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**ORIGINAL ARTICLE**

# Winners and losers: Class dynamics and social protection in Pakistan

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**Abstract**

This study responds to the recent call in the literature for the interrogation and understanding of how social protection is accessed and distributed among various groups and classes of society. It explores who stands to win and lose from social protection through the lens of social class using the case study of Pakistan, where the elite class holds significant sway over decision-making. Using a unique mixed methods approach, this study offers a two-fold contribution: First, it applies cluster analysis to group households based on their socioeconomic demographics, with clusters serving as proxies for class and thereby giving unique insight into class composition in Pakistan. Second, it provides analysis of access to and experiences with social protection of households in different classes. The study concludes that social protection in Pakistan is insufficient in reaching and aiding lower-class households. Instead, it predominantly benefits the wealthy, reinforcing a cycle of privilege and disadvantage among different socioeconomic classes. This study contributes to the construction of knowledge on how concentration of power within an elite group leads to resource allocation that perpetuates existing inequalities, hinders social progress and amplifies challenges faced by the lower classes.

**KEYWORDS**

exclusion, inclusion, Pakistan, poverty, social class, social protection

**Abbreviations:** ADB, Asian Development Bank; BISP, Benazir Income Support Programme; DFID, Department for International Development; GDP, Gross Domestic Product; ILO, International Labour Organization; MPI, Multidimensional Poverty Index; MGNREGA, Mahatma Gandhi National Rural Employment Guarantee Scheme; NREGS, National Rural Employment Guarantee Scheme; PKR, Pakistani Rupee; USAID, U.S. Agency for International Development; USD, United States Dollar; UNDP, United Nations Development Programme.

## INTRODUCTION

Social protection has become a prominent social policy and development intervention across low- and middle-income countries since the 1990s (Bahle et al., 2010; Cook & Kabeer, 2010; Guhan, 1994; Hickey et al., 2019). It encompasses an array of policy prescriptions aimed at safeguarding vulnerable populations from social risks, alleviating poverty and promoting human rights and livelihoods. The prevailing discourse surrounding social

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protection is generally positive, highlighting its potential to generate improvements across dimensions of human development. Cash transfers, in particular, have been hailed as a 'quiet revolution' due to their success (Barrientos & Hulme, 2009).

Notwithstanding their success, social protection measures are often compromised by inclusion and exclusion errors, thereby diminishing their overall effectiveness. Inclusion errors occur when programme benefits inadvertently reach individuals who are deemed ineligible for support, whereas exclusion errors arise when programme support fails to reach all intended beneficiaries (Devereux et al., 2017). Practical challenges, such as providing proof of identity, accessing programme payments and meeting scheme conditions are common issues leading to exclusion errors (Kidd, 2017). The practice of targeting itself is also contested with research showing that it can lead to jealousy and community tensions and undermine social cohesion (Roelen et al., 2022). More generally, factors such as gender, status and ethnicity shape access to social protection, both as result of its design and implementation (Kennett et al., 2013).

Class dynamics also play an important role in the shape of and access to social protection. Class politics and the relationship between working-class mobilisation and the establishment of progressive social policies with higher welfare outcomes represent a longstanding area of research in high-income countries (see, e.g., Hibbs, 1977; Korpi, 2018; Rein et al., 1987). More recently, the lens of class has also been adopted to study social protection in middle- and low-income countries. Hickey et al. (2019), for example, argued that local political elites strategically adopt social protection measures to consolidate their power, gain electoral support, or manage social and political conflicts. This practice allows influential interest groups and elites to exploit government institutions for their own advantage in distributing favours and resources (Druzca, 2018). Research in India showed that recipients of a subsidised transfer scheme were predominantly from middle-income quintiles, notably a result of politicians seeking support and engage in rent-seeking practices (Farrington & Slater, 2006). Other studies have pointed to lower classes gaining greater access to social protection depending on their relationship with those in upper classes (see Pattenden, 2011, 2017; Roy, 2019, 2021).

Apart from the studies mentioned here, research in this area is sparse. To fill this knowledge gap, this study explores coverage and adequacy of social protection through the vital yet under-used lens of social class. It does so in Pakistan, a postcolonial state with a weak democracy and a strong military, bureaucratic and political class that holds significant sway over decision-making. Using a unique mixed methods approach, this

study offers a two-fold contribution to knowledge: First, it provides a methodological innovation for how to undertake class-based analysis by applying cluster analysis to group households in Pakistan based on their socio-economic demographics, with clusters serving as proxies for class. Second, it addresses a knowledge gap in literature on social protection by providing analysis of access to and experiences with social protection through the lens of class. As such, it responds to the recent call in the literature for the interrogation and understanding of how social protection is accessed and distributed among various groups and classes of society (Mitullah & Cochrane, 2023), constructing methodological knowledge on how to conduct policy-relevant class-based analysis and empirical knowledge about the role of power dynamics, class and elite capture in the effectiveness of social protection.

The remainder of this article is structured as follows: We begin by providing a review of available literature on class and social protection before offering a discussion of class and social protection in Pakistan. This is followed by an explanation of the study's methodology, including the sampling technique and cluster analysis method for class-based analysis. Next, we present findings of class characteristics and findings of access to and adequacy of social protection. We conclude by reflecting on the study's findings and its contribution to literature and offering final remarks.

## CLASS AND SOCIAL PROTECTION

Class, as a social stratification system, hierarchically divides society based on factors such as wealth, power, culture, identity, access to resources, and exclusion (Vitt, 2007). This concept of class has been extensively debated and explained by influential theorists like Marx and Weber. Marx's perspective highlights the centrality of class conflict in social movements, categorising industrial societies into the bourgeoisie (owners of means of production) and the proletariat (working class) (ibid). On the other hand, Weber defines classes based on life chances, education, and market control, focusing on shared interests, lifestyles, prestige, and a status ideology that perpetuates socioeconomic positions (Weber, 1982).

Most class research draws from the frameworks provided by Marxist and Weberian characterizations, and many scholars utilise these theories to analyse class dynamics (e.g., Erikson & Goldthorpe, 1992; Warner, 1960; Wright, 1979, etc.). Poulantzas (2018), in his theory of social class, departs from the traditional Marxist perspective by emphasising that social classes are not solely constituted by the relations of production. Instead, he defines them as

distributive classes, shaped by various factors, including the technical functions of their members in production, as well as political and ideological considerations. Poulantzas's theory views class within the broader framework of structure (Clarke, 1991). According to Poulantzas, powerful elite classes play a significant role in shaping social conflicts as these groups, while not always politically organised, wield strong influence at both political and ideological levels. Jessop (1985) and Carchedi (1977) argue that social classes are primarily defined by their place in the relations of production, but a complete class definition must encompass economic, political and ideological factors, with the caveat that any definition contradicting the economic structural basis is untenable. Wright's (1985) integrates Marxist and Weberian perspectives to analyse contemporary social structures. He proposed a multidimensional conceptualization of class that transcends the traditional binary division of bourgeoisie and proletariat. Central to Wright's framework is the concept of 'contradictory class locations', which recognises that individuals' positions can entail both exploitation and privilege, thus blurring conventional class boundaries. By synthesising Marxist analysis of exploitation—economic resources—with Weberian examination of status and power dynamics—authority and resources—Wright (1985) identifies several class categories, including capitalists, workers, managers, small business owners and professionals.

