PAKISTAN

CRISIS PREPAREDNESS **GAP** ANALYSIS

BRIEFING NOTE

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CPGA
Crisis Preparedness Gap Analysis

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I. Introduction

Crisis preparedness is a policy priority across the globe. Crises are undermining decades of efforts to end extreme poverty and rolling back development gains. With increasing and unprecedented shocks— from climate-induced hazards to health emergencies, often compounding one another— governments must be prepared to manage crises effectively and efficiently. Crisis preparedness requires a comprehensive approach to crisis risk management— one based on investments to reduce exposure and vulnerability. It also requires coordinated and pre-agreed contingency plans backed by effective, efficient, and transparent financial protection measures.

To respond to this critical and urgent challenge, the World Bank is strengthening its Crisis Preparedness and Response Toolkit to further empower countries to better respond to and prepare for crises (see Box 1 and Annex D of the Technical Annex). The International Development Association's (IDA) IDA20 also identifies 'crisis preparedness' as a policy priority. Its goal is to enhance countries' understanding of key crisis risks, strengthen country capacity to manage a range of shocks, and inform IDA programming. Investing in crisis preparedness will support governments to allocate necessary technical and financial resources to reduce risks and impacts and enable effective crisis response. This will ultimately reduce the impact on lives and livelihoods and strengthen the resilience of countries' systems to absorb and adapt to multiple shocks.

The Crisis Preparedness Gap Analysis (CPGA) is a key diagnostic, which assesses countries' capacity to deal with crises across core systems and provides priority recommendations. By identifying priority interventions and entry points, the CPGA can be useful in providing a framework to access opportunities under the Crisis Preparedness and Response Toolkit. The CPGA aims to (a) provide a high-level assessment of crisis preparedness for different types of shocks; (b) identify gaps and opportunities to improve crisis preparedness at the country level; and (c) inform policy dialogue and technical and financial support on crisis preparedness as part of country and regional programming. The analysis builds on and complements sector- and crisis-specific diagnostics.

The CPGA provides entry points across five core components essential to crisis preparedness: Legal and Institutional Foundations; Understanding and Monitoring Risks; Financial Preparedness; Primary Response; and Social and Livelihood Support. Each component is further broken down into sub-components and indicators, resulting in a three-tiered system with 'maturity levels' assigned to each. Levels of maturity range from unmet (little-to-nothing has been done to actively promote crisis preparedness) to advanced (typically reflecting the status of being a regional leader in crisis preparedness, with a comprehensive and multisectoral approach that includes significant resources and capacity). A detailed overview of the CPGA approach can be found in the Technical Annex, alongside a summary of characteristics associated with each maturity level in Appendix A.

