

Closing Ceremony of
PPAF Earthquake Disability Project
and
Launch of IFAD Funded Microfinance Program for Persons with Disabilities
March 24, 2010, 1100 hrs

It is an honour for me to speak on this important occasion of the closing ceremony of World Bank Earthquake Disability project and the launch of 'Microfinance Program for Persons with Disabilities' (MIOP). This event is of paramount importance being a new chapter in the history of persons with disabilities in Pakistan.

In past there have been sporadic interventions made for persons with disabilities but without causing much perceptible or sustainable difference. It is heartening to note that PPAF, in close coordination with Earthquake Rehabilitation and Reconstruction Authority (ERRA), has completed a comprehensive pilot project for Person with Disabilities in 34 Union Councils of Earthquake Affected Areas. Government of Pakistan is grateful to the World Bank not only for financial assistance of US \$ 5 million but also for providing technical assistance for this disability project. International Fund for Agriculture Development (IFAD) also needs to be thanked for its Microfinance innovation and Outreach Programme (MIOP) which has provided an umbrella for this kind of interventions.

It is for the first time that a civil society organization has worked for persons with multiple disabilities. Another very important and commendable achievement is that instead of giving people financial aid or money in charity, you provided PWDs with Assistive Devices, Skill trainings; Attendant-ship trainings as well as organised Awareness raising events which were crucial part of the project. The timing of the event is significant because of the vital global changes occurring in the disability sector. Internationally, the ratification of the United Nations Convention on the Rights of Persons with Disabilities in 2008 is a major milestone in the promotion and protection of human rights and freedom of persons with disability.

BISP and PPAF are partners in alleviating sufferings of the marginalized and disadvantaged. Being the private sector implementation arm of the government, PPAF has been chosen by BISP to assist in implementation of its various programmes designed for the vulnerable and marginalized segments of the society especially the poor and the disabled.

Here I would like to share with you the initiative taken by the BISP for the improvement of the marginalized and vulnerable sections of our society including the persons with special needs. Benazir Income Support Programme (BISP) is the main social safety net programme of the Government of Pakistan, which was initiated with initial allocation of Rs.34 billion for the year 2008-09. We have already paid more than 33 billion to 2.24 million beneficiary families all across the country. The allocation for the year 2009-10 is Rs.70 billion to cover 5 million families and it is planned to cover 7 million families in the medium term by the year 2010-11.

With the help of World Bank the Government has decided to reform the targeting process to minimize the inclusion and exclusion errors and give equal chance to each one for applying to the Programme for benefits. The World Bank approved instrument named "Poverty Scorecard" based on Proxy Means Testing has been adopted and a nationwide Poverty Survey has been planned to identify the poor families. As an indicative of our commitment to the needs of special people we have incorporated special provisions for identification of families with special persons in this score card survey.

Besides this we are also working on improving the access of our beneficiaries to health facilities through launching Health Insurance initiatives which will cover full hospitalization, pregnancy, day care treatment, diagnostic tests and accident compensation for the beneficiary's family to a maximum limit of Rs.25000/ per family per year. Of course, this would be of special interest for the persons with special needs. The BISP is also devising a comprehensive skill development /vocational training plan for its beneficiaries. Under this programme, one member of each beneficiary family will be imparted vocational/technical training free of cost. We would also look for the opportunities to incorporate the persons with special needs into this programme, enabling them to become a positive contributor in the progress of their family and the nation as a whole.

As part of our graduation strategy, another major initiative of BISP is Waseela-e-Haq under which beneficiaries, selected through random computerized balloting, will be awarded a long term interest free loan of Rs.300,000/-. This one time loan is conditional and the beneficiary will have to spend it for some income generating purpose. We would also provide them assistance in choosing and running a successful business. Among other major benefits this will definitely help in improving the conditions of the families having members with special needs.

In most societies it is commonly found that people with disabilities live in poverty and are victims of discrimination, abuse, neglect and marginalization. BISP, PPAF and other organisations working for the poor and vulnerable must fight this anomaly with all our capacity to ensure adequate care, protection and support for people with disabilities. We will continue striving to achieve a better future for persons with disability through collaborative partnerships between non-government organizations and the community.

With regards to the project, PPAF disability team should feel proud and so do we in the government, that it has over-achieved all its targets in less than allocated cost and was able to utilize the balance money to undertake innovative measures such as 'business development'.

I am also glad to know that PPAF has mainstreamed disability for the 3rd Poverty Alleviation Project and has allocated separate funds for it. It is also good to note that PPAF is undertaking interventions for income enhancement of poor persons with disabilities.

The idea of launching a special microfinance program for persons with disabilities is appreciable. At BISP we will be waiting for the results of the pilot as we see a lot to work on together. I am confident that both the institutions will go a long way together to realize common objectives.

I am pleased to note that PPAF will provide grant assistance for 'home modification, 'workplace modification' and 'assistive devices' as well as training in business development. We have entrusted PPAF with substantial responsibilities in case of 'Waseela-e-Haq' program therefore we expect that PPAF will include BISP's disabled beneficiaries in its disability related interventions as I do not think that we have separate groups of beneficiaries.

Government remains concerned with welfare of disabled that is why it has taken various measures like issuance of special CNICs to PWDs, increasing employment quota and importantly inclusion of disabilities in the BISP poverty score card.

Our government further demonstrated its commitment to issues of disability by establishing Special Education Institutions that will focus on addressing issues of children and persons with disabilities. We must now ensure that adequate resources are allocated to promote the interests of these targeted groups.

Government's Disability Strategy is designed to ensure that people with disabilities are supported to enable them, as far as possible, to lead full and independent lives, to reach their full potential as individuals and to participate fully in society.

Partnership between BISP and PPAF and through PPAF with its POs is indicative of the fact that we all as Pakistanis are partners in poverty alleviation irrespective of the fact whether we belong to government or are civil society organization. I am confident the spirit of partnership between BISP and PPAF will be emulated in other sectors as well.