



Concept Environmental and Social Review Summary

Concept Stage

(ESRS Concept Stage)

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BASIC INFORMATION

A. Basic Project Data

Country	Region	Project ID	Parent Project ID (if any)
Pakistan	SOUTH ASIA	P174484	
Project Name	Pakistan Crisis-Resilient Social Protection (CRISP)		
Practice Area (Lead)	Financing Instrument	Estimated Appraisal Date	Estimated Board Date
Social Protection & Jobs	Program-for-Results Financing	10/6/2020	12/28/2020
Borrower(s)	Implementing Agency(ies)		
The Islamic Republic of Pakistan	Benazir Income Support Program, Poverty and Social Safety Nets Division		

Proposed Development Objective

To support positive disruptions and advances in the social protection system to make it more adaptive and to build crisis-resilience among poor and vulnerable households.

Financing (in USD Million)	Amount
IPF Component	5.00
Total Project Cost	300.00

B. Is the project being prepared in a Situation of Urgent Need of Assistance or Capacity Constraints, as per Bank IPF Policy, para. 12?

No

C. Summary Description of Proposed Project [including overview of Country, Sectoral & Institutional Contexts and Relationship to CPF]

Country Context

As a consequence of COVID-19 pandemic and related restriction measures, Pakistan's economy has faced severe economic shocks. For the first time since 1979, the South Asia region is expected to experience a reduction in per capita income, with GDP per capita projected to decline by 3.8%. Prior to the onset of COVID-19 in Pakistan, the



country was already facing a slow-down in growth due to the structural adjustment policies implemented to address macroeconomic imbalances.

Pakistan is the most successful South Asian country in transforming GDP growth into poverty reduction. Between 2001 and 2015, more than 32 million Pakistanis escaped poverty. Despite this impressive achievement, poverty reduction was geographically uneven, and poverty remains concentrated in rural areas. Human capital accumulation prior to the crisis was already low, with Pakistan ranking 134 out of 157 countries in the World Bank's Human Capital Index. Malnutrition and learning poverty emerge as two key aspects of the human capital challenge in Pakistan.

The socioeconomic impacts of COVID-19 risk reversing recent gains, depleting human capital accumulation, and heightening vulnerability for workers. The pandemic's disruptions, including the mobility restrictions, reduced demand, and a fall in remittances, are expected to have widespread socioeconomic impacts in Pakistan. The crisis is expected to lead to a sizeable increase in poverty, reversing the sustained reduction observed over the past 20 years. Urban areas are especially vulnerable due to the higher prevalence of service sector workers and lower safety net coverage. Data on human capital impacts in Pakistan are not yet available, but a projected 3 million school dropouts are expected due to income shocks and use of negative coping strategies. Beyond the evident supply side issues, deterioration of health indicators is expected due to demand-side issues induced by the crisis.

The majority of Pakistan's workforce is engaged in informal work, resulting in a vast segment of the population without access to risk-coping mechanisms, which is likely to deepen the effects of the crisis. The recent expansion of social protection (SP), mainly in the form of wider safety net coverage, is far exceeded by the number of uncovered workers. The household savings rate in Pakistan is also very low, with only 32 percent of the population (15+ years) reporting that they save any money. Inadequate savings combined with inadequate social insurance schemes affect the ability of individuals and households to respond to shocks.

This context calls for a strong SP response that supports post-crisis recovery while introducing the next generation of reforms to enhance the system's adaptability and households' resilience to future crises. The crisis has highlighted the need to expand protection both for the poorest and for the 'missing middle' who fall outside existing safety net programs and are excluded from the limited formal systems. This reform requires introducing the next generation of interventions that move beyond social assistance and are able to bring a larger segment of the population under the social protection umbrella; disrupting some of the traditional SP delivery systems to make them more responsive and scalable to crisis situations and cater to a larger number of beneficiaries and programs; and refocusing social assistance programs on safeguarding and rebuilding human capital after the crisis.

