



Extending Work-Related
SOCIAL PROTECTION
TO INFORMAL WORKERS
IN PAKISTAN'S PUNJAB PROVINCE

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SUMMARY OF A SCOPING STUDY

by Martina Bergthaller

Work-related social protection schemes aim to cover the major risks and contingencies faced by workers, such as illness, maternity or work injuries. They are a precondition to ensure the income and livelihoods of the working-age population and also contribute to increases in productivity. Social protection schemes are thus an important investment in inclusive economic growth. However, in most developing countries and emerging economies a large part of the active workforce – namely informal workers – are not covered by work-related social protection.

This is also true for Pakistan's most populous province: Punjab, where informal workers make up over 70% of its workforce, excluding agricultural workers (Pakistan Bureau of Statistics, Labour Force Survey 2018). Though informal workers represent the backbone of its economy and contribute to global supply chains, their work-related risks and contingencies are currently not covered by any social protection mechanisms. This situation is also aimed to be tackled under the current federal government's overarching Ehsaas ('compassion') strategy, which aims to reduce poverty and inequality, strengthen social security, develop human capital, and improve jobs and livelihoods.

I. Study objective and study questions

This study aims to analyse how work-related social protection could be extended to informal workers in the province of Punjab. The analysis was guided by the following study questions:

- 1) What are the characteristics of existing work-related social protection schemes in Punjab?
- 2) What are the main impeding factors that influence access to, uptake of and enrolment into such schemes among informal workers?
- 3) What are possible options to extend the coverage of work-related social protection schemes to different groups of informal workers?

Box 1. What is work-related social protection?

Work-related social protection includes all social protection schemes and measures that:

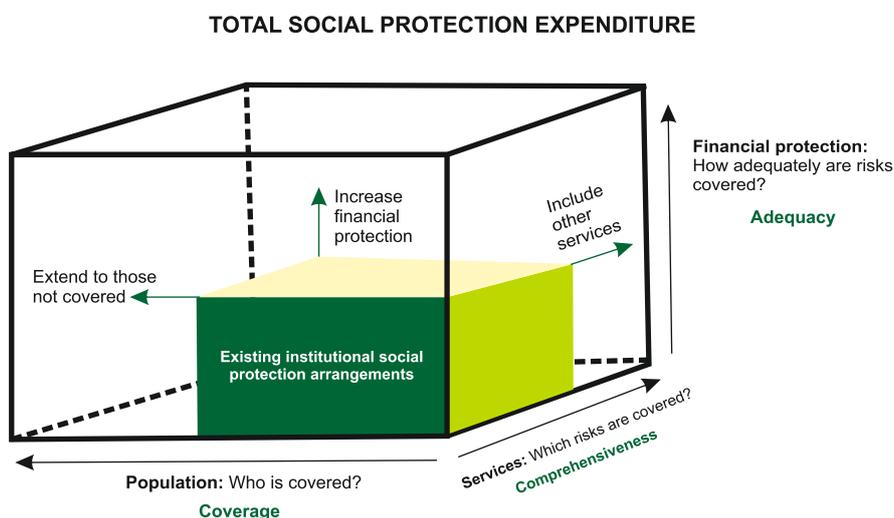
- a) are bound to active participation in the labour market, as opposed to schemes and measures that are bound to other characteristics (such as age, gender, disability, geographic location, etc.), and
- b) aim at protecting specific risks faced by the working age population – including risks associated with their role as main breadwinner for their dependents – as opposed to specific risks faced throughout other stages of the life cycle, such as childhood, youth or old age, and
- c) are mainly financed through contributions of employers and employees (although some are partly or fully financed by government).

II. Research methodology

The analytic framework is the concept of Universal Social Protection (USP), comprising three broad dimensions along which social protection systems can be extended (see Figure 1):

- **Coverage:** What proportion of the population is covered?
- **Comprehensiveness:** Which risks are covered?
- **Adequacy:** How well are these risks covered?

Figure 1: The three dimensions of social protection - the USP Cube (adapted from Ulrichs/White-Kaba, 2019)



These dimensions were explored from a theoretical point of view through a review of international literature and case studies on work-related social protection and the informal sector, including identification of four major causes for non-coverage of informal workers. This classification was then applied to understanding the reasons why informal workers in Punjab lack social protection (see Table 3).