According to power resource theory (Korpi, 1978), in capitalist societies, the capitalist class holds greater power compared to the working class due to their control over the means of production, which inherently leads to the distribution of more resources to the elite class. However, within a democratic framework, the working class can collectively mobilise politically through mechanisms like strikes or voting to pressure the state into redistributing resources more equitably (ibid). This mobilisation of the working class's power resources can take various forms, including the presence of labour unions, the emergence of leftist or social democratic political parties, and the propagation of egalitarian ideologies (Esping-Andersen, 1985; Stephens, 1979). When these power resources are effectively mobilised, welfare states tend to expand, aiming to mitigate the insecurities faced by the working class, such as unemployment, old age and sickness, through social protection mechanisms to ensure a more equitable distribution of resources (see, e.g., Huber & Stephens, 2010; Lynch, 2006; Skocpol, 1995).

However, the theory has been criticised for its neglect of other sources of power and influence in society, as well as its failure to consider the role of agency, contingency and ideational factors in shaping social protection

outcomes, along with questions regarding its applicability to non-Western contexts and its neglect of gender and family dynamics in welfare state analysis (Hemerijck, 2012; Schmitter & Streeck, 1999). Within the Marxist tradition, scholars have explored the relationship between elite classes, particularly capitalists, and state-provided welfare policies (see, e.g., Gough, 1979; Offe, 2018; Pierson, 1999, etc.) arguing that they primarily serve as instruments of control wielded by the ruling capitalist class. Offe (2018) and Gough (1979) further argue that welfare services, such as social protection, do not replace the exploitative dynamics of the labour market for the lower classes. Instead, they suggest that these services, while offering minimal benefits to the lower class, predominantly serve to support the elite class by providing them with an expanded workforce, thereby increasing their profits (see also Midgley et al., 2019).

Indeed, available evidence, most notably from India, suggest that class designations have repercussions in terms of who accesses social protection or can benefit from it. For example, labouring-class women in India's poorest communities are most likely to access social protection when they have sufficient economic autonomy from the dominant class in their villages (Pattenden, 2011). In analysing India's National Rural Employment Guarantee Scheme (NREGS), Pattenden (2017) argue that the uneven outcomes of NREGS resulted from conflicting relations between the dominant and labouring classes, compounded by their interactions influenced by the state. A cohesive dominant class influences the shaping of NREGS rather than impeding it. Elevated tensions between labourers and farmers, however, hinder the scheme's progress. On the other hand, organised labourers contribute to enhanced implementation levels (ibid). In reference to the wider social protection system in India, class politics determine whether poor people are excluded from social protection programmes or embedded in inclusive coalitions with other social classes, resulting in successful inclusion and access to social protection (Roy, 2021). In relation to India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Roy (2019) found that outcomes are shaped by the class politics of local governments responsible for their implementation.

## CLASS AND SOCIAL PROTECTION IN PAKISTAN

Class is an enduring feature in Pakistan society, including in social protection. Historically, policymaking in Pakistan has consistently remained under the influence and control of the upper class (Cohen, 2004). Stemming from its colonial past, the upper class, particularly the

senior ranks of the colonial civil service, military, and political elite, has wielded significant control over political and economic resources, thereby shaping the policy-making landscape in the country (ibid; Armytage, 2020). This influential elite has primarily directed resources towards their own welfare benefits and institutions (Gul, 2017), resulting in limited provisions for the welfare of the poor and vulnerable segments of the population.

Indeed, Cohen (2004) argues that the policymaking process in Pakistan is significantly influenced by an elite class, whose primary focus is on crafting policies to serve their own interests. This argument finds further support in Siddiq's work (Siddiq, 2016), which highlights the intricate connections between civil-military bureaucratic interests and those of the political elite. Consequently, a significant portion of state expenditures is directed towards policies that predominantly benefit the elite, perpetuating their interests (ibid). This dominance of the elite class in Pakistan leads to conspicuous disparities in the allocation of resources (ibid), resulting in minimal expenditures for social protection schemes that restrict access to essential benefits for the impoverished population, who are in dire need of welfare support.

Public pensions are a pertinent illustration of how the upper class has directed resources to serve their own benefit. Public pensions constitute the highest social protection expenditure in the country since Pakistan's independence until to date, accounting for 0.9% of GDP (Ministry of Finance, 2021). It exclusively benefits retired formal public sector employees, including judiciary, military and civil officers and staff, who represent less than 1% of the total labour force (Hassan & Syeda, 2019). Moreover, senior public sector employees from the judiciary, military, and bureaucracy also receive substantial in-service welfare benefits, with a significant portion of the budget allocated to their remuneration and welfare provisions (Mumtaz, 2022; Mumtaz et al., 2023).

Tax policy also favours those with upper socioeconomic status. Powerful business groups obtain significant benefits from the government in the form of tax breaks and other concessions. For instance, in 2017–2018, these businesses received benefits amounting to a substantial 2660 billion PKR, equivalent to 7% of the country's GDP but paid 200% less tax to that of lower middle and lower class (Mumtaz, 2022; Rana, 2023). Jabeen et al. (2016) argue that this trend of benefiting the elites in Pakistan is attributed to the concentrated policymaking power vested in a powerful civil-military and political elite that prioritises their own welfare.

In contrast, Pakistan introduced its first social protection strategy for the poor, specifically targeting the lower class, only in 2007 (Mumtaz & Whiteford, 2017, 2021; The World Bank, 2013), nearly six decades after gaining

independence. Prior to that, the social protection measures for the poor were restricted to subsidies, public works programmes, and Zakat and Bait-ul-Mal. These schemes had very limited coverage, insufficient transfers, and minimal impact on improving the lives of the impoverished, as their budgets remained significantly minimal (Abbasi, 2021).

Pakistan's flagship Benazir Income Support Programme (BISP) was launched in 2008 in collaboration with the World Bank, USAID, DFID, and ADB (The World Bank, 2013), aiming to provide benefits to the most impoverished and marginalised in the country. Prevailing narratives surrounding BISP on behalf of the political elite suggest that it has changed the lives of the poor and improved human capital (The Nation, 2023). However, expenditures on BISP have consistently remained below 0.2% of GDP—much less than the spending on public pensions (Ministry of Finance, 2021). It is also pertinent to highlight that within the allocated budget of 364 billion PKR for BISP in the fiscal year 2022/2023, a significant portion amounting to four billion PKR was earmarked for administrative costs, covering salaries and transportation expenses for the workforce. Moreover, an expenditure of 180 million PKR was directed towards media advertisements (Shaheen, 2023). These outlays inevitably undermine the already modest financial assistance received by households.

