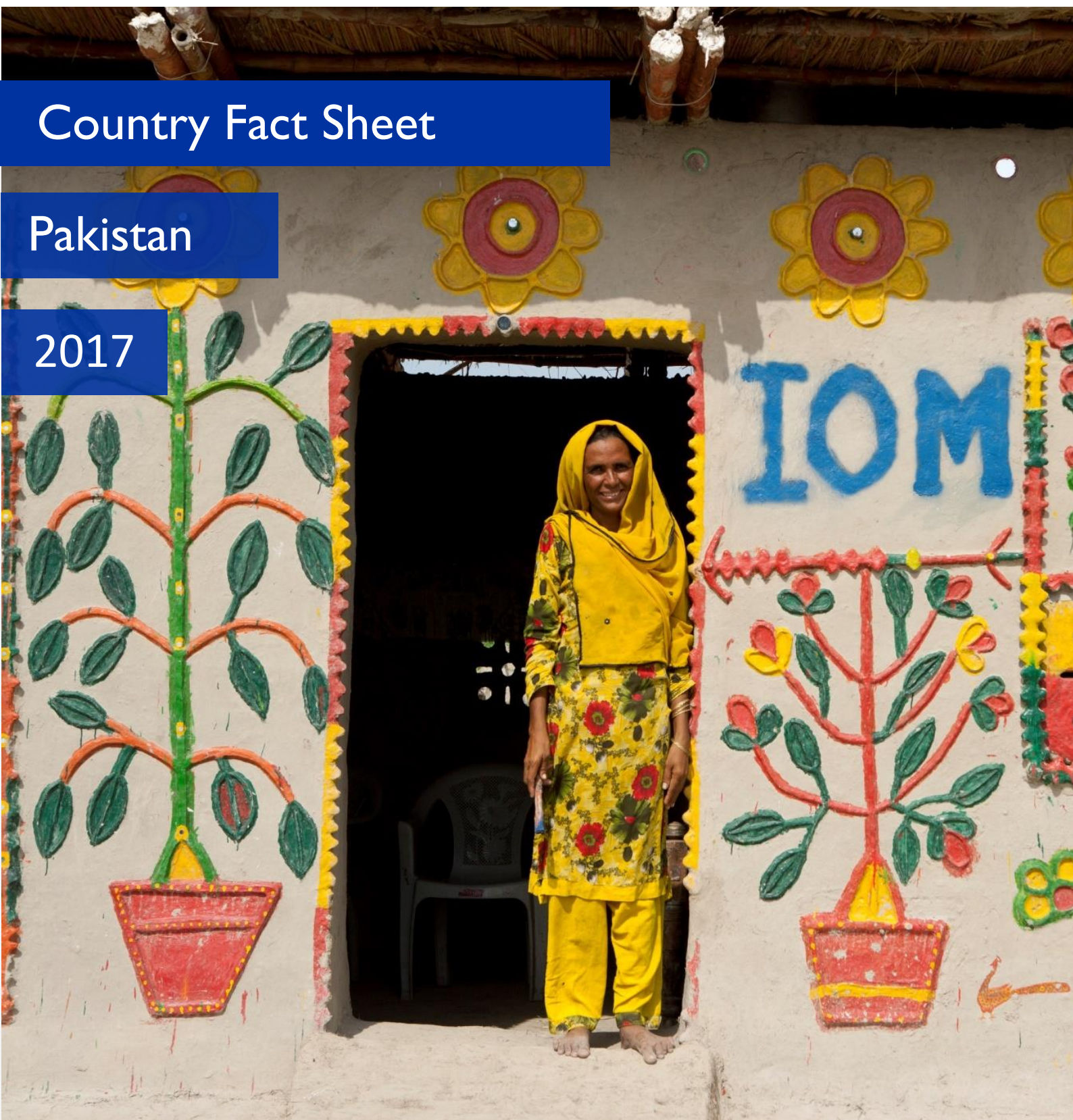


# Country Fact Sheet

## Pakistan

2017



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**You can find further information here**

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



# I. Checklist



Credit: IOM 2010

## Before Return

- ✓ 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 Return

- ✓ 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)
- ✓ contact services assisting with the search for jobs and housing
- ✓ apply for child care (SOS Children Village), schools or other educational institutions

## II. Healthcare

### 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 availability and costs of medication

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 he/she first has 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

### Access for returnees

#### 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. Labor Market

### 1. General information

The total number of Pakistan's labor force is 57.2 million. This makes Pakistan the ninth largest country by available human workforce. About 43% of this labor is involved in agriculture, 20.3% in industry and the remaining 36.6% in other services. The average income is between 15000 PKR to 25000 PKR (per month). The employment rate was 6.2 % in 2016.