The specific situation of Pakistan and Punjab was studied through document analysis – of laws, regulations, policies and strategies – and through collection of available quantitative data on informal enterprises and workers. Because of COVID-related travel restrictions and the lockdown, it was

not possible to gather primary data in Pakistan. However, key informant interviews, conducted virtually with responsible authorities at provincial and federal levels, as well as with spokespersons for certain categories of informal workers, played an important role in exploring the existing schemes, the reasons for non-coverage of the target groups and possible solutions.

The study focuses on two key economic sectors that occupy over half of non-agricultural informal workers:

- Manufacturing (specifically home-based workers, mainly female) and
- Retail trade (specifically street vendors, mainly male).

III. Social protection in the informal sector globally, and in Pakistan and Punjab

Box 2. Informal sector - three key definitions

- **Informal enterprises:** unincorporated enterprises, i.e., enterprises owned by individuals or households that are not constituted as separate legal or financial entities independently of their owners.
- **Informal employment:** employment without legal and social protection — both inside and outside the informal sector; employment relationships that are not legally regulated or socially protected.
- **Informal economy:** all units, activities, and workers so defined and the output from them. The informal economy includes all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements.

Worldwide, work-related social protection first emerged in the context of the formal sector, both public and private. By contrast, informal employment is defined in part by lack of social

protection (Box 2). Ehsaas's Labour Expert Group fittingly diagnoses a need to formalise informal employment.

Table 1: Work-related risks and contingencies and social protection schemes addressing them (source: ILO Convention 102; Martina Bergthaller)

Idiosyncratic risks of workers	Corresponding schemes for workers	Corresponding schemes for dependents
Illness (and corresponding costs and income loss)	<ul style="list-style-type: none"> Contributory and non-contributory social health protection schemes (covering access to medical care, as well as sickness benefits) 	<ul style="list-style-type: none"> Co-insurance of dependents
Unemployment	<ul style="list-style-type: none"> Unemployment benefit Severance payment schemes 	-
Future: old age	<ul style="list-style-type: none"> Mandatory contributory old age pension Occupational schemes (regular pensions) Provident funds (lump sum) Voluntary pensions (often subsidised by the state) 	-
Employment injury	<ul style="list-style-type: none"> Employment injury schemes (provision of cash benefits and rehabilitation services) 	-
Child care and other family responsibilities	<ul style="list-style-type: none"> Paid (parental) leave provision of child-care facilities Family allowances 	-
Maternity	<ul style="list-style-type: none"> Maternity allowance 	-
Disability	<ul style="list-style-type: none"> Disability pension and other benefits 	<ul style="list-style-type: none"> Co-insurance of dependents
Death		<ul style="list-style-type: none"> Survivors' pension Funeral grants

In all countries, work-related social protection appears as a win-win solution both for workers (Table 1) and for employers, boosting labour retention and productivity – key to participation in the formal economy. Some employers, however, find it advantageous to operate in the informal sector, where lack of regulation makes it possible to reduce costs and have more flexibility in wage-setting, hiring and firing. Because informal workers are excluded from the social protection available in the formal economy, and on the other hand, as

able-bodied working-age adults cannot easily access protections available to the vulnerable poor, they are often called the 'missing middle'. In Pakistan, most recent job growth has been in the informal sector¹. Statistics indicate that most small and medium enterprises (SMEs) operate as 'survivalist/subsistence' businesses, mainly due to lack of working capital and limited access to financial markets (Choudhary et al, 2016). Job creation has gone hand in hand with the proliferation of non-standard work contracts.

¹ The Pakistan Bureau of Statistics (PBS) defines the informal sector as including all enterprises with fewer than 10 employees (including self-employed workers), but excluding all enterprises engaged in agricultural activities.

Punjab's labour force is divided between the agricultural sector (40%), formal employment (15.7%), and the largest group (44.3%): informal (non-agricultural) workers (Labour Force Survey, 2017-18). The latter – approximately 17 million individuals – represent a major force in Pakistan's economy, yet are bereft of social protection. Modes of earning are diverse. About 45% of informal workers earn wages, for instance as salaried (but unprotected) employees, or furnishing products at a piece-rate, or as 'daily wagers' available for casual employment, e.g. in construction. The rest of Punjab's entire informal workforce is self-employed: Some few are informal employers who hire others; some are unpaid family members working for a family business; but the majority (42%) are individual 'own-account' workers – from a business perspective, a 'micro-enterprise' consisting of just one person.