Sectoral Context

The strong foundations of Pakistan's safety net and national identity systems enabled the Government to respond rapidly to the unprecedented scale of the COVID-19 crisis. In March 2020 the Government launched a large safety net emergency package under the umbrella of Ehsaas, providing a temporary income support to 12 million beneficiaries nationwide. This includes the existing 4.5 million beneficiaries of Kifalat, the unconditional cash transfer program managed by the Benazir Income Support Program (BISP), and an additional 7.5 million beneficiaries. The response was built on a decade of substantive investments in strengthening the national social safety net system and improving on ground delivery. BISP's flagship social assistance program, Kifalat, provides regular safety nets benefits and relies on a social registry, the National Socio-Economic Registry (NSER), and a biometrically authenticated digital payment system



linked to the national identity system. Other federally run safety net programs consist of Waseela-e-Taleem (WeT) a conditional cash transfer (CCT) with conditionalities linked to primary school attendance, and a newly launched nutrition-focused CCT with conditionalities linked to maternal and child health.

COVID-19 laid bare coverage gaps and rigidities in the SP system, that if corrected would enable a more effective crisis response and build resilience to future crises. These issues had been identified before COVID-19 but were highlighted by the crisis as limiting the extent of the response. First, the system's ability to accurately assess needs and determine eligibility of potential beneficiaries was limited by: (i) few local-level entry points for the social registry capable of flexibly capturing shocks and other welfare changes, as only one update for targeting data was collected in 2011; (ii) no regular entry-exit process for the safety net programs due to lack of recertification of beneficiaries in a decade; and (iii) unexploited big data and other sources to enhance social registry's accuracy and effectiveness in times of crisis, as the NSER continued to rely primarily on a proxy-means based approach to determining socioeconomic status. Second, there are important coverage gaps: (iv) the presence of a large 'missing middle' – typically informal workers who may not be poor but are highly vulnerable to shocks as they depend on variable incomes and are not covered by existing safety nets or formal social insurance mechanisms; and (v) limited demand-side interventions to address lagging human capital accumulation starting in the early years through schooling and beyond, particularly for girls; and (vi) incomplete coordination with provincial governments and interventions.

The Government's strong commitment and recognition of these gaps provide an ideal opportunity to introduce innovations to the SP system to transition it toward greater crisis resilience. The Government's National Poverty Alleviation Plan, Ehsaas has four pillars, including two focused on safety nets and human capital. Ehsaas also created the Division of Poverty Alleviation and Social Safety (PASS), with close links to the Prime Minister's Office. PASS brings together BISP, the Pakistan Poverty Alleviation Fund (PPAF), the newly created Labor Expert Group, and other important programs under a single oversight. In its 2020 report, the Labor Expert Group recommended expansion of SP beyond existing safety nets to provide broader coverage to informal sector workers, in line with Ehsaas provisions. Under PASS' leadership, Pakistan can address the gaps highlighted by the crisis by expanding the coverage and types of SP interventions and transforming delivery systems to make them truly adaptive and crisis-resilient. The first involves moving into the social-assistance-social-insurance space to build resilience to shocks for the 'missing middle'. The second involves application of new technologies such as big data for assessing needs and determining eligibility, expanded use of biometrics, and setup of on-demand registration mechanisms for social programs using digital platforms.

Relationship to CAS/CPF

The proposed operation is well-aligned with the Pakistan CPF 2021-2025 and supports several focus areas of the CPF. The operation is strongly embedded in the 'ABC-D' framework of 'Accumulate, Build, Consolidate – Disrupt' and the positive disruption agenda set forth by the CPF. The program supports the 'ABC' framework of accumulation of capital, building resilient and responsive institutions, and consolidating gains from poverty reduction. The disruption agenda takes forward transformative innovations. Moving to a more crisis resilient SP system will require pushing the SP system to new frontiers (disrupt) while consolidating recent gains to cope with current and future crises. The proposed project caters to the consolidation agenda by advancing the existing safety nets and delivery systems to ensure the poorest households are protected and to safeguard human capital accumulation. The operation supports the 'disrupt' agenda by supporting some of its key components including utilizing digital solutions, addressing informality and enhancing inclusion, especially for women.



The program specifically supports four key objectives of the CPF. The program most strongly supports Objective 9 (Increasing resilience of the poor to shocks) by introducing hybrid social-assistance social-insurance mechanisms to extend coverage to the ‘missing middle’ prone to effects of the COVID-19 crisis but lack recourse to safety nets or formal social insurance. The expansion of human capital linked safety nets and transformation to adaptive safety nets also supports the objective by building more shock-responsive safety nets. The program also directly supports Objective 4 (Enhancing human capital especially for girls). The program supports two CCT programs, both aimed at safeguard human capital from the first 1000 days through primary schooling. The CCT linked to schooling includes additional components to promote enrollment and attendance of girls. Under Objective 8 (Improving service delivery through digitization) it supports the digital payments pathways and the strengthening of the NSER and data exchange platforms. The program also supports Objective 11 (Build rural households’ resilience) by supporting safety nets and hybrid social assistance-social insurance (SA-SI) mechanisms.

