Poverty & Social Impact Analysis (PSIA) of Workers Welfare Fund

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Sustainable Development Policy Institute (SDPI), Islamabad, Pakistan
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<td>BISP</td>
<td>Benazir Income Support Programme</td>
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<td>CNIC</td>
<td>Computerized National Identity Card</td>
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<td>EOBI</td>
<td>Employees Old Age Benefit Institution</td>
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<td>FBR</td>
<td>Federal Board of Revenue</td>
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<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>GoP</td>
<td>Government of Pakistan</td>
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<td>HEC</td>
<td>Higher Education Commission</td>
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<td>HRD</td>
<td>Human Resource Development</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>KII</td>
<td>Key Informant Interview</td>
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<td>KPIs</td>
<td>Key Performance Indicators</td>
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<td>MNA</td>
<td>Member of National Assembly</td>
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<td>NADRA</td>
<td>National Database and Registration Authority</td>
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<td>NDMA</td>
<td>National Disaster Management Authority</td>
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<td>PSIA</td>
<td>Poverty &amp; Social Impact Analysis</td>
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<tr>
<td>PM</td>
<td>Prime Minister</td>
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<td>SMS</td>
<td>Short Message Service</td>
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<td>WW</td>
<td>World War</td>
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<td>WWF</td>
<td>Workers Welfare Fund</td>
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<td>WWO</td>
<td>Workers Welfare Ordinance</td>
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Research Team

This research work has been accomplished by the Economic Research Unit at Sustainable Development Policy Institute. The team comprised of Dr. Vaqar Ahmed (Head of Unit at SDPI), Dr. Syed NazreHyder (Economic Advisor, SDPI), Muhammed Zeshan (Economic Research Analyst, SDPI), Najamuddin Najmi (former Secretary, Workers’ Welfare Fund), Abdul Wahab (Survey Coordinator, SDPI).

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Executive Summary

Welfare programmes have become an integral part of social protection schemes as they promptly address the problems of labor market and with lesser transactional costs. Many international donors as well as governments work together to assure the social protection particularly for the poorest of the poor workers. These programmes work on short term and long term basis and ultimately help towards accumulation of human capital. They target poorest of the poor and their children, some facilitate the elderly whereas some operate under universal framework. These programmes also have a gender dimension whereby women are empowered through specific interventions.

Government of Pakistan (GoP) has been facing challenges in ensuring workers’ welfare across the industrial entities of the country. While it has not been able to fully implement the macro-level labour reforms (e.g. the implementation of minimum wage – revised annually) however it is striving to put in place social safety nets such as Benazir Income Support Programmes. Within the overall ambit of social protection the government has retained the Worker’s Welfare Fund (WWF) organization even after the 18th Constitutional Amendment which requires social sector programmes to be devolved to the provinces in order to improve service delivery at the provincial and sub-provincial levels. The provincial governments have however been urging the federal government to hand over the reins of WWF.

In line with the above mentioned spirit the key objectives of this study include:

- What are the employment, socio economic, and poverty impacts of WWF and how GoP can improve its effectiveness?
What are the intended and unintended consequences of WWF programme on the welfare and well being of different groups (e.g. gender, location, age) with a special focus on the vulnerable and poor? (Well being includes income and non-income dimensions of poverty.)

What are employment as well as non-employment factors adding to or detracting from the targeted impact of WWF?

Recommend new policies and changes to existing policies and approaches to address the needs of poor and very poor households and other excluded groups and scale up the programme interventions to meet the needs of poor and very poor households throughout the country.

What is the possible impact of man-made and natural disasters on the delivery of the WWF programme?

Evaluate if there are any significant differences in scope and effectiveness of the programme in urban and rural context and to suggest reasons for these differences?

Put forward concrete recommendations to improve the WWF programme and maximize its impact and identify the actions needed to implement these recommendations taking into account socio-economic, employment and institutional factors?

Explore the value of PSIA in analyzing policy choices and propose an efficient process for conducting future PSIAs?

Our proposed methodology is based on qualitative tools. Keeping in view the nature of the proposed study, it is imperative to capture the impacts of WWF on the community,
workers’ productivity and labour market. Specific structured and semi-structured questionnaire, based on objectives of overall study dynamics have been developed and administered in the field. For a concrete impact analysis of the operations of the WWF, present study takes the help of two renowned qualitative techniques. One of them is known as Focus Group Discussion (FGD) while the other one is known as Key Informant Interview (KII).

For this study we conducted a total of 10 FGDs (2 per instrument). Following criterion was observed while conducting these FGDs:

- Participation was provincially representative
- Representation was also ensured in a manner that most income groups of industrial sector workers are available
- In terms of educational attainment we ensured maximum possible representation from each levels i.e. primary, secondary and tertiary
- In terms of sectoral distribution we had fair amount of representation from several sub-industrial sectors e.g. textile, leather, oil and gas, consumer goods etc.

The key issues raised in our FGDs and KIIs fundamentally focused on the operational efficiency of WWF. While there are success stories identified in this study which explain how specifically each instrument benefited the targeted beneficiaries, however we have also identified grievances of current and past WWF beneficiaries that need to be addressed.

The first important concern highlighted by the beneficiaries was access and certainty of education grant. Two issues hinder timely receipt of such grant namely: colossal amount of
documentation required to claim the right and delays involved in disbursement of fee. The schools provided under WWF also have access problems. Several of them are substantially far from the colonies in which workers’ children are residing.

Second in the provision of housing it was noticed that while construction of new schemes has been going on (although at a slower than desired pace) however much less attention is being given to the services and their quality in existing housing schemes. Most notably sanitation and sewerage issues in these colonies are now becoming a health and environmental hazard. Furthermore the maintenance of housing (repair work) is not being done on a regular basis making many of the housing units unliveable. The common places such as parks and grounds for workers’ children have been encroached and no dedicated effort was observed by our team in which WWF has taken up this issue of encroachment with the municipal authorities or even the higher officials within WWF and the Ministry.

Third the health facility’s provision has a lot of room for discrimination and rent-seeking. The employer’s recommendation also plays a big role in this provision. A one-window operation for both emergency cases as well as those accessing health facilities through social security departments is required. The workers retired from WWF cannot access health facility (and any other WWF instrument). It is recommended that in the light of dutiful services rendered by workers they should at least be entitled to health facility post-retirement.

Some other general recommendations include:

- There is a need to improve the process of disbursement of grants. Introduction of online system can expedite this slow process.
• There is need to squeeze the number of documents that are required for claiming grants. Currently there a high transaction cost associated with filing of claims.

• Verification of workers should be interlinked with national identification system.

• Among the entire sector WWF benefits, there is a need to prioritize the educational grant because it is an investment in education which would have far reaching impact on economic growth.

• The limits of each instrument are increased in the face of inflation usually on arbitrary basis. However more scientific bases for such increase are desired. It is recommended that WWF should use static and dynamic micro-simulation modeling in order to scientifically study the incidence of such benefits in quantitative terms.

• There is a need for modern skill development centers for females. The current centers are using obsolete technology which also reduced the demand of these females in private sector.

• The retired workers cannot access basic medical facilities and their children cannot access to the WWF schools and they cannot live in the WWF houses. There needs to be some thinking towards providing these workers a respectable standard of living post-retirement.

• There is a need of quick rehabilitation process in the areas that are affected by natural calamities e.g. rehabilitation of educational infrastructure, social security hospitals and the housing colonies.

• On fiscal discipline it is extremely important that Finance Division should not divert WWF savings towards budgetary financing. On several occasions payments of
workers are delayed on account of pressures at Finance Division due to competing demands posed by rising fiscal deficits.

Some other recommendations to increased operational efficiency of WWF are given below:

**Results-based management:** In the interest of improved management structure at WWF (federal and province) it is now essential that the organization should move towards the principles of results based management. Currently there are key performance indicators (KPIs) which are updated regularly and this implies low incentives for the officials to reform their systems. Having regular KPIs in place will allow monitoring of output and outcomes which in turn will guide WWF towards improving operational efficiencies. In this regard a ready reference is the system of results based management introduced through Medium Term Budgetary Framework by Finance Division. This is documented at the Finance Division on annual basis and WWF officials may study this for their reference.

**Alignment with other Social Safety Nets:** While WWF provides beneficiaries with a buffer zone that protects them against inflation and any unfortunate incidences, there is also a need to observe the inequalities that might be created in a community where some have access to such facilities while others’ do not. WWF should initiate formation of a working group that should study the various synergies that can be developed with other social safety nets on-ground, particularly Benazir Income Support Programme (BISP), Zero-Hunger Programme, Provincial cash transfer programmes etc.

**Evasion in WWF Contribution:** In order to further strengthen the evasion that takes place while employers submit their contributions in WWF the organization will need support of
biometric systems that can connect with both Federal Board of Revenue (FBR) and National Database and Registration Authority (NADRA). Currently the officials at WWF have little understanding of biometric processes in places with NADRA however a brief liaison between both departments will be crucial in order for WWF officials to learn how they can benefit from the already established checks and balances with NADRA.

**E-governance at WWF**: There is a need to lessen the transaction costs associated with claiming of rights at WWF. The applicants have to go through a cumbersome process of compiling various documents that in fact takes their attention away from work and adds to their expense. It is recommended that WWF may follow the examples set by Emergency Relief Cell, BISP and NADRA in automating their processing and disbursement procedures. Most of these are one window operations now and these have also eased the burden on officials. E-governance will also imply faster assessment of future needs on regular basis.