In addition to occupations such as construction, transport and food services, over half of Punjab's informal workers are engaged either in manufacturing (including for the export textile industry) or in retail trade, at respectively 25.5% and 30.9%. The following section presents a snapshot of the main type of workers within these two major categories:

- A mainstay of manufacturing, most of the (largely female) home-based workers earn wages.
- The (overwhelmingly male) street vendors and other retail traders tend to be self-employed.

The contrasting situations of these two categories of workers illustrate the important variety that can exist within the informal economy.

IV. Profiles of two major groups of informal workers

Pakistan's manufacturing sector depends on home-based workers

At the national level, nearly 90% of the work in garment manufacturing – which accounts for almost 50% of Pakistan's exports and is the largest component of the manufacturing sector – is subcontracted to home-based workers (Shaikh, 2016). In Punjab, where only 26.5% of women aged 10 and above participate in the labour market (vs. 70% of men), 91.3% of home-based workers are female (Punjab Bureau of Statistics, 2017). They mainly produce goods for the market, e.g., stitching garments and weaving textiles; producing craft products, leather and footwear; processing and preparing food items; assembling or packaging electronics, automobile parts, furniture and pharmaceutical products.

A survey of home-based workers (Ibid.) found that 85% are working for remuneration², often for an informal enterprise subcontracted by the formal industry. The majority earn between 1000 and 7000 PKR (6 to 44 USD) per month, and male workers tend to be more highly paid.

Less than half of those surveyed can read and write, and 17.2% do not have a Computerised National Identification Card (CNIC). 91% have no knowledge of available social protection schemes in Punjab (Ibid.; Lim, 2015).

² The remaining 15% are assumed to be contributing family members.

Street vendors and other own-account retail traders

Street trade (reserved to men) is a cornerstone of the urban retail economy, ranging from those who hawk fruits, vegetables and cooked food on city streets, to high-income vendors who sell luxury items, electronics and other consumer goods, to those who provide services in public spaces (such as barbers, shoe shiners and cobblers). Vending can occur under varied economic arrangements: some street vendors are self-employed and independent; others are semi-dependent (e.g., agents who sell products for firms against a commission); while still others are paid employees. Some sell from a fixed spot while others are mobile hawkers. They often work under unhealthy or hazardous conditions, e.g., near fast-moving traffic (Lim, 2015; Shaikh, 2016).

A survey among street vendors showed that nearly half were self-employed, plus about one-fourth each of permanent employees and daily wagers. Better remunerated than the home-based workers³, nearly 70% earn over 10,000 PKR per month, and 14% over 20,000 (62 USD and 124 USD). Street vendors usually lack registration and licensing to operate their businesses on a legal basis, placing them in a conflictual relationship with local government officials and police: they experience frequent humiliation and often have to pay bribes (up to PKR 500 – 3 USD – on some days, according to a key informant). Those surveyed worked seven days a week and 72% over 12 hours per day. Approximately 80% had a CNIC, but none was aware of social assistance or work-related social protection benefits (Shaikh, 2016).

Box 3. Health insurance membership analysis for Cotton Value Chain workers in southern Punjab

In late 2019, the SP-SHP project commissioned a telephone survey of households listed as beneficiaries of Pakistan's social health insurance scheme Sehat Sahulat Program (SSP) in three of Punjab's cotton-growing rural districts. 1709 telephone interviews were conducted, generating information on a total sample of 9081 people, including interviewees' family members. The survey found the following:

Health shocks and sick leave

13% of the workers surveyed reported recent illness of a family member or themselves. This incidence was three percentage points higher in informal workers in the cotton value chain (CVC) and their families. Health shocks were highest among the self-employed (15.5%) and daily wagers (14.4%). Seasonal fever, possibly caused by malaria or dengue fever, was the most prevalent type of sickness in all groups (33%), while informal CVC workers reported significantly higher liver problems (17%) and stomach issues (9%) – which might potentially be related to pesticide poisoning. 4.5% of informal cotton value chain workers mentioned accidents, which were not among the top ten complaints of informal workers in general or of the total surveyed population. 41% of the respondents suffering from a health shock took no sick leave, which in most cases is unpaid. Most sought treatment from a local private clinic (44%), a government hospital (31%), or a private hospital (17%). Only a minority had recourse to a local government dispensary (1.7%), a local health worker (0.3%), a traditional healer or hakeem (3.3%), a home remedy (1.5%) or no treatment at all (2.2%).