IPF Component

The IPF Component of the project is expected to finance Technical Assistance supporting various aspects of the PforR implementation. To inform the overall design of the crisis-resilient SP system, it would support impact and process evaluations of the COVID-19 response implemented by the Government. Related to Results Area 1, it would provide TA to support: (i) design and evaluate the social registry’s multi-entry localized automated (MELA) mechanism; and (ii) assess the effectiveness of use of big data to complement traditional targeting methods to improve targeting performance; (iii) support to the social registry governance and data exchange mechanisms; and (iv) design and assess mechanisms to further strengthen the beneficiary payment system.

To support Results Area 2, it would provide TA to help guide the choice of an appropriate model for hybrid SA-SI scale up in the Pakistan context, namely: (i) design of the hybrid SA-SI model including monetary and non-monetary (behavioral nudges) design elements and evaluation of different design features; (ii) capacity building for management and implementation of the hybrid SA-SI system and development of a platform to support monitoring of contributions, management of funds, and individual savings accounts, which is interoperable with the relevant SP existing delivery systems; and (iii) evaluation of the impacts of the hybrid scheme on households’ ability to manage risks. For Results Area 3, the TA would focus on support for: (i) design and implementation of the nutrition-sensitive CCT; (ii) planning for national rollout of WeT; (iii) evaluations of the nutrition-sensitive CCT and WeT to understand impacts on key outcomes related to human capital; and (iv) linkages of both CCT programs to existing delivery systems.

D. Environmental and Social Overview

D.1. Detailed project location(s) and salient physical characteristics relevant to the E&S assessment [geographic, environmental, social]

This project will be implemented across Pakistan through Kifalat/BISP. BISP has a nationwide presence with headquarters in Islamabad Capital Islamabad and 6 regional offices in provincial capitals, and in the autonomous territories of Azad Jammu and Kashmir (AJK) and Gilgit-Baltistan (GB). There are 33 divisional offices and 385 Tehsil offices all across the country.



Some downstream diffused and induced social and environmental (if any) impacts are expected during the preparation of TA component activities including capacity building studies, development of frameworks and models as well as engagement of technical expertise for improving payment deliveries and Social Protection Systems. Further, based on information available at the PCN stage, direct environmental impacts are not expected, since the TA will not finance any civil works, except for preparation of plans, studies or policies that may generate minimal impact indirectly to environment.

D. 2. Borrower's Institutional Capacity

The proposed project would rely on similar implementation arrangements as the ongoing Bank funded National Social Protection Program (NSPP), with BISP playing the leading role since it is responsible for the majority of the social protection interventions and delivery systems. Under NSPP, a Social Unit including a social mobilization specialist and a gender specialist has been established and is working satisfactorily towards implementation of the NSPP ESSA recommendations. Other actors such as National Registration and Database Authority (NADRA) and provincial entities that are existing implementing partners of BISP are also expected to play a role in implementation; new partners may be identified during preparation. Since BISP now sits within the institutional structure of PASS and the project will be testing new schemes, some adjustments to those arrangements may be required and will be defined during project preparation. In addition, PASS is expected to create a dedicated Labor Unit (Mazdoor ka Ehsaas) following the recommendations of the Labor Expert Group, which could collaborate on implementation of Results Area 2. BISP has the capacity to manage the TA component, including organizing capacity building activities and management of consultants for the various proposed studies. However, trainings and guidance will be provided by the Bank's ESF specialists to the Social Unit and other BISP staff, and staff of all the partner organizations to build E&S capacity for the TA and the main PforR component as required.