**Demand-side Forecasting**: Most of the increase in ceilings of claims such as marriage and death grants is on arbitrary basis and lacks scientific reasoning. It is recommended first that WWF should institutionalize a monitoring and evaluation unit that can help in forecasting of WWF benefit demands. This unit should carry out regular survey for impact evaluation in order to feedback the proposals for improvement. Furthermore this unit should have labour economists who can make use of nation-wide labour statistics in order to forecast the future demands on WWF operations. These demands will be in the form of increased budget and manpower requirements.
**Grievance Redressal Mechanism:** Currently there is not documented grievance redressal mechanism that workers can use in order to lodge their complaints. They end up writing repeated applications and have little knowledge as to who should be held accountable for addressing their application. A formal mechanism should be documented by WWF in consultation with provincial offices, employer and labour unions. This documentation should then be disseminated to workers after translations in appropriate local languages. WWF should also organize orientation seminars on this subject. Such an endeavor will strengthen the ability of workers to demand better service delivery in future. In putting together a grievance redressal mechanism WWF may look into examples set by, a) Government of Punjab’s Dunge Response Initiative and b) National Disaster Management Authority’s (NDMA) disaster response mechanism. Both these examples allow use of easy and cheap technology such as Short Message Service (SMS) in order to register complaint.

**Enabling feedback for future reforms:** Having a grievance redressal mechanism on its own will not guarantee more efficient service delivery. This has to be accompanied by setting up of a compliance unit in WWF which will generate feedback for future reforms. This unit will be responsible for assessing complaints received, a) how grievances are currently being addressed, b) how the process can be expedited, c) which feedback responses can be transformed into institutional changes / reforms and d) how best to report these grievances to the higher authorities for appropriate and timely action.
**Capacity Building at WWF:** In order for WWF officials to bring reforms at their workplace it is important to orient them with international best practices and current processes of learning by doing. We recommend that dedicated foreign and local trainings should be designed to give them exposure to the management of similar programmes abroad. Very recently the government facilitated officials working at BISP to visit Latin American countries for studying their social safety net programmes. The lessons learnt were then disseminated for offices of BISP at the sub-national level. Such modus operandi may also be followed in building capacities of officials at WWF.
1.1 Introduction

In order to keep the labour markets vibrant and dynamic it is essential that governments put in place active and passive labour schemes which can in turn allow the working class a sense of empowerment and inclusion (Martin, 2012). The motivation of labour force is one of the critical ingredients in determining future productivity. The certainty of such programmes determines the relations between employers and workers and ensures harmony across the supply chain. Countries such as the ones in East Asia, associate great importance to relationships not just with workers but also with their families (Clarke, 2005). It is common to see in Japanese corporations the 3rd generation workers who take pride in their inherited role in the corporation.

The expansion of industrialization and competition between the industrial firms make it hard to run a sustained business environment and to keep workers by ones side. Productive labor is an asset to any business. As most of these workers belong to a low income group and having limited resources at their disposal, they even find it difficult to cater some of their basic needs. If industry shares responsibility for the provision of these basic amenities of life, it would make them much better off. It has long been empirically tested that welfare facilities add significantly to the productivity (Joshi, 1968).

The contemporary welfare programmes provide resources to facilitate the families of workers such as funding the education, health care, marriages and the provision of death grants etc. There is also an interesting debate in the literature as to how these instruments should be delivered to the workers and what are the social impacts of various instruments (Dong and Xu, 2008).
Overtime governments in developing countries have realized that the employers are not progressive in this direction and are merely motivated by profit motives. Therefore, it commences statutory legislations to provide the basic amenities to workers. The welfare programmes supported by the government make an effort to simulate the maintenance function by emphasizing on the welfare of workers (Flippo, 1984).

In the initial phases of welfare economics there was resistance by the business community towards such forced legislations by the governments. However now with an increasing pressures from the rights-based movements and corporate social responsibility most of the middle and large scale employers agree to provide the welfare funds to their workers. The state intervention thus aims to widen the scale of welfare programmes (Ministry of Labour, Employment and Rehabilitation, India, 1969).

The tough working hours and poor living conditions also require the provision of some basic amenities. In 1947, International Labour Organization (ILO) termed labor welfare as the provision of services such as adequate canteens, recreation facilities, travel arrangements, accommodation and other basic amenities which might improve the working conditions.

These welfare programmes contribute to industrial pace and influence the workers’ sentiment (Mamoria and Satish, 1980). Workers’ welfare is the most crucial determinant of industrial relations. It improves morale of workers which significantly reduces the absenteeism and worker turnovres. The welfare measures not only facilitate workers but also create a good will of a firm which helps in recruiting the new workers (Thomas, 1990).

It provides both the social and the economic benefits to workers such as the provision of cafeterias with a hygienic diet at subsidized rates. Medication and maternity facilities
improve the health condition and bring down maternal and infant mortality rates. Educational facilities widen their viewpoint and nourish their intellectual health. Recreational activities tend to decrease the occurrence of violence. The next subsection discusses the evolution of the welfare programmes in Pakistan.

1.2 Labour Welfare Programmes in Pakistan

These welfare schemes have more significance in the milieu of declining growth and living standards in Pakistan. Therefore, promotion of workers’ welfare constitutes a major aspect of national welfare programmes. These welfare programmes are designed to balance the working environment and other social aspects. The state plays an active role to address the needs of workers because workers are an important segment responsible for productive growth in the society.

Welfare programmes have become a part of social protection schemes because they can promptly address the problems of labor and with small transaction costs. Many international donors as well as governments work together to assure the social protection particularly for the poorest of the poor workers. These programmes work on short term and long term basis and ultimately help towards accumulation of human capital. They target poorest of the poor and their children, some facilitate the elderly whereas some operate under universal framework.

To address the problem of industrial workers, the Workers Welfare Ordinance (WWO) was subject to many changes overtime. Initially, it was providing the housing to the industrial workers. With the passage of time, it started to provide other amenities of life such as the
provision of cycles, sewing machines, marriage grants, death grants, and the educational grants. The following flow chart indicates the overtime evolution in the operation of WWF.

Next section (2) discusses the working of Workers’ Welfare Fund in Pakistan, after this we shall describe detailed objectives of this study in section 3. Section 4 reviews literature, followed by theories of workers’ welfare which are briefly discussed in section 5. Section 6 depicts methodology that is used in this study whereas its results and interpretation is available in section 7. Section 8 describes the welfare changes for the WWF beneficiaries and finally section 9 describes the social impact of the WWF programme. Finally section 10 provides the policy recommendations.
2 The Workers’ Welfare Fund in Pakistan

Government of Pakistan (GOP) has been facing challenges in ensuring workers’ welfare across the industrial entities of the country. While it has not been able to fully implement the macro-level labour reforms (e.g. the implementation of minimum wage – revised annually) however it is striving to put in place social safety nets such as Benazir Income Support Programmes. Within the overall ambit of social protection the government has retained the Worker’s Welfare Fund (WWF) organization even after the 18th Constitutional Amendment which requires social sector programmes to be devolved to the provinces in order to improve service delivery at the provincial and sub-provincial levels. The provincial governments have however been urging the federal government to hand over the reins of WWF.

The WWF is providing assistance on a long term basis to industrial labour via specific instruments discussed latter. The WWF is an autonomous body that is administered by the newly established Ministry of Human Resource Development (HRD). A tripartite forum runs WWF and includes government officials, employers and industrial workers. This fund was launched in 1971 under Workers Welfare Ordinance (WWO). The main objectives of the fund were the provision of the various schemes that could promote the workers’ welfare such as residential schemes and other basic amenities that include education, health, marriage grants and death grants.

The amendments were conducted through Finance Act 2006 and 2008 in order to accommodate new forms of industrial firms and all the other firms that operate under the Shops and Establishments Ordinance 1968. Each firm earning an annual income more than Rs. 500,000 in a year is bound to pay 2% of its total income that is assessable under law.
This assessment must have a compliance with the tax returns that are submitted to Federal Board of Revenue or tax departments at the sub-national level. All the industrial workers are eligible to take advantage of the WWF scheme and even the workers of the organizations that are unable to contribute in the fund pool owing to business losses. It provides financing for housing, educational scholarships, marriage grants and death grants etc.

In the last 10 months of 2012, Rs. 2.5 billion has been provided for financing 46 housing schemes which will benefit 15000 industrial workers. Furthermore Rs. 77 million has been provided for educational scholarships which will help 1456 children.\(^1\) An amount of Rs. 637 million has been disbursed for marriage grants which accommodated 9138 families of industrial workers. Around 1079 beneficiaries are facilitated with death grant and the WWF provided a sum of Rs. 341 million in this regard.

The WWF provides an amount of Rs. 100,000 in the form of marriage grant. Previously, an amount of Rs. 70,000 was paid in this regard but after the May 2012 it is increased up to Rs. 100,000. Female workers can also receive funds under this programme for their own marriages but only once in life. A worker can avail the funds for his daughters and there is no bound on the number of daughters. The law provides equal opportunity to the workers of all the pay scale given the workers are registered with Employees Old Age Benefit Institution (EOBI) and other Social Security Institutions.