³ In fact, it is difficult to compare remuneration of these two groups: 1) home-based workers tend to work part-time, while street vendors have excessive working hours; 2) the value of the PKR may have changed due to inflation between 2015 (survey of street vendors) and 2016 (home-based workers).

SSP has great potential to cover informal workers, but currently appears underused

Of those who fell ill, about 15% (170) were hospitalised as in-patients, but only 9 individuals (5%, including no informal workers) reported using their SSP card to cover hospital charges. Less than half possess a currently valid card and know how to use it. About a quarter of respondents explained that they did not have the card, another quarter did not know about the card or how to use it, and some 13% had an old, expired or inactive card. Other reasons given for non-use were the great distance to certain hospitals, not knowing which hospitals were empanelled with SSP or lack of awareness of benefits. Some 11% were unhappy with uncooperative insurance and health staff and cumbersome administrative procedures, and 6% were dissatisfied with the number of diseases covered, including lack of access to the Out-Patient Department (OPD). This is a particular problem for CVC workers, since most of the cotton-related diseases, such as open wounds, pulmonary and nasal diseases, require out-patient consultations, aside from major problems such as pesticide poisoning, birth defects or cancer.

Recommendations to improve uptake of SSP support by informal CVC workers

1. SSP should consider including access to OPD consultations, as everyday health issues of personal safety are addressed on that level.
2. SSP should target informal workers with an adapted, proactive communication strategy.
3. Upon issuance of the SSP card, beneficiaries should be given detailed information about services and coverage. They should be advised to bring their card on every hospital visit to avoid any inconvenience.
4. The complaint registration mechanism for SSP beneficiaries should be reinforced and regularly monitored.

V. Work-related social protection schemes in Punjab province

Punjab's work-related social protection programmes are based on registration of their workers by formal firms. In addition to some group insurance schemes, the main programmes are:

- PESSI – the Punjab Employees' Social Security Institution, which provides services to blue-collar workers within a specified wage bracket of firms with a minimum of 5 employees. PESSI currently covers 46,712 female workers and 954,606 male workers, as well as 5,727,636 dependents, registered by 48,500 currently functioning firms within Punjab.
- EOBI – the Employees' Old-Age Benefits Institution, a federal programme which pays monthly old-age, invalidity and survivors' pensions for a minimum of PKR 8,500 (53 USD) per beneficiary to workers employed by firms with at least 5 employees.
- WWF – the Workers' Welfare Fund, a federal programme which provides services and financial assistance in the areas of housing, health and education to workers of firms with over 50 employees.

Table 2 presents and assessment of these programmes from a USP perspective along the dimensions of comprehensiveness, adequacy and coverage.

Table 2: Assessment of Punjab's work-related social protection schemes

Risks of workers	Corresponding schemes for workers	Corresponding schemes for dependents	Risk covered (Comprehensiveness)	Coverage	Adequacy
Illness 	PESSI: access to health service and sickness benefits (75% of monthly wages during a maximum of 121 days)	PESSI: access to health services	Yes	Low (those registered with PESSI)	High for access to services High for wage replacement (frequent problem of liquidities)
Unemployment 	Employer liability (one-off payment based on years of service within establishment)	-	Partly	Low (those with formal contract)	Depending on years of services (could be very low to high)
Old age 	EOBI: monthly pension between PKR 8,500 and 13,356 or old age grant	-	Yes	Low (those registered with EOBI)	Low

Risks of workers	Corresponding schemes for workers	Corresponding schemes for dependents	Risk covered (Comprehensiveness)	Coverage	Adequacy
(Employment) Injury 	PESSI: injury benefit (100% of monthly wages during 180 days) Group insurance: at least PKR 400,000	-	Yes (2 schemes overlapping)	Low (those registered with PESSI and/or group insurance)	PESSI: High (frequent problem of liquidities) Group insurance: not assessable
Child care Family 	WWF: marriage grant for daughters of workers WWF talent scholarship for children of workers	-	Partly	Very Low (those registered with WWF)	?
Maternity 	PESSI: maternity benefits (100% of monthly wages during up to 12 weeks)	-	Yes	Low (those registered with PESSI)	High (frequent problem of liquidities)

