



Country Fact Sheet

Pakistan

2018



Credit: IOM/ Warrick Page

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For further information please visit the information portal on
voluntary return and reintegration *ReturningfromGermany*:

<https://www.returningfromgermany.de/en/countries/pakistan>

I. Checklist for Voluntary Return



Credit: IOM/ Marco Bottelli

Before the Return

The returnee should

- ✓ Prepare Passport and national ID
- ✓ Request the following documents from the German authorities as they might be needed later on:
 - Land Permit
 - Valid Passport
 - Embassy Letter
 - Pakistani Identification Proof
- ✓ Get information concerning the arrival at the airport and the onward journey.
- ✓ Check vaccinations, especially Hepatitis A,B,C, Polio, Typhoid, Japanese Encephalitis, yellow fever
- ✓ Find temporary accommodation, which is available in each city

After the Return

The returnee should

- ✓ Ensure the Passport/Travel Document is stamped by FIA immigration and Register with relevant authorities (NADRA: <https://www.nadra.gov.pk/>)
- ✓ (Re-)register for the health insurance and the pension insurance system
- ✓ Apply for social welfare (Bait UI Mall - <http://www.pbm.gov.pk>)
- ✓ Contact services assisting with the search for jobs and housing
- ✓ Apply for child care (SOS Children Village), schools or other educational institutions

II. Health Care

I. General Information

The health care system in Pakistan is composed of a hospitalization benefit and an optional major medical care benefit.

Hospitalization Benefit:

- covers the eligible hospitalization treatment (other than pregnancy & childbirth) due to illness, surgeries and accidents
- hospitalization expenses payment up to the "Per Annum Limit" in case of different diseases and prolonged illnesses

Major Medical Care Benefit (Optional):

- enhances the hospitalization limit of in-patient expenses (except maternity related expense) for each insured person for all eligible hospitalization expenses covered under specified benefits structure

Benefits:

Covered costs and services by the health insurance depends on the policy which was purchased.

Costs:

The patient will need to pay hospitalization cover, maternity cover, and OPD benefits.

2. Medical treatment and medication

Medical facilities and doctors:

Medical facilities and doctors are available in each city

- emergency services are free of cost for the first 24 hours in every type of health care
- vaccination is offered free of cost
- other treatments can be varied according to the diseases

Procedure of admission:

If a returnee is suffering from any disease they first have to go to a hospital for a general checkup. Therefor no documents are required.

Availability and costs of medication:

In public hospitals the checkup and basic medicine are free

Health Care System: Access for Returnees

Eligibility and requirements:

Any one can access the health care system. Insurance companies are working in Pakistan are e.g. Statelife Health Insurance and Jubilee Life Insurance. Requirement and restrictions are mentioned below:

Registration procedure:

Returnees can go to a health insurance provider's office with their medical reports.

Required documents:

- a recent medical examination report
- a medical test required to approve medical insurance (Note: Per Medical Disease are not insured)

III. Labour Market and Employment

I. General information

Pakistan was part of the wealthiest region of the world throughout the first millennium CE, with the largest economy by GDP. This advantage was lost in the 18th century as other regions such as China and Western Europe edged forward. Right now Pakistan is considered a Developing Country.

The structure of the Pakistani economy has changed from a mainly agricultural to a strong service base. Agriculture as of 2015 accounts for only 20.9% of the GDP. Even so, according to the United Nations Food and Agricultural Organization, Pakistan produced 21,591,400 metric tons of wheat in 2005, more than all of Africa (20,304,585 metric tons) and nearly as much as all of South America (24,557,784 metric tons). Majority of the population, directly or indirectly, depends on this sector. It accounts for 43.5% of employed labour force and is the largest source of foreign exchange earnings

2. Ways/assistance to find employment

There are two mechanisms in Pakistan:

- Tameer-e-Pakistan Program is initiated as a poverty reduction measure for augmenting sources of income for the poor and creating employment opportunities in the country.
- Small and Medium Enterprises (SME) play a vital role in creating job opportunities in the country

3. Unemployment assistance

General information on public and/or private unemployment assistance:

The Government of Pakistan offers projects which provide assistance to unemployed e.g. PM Youth Business Program or PM Youth Loan Programs. There is also an unemployment Allowance for Graduates & MA Pass Students in Punjab and special support to Scientific Talent Scheme for Graduates.