Despite Pakistan having put in place a social protection strategy more than 15 years ago, funding for other social protection schemes remains low. Beyond BISP, less than 0.5% of GDP is allocated to other programmes such as Zakat, Bait ul Mal, youth loans, rural support programmes, technical and vocational training, etc., for the workers of the informal sector of the economy (Ministry of Finance, 2021). This underinvestment in social protection for the informal sector workers exacerbates the disparities in welfare benefits between formal and informal sectors, perpetuating socio-economic inequalities in the country.

## METHODOLOGY

We use a mixed methods approach, including primary quantitative survey data and qualitative data, and cluster analysis to support class-based analysis. Mixed methods research draws on the strengths of both qualitative and quantitative methods to explore diverse perspectives (Doyle et al., 2009; Roelen & Camfield, 2015). Its central premise is that combining quantitative and qualitative approaches provides a better understanding of research problems than either approach alone (Timans et al., 2019).



## Sampling and questionnaire

With respect to sampling, the study utilised a multi staged probability sampling methodology. Singh and Mangat (1996) define multi-stage sampling as a 'procedure that first selects the clusters and then randomly chooses a specified number of units from each selected cluster'. The rationale behind multi-stage sampling is to divide the population into progressively smaller groupings, creating a sample through several steps using cluster and simple random sampling (Arnab, 2017). A probability sampling technique is considered most suitable for ensuring external validity or generalizability of results (Engel & Schutt, 2014).

The Multidimensional Poverty Index (MPI) was used as a starting point for sampling procedure in this study. In the first stage of sampling for this study, all districts in Pakistan were categorised into 10 clusters based on their MPI scores,<sup>1</sup> ranging from 1 to 10, 11 to 20, and so on up to 91 to 100. A lower MPI score indicates better social outcomes, while a higher MPI score indicates higher levels of deprivation (UNDP, 2016).

In the second stage of sampling, 14 districts (1–2 districts from each MPI cluster) out of 10 clusters were randomly chosen for the survey and semi-structured interviews, taking into account population and area size. If a selected district had a large population and area, one city was chosen from that cluster. However, if the initially selected city had a relatively smaller population and area, an additional city was randomly chosen from the same cluster. This selection process ensured a diverse representation of cities with a range of very low to very high MPI scores.

In the third stage of the sampling, a unique approach was taken to gather information from madrassas, local religious institutions, instead of relying solely on government authorities' data. In each district, 4–8 madrassas were contacted to obtain (i) lists of households receiving assistance such as food, shelter and stipends for children, (ii) information about households sending their children for religious education without other benefits, and (iii) information about households and individuals providing charity to the madrassas. In Pakistan, the presence of both registered and unregistered madrassas in every city poses a challenge in obtaining precise official figures for the total number of madrassas within each city (Mumtaz & Whiteford, 2021). The primary researcher obtained a list of registered madrassas in each city from

the district administration, which also included an approximate count of students enrolled in each madrassa. It is important to note that the number and size of madrassas varied significantly within each city. For example, large cities like Lahore had 1836 registered madrassas, whereas smaller cities like Upper Dir had 248 registered madrassas (as per lists provided by district authorities). In large cities, there were big madrassas with over 3000 students, while smaller ones had fewer than 100 students. Consequently, the research randomly selected 4 to 8 madrassas from the list provided by the city administration, with the selection of the number of madrassas being influenced by the enrolment size of each institution. For instance, if a large madrassa with high enrolments was randomly chosen, only four madrassas were selected, whereas if smaller madrassas with lower enrolments were chosen, the number of selected madrassas was increased accordingly. Madrassas were approached with an information sheet in Urdu language, providing details of the study. The information sheet, approved by the University Ethics Committee, was read aloud to madrassa heads by the primary researcher in cases where they were unable to read.

This third stage in our sampling process was crucial as madrassas often provide various welfare benefits to their students and their families, including those from poor and vulnerable populations. It allowed for accurate determination of whether poor and vulnerable households were actually receiving formal social protection benefits. Additionally, some low to middle-income households send their children solely for religious education and do not receive any benefits from madrassas. In fact, they may pay fees for their children's religious education. Moreover, affluent individuals also contribute to these madrassas as charity (Mumtaz & Whiteford, 2021). Information about all such households representing different segments of society was obtained from madrassas. This sampling methodology ensured the inclusion of diverse social groups representative of Pakistani society.

In the last stage of sampling, based on information obtained from madrassas, 8–10 households were selected to represent various social groups, resulting in a total of 660 survey questionnaires being distributed. Out of these, 560 households returned the survey in the 14 districts of Pakistan. The researcher received administrative support from the district administration and local police to approach the madrassas for two main reasons: to ensure safety and because madrassas are closed organisations, requiring local assistance for access. Additionally, local village or city council members were used to approach households, further increasing response rates. In cases where households were illiterate, primary researchers provided assistance in completing the survey questionnaire. Households were informed that their identities were kept

<sup>1</sup>In this study, we utilised Multidimensional Poverty Index (MPI) scores from the UNDP study conducted in 2015. These scores were assigned to various cities across Pakistan, with the exception of certain tribal areas. For detailed information, please refer to the following source: UNDP (2016). Multidimensional poverty in Pakistan. Islamabad: UNDP.

anonymous from madrassas, maintaining confidentiality. These strategies increased participation rates, as few households refused to participate. No incentives were offered to madrassas or households for participation.

The survey questionnaire used in this study comprised three parts. The first part was designed to gather information about poverty and vulnerability status including socio-economic conditions, risks, and shocks faced by households, as well as the available means to manage such risks and shocks. The second part focused on government social protection programmes, aiming to assess the accessibility and adequacy of programmes in which households participated. The programmes for which information was collected included Zakat/Bait-ul-mal, BISP, public and private retirement pension, free public education, technical education received from a government vocational training institute, free health treatment from a government dispensary or hospital, health insurance (Sehat card), youth loans, and free food and shelter programmes. The third part focused on informal welfare and was not used in this study. Survey questionnaire was translated in Urdu language and both English and Urdu version are attached as an Annexure to this study.

Finally, the same multistage sampling methodology was used to select households for semi-structured interviews. Qualitative data were collected through 90 semi-structured interviews with households from across the selected districts. Respondents of the semi-structured interviews were different from those who participated in the survey but were selected using the same methodology as the survey to ensure the generalisation of the findings. The interviews were conducted in Urdu by the primary researcher as majority of population in Pakistan understands Urdu, however, in districts of Khyber Pakhtunkhwa, translators were hired to conduct interviews in Pashto because some households did not understand Urdu. Before the interview, the information sheet along with consent form was provided to participants, and in cases where they were illiterate, it was read aloud to them, providing details of the study and the voluntary nature of their participation. Each interview lasted about 40–45 min, and no incentive was provided for participation. Out of the 90 household heads interviewed, 30 were female. The average age of male household heads was 41 years, while that of female household heads was 35 years.