Risks of workers	Corresponding schemes for workers	Corresponding schemes for dependents	Risk covered (Comprehensiveness)	Coverage	Adequacy
Disability 	PESSI: one off lump-sum payment (5-20% disability) or up to 100% of monthly wages until death or recovery EOBI: monthly pension between PKR 8,500 and 13,356 or grant Group insurance: at least PKR 400,000	-	Yes (3 schemes overlapping)	Low (those registered with PESSI, EOBI and/or group insurance)	PESSI: High (frequent problem of liquidities) EOBI: Low Group insurance: not assesable
Death 	-	PESSI: 100% of monthly wages (distributed among widow and children) + one-off payment between 75 and 100% of monthly wage EOBI: monthly pension between PKR 8,500 and 13,356 or grant WWF: death grant (one-off payment) Group insurance: at least PKR 400,000	Yes (4 schemes overlapping)	Those registered with PESSI, EOBI, WWF and/or group insurance	PESSI: High (frequent problem of liquidities) EOBI: Low WWF: Low Group insurance: not assesable

Despite visionary legislation both on federal and provincial level, these schemes are not yet functioning to their full potential. This table shows the fragmentation of the current system, as several risks are covered by two or more overlapping schemes that are not interlinked, whereas other risks are not covered at all or are only covered inadequately. In practice, enforcement of employer

obligations is difficult, liquidity for payments is sometimes insufficient, and coverage is low: PESSI covers only 3.2% of the total workforce of the province (Government of Punjab, 2018), barely one fifth of the 15.7% working in the formal sector. Although in theory they aim to protect all workers, no informal workers are beneficiaries of any of these schemes.

VI. Reasons for non-coverage of informal workers

A review of literature on the informal sector reveals four possible reasons why informal workers might not be covered by work-related social protection: exclusion from existing schemes which do not

apply to informal workers, barriers to entry, workers' rejection of the scheme, and exploitation by employers who save money by not registering them (Table 3).

Table 3: Main reasons for non-coverage of informal workers

Exclusion 	Informal workers are excluded, as work-related social protection schemes simply do not apply to them due to existing laws, regulations and entry criteria.
Entry barriers 	Informal workers would welcome reduced barriers to registration to work-related social protection schemes, especially if they were to receive to benefits associated with them. But often, barriers to entry are too high.
Rejection 	Informal worker deliberately choose to not take up work-related social protection, either due to cumbersome regulations or due to assumption that costs are higher than benefits.
Exploitation 	Informal workers would welcome the benefits of work-related social protection but they are in a dependent employment relationship (usually wage employment but could also be ambiguous or hidden -e.g out-contracted workers) and their employers choose to hire them informally to avoid costs associated with work-related social protection.

In the case of Punjab, exclusion appears as the main explanatory factor for non-coverage of informal workers. The existing schemes are designed for employees of the formal sector and workers have to be registered by a formal employer – defined by Pakistan's labour laws as firms with a minimum of five or 10 workers. This automatically excludes any self-employed individuals such as the street vendors, as well as most home-based workers, who are employed either by small informal firms or produce items at a piece-rate for a single informal 'contractor'. A further factor of exclusion is PESSI's wage bracket: only workers earning between the prescribed minimum and maximum are covered.

Exploitation can also play a significant role, especially for the home-based workers, with employers who deliberately maintain their 'informal' status, or hire labour on a contractual basis, either directly or through outsourcing, to avoid declaring their employees as 'workers'.

Since informal workers are already excluded from Punjab's social protection schemes, the other two reasons for non-coverage – entry barriers (e.g., high premium costs, lack of trust in institutions) and rejection of the scheme (e.g., dissatisfaction with benefits) – do not currently play a role. These could however gain in importance in future when extending work-related social protection schemes.

VII. Options and pathways to extend work-related social protection to informal workers

Informal workers are a diverse group, facing different needs, risks and contingencies, and drivers of informality are themselves diverse. Therefore, differentiated approaches are needed to extend work-related social protection to different groups of informal workers. By definition, providing such protection to informal workers supports the transition from the informal to the formal economy.