II. SCREENING OF POTENTIAL ENVIRONMENTAL AND SOCIAL (ES) RISKS AND IMPACTS

A. Environmental and Social Risk Classification (ESRC)

Low

Environmental Risk Rating

Low

Preliminary environmental risk assessment of the TA interventions indicates that the only reasonably foreseeable minimal indirect environmental impact is attributed to the preparation of assessment studies and evaluations for capacity building of the Borrower. Assessment of indirect environmental impacts will be part of TORs for these activities and these impacts will be accordingly managed during the implementation of TA activities. Since no material items (under TA component the project will not procure ICT equipment) shall be procured, nor does it involve any implementation of physical activities including civil works, the project environmental risk rating is proposed as low. Impacts linked to e-waste will be covered under the ESSA which will be prepared for the PforR financed activities.

Social Risk Rating

Low

In terms of social risks, there is a possibility that if the social protection system (including beneficiary selection criteria) and outreach and registration methods are not sensitively designed under the TA component, it could potentially lead to the exclusion of targeted beneficiaries, vulnerable groups and indigenous people in the PforR operation. Also, over reliance on ICT might not lead to desired outcomes of program activities given low IT literacy and gaps in internet coverage in the country. There are also risks of data and privacy breaches associated with technology solutions. BISP Tehsil offices, the frontline for program operations, face capacity constraints in terms of human resources and have inadequate service delivery procedures and standards. At present BISP and other agencies



lack a systematic approach to undertake free, prior and informed consultations with the indigenous Kalash people to determine their concerns and engage in the social protection net. The TA component does not involve any investment nor any activities requiring civil works that may lead to land acquisition and physical or economic displacement. Hence the social risk rating is assessed as low.

B. Environment and Social Standards (ESSs) that Apply to the Activities Being Considered

B.1. General Assessment

ESS1 Assessment and Management of Environmental and Social Risks and Impacts

Overview of the relevance of the Standard for the Project:

The TA is supported through Investment Project Financing (IPF) component. There is need to address environmental and social risks and impacts associated with TA in accordance with the Environmental and Social Framework (ESF). As per ESF TA guidelines, this TA is categorized as Type 2 ‘Supporting the formulation of policies, programs, plans, strategies or legal frameworks’ and Type 3 ‘Strengthening borrower capacity’, as it mainly focuses on designing and testing of the systems, developing policy frameworks for strengthening and enhancing coverage of the social protection systems as well as development of frameworks, models and assessment studies which would in turn help strengthen capacity of the client. These actions have minimal but possibly diffused and induced environmental (if any) and social implications as described above.

Nevertheless, in order to integrate and address the environmental and social implications within the TA design, the Borrower shall be required to integrate adequate assessment of environmental and social implications in the TORs of consultants hired for TA deliverables such that the advice provided through the TA for addressing those implications will be consistent with the World Bank’s Environmental and Social Framework (ESF) and any corresponding national legislation.

Further, in accordance with ESS1, the Borrower will develop an E&S screening checklist, which will evaluate the following potential environmental and social risks associated with the TA component: 1) ineffective design of social protection system and outreach and registration methods under the TA component which, in turn, can lead to potential exclusion of targeted beneficiaries, vulnerable groups and indigenous people (Kalash) under the PforR component; 2) The risk of over reliance on ICT in a low IT literacy and limited internet coverage in some parts of the country; 3) Risk of data and privacy breaches associated with the technology solutions; and 4) Capacity constraints and inadequate service delivery procedures and standards for BISP Tehsil Officers.

As recommended in the 2016 Environment and Social Systems Assessment (ESSA) of NSSP, BISP needs to strengthen its policy with respect to vulnerability, Kalash Indigenous People (IPs) inclusion and social mobilization. The ESSA noted that BISP can benefit from clarity on what constitutes vulnerability since it uses terms such as marginalized, vulnerable, poor, underprivileged, excluded, deprived and distressed interchangeably and needs to define them within its scope of work. The TA E&S Assessment will review whether BISP has clarified its approach on vulnerability since the 2016 ESSA, and will also include a chapter to ascertain the risks of exclusion of the vulnerable groups, particularly IPs (Kalash), due to ineffective design and implementation of the social protection system, as per ESS1 guidance. This analysis will assess the vulnerability of different groups and will advise the inclusion of targeted beneficiaries through appropriate outreach and registration methods, ensuring greater transparency and implementing effective grievance redress, exploring non-technology based inclusion strategies, improving the



functionality and coverage of BISP tehsil offices, ensuring data security by reviewing BISP/Ehsaas Program data privacy and protection protocols, and providing differentiated outreach and registration solutions for urban and rural areas in terms of safety net coverage. The analysis will take into account vulnerable people as defined by the ESF Directive on Addressing Risks and Impacts on Disadvantaged or Vulnerable Individuals or Groups, so as to identify and report on any negative or positive impacts on vulnerable groups and communities. In case negative impacts are identified, the analysis will suggest mitigation measures. The above assessments will follow the mitigation hierarchy proposed by the ESF and will take into account all applicable national laws and regulations.