Benefits and Costs:

It is possible to receive a loan of 500,000 to 1,000,000/-PKR to start a business through projects that are annually announced by the Government as well as through Governmental & Private Banks.

4. Further education and trainings

One opportunity is the free Compulsory Education through the Farooq-i-Taleem Fund, which offers free education for children from Primary to SSC.

Other opportunities are vocational trainings: The National Vocational & Technical Education Commission (NAVTEC) & TEVTA offers training courses on Computer Hardware Repair and Maintenance, Microsoft Unlimited Potential, Computer Textile Designing, Computer Application for Business, Mobile Repairing, Textile Fitter, Import / Export Documentation, AutoCAD, Auto Electrician, Motor Cycle Mechanic, Embroidery, Dress Making, Beautician.

Unemployment Assistance: Access for Returnees

Eligibility and requirements:

Educated persons from age 21 to 45 years can apply for loans with 03 Guarantors.

Registration procedure:

Application is given for loan & after balloting the successful candidates are eligible for loan.

Required documents:

Pakistan NIC, 03 Guarantors

IV. Housing

1. General Information

The average rent for one room apartment is Rs. 16,500/-PKR. Average utility costs (electricity, heating, water, garbage) are around Rs.7500/-PKR. Apartments and flats in high quantity are available in the cities. Unfortunately no temporary housing facility is available as of 2018.

2. Ways/assistance to find accommodation

The best way to find accommodation is by estate consultants. For example:

- Adamjee Estate Advisors. Tel.: 03454700659
- Hajvery Estate, Tel.: 03214120060
- Punjab Estate & Builders, Tel.: 03214992066
- Online: <http://www.zameen.com/>

3. Social grants for housing

National Housing Authority (NHA):

- Prepares short and long-term plans and policy guidelines and mobilizes financial resources for development of housing sector particularly for low income groups.
- Contact Info: Tel +92 51 926 1134

Housing Scheme Overseas Pakistanis Foundation:

- Plots created in these schemes are sold to Overseas Pakistanis in OPF housing schemes located at the prime locations in the cities of Islamabad, Lahore, Gujrat, Peshawar, Dadu, Larkana and Mirpur (AJK).
- Contact Info: +92 51 921 9126, +92 51 920 3267, <http://www.opf.org.pk>



Credit: IOM/ 2014

V. Social Welfare (1/2)

I. General Information

Bait-UL-Mall is a governmental Social Welfare organization, which works on many projects like, Pakistan Sweet homes, Individual Financial Assistance, Vocational Schools, Child Support programs & Pakistan Thalassaemia Centre.

Pakistan Sweet homes:

- Eligibility: orphans between 4 to 6 years of age, fulfilling criteria for target group
- enrolled preferably on the recommendation of Public Representatives/ Parliamentarians/ Government Functionaries/ Notable Social Workers
- application by the orphan's guardian

Individual Financial Assistance:

- Eligibility: individual with major ailments / disability, widows with dependent children, invalid with dependent children, orphans, students with proven and consistent track record of academic achievement & destitute

Vocational Schools:

- Eligibility: offered to widows with dependent children, orphans, poor female & destitute

Child Support Program:

- Eligibility: having school going children aged between 5-14 years below PMT cut off point (indicating minimum poverty level)
- Contact: <http://www.pbm.gov.pk/>, Phone: # 0800-13523

Pakistan Overseas Foundation

- provides Overseas Pakistanis residential facilities
- Contact No. 0301-5555375/092-51-9206687 Web Site: <http://www.opf.org.pk>
- Application form submitted with photographs
- without any protection of the visa from Protector of Emigrants, may also be allowed OPF membership
- Fee for registration is 2.000 PKR

Bali Memorial Trust

- provides shelter to orphans & old aged people
- provides medical facilities
- Contact No. 042 35751192-93/ 0301-4777902/0303-4190020

Social Welfare System: Access for Returnees

Eligibility and requirements:

The Welfare Organization checks if someone is eligible according to their requirements before they can avail the service.

Registration procedure:

This service is offered to company employees (public and private).

Registration documents

If someone is employed by a company which is providing social security/ insurance than no additional documents are required, only the eligibility form.

V. Social Welfare (2/2)

2. Pension System

Existing pension schemes are the Pakistan Pension Fund, the National Savings – Pension Account and the Employees Old Age Benefits.