## Class-based analysis

To facilitate a class-based analysis for this study, we were guided by Durr-e-Nayab's (2011) approach. Durr-e-Nayab's (2011) study delineated distinct classes in Pakistan based on socioeconomic survey data and key

variables such as income, education, housing, occupation and lifestyle. Applying principal component analysis, Durr-e-Nayab (2011) identified seven different classes in Pakistan, including the lower-lower class, middle-lower class, upper-lower class, lower-middle class, middle-middle class, upper-middle class, and upper class, encompassing individuals from capitalists, legislators, armed forces personnel to those working in low-paid informal sector jobs such as machine operators and elementary occupations. Durr-e-Nayab's (2011) approach to class analysis mirrors Wright's (1985) method, combining Marxist analysis of exploitation, depicted through occupation, with Weberian examination of status and power dynamics, depicted through income, lifestyle, housing and education. This parallels Wright's identification of class categories, which range from capitalists, managers and small business owners to workers.

To analyse the survey data, we employed Stata 18 software, a statistical tool for data analysis, management and visualisation. Stata 18 offers various statistical tests suitable for data analysis, including cluster analysis. Cluster analysis comprises a suite of data reduction techniques designed to group similar observations within a dataset (Makles, 2012). Observations within the same cluster exhibit maximum similarity to each other, while those in different clusters exhibit maximum dissimilarity. We utilised the K-means clustering technique, which is an iterative procedure that partitions the data into pre-defined K groups or clusters. The process commences with K initial group centres. Subsequently, observations are assigned to the group with the nearest centre. The mean or median of the observations within each group is then computed, and this process is iteratively repeated. These steps persist until all observations remain in the same group as in the previous iteration (ibid). To our knowledge, this technique is one of the initial attempts to undertake class-based analysis, especially in relation to social protection.

Using K-means clustering analysis, we identified five distinct clusters based on a range of socioeconomic indicators, encompassing factors such as income, occupation status, access to resources for managing risks and shocks, availability of formal credit, housing quality, number of rooms in a house, agricultural land ownership, and health outcomes such as illness and also disability prevalence leading to loss of livelihoods. It is important to note that some of the variables were continuous and others were categorical; Table 1 presents average values of both types of variables used for K-means cluster analysis. These clusters were categorised as middle-income (Cluster 1), low-income (Cluster 2), poor (Cluster 3), very poor (Cluster 4), and ultra-poor (Cluster 5) classes (Table 2). The formed cluster represents distinct classes as they mirror Durr-e-Nayab's (2011) method of

TABLE 1 Table of descriptive statistics.

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5
<b>Continuous variables</b>					
Household size (mean)	8	7	6	6	10
Annual household income in USD (mean)	10,147	5294	1294	735	383
Income per capita per day in USD (mean)	3.4	2	0.5	0.33	0.02
Agricultural land ownership in acres (mean)	0.30	1.48	0.66	0.64	0.50
Number of rooms in a house (mean)	3.75	2.09	2.14	2.34	2.31
<b>Categorical variables expressed in %age</b>					
<b>Occupation of households</b>					
Employed in formal sector (public and private sector)	55.10	52.78	17.86	8.53	14.20
Owns a formal business	16.33	-	-	-	-
Have a small informal sector business	16.33	26.38	51.79	29.15	31.95
Engaged in informal sector low paid work on daily wage basis	4.08	13.89	21.60	43.94	37.28
Unemployed	2.04	4.17	5.36	15.25	13.61
Incidence of child labour	2.04	-	1.79	1.35	2.96
Working overseas as labour	4.08	2.78	1.79	0.45	-
<b>Formal credit access</b>					
Has access to formal credit	83.67	70.83	12.50	9.88	15.38
No access to formal Credit	16.33	29.17	87.50	90.13	84.62
<b>House ownership of households</b>					
Renting a house	12.24	1.39	7.14	7.62	10.65
Own a house	75.51	93.06	75	77.58	78.70
Living on someone's property without rent	8.16	2.78	17.86	13.90	10.65
Living in a government accommodation	4.08	2.78	-	0.90	-
<b>Condition of houses</b>					
Living in completely bricked in good condition	48.98	36.11	3.57	47.53	49.11
Living in partially cemented or brick house	28.57	8.33	12.50	24.66	23.08
Living in completely mud house	18.37	50	80.36	23.77	26.63
Living in temporary shelter such as tent	4.08	5.56	3.57	4.04	1.18
<b>Disability among households' members that caused loss in income or unemployment</b>					
No disability ever experienced by any member of the house	87.76	69.44	62.50	63.68	60.95
Disability experienced by one member of the house	12.24	25.00	33.93	30.04	27.22
Disability experienced by two members of the house	-	5.56	3.57	6.28	11.24
Disability experienced by three members of the house	-	-	-	-	0.59
<b>Illness among households' members that caused loss in income or unemployment</b>					
No illness ever experienced any member of the house	85.71	50	57.14	48.43	42.60
Illness experienced by one member of the house	12.24	30.56	35.71	39.91	40.83
Illness experienced two members of the house	2.02	16.67	7.14	10.76	13.02
Illness experienced three members of the house	-	2.78	-	0.45	1.78
Illness experienced four members of the house or more	-	-	-	0.45	1.77
<b>Strategies households adopted to manage risks and shocks in times of crisis</b>					
Households required no assistance	79.59	55.56	5.36	9.87	4.73
Households received informal credit/loans locally by community or extended family, friends	4.08	18.06	19.64	23.77	23.08

(Continues)



TABLE 1 (Continued)

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5
Relied on committee system (Informal Insurance)	12.24	2.78	16.07	8.07	6.51
Households did not receive any help from any source and bear the shock—left at their own	2.04	4.17	32.14	25.56	28.40
Relied on own savings own	2.04	-	1.79	1.35	1.18
Sold assets	-	5.56	-	1.79	5.92
Received help from community or extended family (not loan)	-	13.89	17.86	26.90	24.26
Received help from government	-	-	1.79	1.35	4.14
Received help from NGOs	-	-	5.36	1.35	1.18
Loan from bank	-	-	-	-	0.59

class formation, incorporating occupation, income and housing conditions (Table 1). Our approach supplements Durr-e-Nayab's method by considering factors such as access to resources for managing risks and shocks, disability resulting in income loss, and access to formal credit (Table 1). This addition is crucial as it enables us to capture various deprivations and risks faced by households, along with their access to state-funded welfare benefits during times of need, thereby making our approach to forming clusters unique.

Once the clusters were established using K-means clustering technique with the first part of the survey data, the data collected in the second part against each household was added to analyse the access, availability and adequacy of social protection for the surveyed households in each cluster. The household survey forms were coded to represent both the city and individual households, allowing for easy identification of each household's city of residence while also maintaining the anonymity of study participants.