Areas where “Use of Borrower Framework” is being considered:

BISP will follow World Bank guidelines as described in the ESF and the relevant ESS as identified under.

ESS10 Stakeholder Engagement and Information Disclosure

BISP will develop a Stakeholder Engagement Plan (SEP) in consultation with the World Bank, which will describe the timing, frequency and nature of engagements with the identified stakeholders throughout the TA life, while adhering to social distancing precautions required under the COVID-19 pandemic.

This SEP will be in line with the objectives of the TA whereby it aims to improve stakeholder capacity, engagement and coordination for an improved social protection system. Since this project impacts citizens as a whole, engagement with civil society platforms and citizens representative groups (like labor, women, disability, elderly) will have to be extensive and meaningful. SEP will also highlight methods to involve citizens voices and feedback into the TA implementation and will suggest differentiated measures of engagement across Pakistan.

BISP will identify project affected parties and other interested parties as part of the stakeholder identification and analysis process by using an independent third-party specialist. In particular, the third-party specialist should have a good understanding of the language and culture of the Kalash Indigenous People. The independent third-party specialist will be selected in consultation with the Bank’s E&S team and will be engaged in discussions with BISP, so that identification of stakeholders is unbiased and transparent. The specialist will provide support to conduct a comprehensive analysis and help design an inclusive engagement process.

At the PCN stage, potential stakeholders identified are i) BISP, ii) NADRA, iii) Provincial Education Departments, iv) Provincial Environmental Protection Departments/Agencies, v) civil society organizations working with women and labor, and on education, vi) NGOs with outreach in rural areas such as the Rural Support Programme Network, and, vii) Civil Society Platforms engaged in COVID-19 related relief work. BISP already has an established grievance redressal system in place that is working satisfactorily, and this GRM will serve to voice the complaints/issues raised or faced by beneficiaries as well as all stakeholders.

Stakeholder consultations conducted during the NSSP revealed that the Kalash Indigenous People have a unique and distinct understanding of poverty that does not overlap with the mainstream definitions that place emphasis on asset ownership at household level. Their assets have a transient quality, are communally owned and are neither permanent nor a source of regular income. Further, their definition of households is also transient and embedded in their attitudes to the institution of marriage as defined in their culture. During the NSPP ESSA preparation process, communication problems were reported between survey teams and IP communities since surveyors did not speak



Kalasha language; and survey result interpretation of Kalash assets as a regular sources of income (when in reality this is/was not the case) led to the exclusion of several otherwise poor households in the Kalash valleys. The SEP for the TA will need to build on the findings and recommendations of the NSPP ESSA with regard to the Kalash's communication needs and understanding of poverty and household assets. Engagement with Kalash community members and their chosen representatives (including trusted NGOs, academics, etc.) will be ensured so that the specific communications needs of the Kalash are identified, and improved and culturally appropriate communications, outreach and consultation methods are designed under the TA for BISP to effectively extend its reach to the Kalash through the main PforR operation. In particular, feedback and information from stakeholder engagement under the TA will inform the development of a culturally appropriate definition of poverty for the Kalash, to be adopted by BISP, which is arrived at with a free, prior, informed consent of the Kalash people.

Due to the onset of COVID-19 epidemic, the SEP will be prepared and implemented in accordance with government mandated SOPs, and WB and WHO/CDC guidelines for ensuring the basic principles of infection prevention, such as social distancing, consultations with small number of participants in well-ventilated spaces, and good hygiene practices etc. In case of lockdowns, electronic and remote means of communications will be used in place of face-to-face meetings and consultations.

B.2. Specific Risks and Impacts

A brief description of the potential environmental and social risks and impacts relevant to the Project.

