of the poverty. Christian women, being a minority in their community (Bahawalpur), are leading a miserable life due to lack of formal (public or private) social protection for them. With few choices available to them, households also mobilized women and children for earning activities, though generally women are not supposed to go for job in the male dominant society of Pakistan. According to ILO (2003), an effective social protection system should include following seven provisions for the beneficiaries: 1) Unemployment insurance, 2) Maternity leave and employment protection during pregnancy and post-delivery, 3) Childcare and other social support services, 4) Health coverage and insurance, 5) Life and disability insurance, 6) Pension schemes, 7) Interventions to enhance access to financial services. Making Pakistan a case in point, it can be stated that only military and civil bureaucracy has social protection according to the standard set by ILO (2003). Since social protection in Pakistan is skewed towards formal economy and specifically it benefits to only a fraction of the society. That is why positive effects of social protection spending do not trickle down to the bottom population. Particularly poor women remain out of the coverage of social protection programmes in Pakistan. This state policy went under change in 2008 when there started BISP at national level. However, all the previous social protection programmes were not gender sensitive due to male dominance in Pakistan. Other than BIPS, a wife is entitled for 50% of the pension in case of the death of the husband (pensioner), or there is survivor pension when husband died during service.

Under such conditions, minorities women are sufferings manifold being religious minority and female in male dominant society of Pakistan. Religious minorities in Pakistan are facing discrimination and exploitation because of several extremist groups and some sections of the society having hatred towards non-Muslims. This attitude impairs due role of religious minorities in the mainstream society (Mehfooz, 2021).

Despite constitutional promise for provisions of basic human needs, so far there is no comprehensive social protection program exists in Pakistan to cater the needs of the poor and vulnerable people for risk reduction, risk management and coping strategies.

Since Pakistan has dominantly an agricultural economy, that is why majority of the population is directly or indirectly dependent on agriculture. One of the salient features of the agri-based societies is joint family system which has been and continue to be one of the main informal social protection sources in Pakistan. However, currently, this source of social protection is becoming ineffective due to emergence of nuclear family system, materialism as well as individualism in the Pakistani society.

In the context of overall socio-economic condition and marginalization of the minorities in Pakistan, the state should introduce an overarching social protection programme for minorities especially that for women; so that they can live with minimum acceptable quality of life. Besides, Non-Governmental Organizations should come forward for helping the poor and vulnerable minority women for supporting them in meeting their basic needs during adverse economic conditions.

Conclusion

In the light of findings, current study concludes that women belong to Christian minority face various challenges in the absence of formal social protection programmes. Those who are unable to secure social protection benefits from any public or private source are more vulnerable to various economic crisis. It makes imperative for the government to take appropriate measures for expanding coverage of social protection to include all segments of the society. Furthermore, existing high ratio of poverty and shift from joint family system to nuclear family system requires a vigorous social protection mechanism which can play a vital role to sustain minimum quality of life of women from religious minorities.

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