### 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 Enterprise (SME) plays a vital role in creating job opportunities in the country

### 3. 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 800,000 to 2,000,000 PKR at 8% interest rate.

### 4. Further education possibilities, vocational trainings

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

Other opportunities are vocational trainings: 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.

#### Access, especially 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





Credit: IOM 2013

## IV. Housing

### 1. General Information

The average rent for one room apartment is 12,302.82 Rs. Average utilities (electricity, heating, water, garbage) cost are around 6,612.64 Rs. Departments and flats in high quantity are available in the cities. Unfortunately no temporary housing facility is available.

### 2. Ways 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>

## V. Social Welfare

### 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 recommendations 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

#### Benefits and Costs:

The costs are between 5 to 10% of the monthly income. Benefits could be: Medical allowance, child allowance, conveyance allowance, EOBI, provident funds, elderly allowance and beneficiary's allowance.

#### 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 2000 PKR

#### Bali Memorial Trust

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

### Access for returnees

#### Eligibility and requirements:

The Welfare Organization checks if someone is eligible according to their requirements than he/she can avail the service.

#### Registration procedure for social security/insurance:

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

#### Required 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.

### Access for returnees

#### Eligibility/Requirements:

These schemes apply to employees of the federal government, provincial governments, government of Azad Jammu & Kashmir, armed forces, semi-government and autonomous bodies. The pension system provides the following four types of benefits to insured persons or their survivors:

- Old-Age Pension (or Reduced Pension)
- Survivors' Pension
- Invalidity Pension
- Old-Age Grant (if an employee is not eligible for pension)

#### Registration procedure for social security/insurance:

In order to obtain a pension, the returnee has to open an account in National Saving with a minimum amount of 10,000 PKR

#### Required documents:

NIC  
previous employment records

## 3. Vulnerable Groups

People living in KPK and FATA count to the more vulnerable groups. Various NGOs provide them 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





Credit: IOM 2013

## VI. Education

### 1. General information

School system:

Educational level	Age
Child care / nursery school	3-4
Kindergarten	4-5
<b>Primary level</b>	
Elementary School	5-10
<b>Secondary level</b>	
Middle-School	10-13
High-School	13
<b>Higher education</b>	
College etc.	15-17

### 2. Costs, loans and stipends

Tuition fees in private sector can range from 1000 PKR to 5000 PKR. The Government of Pakistan is giving stipends of 1000 PKR per month to poor students as well as free vocational training and 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.

### 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 5000 PKR per certificate.

- Application on HEC online
- Submit original documents for verification

### Access and registration procedure, especially for returnees

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. 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.



Credit: IOM 2013

## VIII. Contact information and useful links

<b>TEVTA</b> Adresse: 96-H, Gulburg 2, Lahore-Pakistan  Phone: 042-99268067 Web: <a href="http://www.tevta.gop.pk/">http://www.tevta.gop.pk/</a>	<b>Kashf Foundation</b> Address: I-C, Shahrah Nazrea Lahore-Pakistan  Phone: 042-111-981-981 Web: <a href="http://kashf.org/">http://kashf.org/</a>	<b>Al-Khidmat Foundation</b> Address: 711, Block J-2, Johar Town, Lahore  Phone: 042-35957260 Web: <a href="http://al-khidmatfoundation.org/">http://al-khidmatfoundation.org/</a>
<b>Rozee (Find Employment)</b>  Web: Rozee.PK	<b>Gondal Medical Complex</b> Address: Hospital Road , Gujranwala  Phone: 055-3251056-3258403- 3844486	<b>FAISALABAD INTERN. HOSPITAL</b> Address: 204, Gulshan-e-Iqbal, Gutwala, Faisalabad  Phone: 041-8524601-06

You can find further information here

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