ESS2 Labor and Working Conditions

This standard is relevant to the project intervention as the PIU is expected to include civil servants, with support from consultants, to provide technical assistance on specific tasks required under the TA. It is anticipated that the BISP may hire consultants, trainers, primary suppliers, etc. while executing the TA. Hence in order to integrate and address the ESS2 implications for the TA, BISP shall prepare Labor Management Procedures (LMP) as part of the E&S Assessment, prior to initiation of any procurement and/or activity supported by the TA. Accessible means to raise workplace concerns and complaints will also be ensured for all type of workers through an effective GRM (in addition to the one set up under ESS 10). All of this will be done in accordance with national law and ESS2 requirements.

Pakistan has comprehensive labor laws covering the terms and conditions of employment, termination of contracts, working time and rest time (working hours, paid leave, maternity leave and maternity protection, other leave entitlements), prevent child and forced labor, minimum age and protection of young workers, equality, pay issues, workers' representation in the enterprise, trade union and employers' association regulation and other aspects. In addition, Pakistan has also ratified several ILO labor conventions. However, management of labor issues with regards to GBV/SEA, GRM and OHS will need to be improved along with enhancement of implementation and supervision capacity mainly through supervision consultants. This will be assessed in more detail during project preparation and incorporated in the Labor Management Procedure, and in consultant/contractor contracts.

ESS3 Resource Efficiency and Pollution Prevention and Management



This ESS is not relevant to the project. The project does not involve the procurement of any items or physical interventions involving civil works. Thus, the activities are not envisaged to generate any significant waste (solid or liquid) or consume natural resources.

ESS4 Community Health and Safety

This ESS is not relevant to the Project. Measures to ensure that stakeholder engagement is conducted in accordance with Covid-19 related government and WB/WHO SOPs are described under ESS10

ESS5 Land Acquisition, Restrictions on Land Use and Involuntary Resettlement

This ESS is not relevant for the Project as there is no land acquisition, physical or economic displacement, restrictions on land use and/or involuntary resettlement planned under the Project.

ESS6 Biodiversity Conservation and Sustainable Management of Living Natural Resources

This ESS is not relevant since no project activities will involve any direct impacts on biodiversity, habitats and harvesting / production of natural resources.

ESS7 Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities

This ESS is relevant for the TA component. In Pakistan, the Kalash, living in Chitral District (Province of Khyber Pakhtunkhwa, KP), are recognized as IPs under ESS7. The CRISP program will be implemented in all provinces of Pakistan, including the Kalash valleys. However, aside from the nationwide CRISP activities, no additional specific activities targeting the Kalash will be undertaken. Issues related to the Kalash will be covered under ESS10 for the TA component as noted earlier, and under the ESSA for the main PforR component.

ESS8 Cultural Heritage

The project does not involve any activities affecting cultural heritage hence ESS8 is not relevant to this program.

ESS9 Financial Intermediaries

The project does not involve any activities with financial intermediaries hence ESS9 is not relevant to this project.

C. Legal Operational Policies that Apply

OP 7.50 Projects on International Waterways

No

OP 7.60 Projects in Disputed Areas

No



III. WORLD BANK ENVIRONMENTAL AND SOCIAL DUE DILIGENCE

A. Is a common approach being considered?

No

Financing Partners

Not applicable at this stage

B. Proposed Measures, Actions and Timing (Borrower's commitments)

Actions to be completed prior to Bank Board Approval:

- Preparation of and disclosure Stakeholder Engagement Plan (SEP)
- Preparation of E&S Assessment including screening procedure/checklists for TA activities and LMP
- Preparation and disclosure of Environment and Social Commitment Plan (ESCP)

Possible issues to be addressed in the Borrower Environmental and Social Commitment Plan (ESCP):

1. BISP will include Environmental and Social considerations in the TORs of all TA studies, frameworks and assessments in the planning process.
2. BISP will formulate and operationalize project specific GRM and worker specific GRM. This can be built on the existing complaints system working in BISP
3. Responsibilities, resources and timelines to implement and monitor all the above documents and procedures

C. Timing

Tentative target date for preparing the Appraisal Stage ESRS

15-Oct-2020

IV. CONTACT POINTS

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Borrower/Client/Recipient

Borrower: The Islamic Republic of Pakistan

Implementing Agency(ies)

Implementing Agency: Benazir Income Support Program

Implementing Agency: Poverty and Social Safety Nets Division

V. FOR MORE INFORMATION CONTACT

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VI. APPROVAL

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