Costs and benefits

Costs range from a minimum of 10,000 PKR to a maximum of 5,000,000 PKR. Benefits are given according to the investment at a defined ratio.

3. Vulnerable Groups

People living in KPK and FATA count to the more vulnerable groups. Various NGOs provide them with food, education, cloths and shelter.

Assistance for vulnerable persons:

The following institutions are working in gender-based return programs, social mobilization, and orphan programs, provide shelter, food and vocational training to women, children, elderly, and disabled persons as well as provide basic education to children:

- Red Cross Red Crescent Movement
- Community Development Organization works
- Community support through development program
- CLAAS– supporting persecuted Christians in Pakistan; financial support for the minorities

Pension System: Access for Returnees

Eligibility and requirements:

Persons who have worked in public organizations have access to pensions. No restrictions apply, the only requirement for receiving the pension is that the employee must have worked in the organization



Credit: IOM/ Saleem Rehma

VI. Educational System

I. General Information

The education system in Pakistan is generally divided into six levels:

- **Preschool:** (for the age from 3 to 5 years)
- **Primary:** (grades one through five)
- **Middle:** (grades six through eight)
- **High:** (grades nine and ten, leading to the Secondary School Certificate or SSC)
- **Intermediate:** (grades eleven and twelve, leading to a Higher Secondary School Certificate or HSSC)
- **University:** Programs leading to Undergraduate and Graduate degrees.

Educational Level	Age
e.g. Child care / nursery school	e.g. 2.5 – 3
e.g. Kindergarten	e.g. 3 – 6
Primary Level	
e.g. Elementary School	e.g. 6 – 10
Secondary Level	
e.g. Middle School	e.g. 10 – 14
e.g. High School, Vocational Training	e.g. 15 – 18
Higher Education	
e.g. College, University, Professional School etc.	e.g. From 18

2. Cost, loans and stipends

Tuition fees in the private sector can range from 1.000 PKR to 5.000 PKR. The Government of Pakistan is giving stipends of 1.000 PKR per month to poor students as well as free vocational training e.g. TEVTA. Some banks and universities are also providing loans to students for higher education. To register, students have to follow the criteria for admission and need all of their previous educational documents and guarantors.

Access and requirements to stipends and/or loans for covering tuition

Stipends are given for Vocational Trainings under Govt. Educational programs and some universities/banks provide Educational Loans. Students with A+ Grades can apply for this loan. Students need an affidavit, ID Card copy, Student Card and recommendation letter.

3. Approval and verification of foreign diplomas

The HEC (Higher Education Commission) and the ministry of foreign affairs issue equivalence certificates of relevant degree/diplomas which cost 5.000 PKR per certificate.

Required documents are:

- Application on HEC online
- Submit original documents for verification

Educational System: Access and Registration Procedure for Returnees

Returnees can register their children at any private or Govt. School or college when the admissions are open. Returnees have to contact the admission office of respective school or university. After admission is granted, returnees have to buy the current syllabus.

Following documents are needed for returnees:

- Birth Certificate for Primary, Middle & Secondary & Higher Secondary,
- SSC for further education
- SSC, Graduation Certificate & CNIC Copy for Higher Education

VII. Concrete Support for Returnees

I. Reintegration assistance programs

There are no reintegration assistance programmes available for returnees except for the programmes run by the IOM Pakistan (in the German context e.g. ERIN).

3. Support to start income generating activities

Some organizations give financial support to poor people in forms of loans or micro credits to start small business e.g. the KASHF foundation or the Jinnah Welfare society.