Thus WWF accommodates the industrial workers in case of a severe mishap as well. It provides a death grant to the household of deceased workers to compensate their grievances. Previously, this grant was Rs. 300,000 but after May 2012 it is increased to Rs.

500,000. To avail this facility, a worker is required to register with EOBI Social Security Institution whereas this clause is not compulsory for the mine workers. All the workers have equal right to access this grant and there is no bound of the pay scale or service limit.

The WWF makes investment in real estate, government and government guarantees such as state bank securities and national defense schemes, government bonds, non-government securities, foreign direct investment etc. Secretary fund of the investment committee manages the affairs of all these investments. The profit of these schemes is added in the WWF’s kitty which is ultimately used for the welfare of industrial workers.
3 Objectives of the Study

The WWF has been operational since 1971 but no recent study is available on its impact evaluation so the present study aims to fill this gap in the literature. Following are the key objectives of the study:

- What are the employment, socio economic, and poverty impacts of WWF and how GoP can improve its effectiveness?
- What are the intended and unintended consequences of WWF programme on the welfare and well being of different groups (e.g. gender, location, age) with a special focus on the vulnerable and poor? (Well being includes income and non-income dimensions of poverty.)
- What are employment as well as non-employment factors adding to or detracting from the targeted impact of WWF?
- Recommend new policies and changes to existing policies and approaches to address the needs of poor and very poor households and other excluded groups and scale up the programme interventions to meet the needs of poor and very poor households throughout the country.
- What is the possible impact of man-made and natural disasters on the delivery of the WWF programme?
- Evaluate if there are any significant differences in scope and effectiveness of the programme in urban and rural context and to suggest reasons for these differences?
- Put forward concrete recommendations to improve the WWF programme and maximize its impact and identify the actions needed to implement these
recommendations taking into account socio-economic, employment and institutional factors?

- Explore the value of PSIA in analyzing policy choices and propose an efficient process for conducting future PSIAs?

Some related questions include:

- To what extent the programme has achieved its intended outcomes?
- Was the programme implemented in its given frame?
- To what extent this programme is addressing the needs of the poor?
- To what extent WWF support helped the factory workers and their families in case of shocks to household economy?
- What is the impact of this programme on workers’ productivity?
- What systems of monitoring and accountability were employed?
- What lessons can be gained from the programme?
- What were the challenges of this programme implementation?
- What are the opinions of factory workers and other stakeholders about this programme?
- Can this programme be replicated to other sectors?

The present study evaluates the transmission channels and its capacity to reach the deserving persons; its impact on different groups of population and analyzes the factors that influence this programme. It is imperative to study its long term impact on individual’s life, household and society. Reviewing the selection process for the entitlement of housing

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and other welfare schemes is of high importance as it will provide insights for its improvements.

4 Literature Review

A significant part of poverty is known as transient poverty which comprises the class of workers having seasonal downtime coupled with their inability to overcome the poverty-related barriers (Dercon, 2003). In such a situation, cash transfers might influence the chronic poverty.

These transfers would be more effective if they could ease liquidity constraints that are faced by the poorest workers. In this setting, the poor might invest the money in some productive activities. The multiplier effect associated with this investment would regenerate the employment opportunities (Sadoul et al., 2001; Lloyd-Sherlock, 2006).

In this way, the provision of safety nets decreases the risk of poverty and the industrial workers can avoid the destitution in a better way. However, social transfers are not a permanent solution of these problems. It is evident that, most of the times, the poor get a small share in the social transfer programmes as compared to the middle income and high income households (Castles and Mitchell, 1993).

Even if the poor are targeted properly by the authorities, a high leakage rate in welfare programme is inevitable and it might select the people who are ineligible. In three social transfer programmes for poor class, Barrientos and DeJong (2006) find that 40% beneficiaries are actually non-poor. There is also evidence of leakages owning to rent-seeking and corruption (Mengista and Xu, 2004).

On the other hand, the transfers received by the poorest workers might have a limited effect on poverty alleviation efforts and there are multiple reasons for this. First normally
the amount of social transfers is so small that it is unable to lift the workers out of poverty net. Second some social transfers moderate the work incentive and as a result the non-transfer income of the poorest households decreases.

The overall effect of the transfer money might be less than the average fall in income (Farrington and Slater, 2006). Third an increase in income might not completely transmit into expenditures. As expenditures are used as a core indicator of poverty analysis, it creates problems in assessing the impact of social transfers on poverty reduction. Furthermore, different earning sources and preferences might also add to these imperfections (Maitra and Ray, 2003).

Van de Walle (2004) asserts that the public welfare programmes in Vietnam do not target the poor well and it has a negligible impact during 1990s. However, owing to the adoption of modern techniques, the pattern of social transfers and poverty reduction might be different in present time. There is a significant decrease in poverty rates because the new transfer schemes provide better results. There is a stable relationship between the transfer money and the poverty alleviation as 2004 witnessed the falling poverty rates. The national poverty rate might be 5% higher in the absence of these transfer programmes Evans et al. (2006).

Cuong and Berg (2000) investigate the impact of private transfers on poorer households in Vietnam. This study finds domestic private transfers more successful than the public transfers in poverty alleviation efforts. The poor receive private funds which are ultimately used for consumption. The results of the study imply that just raising the government budget to accommodate the transfers would not be much more effective in poverty reduction.
A significant part of these transfers are leaked to the non-poor; this misallocation of resources also reduced the impact of welfare transfers. The larger effect of the private transfers indicates that a better targeting might connect social transfers and expenditures in a better way with more efficiency.

European Commission (2010) reports that the impact of social welfare programmes differs in scale from area to area. It reduces the poverty by 94% and 25% in South Africa and Brazil respectively. Results state that around 50% to 80% of the funds are spent on food items which indicate that these programmes are reducing hunger in the poor localities.

This programme reduces the stunting by 10% in Mexico whereas infant mortality is also decreased by 25%. In Brazil, this social protection programme reduces drop out ratio by 63%. Moreover, 24% of the students are also observed to have an additional year of schooling. Finally, these programmes are promoting the long term economic gains to the recipient countries.

Behrendt (1999) investigates the impact of social transfers on three Western European countries that include Germany, Sweden and the United Kingdom. Impact evaluation shows that these social transfers are the most successful in the United Kingdom and are also helpful in income redistribution process.

Unlike the United Kingdom, social transfers are unable to target the extreme poor class but the redistribution process works well in the poor. The social transfer programme does not contribute significantly to poverty reduction in Germany. The study finds that the social protection programmes are more integrated in the United Kingdom and hence more effective.
Saiyadin (1983) examines the primary objective and cost of non-statutory welfare programmes in India. For this purpose, 5 public sector and 6 private sector organizations are analyzed. In terms of objectives, most of the organizations are concerned with higher output growth, efficiency and also to increase the morale of workers.

The study finds that the public sector organizations spend more money on welfare activities as compared to the private sector organization. The public sector spends mainly on the provision of transportation facilities and recreational activities whereas the private sector spends on the housing schemes to benefit their workers.

Misra (1974) analyses the sociological aspects of the workers’ welfare programmes in India. This study is based on primary data which is collected from sugar industry in the province Eastern Uttar Pradesh. It finds unsatisfactory working conditions in this region which are obvious in the form of lack of safety measures, sanitation, clean drinking water and recreational activities. Moreover, there is a lack of basic medical facilities, housing and educational facilities for the workers which is causing a lack of motivation.

Zacharaiah (1954) uncovers the impact of welfare programmes that are launched by industrial firms in Bombay, India. For this purpose, sample surveys are conducted from the manufacturing sector. This sample collects information about the provision of welfare services and working conditions to find out the impact on workers’ performance. Results show that improvement in working conditions and welfare programmes are contributing more in the efficiency of workers.

Koshan (1975) investigates the level of welfare provisions in India. It finds that basic welfare facilities are absent in most of the industrial zones while cement industry is the only one sector which is providing adequate facilities to the workers. Though, in most of
the cases, statutory provisions are there but the lack of enforcement makes it difficult to implement it. This study suggests such evaluating machinery that could enforce these statutory provisions in the industrial zones so that industrial workers could be facilitated properly.

Swapna and Samuyelu (2011) analyses the social security programmes for workers’ welfare in Andhra Pradesh. This study employs primary data to inspect the welfare programmes that are initiated by coal mining firms. Results reports that most of the workers in coal mining industry are not satisfied with the welfare facilities offered to them. There is a great need for improvement such as the inclusion of housing facilities, basic education to their children and sanitation facilities.

Browning (2008) argues that social security activities are getting more attention in the business entities on the premise that these activities improve living standards of households by reducing the poverty level. It addresses poverty in multiple ways however there are some shortcomings as well.

To reduce the impact of poverty, most of these schemes provide funds in the form of money which discourage household savings during their work period. Ultimately, there is a fall in private assets which people accumulate for their retirement. The net decrease in asset portfolios raises poverty among the working class. In this scenario, only a few households have enough resources to invest in private assets but others remain poor.

Satyanarayana and Reddy (2012) investigate labor welfare in the cement industry. With the help of primary and secondary data, it finds that most of the workers are satisfied with the welfare facilities that are provided by the industry. These facilities include
transportation, medication, clean drinking water, recreational facilities, education for their children, and accommodation facilities.