1. Social protection for informal workers can build on existing legislation and infrastructure

The following reflections are rooted in the propitious terrain prepared by existing legislation both on federal and provincial level, as well as the considerable resources for citizen integration into the nation's modern fabric developed by Pakistan and by Punjab province:

- NADRA, the federal government's National Database and Registration Authority, maintains profiles for all citizens and delivers their Computerised National Identification Card (CNIC), which serves as unique identifier for a wide range of government programmes. Its use for existing and new work-related social protection schemes could be further strengthened.
- The NADRA profile includes citizens' poverty status as a basis for allocating social protection support (e.g., as in the Sehat Sahulat Program for social health insurance), which could give important information about contributory capacities of informal workers and inform decisions to (partly) subsidise insurance premiums.
- Digitalisation of previously paper-based social protection programmes, including interoperability with one another and with NADRA, is advancing.
- Mobile applications are being developed to facilitate citizen access and participation.
- The Punjab Information and Technology Board (PITB) has recently established multifunctional Citizen Facilitation Service Centres (CFSCs) in all divisions of the province, including an online Registration Portal to facilitate business registration processes for the general public.

Both Pakistan's National Labour Policy (2010) and Punjab's Provincial Labour Policy (2018) recognise the need to strengthen social insurance schemes for workers, including in the informal economy. Punjab's policy foresees the extension of PESSI coverage to informal workers, and the development of a database of workers ('One System') connecting all relevant bodies within the provincial Labour and Human Resource Department and issuing registered workers an ATM-enabled smart-card linked to NADRA, to streamline registration and payment processes (Government of Punjab, 2018).

Most recently, Ehsaas's Labour Expert Group (LEG) has been focussing on the 'way forward for extension of social protection services to the informal labour sector in Pakistan'. Its report proposes to 'bring the informal workers inside the formal network, address exploitation of labour, and enforcement of minimum wage, as pledged by the Constitution of Pakistan⁴.'

⁴ bisp.gov.pk/NewsDetail/NmU3ZjgxODQtNjQyNy00MGE2LTg4YTItMjFjNzIxMThmYTdj

2. A twin-track approach is needed to address both groups' specific needs and situations

Reflecting the contrasting situations of our two groups of informal workers, a twin-track approach is recommended to extend work-related social protection beyond the formal sector:

- Strengthening existing institutions for wage-employed (e.g. home-based workers)
- New tailor-made approaches and schemes for self-employed (e.g. street vendors).

The following are initial suggestions for options and pathways to improve coverage that would require further research, to inform policy-makers' ongoing reflection on the informal sector.

Why would two separate approaches be necessary?

- Informal wage-employed workers could be integrated with relative ease into existing work-related social protection schemes by introducing minor changes to current legislation (e.g., requiring all enterprises to register without regard to the number of their employees, including the contractors who supply informal labour to industry; eliminating PESSI's wage bracket) and enforcing legislation to make sure that employers comply with labour laws. Evidently, current challenges of the existing schemes (e.g., liquidity, digitalisation, complementarity/ interoperability with an integrated registry of workers) need to be addressed.
- Informal self-employed workers do not fit easily into the existing social protection schemes, since they have no employer to register them

and fund their benefits. With their irregular income and varying situations, adding them as a special 'self-employed' category would exceed the current capacities of the existing institutions – already strained dealing with their core target group of wage-earners.

3. Viable schemes for self-employed workers can be developed, tested and improved in an action-research process

Because of the novelty of this challenge, it is suggested rather to adopt an action-research approach for conceiving and testing new tailor-made schemes and procedures to extend social protection to self-employed workers in the informal economy. Their success will depend on the extent to which the circumstances and needs of this target group are taken into account, particularly adapted administrative procedures and their ability to pay contributions. Features should include easy access to services, the option of self-administration and portability of benefits through the CNIC, as well as actuarial assessment to calculate contribution and benefit rates. An option, as for the SSP health card, could be to entrust management to a private insurance company. Figure 2 schematically presents certain dimensions to take into consideration in designing such a scheme⁵.

Extending work-related social protection to informal workers will be key to formalising Punjab's informal workforce in the long run and is a stepping-stone to promote economic inclusion and inclusive growth.

⁵ For full details of this proposed approach, see Chapter 8.1 of the complete study.

Figure 2. Options for a pilot social protection scheme for informal self-employed workers



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