Interviews were conducted in 14 cities, and transcripts were subsequently translated into English by the primary researcher. Thematic analysis was then conducted to analyse the interview data, identifying different themes that emerged and organising them into categories. This analytical process facilitated the triangulation of survey data with qualitative insights from the interviews. Within this analysis, recurring themes were identified, sorted and categorised. Colour-coded identifiers were included to correspond to different cities, aiding in the examination of potential variations between locations. This analytical approach helped determine whether specific points were predominantly reinforced by quotes from a particular city. Furthermore, data from semi-structured interviews provided additional insights into the characteristics of each cluster, complementing the survey data. This approach further ensures the uniqueness of clusters formed in this study, representing different classes in Pakistan.

## RESULTS

### Class characteristics

Findings confirm the prevalence of distinct socioeconomic classes in Pakistan, spanning from the extremely impoverished to the affluent. The characteristics of the five groupings in this study align with the class structure proposed by Durr-e-Nayab (2011). Basic characteristics of each cluster are presented in Table 2.

Clusters 3, 4 and 5, indicating poor, very poor and ultra-poor households, include the majority of respondents, namely 78.8% of surveyed households. Within Clusters 3, 4 and 5, the average per capita income per person per day was 0.5 cents, 0.33 cents, and 0.02 cents respectively, with an average household size of 6, 6 and 10. Access to formal credit is low and in low-paid jobs in the informal sector represent the main form employment. Proportions of household members experiencing disability and disease increase the poorer the grouping. In the ultra-poor grouping of Cluster 5, 39.1% of households include at least one member who is reported to have a disability that leads to loss of income and 57.4% of households include at least one member who suffers an illness that leads to loss of income. In addition, living conditions were poor with 3, 3 and 5 persons per room in Clusters 3, 4 and 5 respectively, including children. This is in line with Durr-e-Nayab's (2011) study, which finds that three groupings representing the lower classes (Lower lower, Middle lower and Upper lower classes) predominantly consists of low-paid informal workers and formal sector employees.

The assistance received from the government to manage risks was very minimal, and they had to rely on informal support systems and sometimes did not receive any help to bear the shock. A member of Cluster 4 living in the district of Bajor described their situation as follows:

TABLE 2 Household clusters and characteristics.

	Cluster 1 middle income	Cluster 2 low income	Cluster 3 poor	Cluster 4 very poor	Cluster 5 ultra-poor
Number and %age of total surveyed households	(49) 8.60%	(72) 12.63%	(57) 10%	(223) 39.12%	(169) 29.65%
Household size (mean)	Approx. 8 persons	Approx. 7 persons	Approx. 6 persons	Approx. 6 persons	Approx. 10 persons
Occupation (%age of total households)	Formal Sector (public and private)—55.1% Formal business—16.33% Informal Sector own small business—16.33% Informal sector low paid work—4.08% Unemployed—2.04% Child Labour—2.04% Working overseas (labour)—4.08%	Formal Sector (public and private)—52.78% Informal Sector own small business—26.38% Informal sector low paid work—13.89% Unemployed—4.17% Working overseas (labour)—2.78%	Formal Sector (public and private)—17.86% Informal Sector own small business—51.79% Informal sector low paid work—21.60% Unemployed—5.36% Child Labour—1.79% Working overseas (labour)—1.79%	Formal Sector Government job—8.53% Informal Sector own small business—29.15% Informal sector low paid work—43.94% Unemployed—15.25% Child Labour—1.35% Working overseas (labour)—0.45%	Formal Sector Government job—14.2% Informal Sector own small business—31.95% Informal sector low paid work—37.28% Unemployed—13.61% Child Labour—2.96%
Annual household income (mean)	1.725 million PKR (Approx. 10,147 USD)	900,000 PKR (Approx. 5294 USD)	220,000 PKR (Approx. 1294 USD)	125,000 PKR (Approx. 735 USD)	140,000 (Approx. 383 USD)
Income per capita per day	590 PKR (Approx. 3.4 USD)	352 PKR (Approx. 2 USD)	100 PKR (Approx. 0.5 cents)	57 PKR (Approx. 0.33 cents)	3.8 PKR (Approx. 0.02 cents)
Access to formal credit (% age of total households)	Yes—83.67%	Yes—70.83	Yes—12.50%	Yes—9.88%	Yes—15.38%
Agriculture land	Approx. 0.30 acres per household	Approx. 1.48 acres per household	Approx. 0.66 acres per household	Approx. 0.64 household	Approx. 0.50 acres per household
House ownership	Rented—12.24% Owned—75.51% Living on someone's property without rent—8.16 Government accommodation—4.08%	Rented—1.39% Owned—93.06% Living on someone's property without rent—2.78% Government accommodation—2.78%	Rented—7.14% Owned—75.00% Living on someone's property without rent—17.86%	Rented—7.62% Owned—77.58% Living on someone's property without rent—13.907% Government accommodation—0.90%	Rented—10.65% Owned—78.70% Living on someone's property without rent—10.65%
Condition of houses	Completely bricked—48.98% Partially cemented—28.57% Mud house—18.37% Temporary shelter—4.08%	Completely cemented—36.11% Partially cemented—8.33% Mud house—50% Temporary shelter—5.56%	Completely cemented—3.57% Partially cemented—12.50% Mud house—80.36% Temporary shelter—3.57%	Completely cemented and bricked—47.53% Partially cemented or bricked—24.66% Mud house—23.77% Temporary shelter—4.04%	Completely cemented and bricked—49.11% Partially cemented or bricked—23.08% Mud house—26.63% Temporary shelter—1.18%

(Continues)

TABLE 2 (Continued)

	Cluster 1 middle income	Cluster 2 low income	Cluster 3 poor	Cluster 4 very poor	Cluster 5 ultra-poor
Number of rooms in a house	Approx. 4	Approx. 2	Approx. 2	Approx. 2	Approx. 2
Disability among household members causing loss of income	No member—87.76% One member—12.24%	No member—69.44% One member—25.00% Two members—5.56%	No member—62.50% One member—33.93% Two members—3.57%	No member—63.68% One member—30.04% Two members—6.28%	No member—60.95% One member—27.22% Two members—11.24% Three members—0.59%
Illness among household members causing loss of income	No member—85.71% One member—12.24% Two members—2.02%	No member—50.00% One member—30.56% Two members—16.67% Three members—2.78%	No member—57.14% One member—35.71% Two members—7.14%	No member—48.43% One member—39.91% Two members—10.76% Three members—0.45% Five members—0.45%	No member—42.60% One member—40.83% Two members—13.02% Three members—1.78% Four members—1.18% Five members—0.59%
Strategies to manage risks and shocks (%age of total households)	No need of assistance—79.59% Informal credit (Loan)—4.08% Committee (Informal Insurance)—12.24% Did not receive any help from any source and bear the shock—2.04% Savings own—2.04%	No need of assistance—55.56% Sold assets—5.56% Help from Community & family—13.89% Informal credit (Loan)—18.06% Committee (Informal Insurance)—2.78% Did not receive any help from any source and bear the shock—4.17%	No need of assistance—5.36% Government—1.79% Help from Community—17.86% Informal credit (Loan)—19.64% Committee (Informal Insurance)—16.07% Did not receive any help from any source and bear the shock—32.14% Relied on own savings—1.79% NGO—5.36%	No need of assistance—9.87% Government—1.35% Sold assets—1.79% Help from Community & family—26.90% Informal credit (Loan)—23.77% Committee (Informal Insurance)—8.07% Did not receive any help from any source and bear the shock—25.56% Savings own—1.35% NGO local—1.35%	No need of assistance—4.73% Government—4.14% Sold assets—5.92% Help from Community & family—24.26% Informal credit (Loan)—23.08% Committee (Informal Insurance)—6.51% Did not receive any help from any source and bear the shock—28.40% Formal loan from Bank—0.59% Relied on own savings—1.18% Help from NGO—1.18%