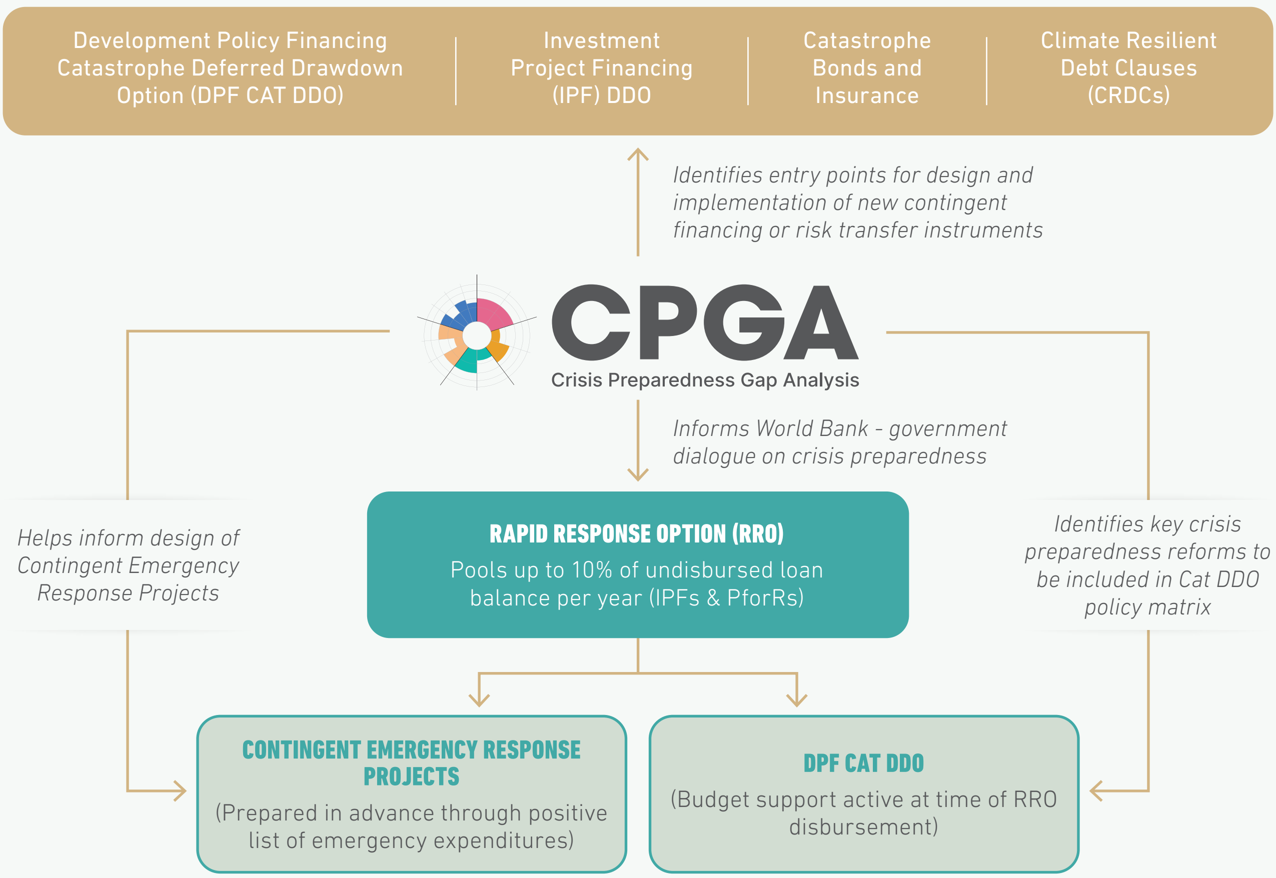
An extensive consultation process informed the CPGA's development. Following an analytical review by World Bank sectoral experts, a kick-off workshop, Key Informant Interviews (KIIs), and a consultation workshop were conducted throughout March and April 2024. In all, over 75 stakeholders across 39 government departments, development partners, non-governmental organizations, private sector, and United Nations agencies were consulted (see Appendix C of the CPGA Technical Annex for the list of stakeholders consulted).

This Briefing Note presents summary findings from the CPGA in Pakistan, with further details provided in the accompanying Technical Annex. This note showcases high-level insights from the preparedness assessment, focusing on entry points and opportunities to strengthen crisis preparedness.

BOX 1: THE CPGA AND NEW CRISIS PREPAREDNESS AND RESPONSE TOOLKIT

The new Crisis Preparedness and Response Toolkit supports client countries to better prepare for and respond to crises. The toolkit includes novel instruments including:

- Rapid Response Option (RRO): Allows countries to repurpose up to 10 percent of their undisbursed Investment Project Financing (IPF) and Program-for-Results (PforR) portfolio within a fiscal year for rapid emergency response.
- Increased and faster access to contingent and new financing for crisis response through Cat DDO and IPF DDO enhancements
- Access to catastrophe bonds and insurance through Bank financing operations Climate Resilient Debt Clauses for eligible small states.