However, around 40% workers are not satisfied with bonus scheme and consumer cooperative stores that are provided by industry. It finds that a link between bonuses and labor productivity is missing which is needed to be addressed. There is also a need to improve the consumer cooperative store to facilitate the workers.
Table 1 summarizes some key workers’ welfare programmes across the globe.
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Country</th>
<th>Programme Title</th>
<th>Number of Beneficiary Household</th>
<th>Monthly Disbursement (in US $)</th>
<th>Population Targeted</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Argentina</td>
<td>Programa Familias</td>
<td>500,000</td>
<td>40 to 80 per child</td>
<td>Household heads, females and children</td>
</tr>
<tr>
<td>2</td>
<td>Bolivia</td>
<td>Juanci to Pinto</td>
<td>500,000</td>
<td>2 per child</td>
<td>Public school children</td>
</tr>
<tr>
<td>3</td>
<td>Brazil</td>
<td>Bolsa Familia</td>
<td>11,100,000</td>
<td>30 per household, 7 per child</td>
<td>Extremely poor and poor households</td>
</tr>
<tr>
<td>4</td>
<td>Chile</td>
<td>Chile Solidario</td>
<td>256,000</td>
<td>14 per child</td>
<td>Extremely poor households</td>
</tr>
<tr>
<td>5</td>
<td>Colombia</td>
<td>Familias en Accion</td>
<td>1,700,000</td>
<td>For education: 8-33 per child For health: 28 per child</td>
<td>Extremely poor households and children</td>
</tr>
<tr>
<td>6</td>
<td>Dominican Republic</td>
<td>Solidaridad</td>
<td>461,000</td>
<td>29 per household</td>
<td>Extremely poor households and children</td>
</tr>
<tr>
<td>7</td>
<td>Ecuador</td>
<td>Bono-de-Desarrollo Humano</td>
<td>1,060,000</td>
<td>15 per household</td>
<td>Households and children</td>
</tr>
<tr>
<td>8</td>
<td>El Salvador</td>
<td>Comunidades Solidarias Rurales</td>
<td>100,000</td>
<td>For education and health: 15 per household</td>
<td>Extremely poor households And children</td>
</tr>
<tr>
<td>9</td>
<td>Guatemala</td>
<td>MiFamilia Progresa</td>
<td>250,000</td>
<td>For education and health: 20 per household</td>
<td>Extremely poor households and children</td>
</tr>
<tr>
<td>10</td>
<td>Honduras</td>
<td>Programa-de-Asignacion</td>
<td>240,000</td>
<td>For education and health: 5 per household</td>
<td>Poor households and children</td>
</tr>
<tr>
<td>11</td>
<td>Jamaica</td>
<td>Program of Advancement</td>
<td>100,000</td>
<td>100 per household</td>
<td>Poor households</td>
</tr>
<tr>
<td>12</td>
<td>Mexico</td>
<td>Oportunidades</td>
<td>5,000,000</td>
<td>Education: 12 to 23 per household</td>
<td>Extremely poor households</td>
</tr>
<tr>
<td>12</td>
<td>Panama</td>
<td>Red de Oportunidades</td>
<td>70,000</td>
<td>50 per household</td>
<td>Extremely poor households</td>
</tr>
<tr>
<td></td>
<td>Country</td>
<td>Programme</td>
<td>Number</td>
<td>Intake per household</td>
<td>Target Group</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>14</td>
<td>Paraguay</td>
<td>PROPAIS II</td>
<td>5,800</td>
<td>120 per household</td>
<td>Extremely poor households and children</td>
</tr>
<tr>
<td>15</td>
<td>Peru</td>
<td>Juntos</td>
<td>454,000</td>
<td>33 per household</td>
<td>Poor households and children</td>
</tr>
</tbody>
</table>

Fiszbein and Schady (2010) make a great analysis of all these welfare programmes.
5 Theories of Workers' Welfare

Workers’ welfare approaches are vibrant in nature and necessitate a careful adoption in the ongoing dynamic business environment. In this regard, the first approach is famous as Paternalistic approach which was formulated at the start of the modern industrial structure. At that time, there was almost no difference between the management and the owners. The proprietors used to have the record and information about working hours and living conditions of workers (Heizmann et al., 2001).

Motivated by religious, humanitarian and altruistic means; many proprietors tried to improve the working and living conditions for their workers. They used to put a sizeable amount of money under the welfare funds. This trend was very common in industrial nations during the era of post World War (WW) I. However, the wages and welfare funds were not sufficient enough to cover the stress and the damage of war (Puncell and Halls-Worth, 1927).

Soon Paternalistic approach was replaced with an Industrial efficiency approach which was the result of industrial expansion. It helped in creating a sophisticated management hierarchy and, as a result, there was a noticeable difference between the management and entrepreneurship. Nonetheless, it increased space between the workers and the entrepreneurs which resulted in weak interpersonal relations. The expansion of industrial entities also created the problems of responsibility and efficiency among the industrial workers.

Workers started to compromise on quality of work which was an outcome of weaker accountability mechanism and strong labor unions. To overcome all these evils, the business entities started to formulate the welfare programmes. This was a shift from the
philanthropic and altruistic approach to self-interest approach. Critics assert that this was not a social optimization approach rather it endeavored to maximize the industrial profits. With the passage of time, the last approach to the workers’ welfare evolved namely social approach which was designed to maximize the welfare of industrial workers and was a tool of the socioeconomic policy making process. This approach aimed to serve the workers, to ease the burden of existence and to minimize the destitutions of life (Malhotra, 1980). The state involvement in the welfare programmes is subject to continual debate for past several years. Critics argue that this undermines the responsibility of family members and also reduces the involvement of private sector in welfare programmes. On the other hand, proponents of the state intervention assert that welfare programmes offered by the private sector are inadequate. The issue regarding the financing of these welfare schemes has become more important in the face of the ongoing financial crisis.

For sustained welfare schemes, the government either has to raise the taxed or would have to utilize the other alternative ways of finance. The enduring debates on this issue have produced a mix of private and public welfare programmes. Most of the industrial organizations face a regulatory aspect in the operation of the welfare programmes as well. As almost all the business entities are subject to profit maximization, in such a setting, regulations are important to implement the obligations of the welfare programmes (Le Grand, 1997). Furthermore, Field (1995) articulates that the state should not directly intervene in the welfare programmes but it should provide the operational legislation to accommodate the welfare activities of the private sector.
6.1 Methodology for this Study

Our proposed methodology is based on qualitative tools. Keeping in view the nature of the proposed study, it is imperative to capture the impacts of WWF on the community, workers’ productivity and labour market. Specific structured and semi-structured questionnaire, based on objectives of overall study dynamics have been developed and administered in the field.

For a concrete impact analysis of the operations of the WWF, present study takes the help of two renowned qualitative techniques. One of them is known as Focus Group Discussion (FGD) while the other one is known as Key Informant Interview (KII). The former arranges the discussion of all the potential stakeholders to resolve the problems of industrial labor whereas the later one conducts the direct interviews of government officials and other potential stakeholders that are attached to the operations of the WWF. These instruments would be helpful in streamlining the operational mechanism so that the WWF could serve the industrial workers in a better way.

FGDs and KIIs both require the mapping of the target population. This might include the community residents, a particular group associated with a geographical region (ethnic groups, minorities, racial groups, women etc.). Once the target population is clear, a process of brainstorming would be required to sort out interrelated issues of the topic in hand. Following is a detailed description of the above mentioned qualitative techniques.

6.2 Focus Group Discussions (FGDs)

For this study we conducted a total of 10 focus group discussions (2 per instrument). Following criterion was observed while conducting these FGDs:
- Participation was provincially representative
- Representation was also ensured in a manner that most income groups of industrial sector workers are available
- In terms of educational attainment we ensured maximum possible representation from each levels i.e. primary, secondary and tertiary
- In terms of sectoral distribution we had fair amount of representation from several sub-industrial sectors e.g. textile, leather, oil and gas, consumer goods etc.

6.3 Key Informant Interviews (KIIs)

The KIIs are supportive in collecting the information from the government officials and other potential stakeholders on various instruments. A KII is a private and friendly communication to have in depth detail, clarity and the nuance on the topic in hand (Kenya, 2012; Rubin and Rubin, 1995). This is a simple but an effective technique. The questions in these interviews pursue the dimensions of the research topic and are asked in a descriptive way (Spradley, 1979).

The present study conducted various KIIs of the government officials and other potential informants regarding the WWF. Following criterion was observed while conducting KIIs.

- Response from federal government officials was acquired
- Responses from at least two government officials from provincial offices were acquired
- Responses from industrial factory workers and labour unions were acquired
- Specific interviews were also conducted with community leaders at provincial level
7.1 Results from Qualitative Exercises

We assess the stakeholders’ response in this section and follow the same structured sequence that we had adopted during our qualitative exercises. Questions focused on both poverty and social impact of WWF.

7.2 Affiliation with WWF

The majority of beneficiaries and government officials (who were interviewed) associated with the WWF are having more than 20 years of experience. They are well aware of the structural changes that occurred in the WWF over the time. All the stakeholders have tried to give a deep insight of their experience regarding the WWF. Some of the beneficiaries shared their experiences as a case study for the assessment of the WWF.