VIII. Contact Information and Useful Links (1/3)

International, Non-Governmental, Humanitarian Organizations

<p>International Organization for Migration IOM The United nations Migration Agency House No. 9, St No. 6, F6/3, Islamabad House No. 70, Block H, Gulburg 3, Lahore Tel.: 051-2307841-57 / 042-35863743 Email: SROIslamabad2@iom.int Internet: www.iom.int</p>	<p>United Nations Development Programme 4th Floor, Serena Business Complex Khayaban-e-Suharwardy Islamabad Tel.: +92-51-835 5600 hotline@undp.org http://www.pk.undp.org</p>
<p>United nations Information Center Tel.: +92 51 9216986 Email: unic.islamabad@unic.org Internet: unic.org.pk</p>	<p>UNODC Address : Plot # 5-11, diplomatic Enclave, ISB Tel.: +92 51 2601461-2 Email: fo.pakistan@unodc.org Internet: www.unodc.org</p>
<p>UNICEF Street 5, Diplomatic Enclave, Sector G-5, Islamabad Tel.: +92 51 2097700-7798 Email: islamabad@unicef.org Internet: www.unicef.org</p>	<p>UNHCR Quaid-i-Azam University Road, Diplomatic Enclave 2, Sector G-4/2, Islamabad Tel.: 051-2600860-5 Email: pakis@unhcr.org Internet: www.unhcrpk.org</p>
<p>UNAP Haryani Tower, Office D4, 4th Floor, 27th Tauheed Commercial, Phase V, DHA, Karachi, Pakistan Tel.: +92 21 35169421 +92 331 2012234 Email: contact@una.org.pk Internet: http://una.org.pk</p>	<p>UNIDO 7th Floor, Serena Business Complex, Khayaban-e- Suharwardy, Sector G-5/1 Islamabad Tel.: +92 51 8354803 Email: office.pakistan@unido.org Internet: www.unido.org</p>
<p>WHO NIH Chak Shahzad, Islamabad. Tel.: +9255075-9255077 Email: wr@whopak.org Internet: http://www.who.int/countries/pak/en/</p>	

VIII. Contact Information and Useful Links (2/3)

Relevant local authorities (employment offices, health/pension insurances etc.)

State Life Insurance Corporation Of Pakistan

Principal Office State Life Building No. 9,
Dr. Ziauddin Ahmed Road, Karachi
021-99202800-9
www.statelife.com.pk/

Jubilee Insurance

56-A, Tufail Plaza 2nd & 3rd floor, Shadman Market,
Lahore.
Saleemi Tower, 2nd Floor, 'D' Ground, Faisalabad
DD-79, Asad Plaza Shamsabad Main Muree Road,
Rawalpindi
Tel.: 042-37529600, 041-8559845-46, 051-4602900, 111-
111-554
jubileelife.com

Services assisting with the search for jobs, housing, etc.

Talent Hunters (PVT) LTD

524 -A, Faisal Town, Shaukat Ali Road,
Near Jinnah Hospital, Lahore
Tel.: 92-42-35236704-5
Email: info@talenthunters.com.pk Internet:
<http://www.talenthunters.com.pk/>

Rozee – Employment site

Internet: rozee.pk

Zameen – Online Property Site

Pearl One, 94-B/I, M. M. Alam Road, Block B I Gulberg III,
Lahore
Tel.: +92 42 32560445
Internet: zamee.com

Al-Khidmat Foundation

Address: 71 I, Block J-2, Johar Town, Lahore
Tel: 042-35957260
Website: <http://al-khidmatfoundation.org/>

VIII. Contact Information and Useful Links (3/3)

Medical Facilities

General Hospital

Ferozpur Rd Lahore

042-99264092-98

<http://www.lgh.org.pk/>

Punjab Institute of Cardiology

Ghous ul Azam (Jail) Road, Lahore

042-99203051-65

<http://pic.punjab.gov.pk/>

Punjab Institute of Mental Health

Shadman-II, Jail Road, Lahore

042-99203776-7

<http://www.pimh.gop.pk/>

Services Hospital

Jail Road, Lahore

042-99203441

<http://www.sims.edu.pk/>

FAISALABAD INTERNATIONAL (T) HOSPITAL

Address: 204, Gulshan-e-Iqbal, Gutwala, Faisalabad

Tel: 041-8524601-06

Gondal Medical Complex

Address: Hospital Road , Gujranwala

Tel: 055-3251056-3258403-3844486

Ali Medical Centre

Kohistan Road, F8-Markaz Islamabad

051-2255313-5 / 051-2855174-76

info@alimedical.org

<http://www.alimedical.org/>

Maroof International Hospital

F-10 Markaz, Islamabad.

092-51-2222920-50

info@maroof.com.pk

<http://www.maroof.com.pk/>

Other Contacts (e.g. NGOs for women and children, microcredit-lending)

Kashf Foundation

Head Office : I9-Aibak Block, New Garden Town, Lahore

042-111981981

<http://kashf.org/>

Sanatzar for Women

12M Model Town Extension opposite international market

Lahore

042-99230852-3 / 35172226

<http://qasar-e-behbood.gop.pk/>

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<https://www.returningfromgermany.de/en/countries/pakistan>