We are 11 family members—nine children—living in a mud house with only two rooms. There is no electricity in our village, and we get water from a channel that is approximately 2 km from our house. Three of my family members developed lung diseases because we burn wood in the living room, which also serve as our kitchen, and there is no exhaust system. The dispensary in our village has been closed for many years, and the school is 5 km from our home. There is a local madrassa where I send my children to get an education. I receive 4500 PKR (Approx. 28 USD) from BISP after three months, but this amount is very less. As a result, I have to take a loan from local villagers because the bank does not give me any loan due to the lack of a formal job.

A description of living conditions by a member of Cluster 6 from district Bharkan indicates that although quantitative variables point to higher living standards, conditions remain poor:

You can see the condition of our village.... There is no water, electricity, no teachers in schools, and no medicine and doctor in the dispensary. Our houses cannot sustain rain as they are made of mud. We have no land. I have a few goats that I sell to live. My children do not go to school and work with me. My eldest son is suffering from tuberculosis, but I do not have money to get him treated. I do not receive any help from the government.

Cluster 2, or low-income class, encompasses 12.6% of the surveyed households. Within this cluster, the average household size stands at 7, but the mean per capita income per day is substantially higher compared to that of the poor class (Cluster 3), at approximately 2 USD. Access to formal credit is also more widespread, with approximately 70.8% of respondents indicating that they have access. Formal employment is more common here compared to Clusters 3, 4 and 5, but informal employment remains the predominant source of income for approximately 43% of households in this cluster. Disability and disease are less prevalent than in Clusters 3, 4 and 5, and approximately 55% of the households did not require any support to cope with shocks.

When examining the socioeconomic characteristics of Cluster 1, the middle-class, which comprises 8.6% of the surveyed households, we observe significantly better

conditions. The mean income per person per day is 3.4 USD. Access to formal credit is notably more widespread, with approximately 83.6% of households in Cluster 1 reporting that they have such access. Moreover, over 72% of the households in this cluster are engaged in formal employment. Living conditions were also improved with only 2 persons per room, including children, and very few households in this cluster experienced disability and disease that leads to loss of income. It is worth noting that 79.5% of the households in Cluster 1 did not require any assistance to deal with shocks, indicating their ability to handle unexpected challenges.

These findings mirror analysis by Durr-e-Nayab (2011), who identified that the middle classes (Middle lower class, Middle middle class, and Upper middle class) are largely represented by professionals, mid-level public servants, and civil society members.

The upper class in Pakistan, comprising around 1% of the total population, includes legislators, ministers, owners and controllers of media houses, major business enterprises, large property owners, senior members of the civil service, the armed forces, police and intelligence agencies (Armytage, 2019; McCartney & Zaidi, 2019). This class is not represented in our study due to sampling technique used.

## Access and adequacy of social protection

Table 3 provides results for coverage and adequacy of social protection programmes for the surveyed households. The results reveal that a substantial portion of poor, very poor, and ultra-poor households (Clusters 3, 4 and 5) lack access to major schemes. For example, in Cluster 3, none of the households received benefits from the Zakat Bait ul Mal programme, while in Cluster 4, only 1.8% did, and in Cluster 5 it was 4.1%. Similarly, despite a substantial number of households in extreme poverty in Clusters 3, 4 and 5, the coverage of the BISP programme was only 25%, 22.4% and 33.7%, respectively. The Sehat card, which offers more generous benefits than BISP, had limited coverage as well, with only 5.4%, 12.1% and 18.9% coverage in Clusters 3, 4 and 5.

By contrast, 11.6% of households in Cluster 1 and 11.1% in Cluster 2 received Sehat card benefits, even though the programme is intended only for poor households. Similarly, public pensions, which also provide generous benefits, had lower coverage in Clusters 3, 4 and 5, at 4.3%, 2.2% and 4.1%, compared to Cluster 2, which had a coverage rate of 13.8%. These figures suggest that social protection programmes with more generous benefits are often directed toward less poor groups, rather than those in extreme poverty. A participant in the

TABLE 3 Access and adequacy of social protection programmes.

	Cluster 1 middle income	Cluster 2 low income	Cluster 3 poor	Cluster 4 very poor	Cluster 5 ultra-poor
Zakat Bait ul Mal programme	Coverage of programme Yes—4.08% No—95.92%	No coverage	No coverage	Yes—1.79% No—98.21%	Yes—4.14% No—95.86%
Usefulness	-	-	-	Not useful/relevant—99.11% Useful when complemented by other sources—0.90%	Not useful/relevant—99.41% Useful when complemented by other sources—0.59%
BISP	Coverage of programme No Coverage	Yes—5.56% No—94.44%	Yes—25.00% No—75.00%	Yes—22.42% No—77.13%	Yes—33.73% No—66.27%
Usefulness	Not useful/relevant—94.44% Useful when complemented by other sources—5.56%	Not useful/relevant—80.36% Useful when complemented by other sources—19.64%	Not useful/relevant—97.76% Useful when complemented by other sources—2.24%	Not useful/relevant—79.82% Useful when complemented by other sources—20.18%	Not useful/relevant—71.01% Useful only when complemented by other sources—28.99%
Sehat card	Coverage of programme Yes—11.59% No—84.29%	Yes—11.11% No—88.89%	Yes—5.36% No—92.86%	Yes—12.11% No—87.89%	Yes—18.93% No—81.07%
Usefulness	Not useful/relevant—97.96% Useful at its own—2.04%	Not useful/relevant—93.06% Useful when complemented by other sources—2.78% Useful at its own—4.17%	Not useful/relevant—98.21% Useful only when complemented by other sources—1.79%	Not useful/relevant—97.76% Useful when complemented by other sources—0.45% Useful at its own only—1.79%	Not useful/relevant—95.27% Useful only when complemented by other sources—2.37% Useful at its own—2.37%
Public pension	Coverage of programme Yes—4.08% No—95.92%	Yes—13.89% No—86.11%	Yes—4.32% No—95.68%	Yes—2.24% No—97.76%	Yes—4.14% No—95.86%
Usefulness	Not useful/relevant—85.71% Useful when complemented by other sources—14.29%	Not useful/relevant—86.11% Useful when complemented by other sources—13.89%	Not useful/relevant—94.64% Useful only when complemented by other sources—5.36%	Not useful/relevant—97.76% Useful only when complemented by other sources—2.24%	Not useful/relevant—95.86% Useful only when complemented by other sources—4.14%
Public education	Coverage of programme Yes—65.31% No—34.69%	Yes—88.89% No—11.11%	Yes—91.07% No—8.93%	Yes—83.86% No—16.14%	Yes—88.76% No—11.24%
Usefulness	Not useful/relevant—40.81% Useful when complemented by	Not useful/relevant—15.27% Useful when complemented by	Not useful/relevant—37.5% Useful only when complemented by other sources—51.79%	Not useful/relevant—41.26% Useful only when complemented by other sources—50.89%	Not useful/relevant—40.24% Useful only when complemented by other sources—50.89%