7.3 Beneficiaries’ Own Assessment of WWF Instruments

According to the industrial workers, the assistance is provided in housing facilities, educational grants, health facilities, marriage grants and death grants. All the measures are well appreciable because the WWF is accommodating most of them in affordable shelters, education promotes well being of their children and their families. They are less afraid in case of illness, marriage grants make the marriage of their daughters much affordable in this era which has a high cost of living. Finally, the death grants enable the family of a deceased to live a respectable life.

According to the government officials, industrial workers are getting inadequate salary which is not enough for them. Those who are unable to get a home in the WWF’s housing colonies are living in miserable conditions. The houses in market are not affordable for
them, they are unable to educate their children. In case of marriage grant and death grant, workers' families suffer a lot. Their money is disbursed over 6 months once the case is filed in the WWF. The WWF needs to increase its cover so that maximum workers could take the advantages of the facilities which are very difficult to get in isolation.

7.4 Operational Changes in WWF

We asked the stakeholders if they have noticed any changes in the operations of the WWF with respect to the filing and claiming of rights, liaison with officials, accessing payments and raise in allocation etc. According to factory workers, there is a significant improvement regarding the claiming of their rights. During the 1990s, it used to take more than a year for the claim of their rights but after the 2000 this time frame reduced to 6 months. With the passage of time, the amount of grants is adjusted somehow owing to the rising inflation. For instance, previously, death grant was Rs. 300,000 which is now increased to Rs. 500,000.

According to the government officials, the WWF is improving its procedure of disbursement over time. During the 1990s, disbursements to workers were made through cheques. In this setting, a political entity like a prime minister (PM) or a member of the national assembly (MNA) used to distribute these cheques. Sometimes, this procedure was time taking because disbursement to worker was delayed owing to their non-availability. This mechanism is simplified now, the WWF pays the amount even if the political figure in not available to avoid unnecessary time delays and the WWF transfers the amount directly into beneficiary bank accounts.
7.5 Stakeholders Perception about Economic and Social Benefits

According to the workers, grants are awarded in the form of housing, education for their children, marriage and death cases. This plays an important role in the economic and social uplift of their living standards. For instance, most of the industrial workers believe that an educational grant to their children helps more than any other grant. This in turn helps their children in getting a respectable job with a handsome salary.

With the aid of these educational grants, children of industrial workers are serving in engineering, hospitals, and leading national institutions. According to the government officials, social and economic impact of these grants is quite significant. This increases the literacy rate in their community which not only secures a good job for them but also able to serve their community in a better way.

7.6 Impact at Community Level

According to the industrial workers, there is a mixed impact of the WWF’s grants on the community. It mainly depends on their utilization, for example, the educational grants help them in acquiring a good education which is not affordable otherwise. In return, the educated people serve the community in the form of competent engineers, doctors and business entrepreneur.

However, sometimes the misuse of housing grant leads to a conflict in the society. For instance; some of the factory workers backed by the political parties make an allotment of houses in labour colonies without having a legal right. They sublet the quarter to a third party and earn high rent on it. This triggers conflict in the society and needs serious attention for its resolution.
According to the government officials, educational grant plays a vital role and have a significant trickle down effect on the community. When there is a doctor or an engineer in a family then other families also see its impact. Their children also study seriously to attain such a respectful position in the community. On the other hand; housing schemes, marriage grants and death grants impact the workers but in a limited fashion. Mostly these instruments act as buffers and smooth consumption patterns.

7.7 Grievance Redressal Mechanism

Most of the industrial workers are of the view that there is a poor grievance redressal mechanism. They have to follow a long procedure to register this complaint which is expressed in the following diagram.

Source: Key Informant Interviews

According to the government officials, there is no formal complaint registration mechanism at the federal level in the WWF. Normally, the complaints are registered and are solved at the provincial offices. However, there is a tight scrutiny mechanism at the provincial level which delays grievance redressal and subsequent compensation to the workers. Following flow chart describes the steps that are involved in the complaint registration mechanism:
7.8 Socioeconomic Impact Realization

There are two types of workers in factories which comprises regular and contractual/third party contract workers. The regular workers are paid less as compared to the contract workers. Only the regular workers can have registration with the EOBI and SSC which make them entitled to enjoy the grant facilities awarded by WWF whereas contractors or third party workers are deprived of these facilities.
8.1 Welfare Changes for WWF Beneficiaries

The existing law and procedures of the WWF provide assistance to the industrial workers in housing schemes, educational grants, medical grants, vocational trainings, marriage grants and death grants. We now discuss the welfare impact of each of the above separately.

8.2 Housing Schemes

According to the factory workers, housing is a good initiative by the WWF and provides affordable houses for the industrial workers. This scheme has helped a number of families because it is not easy to build a house now-a-days given the inflation and reduced purchasing power. But the WWF needs to increase its housing cover because the number of industrial workers is much more than the number of houses that are provided by the WWF. A number of workers are deprived of the housing right which is the basic necessity.

Workers also face other lot of procedural problems in getting a house in the WWF housing schemes. There is a need to increase the quota of each factory in the housing colonies so that each worker could access this facility in a fair way. Figure 1 portrays the total number of housing activities that are undertaken by the WWF.
Industrial workers assert that residential quarters are allotted only to the factories that are operating in the area. Nowadays, the industry is under critical conditions and most of the factories are not operational due to the non-availability of electricity. Workers of those industries are also residing in the WWF’s colonies which are creating problems. Often, they have a political or bureaucratic support; they get allotment in the colonies and further sublet the quarters to earn profits.

In some areas, construction of houses is pending due to unavailability of funds. On the other hand, the living conditions are not up to the mark in the existing labour colonies. There is a weak institutional mechanism for the repair and maintenance of the structure which is badly affecting the living conditions in existing houses. For instance, most of the footing of houses is damaged due to leakages of drainage pipes.

In some houses, the amalgamation of drainage and drinking water pipes creates a big threat to health. Sanitary conditions are not up to the mark in the labour colonies for
instance only 4 sweepers are available in the labour colony that comprise more than 500 houses in Amanghar and Nowshera. The lack of sanitation workers is also creating a mess. Security in labour colonies is another issue and according to labour representatives it is very easy to bypass colony walls; these walls needed to be accompanied with security wires. There is room and space for the security guards as well in housing colonies. Absence of proper check post in the labour colony encourages the criminal activities in the colony.

There is also a severe lack of basic facilities like parks, and street lights. As there is a lack of recreational activities, this added to resentment in the community level who see no common spaces for their children where they can participate in for example sports activities. Along with the provision of street light, the WWF should also provide the parks as essential items in the housing colonies.

The housing facility is available to the industrial workers as long as they are working. After their retirement, the workers have no right to stay in the houses that are provided by the WWF. At retirement, they are not allotted any quarter; they have to leave the existing residence because the quarters are not provided on ownership basis.

According to the government officials, housing is the basic necessity of a factory worker and it gives a massive relief to factory worker. Workers cannot afford houses on their own as it is too much expensive for them. Many workers are working in cities while their hometown is at some other region. It may not be possible for them to have the residence instantly. Workers who are doing the job in their native towns and cities find it difficult to manage their own residence. Provision of housing from the WWF resolves a big dilemma for marginal wage earners.
Almost 60,000 industrial workers have benefited to date from the WWF housing scheme. 114 housing schemes are completed and some 26 schemes are under process of completion. For the provision of these quarters, seniority is prioritized.

**Box 1: Success story of Housing Scheme of WWF**
Mr. Adil Allah Ditta is a factory worker and living in the labour colony of Amanghar. He is associated with the WWF for more than 20 years. He migrated from central Punjab. During his earlier tenure, he was spending major chunk of his income on temporary residence due to unavailability of living space. It was difficult for him to manage the daily expenses of his family. After the allotment of house in labour colony he is enjoying respectable living standard. Now he just pays a monthly rent of Rs. 200 to Government of Pakistan and indeed; it is a healthy economic relief to his family.

Source: Key Informant Interview

### 8.3 Educational Grants

According to the factory workers, the WWF has contributed a lot to mitigate their misery by giving quality education to their children. It is because of the fund that their children are able to study with other talented students across the country. There are some other examples in which the extraordinary students have also represented the country at international level.

The low wage rate in the industry and rising educational expenses both make the lives of industrial workers difficult. With this support, their children can study in prestigious educational institutes like Quaid-e-Azam University Islamabad, University of Engineering and Technology Taxila, National University of Science and Technology, Ghulam Ishaq Khan
Institute of Science and Technology, Fatima Jinnah Women University, Foundation University, Riphah International University, Islamic International University and COMSATS Institute of Information Technology Lahore. Figure 2 indicates the total number of educational grants that are provided by the WWF to each province.

**Figure 2 Total Number of Educational Grants up to 2012**

![Pie chart showing the distribution of educational grants](source.png)

Source: Ministry of Human Resource Development

This analysis indicates that Punjab secures the largest share in educational grants because of having more industrial units and population. Second is Khyber Pakhtunkawa, third is Sindh, fourth is federal area which is denoted by Islamabad and finally it comes the Balochistan. It is surprising to note that Sindh which has much larger and greater in
number industrial entities, still has lesser beneficiaries than Khyber Pakhtunkhwa. A deeper analysis of institutional mechanism in Sindh is still required.

