



Country Fact Sheet

Pakistan

2019



Credit: IOM / Warrick Page

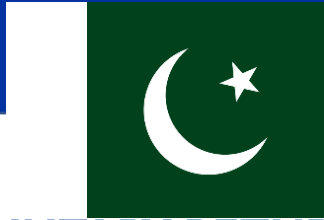
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für Migration
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I. Checklist for Voluntary Return



Credit: IOM 2013

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.
- ✓ Consider the Virtual Counselling by local IOM staff, providing information regarding the returning process
- ✓ 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 (1/2)

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:

Anyone 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)

II. Health Care (2/2)

3. Sehat Card

- The Sehat Card is launched by the Pakistani Government, this will enable the cardholder to get a treatment of up to 720,000 rupees.

How will it work?

- For everyone who has the Sehat Card, will visit any governmental hospital or a private one which was attached to this card. The total bill of the hospital will be deducted from the card.

Which decreases are covered?

- The treatment of almost all major diseases is covered in this card. The users will not have to worry about the money while getting treated or even getting a surgical operation.

Hospitals:

- The best thing about Sehat Card is that not only the governmental/public hospitals but the private ones will also cover you. If you find that the governmental hospitals do not have enough space or the facilities according to your needs, you can visit any private hospital that is associated with this card.

Who is eligible and how to apply?

- You won't have to get yourself registered anywhere to get this card. There was a national poverty survey by the Government of Pakistan.
- Anyone who falls under 32.5 rating, will get this card under an automatic system. The survey is under process.
- According to the official status, almost 15 million families (approx. 80 million people) will be benefitting from this facility.

III. Labour Market and Employment

I. General information

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. 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 (1/2)

I. 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. Departments 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>

Naya Pakistan Housing Program

General information

One of the key features for Naya Pakistan is to improve the housing situation for Pakistanis. There is a shortfall of over 10 million houses, and every year we are adding to this backlog.

The Government intends to promote access to housing to the people of Pakistan and jumpstart the housing sector.

Salient Features

The salient features of this housing program is:

- to make housing affordable to people who are increasing the buying power by using loans of longer tenure from fifteen to twenty years.
- Reduce costs by standardizing design and specifications.
- Reduce costs by significantly cutting down the approval time.
- Develop new communities with access to infrastructure.
- Reduce the upfront cost of builders by providing them land in installments and minimum time for approvals and infrastructure before starting a construction.
- Provide project loans to builders so that they can complete housing projects in the shortest possible time, thus improving their Return of Investment (ROI). At the same time it reduces the investment period thus reducing the overall cost for the end consumer, which is the main objective of this scheme.

Purpose

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.

IV. Housing (2/2): Naya Pakistan Housing Program

How will the scheme work:

- All land titles will be verified by the authority, land will be acquired by the authority, the authority with the help of builders and developers will decide what product is needed for the market on the basis of the data which the authority would have collected via market studies.
- Secondly, the authority will also ensure that the necessary infrastructure needed for the project is in place, before the scheme is launched (access to water, sewerage, electricity etc.)
- Builders will compete to provide the best possible price to the end consumer through a reverse auction/ e-auction.

- The houses will be given to the end consumers on first come first serve-basis.
- If the price of the land will not be paid by the builder, it will be recovered from the end consumers. The title of the land will be transferred to the bank which will transfer the land to the condominium corporation once the loan is repaid.



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

V. Social Welfare (2/2)

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.

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, providing 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

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 the Government. 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 governmental school or college when the admissions are open. Returnees have to contact the admission office of the 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

1. 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).

2. 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.

3. Virtual Counselling

Talk to an IOM friend!

The pilot project Virtual Counselling offers migrants living in Germany voluntary return and reintegration counselling, virtually via online communications tools, for nine countries of origin. Counselling takes place in the migrant's native language through Skype. A counselling session can take place during the specified counselling hours.

Virtual counselling is always anonymous, individual, and unbiased.

Migrants interested in returning to Pakistan can directly contact Iftikhar in Islamabad via Skype to receive individual information about country specific reintegration opportunities.