TABLE 3 (Continued)

	Cluster 1 middle income	Cluster 2 low income	Cluster 3 poor	Cluster 4 very poor	Cluster 5 ultra-poor
	other sources—28.57% Useful at its own—30.61%	Useful when complemented by other sources—40.28% Useful at its own—44.44%	Useful at its own—10.71%	Useful only when complemented by other sources—45.74% Useful at its own—13.00%	Useful at its own—8.88%
Govt. technical education	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness
	Yes—2.04% No—97.96%	Yes—5.56% No—94.44%	No coverage	Yes—0.45% No—99.10%	Yes—2.37% No—97.63%
	Not useful/relevant—97.96% Useful when complemented by other sources—2.04%	Not useful/relevant—94.44% Useful only when complemented by other sources—2.78% Useful at its own—2.78%	-	Not useful/relevant—99.55% Useful only when complemented by other sources—0.45%	Not useful/relevant—97.63% Useful only when complemented by other sources—1.18% Useful at its own—1.18%
Rural and National support programme	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness
	No coverage	No coverage	No coverage	Yes—0.90% No—99.10%	No coverage
	-	-	-	Not useful/relevant—99.55% Useful at its own—0.45%	-
Health treatment from government facility	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness	Coverage of programme Usefulness
	Yes—57.14% No—42.86%	Yes—88.89% No—11.11%	Yes—94.64% No—5.36%	Yes—94.17% No—5.38%	Yes—93.49% No—6.51%
	Not useful/relevant—55.11% Useful only when complemented by other sources—36.73% Useful at its own—8.16%	Not useful/relevant—20.83% Useful when complemented by other sources—56.94% Useful at its own—22.22%	Not useful/relevant—37.5% Useful when complemented by other sources—60.71% Useful at its own—1.79%	Not useful/relevant—30.5% Useful only when complemented by other sources—63.23% Useful at its own—6.28%	Not useful/relevant—42.01% Useful only when complemented by other sources—54.44% Useful at its own—3.55%

semi-structured interviews who can be categorised as belonging to Cluster 1, indicates that forms of government support are available. A widow of a retired government official from District Chakwal narrated:

My husband died 8 years ago. He was working in a provincial works department as an accountant. Upon his death, I started receiving his pension which has been very useful in fulfilling our consumption needs. Also, we are retaining a government house that was allocated to him. This saves us from a lot of expenditure. I have three kids, and all of them are studying in universities. They studied from government schools.

Another semi-structured interview participant categorised as Cluster 2 explained:

I got retired as an office clerk from the education department and have two kids. They are studying in government college and got their primary and secondary education from public schools. I also hold a Sehat card from the government that allows me to claim my health expenses. Also, I receive a pension because of which I do not have to work much now.

We also interviewed a political leader who was running their own madrassas with around 3000 students. They described:

I do not use any of the government services for health or education. I normally get treated in a private hospital, and my children got their education from private schools. I receive donations of millions every month to run my madrassas. We own a number of commercial properties, and we do get benefits from the government in running our business.

Table 3 also presents the perceived usefulness of social protection benefits by households. A majority of households that received these benefits did not find them helpful. For instance, none of the households in any cluster reported the BISP benefits to be useful if they were not supplemented by other sources. Furthermore, 80.3%, 79.8% and 71% of households in Clusters 3, 4 and 5, respectively, stated that they did not consider BISP benefits useful at all. Only 19.6%, 20.2% and 29.0% of the households in these clusters reported that BISP benefits

are useful when complemented by other sources. One participant from Cluster 4 elaborated on their experience:

I only receive 4500 PKR (approximately 25 cents a day) from BISP. This assistance is so minimal that I cannot afford to buy items for a week with this money... How can I survive with such help when I am confronted with numerous problems?

The situation was worse for the Zakat Bait ul Mal programme, with close to 100% of all surveyed households, regardless of the cluster, not finding it helpful at all. However, public pensions showed a different pattern, with a sizeable number of surveyed households receiving the benefits of public pensions acknowledging their usefulness. Nevertheless, it should be noted that the programme's coverage is restricted to the formal sector. One participant narrated:

I retired as an officer from the military. Now I am 50 years old, and I receive 100,000 PKR per month (approximately 625 USD) for my pension. This amount is very helpful for me at this age. I also got some land from the government upon my retirement, where I constructed a few shops. I receive good rent from these shops. My income is good, and I am living a very happy life.

The coverage of public education and health was higher across all quintiles. However, a sizeable portion of households in Clusters 3, 4 and 5 did not find health services useful at all or useful when complemented by some other services. Similarly, 37%, 41%, and 40.2% of the households in Clusters 3, 4 and 5, respectively, did not consider the education services to be of any value. However, a sizeable portion of households in Clusters 1 and 2, 30.61% and 44.44% respectively, found education services to be useful on their own. Participants in semi-structured interviews cited various reasons for their dissatisfaction. These reasons included the absence of teachers and low-quality education. Similarly, for health services, the lack of provided medications, the absence of doctors in clinics, and the absence of specialised facilities in hospitals were mentioned. Furthermore, some households living in remote areas had no access to schools or dispensaries. A participant from District Bharkhan in Baluchistan (Cluster 5) shared their experience, stating,

Our village is located 30 km away from any road, and there are no schools or dispensaries in the area. The nearest health facility is

an hour's drive from our place, but it lacks a doctor, making it impossible for us to obtain medicine. To seek better treatment, we have to travel to DG Khan district, which is a 4-hour drive away.... Our children attend a public primary school in a nearby village. The school lacks basic amenities such as a boundary wall and electricity. Additionally, there is only one teacher who handles all subjects. The secondary school, which is a 2-hour journey from us, always suffers from a shortage of teachers... How can children receive a proper education?