All the provinces have varying pattern of educational grants overtime. This pattern is almost same for the Punjab and Balochistan for some time however there is a change in relative positions of other provinces. From 2004 to 2009, Khyber Pakhtunkhwa and Sindh are very close but after 2009 there is a significant increase in educational grants in Khyber Pakhtunkhwa. A detailed over time analysis of all the provinces and Islamabad is available in Figure 3.

![Figure 3 Trends in Number of Educational Grants Overtime](source)

The above mentioned comparison can be more significant if it takes into consideration the total expenditures incurred by the WWF on welfare measures. Figure 4 portrays this analysis and it sorts out these expenditures by province, over the period 2004-2012. It is obvious that both Sindh and Punjab provinces are taking major shares in total expenditures
and both follow the same pattern up to 2011. However, after 2011, the share of Sindh in total expenditures is increasing whereas it is falling for Punjab. The remaining areas such as Khyber Pakhtunkhwa, Balochistan and Islamabad all have little share in total expenditures. This asymmetric expenditure absorption across provinces requires an in-depth study by the government officials.

Figure 4 Total Expenditures on Educational Grants Overtime

Source: Ministry of Human Resource Development

Apart from fees, students are provided with monthly stipends from the WWF to meet their day to day educational expenditure. Previously, educational coverage was limited; just fee was provided to the beneficiaries and the rest of the expenses were pooled up by the workers themselves. As a result, only a few students could avail the educational grants. With limited income level, the industrial workers were not much motivated towards the education of their children.

Currently, the WWF has changed its policy regarding the provision of scholarships and grants and a full fee is granted to the students. In the past, only limited institutes were
affiliated with the WWF. However, presently, a student can take admission in any institute which is recognized by Higher Education Commission (HEC).

Though workers are gaining fruitful results in the form of a prosperous future of their children, however, they come across various difficulties in getting this opportunity. For instance, the documentation procedure is very long to get the scholarship facility for their children. The following documents are required when the student applies first time for the scholarship:

- Copy of Computerized National Identity Card (CNIC) of the workers attested by the employer.
- Copy of factory registration certificate under the Factories Act 1934, Mines Act 1923 and the Shops and Establishment Ordinance 1969.
- Copy of Factory Card duly attested by the employer.
- Worker job description duly attested by the employer.
- Copy of Social Security card (R-5) or EOBI card duly attested by the employer.
- Copy of Appointment letter duly attested by the employer or a certificate of service in original bearing complete contents of employment.
- Copy of student card attested by the head / authorized officer of the educational institution.
- Copy of CNIC or B Form of the student issued by NADRA and attested by the employer
- Certificate of enrolment issued by the head or authorized officer of the educational Institution.
• In case, if the educational institution is other than the public entity, then a copy of notification regarding registration or affiliation of the institute concerned with government, directorate, HEC etc.

• An affidavit by the student on a stamp paper of Rs. 20, duly attested by the Oath Commissioner bearing the undertaking to refund all the educational expenses incurred on his/her education if he / she left the education at an incomplete stage of the respective class/ programmed.

• Original payment vouchers, or copies thereof duly attested by the head of educational Institute / authorized officer regarding educational expenses /boarding charges/mess charges or other expenditure.

For the award of scholarships, the documents are demanded by the WWF to ensure workers’ identity. For example, factory identification card, job description, appointment letter and EOBI card are verified in this regard. Workers pass through a difficult and costly procedure of attestation of these documents from different authorities. For instance, it costs around Rs. 300 to produce a complementary affidavit of Rs. 20. Workers are usually not well educated, it causes in discrepancies and further delay in disbursement.

Workers are not content with the delays in disbursement of scholarship funds. According to them, their children are harassed by their educational institute due to delay in fee which is the fault of the slow disbursement process. In most of the cases, it has been observed that students are not allowed in examination hall during their final exams if their fee is not submitted in time.
Sometimes, students are unable to take admissions because the educational institutions do not issue them the final degree due to nonpayment of fee. Others who are not able to provide the fee timely left for the work. Most of the workers argue that the educational gap due to non-issuance of final degree by educational institutions gives tough time to their children in getting timely jobs. According to workers, now educational institutions avoid the admission of students who are studying under the WWF because of the delay in fee submission.

According to the government officials, the WWF issues fund for the construction of school infrastructure. These schools provide free education for workers’ children. In these schools, beneficiaries are provided with free books and uniform. At intermediate level, along with free education, the student is offered a stipend to meet their expenses. However the number of such schools remains limited.

The WWF also bears all the educational expenditures of workers’ children studying in universities. Overall, the educational assistance to workers’ children is a good initiative. If one compares it with other grants that are provided by the WWF, it is playing a key role for the socioeconomic uplift of industrial workers.
According to factory workers, the medical coverage is given to them under the umbrella of social security dispensaries and government hospital. At these places, they are entitled to free health examination, medical treatment and medicine. But this facility is available only to the industrial workers that are working in the industry. Furthermore in the housing colonies of WWF there are no dispensaries. The existing dispensaries have a weak monitoring and evaluation which implies that doctors’ absenteeism goes unchecked. On several occasions patients are also returned back on account of shortage of medicine.

The retired factory workers are not entitled to these health facilities. According to them, they have served the industry for a long time. Throughout their job tenure, they have contributed to the WWF through the factory. For the sake of treatment, factory workers have to see alternative sources of treatment which are difficult to access. The following Figure 5 indicates the welfare measures that are offered by the WWF.
According to the government officials, there is no direct way to disburse the medical grant. The WWF approves fund for the building of dispensaries and a hospital near to the residential colonies of industrial workers. Later on, these dispensaries and hospitals are operated by social security institutions which give free medical facility to factory worker. In addition, the WWF funded a hospital with 200 beds in Sukkur and plans to erect another with 500 beds in Islamabad. It was not clear as to what factors were considered while deciding upon Sukkur and Islamabad as locations for these hospitals. There areas are already rich in medical facilities and there are other less developed places which need attention. However, some official say that that these are political decision.
8.5 Vocational Trainings

Though a number of vocational training institutions are operating under the auspices of the WWF but they do not maintain an up to the mark standard. The present job market is very vibrant and it is difficult for the young technicians to be employed at a reasonable pace. The following Figure 6 provides a comparison of the schools/colleges and the technical institutions that are established by the WWF.

Figure 6 Total Schools and Technical Institutions up to 2012

Jobs are marginally available and number of workers looking for job is far more and this is resulting in unemployment. Then comes other factors that impede their movement in the job market such as low wage rate and structural underemployment. It would be useful if the WWF promotes such vocational training that could meet the demands of industry. Currently the syllabus of these vocation training institutes is arcade and not in line with
industry demands. There were weak synergies with other vocational training programmes across the country.

Furthermore, institutions are available but at limited places and do not cover the majority of the population. It is also observed that in the past, the WWF gave sewing machines to poorer households. It was a useful exercise and it helped the needy women. They were able to work at their homes, this added to their income level. However, this scheme is no more operational now. Workers demand that this scheme should be initiated so that it could help the poor women especially the widows. Such provisions also build asset profile of the beneficiaries.

It seems that the WWF vocational trainings lack a clear vision. This training might be more productive if provided with a clear vision and a broad focus. It should facilitate the technicians with the modern tools and machinery. Along with it, there should be backward and forward linkages of the technical training in the industry.

According to the government officials, the metric-tech project is launched in which basic technical skill and career counseling of the students is done at metric level. This project will enable them to acquire a respectable business and would guide them to choose a relevant of their interest. This would be helpful to the workers’ families in pursuing the employment and self-employment. All these technical education programmes are independent and the WWF is the governing body which deals their operational mechanism. These programs are not controlled by NAFTA. However, it can accommodate these technical institutions on the request of the WWF.
8.6  Marriage Grants

Marriage grants are facilitating the marriage expenditures of the industrial workers. Mainly it facilitates them in arranging for the dowry of the daughters. Presently, the WWF provides the facility and provides a relief to workers. It is offered in the form of monetary allowance. The marriage grant is subject to many reforms. The initial limit of marriage grants was Rs. 30,000 which later on increased to Rs. 50,000; with the passage of time, this amount was Rs. 70,000. However, presently, the WWF provides marriage coverage of Rs. 100,000.

In the beginning, workers could claim marriage grant for only one daughter and for the rest of the girls they might have to manage themselves. However, in its current position, marriage grant is available for every daughter of an industrial worker. This is highly appreciated by the working community. The following Figure 7 indicates the total number of marriage grants in each province that are provided by the WWF.

Figure 7 Total Number of Marriage Beneficiaries up to 2012

- Punjab: 61501
- Sindh: 43738
- KPK: 1496
- Balochistan: 1378
- Islamabad: 43738

It is evident from the above Figure 7 that most of the marriage grants are secured by the Punjab province because it has the highest share in the industry. Second and third positions are secured by Sindh and Khyber Pakhtunkhwa provinces respectively. The fourth position is covered by Balochistan province whereas the federal area e.g. Islamabad, comes at the last position (given the small size). With a little variation, this trend persists between all the provinces overtime; see Figure 8.

**Figure 8 Trend in Number of Marriage Grants Overtime**

It is also important to examine the total expenditures on these marriage grants. Figure 9 presents this analysis. Since Punjab and Sindh provinces both host industrial hubs in Pakistan that partially explains why they have more share in total expenditures as compared to other provinces. As the amount of money for marriage grant is same in each
province so there is a close correlation between the number of marriage grants and the total expenditures of each province. However, it is obvious that fluctuations in total expenditures are increasing overtime which indicates inconsistencies in the operational mechanism.