Credit: IOM Pakistan

Talk to an IOM friend in Pakistan

Are you thinking about returning to Pakistan?
You can contact Iftikhar at IOM Islamabad about your options.

 Skype: IOM Pakistan

Counselling hours: Monday to Thursday from 09:00 to 12:00
(German Time)

anonymous • unbiased • individual

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

International, Non-Governmental and Humanitarian Organizations

International Organization for Migration IOM

The United Nations Migration Agency

Address: 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

IOM Virtual Counselling

IOM colleague to contact in Islamabad: Iftikhar

Skype: IOM Pakistan

Counselling hours: Mo-Th 9:00-12:00 (German Time)

United Nations Development Programme

Address: 4th Floor, Serena Business Complex

Khayaban-e-Suharwardy Islamabad

Tel.: +92-51-835 5600

Email: hotline@undp.org

Internet: <http://www.pk.undp.org>

United Nations Information Center

Tel.: +92 51 9216986

Email: unic.islamabad@unic.org

Internet: unic.org.pk

UNODC

Address : Plot # 5-11, diplomatic Enclave, ISB

Tel.: +92 51 2601461-2

Email: fo.pakistan@unodc.org

Internet: www.unodc.org

UNICEF

Address: Street 5, Diplomatic Enclave, Sector G-5, Islamabad

Tel.: +92 51 2097700-7798

Email: islamabad@unicef.org

Internet: www.unicef.org

UNHCR

Address: 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

UNAP

Address: 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>

UNIDO

Address: 7th Floor, Serena Business Complex, Khayaban-e-Suhrawardy, Sector G-5/1

Islamabad

Tel.: +92 51 8354803

Email: office.pakistan@unido.org

Internet: www.unido.org

WHO

Address: NIH Chak Shahzad, Islamabad.

Tel.: +9255075-9255077

Email: wr@whopak.org

Internet: <http://www.who.int/countries/pak/en/>

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

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

State Life Insurance Corporation Of Pakistan

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

Jubilee Insurance

Address: 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
Internet: www.jubileelife.com

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

Talent Hunters (PVT) LTD

Address: 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

BrightSpyre – Employment site

Internet: <http://new.brightspyre.com/>

Zameen – Online Property Site

Address: 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: 711, Block J-2, Johar Town, Lahore
Tel: 042-35957260
Internet: <http://al-khidmatfoundation.org/>

Graana – Online Property Site

Address: 4th Floor, Beverly Centre, Blue Area, Islamabad
UAN: 111-555-555/0343-2555555
Internet: www.graana.com

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

Medical Facilities

General Hospital

Address: Ferozpur Rd Lahore

Tel: 042-99264092-98

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

Punjab Institute of Cardiology

Address: Ghous ul Azam (Jail) Road, Lahore

Tel: 042-99203051-65

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

Punjab Institute of Mental Health

Address: Shadman-II, Jail Road, Lahore

Tel: 042-99203776-7

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

Services Hospital

Address: Jail Road, Lahore

Tel: 042-99203441

Internet: <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

Address: Kohistan Road, F8-Markaz Islamabad

Tel: 051-2255313-5 / 051-2855174-76

Email: info@alimedical.org

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

Maroof International Hospital

Address: F-10 Markaz, Islamabad.

Tel: 092-51-222920-50

Email: info@maroof.com.pk

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

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

Kashf Foundation

Address Head Office : 19-Aibak Block, New Garden Town, Lahore

Tel: 042-111981981

Internet: <http://kashf.org/>

Sanatzar for Women

Address: 12M Model Town Extension opposite international market Lahore

Tel: 042-99230852-3 / 35172226

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

Care Pakistan

Address: 599-A SHADMAN, LAHORE, PAKISTAN

Tel: 042-37429245

Internet: <https://carepakistan.org/>

Hope Community Services

Address: Plot # B-40, Street # 28, sector # 32-A, Zia Colony, Korangi Industrial Area, Karachi, Pakistan.

Tel: 92-21-35069450 - 35071423

Internet: www.hope-ngo.com

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

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