The findings point to the lack of coverage of social protection benefits, with more generous benefits often directed towards classes that are not eligible for such benefits. This highlights a disparity in social protection benefits and services, especially when comparing those aimed at lower socioeconomic classes with those targeting formal sector employees, officers, and the upper socioeconomic class. The social protection benefits intended for the lower socioeconomic classes are insufficient and fail to effectively address their specific needs. However, individuals belonging to upper classes receive more generous benefits, with a significant allocation of resources directed toward their well-being.

## DISCUSSION

Our findings mirror those offered by Durr-e-Nayab (2011) and resonate with work by scholars like Alavi (1983), Nazar & Khoso (2014) and Zaidi (2014), all of whom have underscored the existence of a multi-tiered class arrangement—encompassing elites, middle class, poor and ultra-poor—in Pakistan. From a methodological perspective, this study shows the value of using cluster analysis for class-based analysis. This method allows for identifying socioeconomic characteristics of distinct groups in society, and thereby furthers our understanding of class identifiers. From an empirical perspective, findings confirm the role of class as a persistent feature in Pakistan's society delineated along the lines of employment relations and ownership of land, property and assets. Furthermore, the analysis in this study extends our understanding of class by explicitly incorporating issues of household debt, coping mechanisms and health.

The study's findings also underscore that a substantial segment of the impoverished populace in Pakistan remains excluded from pivotal social protection schemes. Drawing upon existing research that highlights the prevalence of elite dominance in Pakistan (Alavi, 1983, ;

Zaidi, 2014), this study highlights individuals from more affluent classes stand to disproportionately benefit from social protection, such as through public pensions. Crucially, we find this is done so intentionally, through deliberate prioritisation of social protection schemes that favour formal workers in upper classes.

In stark contrast, those situated within the lower socioeconomic strata experience limited inclusion within social protection endeavours, a fact prominently exemplified by programmes like the BISP and other targeted initiatives, as highlighted in the study. Insufficiency in coverage arises from a misallocation of resources and policies orchestrated by the elite class, effectively perpetuating an imbalance that privileges the upper echelons of Pakistan's socioeconomic hierarchy (Husain, 2000; Javid, 2012; Siddiq, 2017). By virtue of their dominant influence in the realms of politics and policymaking (Khan, 1980; Nazar & Khoso, 2014), the ruling elite class in Pakistan divert a considerable portion of financial resources for their benefits (Husain, 2000). This engenders exclusion errors in coverage due to the disproportionate allocation of resources. While our research did not find any instances of inclusion errors, other studies have pointed to the potential inclusion of ineligible beneficiaries within Pakistan's social protection programmes such as BISP (see, e.g., Haider, 2017; Mumtaz, 2023; Mumtaz & Sumarto, 2024).

In addition to examining the accessibility and sufficiency of social protection, this study sheds light on the persistent legacy of colonialism, which concentrates power within a small civil-military and political elite in the country. This elite group continues to shape policies for their personal gain at the expense of the impoverished (Jalal, 2009). This finding resonates with Quijano's (2000) argument that colonial structures persist even after nations attain independence. Hierarchical administrative and policymaking systems established during colonial times continue to function within newly formed national states. Therefore, it is imperative to undertake the decolonization of social protection policymaking. This process should be aimed at addressing the multifaceted needs of societies, achieved by dismantling 'class' barriers and critically reassessing the underlying ideologies that steer these policies.

## CONCLUSION

This study sheds light on the prevalence of distinct socioeconomic classes in Pakistan and their characteristics and brings into focus the limitations of the social protection in Pakistan, particularly regarding its coverage and adequacy of support to those in need. It does so through

the lens of social class, thereby offering methodological and empirical contributions that further the construction of knowledge of who stands to benefit or lose out from social protection. Instead of offering a purely technocratic insight into in- or exclusion errors, this study advances understandings of coverage and adequacy by bringing in political economy perspectives and interrogating the role of power dynamics, politics and elite capture.

Despite poor and highly volatile living conditions among the lower classes in Pakistan, the social protection system is inadequate in reaching them and offering meaningful support. Instead, it favours the affluent, thus perpetuating a system of privilege and the cycle of disadvantage for the lower socioeconomic classes. It sheds light on the unequal distribution of power, and its concentration among a select elite group. As a result, resources are allocated in ways that exacerbate and perpetuate existing inequalities, hindering social progress, and compounding the challenges faced by the lower classes (see Crenshaw, 2017).

The expansion of social protection interventions has garnered considerable attention and support from international donor agencies, including the International Labour Organization (ILO) and the World Bank. In tandem, social protection has emerged as a prominent topic in public discourse, with a prevailing narrative emphasising its potential to yield positive outcomes in terms of human development indicators. However, critical scholars posit that fully realising the transformative potential of social protection necessitates delving beyond surface-level interventions and confronting underlying social differences and structural barriers. To achieve genuine effectiveness and equity in social protection programmes, it is imperative to recognise and address the diverse needs and experiences of different social groups (Devereux & Sabates-Wheeler, 2015; Roelen, 2011; Sabates-Wheeler & Devereux, 2013). In the context of Pakistan, the study corroborates the critical scholarship on social protection and highlights a ‘class’ barrier that obstructs the attainment of transformative social protection outcomes. Consequently, the transformative potential of social protection remains hindered, impeding its capacity to effectively redress socioeconomic disparities and promote inclusive development in Pakistan.

Our primary data did not capture the motivations driving the elite class to formulate policies in their favour and allocate fewer resources to the poor class. Therefore, we relied on secondary data to derive plausible inferences about these policies. The secondary data indicate that the elite class, for their benefit, excludes the poor class from accessing social protection. Several scholars, including Devereux et al. (2017), have pointed out that the upper classes benefit more from social protection than the

lower classes. As previously discussed, social protection measures are often compromised by technical inclusion and exclusion errors, reducing their effectiveness. This finding suggests that future research should go beyond the technical issues of inclusion and exclusion errors in social protection schemes. Instead, it should incorporate class analysis in conjunction with technical errors to better understand targeting and other errors of access in social protection programmes. However, it is important to note that the purpose of this study was exploratory in nature. As such, we did not attempt to establish causal connections. Therefore, based on our findings, we hypothesise that the elite class, by prioritising its own interests, marginalises the welfare of the poor class, which is in dire need of social protection benefits. This leads to a situation where social protection, originally intended to shield the poor and marginalised, actually benefits the more affluent class, thus hindering its transformative potential. This presents a significant avenue of research that can contribute to enhancing social protection's ability to realise its transformative goals. We encourage scholars to test this hypothesis across different contexts to further enrich our understanding.

## CONFLICT OF INTEREST STATEMENT

The authors declare no conflicts of interest.

## DATA AVAILABILITY STATEMENT

The data supporting the findings of this study can be available upon reasonable request from the corresponding author. However, the data are not publicly available due to concerns regarding the potential compromise of the privacy of research participants.

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