**Figure 9 Total Expenditures on Marriage Grants Overtime**

It is observed that the amount of the marriage grant is not enough. With the persistent level of inflation, it is difficult to manage rising expenditures towards marriage-related activities. Though the industrial workers receive Rs. 100,000 from the WWF in the form of marriage grants but there are many other expenses which are borne by the industrial workers.

There is a need to increase the current limit of Rs. 100,000. In addition, only the factory workers can access these facilities who have served for more than 3 years. This rule is creating hurdles in the way of welfare and is a constraint for workers. From their point of view, there should be no service limit as it is workers’ right to get this benefit. If workers require the grant between these 3 years, he/she may be deprived due to this policy.
Furthermore, marriage grant is offered only for the marriage of daughter and workers cannot claim the fund for the marriage of a son. Such discrimination was registered by respondents. Lengthy procedure for the provision of funds remains a problem for workers as they have to wait for extended periods.

The late provision of funds is the common problem that is reported by most of the workers. Previously, applications were accepted after every three months which was a good step in a sense that it requires a short time period in the release of funds. But now the application is collected once a year which delays the process. Workers have to wait for the whole year to submit the application. After that, the time consuming process of documents scrutiny makes it more prolonging. The process now takes almost 2-3 years for funds release which is a lengthy process.

It is identified that government is somehow misusing the funds for its own purpose. It is the right of industrial workers and the government should not use it for any purpose. Any use of funds other than its basic purpose will obviously disrupt the primary objective. This practice causes a disruption in the flow of funds, as on certain time periods, workers are not benefited due to lack of funds. It was reported under strict confidentiality by at least 2 government officials that on occasions the government uses WWF funds for budgetary support.

According to government officials, reforms from time to time have been made to facilitate the industrial. The workers are provided these grants only for the marriage of a daughter, but as per the demands of workers, the WWF changed the policy and now every daughter of a worker is entitled to this compensation. Increase in grant limit occurs at different time period so that it could be adjusted with raising cost of living.
In its current format, an amount of Rs. 100,000 is provided for one marriage case. These grants are provided to workers whose minimum service duration is three years. A total of 130,596 daughters of workers are benefited since now. It is further added that daughters of deceased workers are also eligible for this grant.

8.7 Death Grants

The marginal income level of workers makes it difficult for them to survive at times. In case of death, the family of a deceased worker is deprived of all the basic benefits even the medical facility. It is necessary to protect the family of the deceased workers from uncertain circumstances. The death grant is provided to the family of the deceased which gives some sort of monetary protection. Presently, the WWF is providing the death grant of Rs. 500,000 which is appreciated by the workers. The details of the total number of death grants at provincial level are available in the following Figure 10.

**Figure 10 Total Number of Death Grants up to 2012**

![Pie chart showing the total number of death grants up to 2012 across different provinces.]

Source: Ministry of Human Resource Development
Figure 11 indicates that, on average, Punjab province has the highest share in the death grants. The second position is secured by the Sindh Province. Khyber Pakhtunkhwa and Balochistan are at the third and fourth position. Finally, the federal area, Islamabad is at the last position.

**Figure 11 Trend in Death Grants Overtime**

![Trend in Death Grants Overtime](source)

Source: Ministry of Human Resource Development

It is clear in Figure 12 that WWF provides the same amount of money for a death grant in each province. Though total number of death grants in Punjab province is higher than any other province, for the entire time period, yet total spending of the Sindh province is very close to the Punjab province which is confusing. It requires a more in-depth study at the government level. The Khyber Pakhtunkhwa secures the third highest share in the total expenditures which is consistent with its total number of death grants. Finally, the Balochistan province and the Islamabad city both have the least share in the total expenditures.
Delays in the disbursement of these grants are common problem because a detailed documentation and other legal formalities take a long time. In some cases the legal complications might cause delays up to 3-4 years. If the release of funds takes such a long time, it will affect the true spirit of the WWF. From the workers' point of view, it is better to provide the grant at once.

There is a proposal that the workers should be provided a part of money whereas the rest of it should be invested in some government venture. However, the industrial workers assert that this is not a good proposal. If investment is made on behalf of the family, it may have fears of losses which may result in disrupting the flow of funds.

It is important to note here that death grant in majority of the cases is processed through widow, who faces numerous complicated procedures. As a widow, she has to wait for the certain time period to leave the house as it is a religious compulsion resulting in delay of documents. After that, she cannot do everything on her own in a male dominated society.
Complex documentation practice requires time and effort to precede the process. Additionally the norms of for example Khyber Pakhtunkhwa and Balochistan do not allow widows to physically go door to door for filing of information.

After the death of a worker, family loses a steady income flow. Death of worker instantly means the zero income level of the family. This time period is very tough for family to survive and any delay in provision of grant to family can make things further deteriorated. Poor family conditions make it difficult to survive after the death of a worker and they need something to move directly to their routine affairs.

The death grant was initiated in 1999 through amendment in laws that govern WWF. Previously, the limit of death grant was Rs. 300,000 which is now increased to Rs. 500,000. There is no service limit to give this particular grant and it is provided to each family of the deceased worker irrespective of his service duration.
9.1 Social Impact of WWF

This section looks at the impact of WWF specific with a regional lens (i.e. urban vs. rural) and gender lens (i.e. male vs. female). We also go on to discuss the impact of this programme with respect of personal characteristics of workers (e.g. age and experience at work). There is also a brief discussion regarding dispensation of services under this programme has in any way been disturbed by natural calamities in Pakistan.

9.2 Region-specific Impacts

It is observed that housing colonies in urban areas are working in a better way as compared to the peri-urban/rural areas. A caretaker is provided in each colony who looks after the basic utilities in housing colonies. He assures availability of water, electricity and sanitation etc. However, these facilities are good in urban areas while the situation is not much encouraging in peri-urban areas.

The industrial workers complaint that sanitation is the major problem in peri-urban colonies. The caretakers assert that they are unable to work properly owing to the limited availability of funds and lack of municipal services in peri-urban areas. For smooth operations, they also need technical resources for waste disposal. The lack of a systematic mechanism for waste collection causes people to throw the garbage in near by grounds which is the source of hygiene problems. In this situation, health problems arise and most of the times children are their victims. Workers of the peri-urban areas demand serious actions to overcome all these shortcomings in peri-urban areas.
9.3 Gender-specific Impacts

The documentation process is required for claiming benefits is indeed complex for all workers and more so for women whose mobility is natural constrained by the social norms. Second there is a communication gap with female population. Most of the members in governing body of WWF are male; and there has been very weak effort by the department to ensure participation of women. The women in peri-ruban industrial hubs are less aware of their rights and the process to claim these rights. The situation is relatively better in urban areas however the key complaint was of high transaction costs in order to meet the documentary requirements.

Our female respondents in the focus group discussions also complained about the obsolete technology in the skill development centers. They demand to replace this obsolete structure with modern arrangement so that they could work in a better way. A lot of working women want to study along with the job which is not an easy task; the WWF should streamline its policies towards this end. However, the female workers in urban areas can access these facilities in a short span of time as compared to other who are working in peri-urban area. Finally having obtained certification based on the obsolete technologies in the skill development centers the female respondents believed that they have less changes of being hired in the private sector given their lack of new knowledge.

Age is an important factor in association with the welfare activities. A worker can avail the facilities provided by the WWF as long as s/he is working. After retirement, s/he cannot access these welfare grants. The poor workers feel much worried when they are retired because they are deprived from basic medical facilities, their children cannot access the
WWF schools and they cannot live in the WWF houses. Hence, the welfare measures provided by the WWF are not sustainable but short-lived. Government should devise policies to protect the retired industrial workers from poverty and should work for their welfare as well. Such post-retirement difficulties are felt more acutely by female workers who were recruited after their husband’s death.

It may however be noted that in overall terms the marriage grant instrument does add towards gender empowerment given that it is a direct cash transfer which reduces the incidence of exclusion at least in the short term.

### 9.4 Natural Calamities and WWF

The WWF provides its assistance to the industrial workers who are affected by the earthquakes and floods. It provided a grant of Rs. 50,000 to each affected worker in 2005. It served around 3293 beneficiaries across the country. The limited funds forced the WWF to expand its coverage at a narrow scale. The devastating floods in 2010 affected the entire country and a number of industrial workers lost their property and other valuables. The Prime Minister announced an amount of Rs. 1 billion for the flood affected workers under WWF. This timely provision of funds saved substantial number of workers from falling below the poverty line.

The services of the WWF were also encouraging during the floods of 2011. It distributed food items of Rs. 50 millions in the Sindh province. This prevented the workers and their families from falling in the food insecure bracket. Furthermore, in the recent past, the WWF worked on housing schemes in the flood affected areas. As the people in the disastrous
areas lose significant amount of their assets, the WWF endeavors to serve them on priority basis for the disbursement of educational, death and marriage grant. However the benefits given under WWF are little if compared to losses incurred in these areas. The workers in these areas demanded a quick rehabilitation of the educational infrastructure such as the construction of schools and technical institution. The social security hospitals and the housing colonies are also severely damaged by the natural calamities which needed a quick rehabilitation. If the proper rehabilitation activities are not started timely, they might cause severe damage to the human lives.

**9.5 18th Constitutional Amendment and WWF**

Though the government has legislated for the 18th constitutional amendment but practically the operational mechanism of the WWF is controlled by the federal government. During the KII, the provincial officials asserted that provinces have no framework to run WWF at provincial level. It would take several years to develop a provincial framework so that the 18th constitutional amendment could be implemented. This may also require provincial WWF laws to be enacted by the provincial assemblies. Under this milieu, the federal government would have to run the operational mechanism under the already available standard operating procedures and rules of business. In theory however having such a programme at the federal level is clear violation of 18th Amendment therefore federal government must work closely with provincial governments in strengthening their operational capacity so that in the medium to longer term WWF can be devolved with fund and operations being directly managed by the provinces.
10.1 Policy Recommendations

The main objectives of WWF are the provision of basic amenities to industrial workers that include housing, education, health, marriage grants and death grants. During 2012, it has widened its scale and a greater number of beneficiaries are receiving benefits. It provided Rs. 2.5 billion to financing 46 housing schemes which will benefit 15,000 industrial workers. It has provided Rs. 77 million for educational scholarships which helped 1,456 children. It disbursed Rs. 637 million for marriage grants which accommodated 9,138 families. Around 1,079 beneficiaries are facilitated with death grant and the WWF provided a sum of Rs. 341 million in this regard.

10.2 General Recommendations

Some general recommendations include:

- There is a need to improve the process of disbursement of grants. Introduction of online system can expedite this slow process.
- There is a need to squeeze the number of documents that are required for claiming grants. Currently there are high transactions cost associated with filing of claims.
- Verification of workers should be interlinked with national identification system.
• Among the entire sector WWF benefits, there is a need to prioritize the educational grant because it is an investment in education which would have far reaching impact on economic growth.

• The limits of each instrument are increased in the face of inflation usually on arbitrary basis. However more scientific basis for such increase is desired. It is recommended that WWF should use static and dynamic micro-simulation modeling in order to scientifically study the incidence of such benefits in quantitative terms.

• There is a need for modern skill development centers for females. The current centers are using obsolete technology which also reduced the demand of these females in private sector.

• The retired workers cannot access basic medical facilities and their children cannot access to the WWF schools and they cannot live in the WWF houses. There needs to be some thinking towards providing these workers a respectable standard of living post-retirement.

• There is a need of quick rehabilitation process in the areas that are affected by natural calamities e.g. rehabilitation of educational infrastructure, social security hospitals and the housing colonies.

• On fiscal discipline it is extremely important that Finance Division should not divert WWF savings towards budgetary financing. On several occasions payments of workers are delayed on account of pressures at Finance Division due to competing demands posed by rising fiscal deficits.
10.3 Results Based Management

In the interest of improved management structure at WWF (federal and province) it is now essential that the organization should move towards the principles of results based management. Currently there are key performance indicators (KPIs) which are updated regularly and this implies low incentives for the officials to reform their systems. Having regular KPIs in place will allow monitoring of output and outcomes which in turn will guide WWF towards improving operational efficiencies. In this regard a ready reference is the system of results based management introduced through Medium Term Budgetary Framework by Finance Division. This is documented at the Finance Division on annual basis and WWF officials may study this for their reference.

10.4 Alignment with other Social Safety Nets

While WWF provides beneficiaries with a buffer zone that protects them against inflation and any unfortunate incidences, there is also a need to observe the inequalities that might be created in a community where some have access to such facilities while other’s do not. WWF should initiate formation of a working group that should study the various synergies that can be developed with other social safety nets on-ground, particularly Benazir Income Support Programme (BISP), Zero-Hunger Programme, Provincial cash transfer programmes etc.
10.5 Evasion in WWF Contribution

In order to further strengthen the evasion that takes place while employers submit their contributions in WWF the organization will need support of biometric systems that can connect with both Federal Board of Revenue (FBR) and National Database and Registration Authority (NADRA). Currently the officials at WWF have little understanding of biometric processes in places with NADRA however a brief liaison between both departments will be crucial in order for WWF officials to learn how they can benefit from the already established checks and balances with NADRA.

10.6 E-Governance at WWF

There is a need to lessen the transaction costs associated with claiming of rights at WWF. The applicants have to go through a cumbersome process of compiling various documents that in fact takes their attention away from work and adds to their expense. It is recommended that WWF may follow the examples set by Emergency Relief Cell, BISP and NADRA in automating their processing and disbursement procedures. Most of these are one window operations now and these have also eased the burden on officials. E-governance will also imply faster assessment of future needs on regular basis.

10.7 Demand-side Forecasting

Most of the increase in ceilings of claims such as marriage and death grants is on arbitrary basis and lacks scientific reasoning. It is recommended first that WWF should institutionalize a monitoring and evaluation unit that can help in forecasting of WWF benefit demands. This unit should carry out regular survey for impact evaluation in order to feedback the proposals for improvement. Furthermore this unit should have labour
economists who can make use of nation-wide labour statistics in order to forecast the future demands on WWF operations. These demands will be in the form of increased budget and manpower requirements.

10.8 Grievance Redressal Mechanism
Currently there is not documented grievance redressal mechanism that workers can use in order to lodge their complaints. They end up writing repeated applications and have little knowledge as to who should be held accountable for addressing their application. A formal mechanism should be documented by WWF in consultation with provincial offices, employer and labour unions. This documentation should then be disseminated to workers after translations in appropriate local languages. WWF should also organize orientation seminars on this subject. Such an endeavor will strengthen the ability of workers to demand better service delivery in future. In putting together a grievance redressal mechanism WWF may look into examples set by, a) Government of Punjab's Dunge Response Initiative and b) National Disaster Management Authority's (NDMA) disaster response mechanism. Both these examples allow use of easy and cheap technology such as Short Message Service (SMS) in order to register complaint.

10.9 Enabling Feedback for Future Reforms
Having a grievance redressal mechanism on its own will not guarantee more efficient service delivery. This has to be accompanied by setting up of a compliance unit in WWF which will generate feedback for future reforms. This unit will be responsible for assessing complaints received, a) how grievances are currently
being addressed, b) how the process can be expedited, c) which feedback responses can be transformed into institutional changes / reforms and d) how best to report these grievances to the higher authorities for appropriate and timely action.

10.10 Capacity Building at WWF

In order for WWF officials to bring reforms at their workplace it is important to orient them with international best practices and current processes of learning by doing. We recommend that dedicated foreign and local trainings should be designed to give them exposure to the management of similar programmes abroad. Very recently the government facilitated officials working at BISP to visit Latin American countries for studying their social safety net programmes. The lessons learnt were then disseminated for offices of BISP at the sub-national level. Such modus operandi may also be followed in building capacities of officials at WWF.
References


Ministry of Labour, Employment and Rehabilitation, India 1969, ‘Concept and scope of labour welfare’, New Delhi, pp. 5.


Note: This focus group discussion (FGD) is intended for WWF beneficiaries males and females (25-49 years), officials, community elders

1. Since when are you part of WWF as a beneficiary or official?
2. Which WWF benefits have you accessed to date?
3. Have you noticed any changes in the operations of WWF with respect to the filing and claiming of rights, liaison (communication) with officials, accessing payments and raise in allocation etc.
4. How has your household benefitted economically and socially?
5. How has its impact on the community?
6. Have you had any grievances (complaint) in this regards?
7. How have your grievances been addressed?
8. Does a formal grievance redressal (compensation) mechanism exit
9. In your opinion how have WWF receipts helped you in terms of economic, educational or social uplift?
10. Has there been any negative consequences of such receipts at the community level?
11. Have there been any differences across gender with regards to WWF receipts e.g. discrimination while disbursement of funds, liaison with officials etc.
12. In your opinion how can WWF operations be further streamlined (simplified) for better service to clients?
Questions for Key Informant Interviews (KII)

1. What are the recent reform measures taken to improve the working of WWF?
2. How complaints of industrial workers are addressed?
3. How complaints are registered?
4. What are your future plans about the expansion of fund?
5. On what basis, educational grants are provided?
6. Along with the education, children need counselling for their career development. Is the government doing something for this?
7. What are the nature of educational grants and their scale?
8. How do you maintain the acceptable standards of education?
9. Had the government taken any measure to improve the work efficiency in industrial workers?
10. Do you feel that funds should be transferred from educational grants towards skill development?
11. Did you provide any vocational training in school?
12. Specify its training capacity for males and females?
13. Does it plan to improve the working conditions in the organizations? The case of recent accident in Karachi.
14. Do you provide any medical coverage if industrial workers or someone in their family is sick?
15. How do you provide medical grants in case of emergency?
16. What are your plan to expand and to improve the housing schemes?

17. How many categories are there under this housing schemes?

18. How much do you pay in case of death grants?

19. How much do you pay in case of marriage grants?

20. How long does it take for the disbursement of funds?

21. What is the mode of payment?

22. Did the 18th constitutional amendment change of operational structure of WWF?

23. What will be the new role of the provincial governments and the federal government?

24. Is there any systematic mechanism to check out the impact of the WWF grants and its feedback.

25. Has there been any past study produced on the working and operations of WWF?