II. Pakistan Country Risk Profile

241.5 MILLION PEOPLE
FIFTH MOST POPULOUS COUNTRY IN THE WORLD

40.1% POVERTY RATE 2023-2024
(LOWER-MIDDLE INCOME LINE OF US$3.65/DAY)

40% OF CHILDREN UNDER FIVE ARE SUFFERING FROM **STUNTED GROWTH**

Pakistan, home to 241.5 million people and the fifth most populous country in the world, is at a crossroads. Due to low economic growth and a series of crises - including the COVID-19 pandemic, the 2022 floods, and high food price inflation - progress on poverty reduction has slowed. The poverty rate for the year 2023-2024 was estimated at 40.1 percent (using the lower-middle income line of US$3.65 per day, 2017 purchasing power parity), which is virtually the same as the poverty rate in 2018 – but with 7 million more Pakistanis living below the poverty line. Geographic disparities remain, with rural poverty more than twice the urban poverty rate.

Underlying challenges in human development are exacerbated by crises including natural hazards, health emergencies, and food insecurity. Pakistan's Human Capital Index value is lower than the regional average at 0.41—a child born in Pakistan will be 41 percent as productive when they grow up as they could be with complete education and full health.[1] 40 percent of children under five suffer from stunted growth. An estimated 20.3 million school aged children were out of school prior to the COVID-19 pandemic and the 2022 floods.[2] The 2022 floods impacted approximately 17,200 educational institutes, affecting 94,500 teachers and 2.6 million enrolled students.[3]

The devastating 2022 floods demonstrated the severe impacts of extreme weather events and climate change, affecting 33 million people and resulting in more than US$14.9 billion in damages and US$16.3 billion in recovery and reconstruction needs.[4] The country ranks among the top 10 countries in the world most affected by climate change and extreme weather events.[5] With changing weather patterns, higher frequency and intensity of extreme weather and climate events, such as cyclones, floods, and droughts,

1 World Bank. 2023. *Human Capital Country Brief.* Pakistan.

2 World Bank. 2022. *Pakistan Human Capital Review: Building Capabilities throughout Life*. Washington, DC: World Bank Group.

3 Government of Pakistan. 2022. *Pakistan Floods 2022: Post-Disaster Needs Assessment*. Ministry of Planning, Development and Special Initiatives.

4 Ibid.

5 GermanWatch. 2021. *Global Climate Risk Index 2021: Who Suffers Most from Extreme Weather Events? Weather-Related Loss Events in 2019 and 2000–2019*.

are expected. Seismic risks are also high: in 2005, a 7.6 magnitude earthquake claimed 70,000 lives and resulted in economic losses equivalent to 2.6 percent of the country's gross domestic product (GDP).

While efforts have accelerated towards improving health emergency preparedness, health risks remain high. Pakistan's overall investment in health has remained low at 2.95 percent of GDP as of 2020.[6] The country still faces high maternal mortality (154/100,000 live births in 2020), while infant mortality is also one of the highest in the region with 53 deaths for 1,000 live births (as of 2021).[7] In addition to maternal and child health challenges, the country also faces a significant burden of communicable disease. Pakistan has the fifth highest burden of tuberculosis in the world and contributes 10 million of the 60 million hepatitis C cases worldwide. Although these health risks have persisted over time, pandemic preparedness and emergency response has improved. For example, the country's response to COVID-19 was largely effective, with a 98 percent recovery rate for the 1.58 million confirmed cases reported.[8]

Market distortions and structural constraints, combined with shocks, such as the 2022 floods and the subsequent inflationary pressures, have had adverse impacts on food security. 42 percent of the population live in households that are classified as moderately or severely food insecure.[9] The ability of the agriculture sector to prepare and respond to crises is critical, considering 40 percent of the labor force is still engaged in agriculture; and two out of three employed women work in the agri-food sector. The agriculture sector contributes 23 percent of the country's GDP and generates one quarter of total export earnings. Around 61 percent of the country resides in rural areas and is largely dependent on crop and livestock production, making Pakistan vulnerable to shocks in the agriculture sector.[10]

6 World Health Organization. 2023. *Global Health Expenditure Database.*

7 World Health Organization. 2023. *Trends in maternal mortality 2000 to 2020: estimates by WHO, UNICEF, UNFPA, World Bank Group and UNDESA/ Population Division.*

8 Ministry of National Health Services Regulation and Coordination. April 2023. *Situation Report.*

9 Food and Agriculture Organization of the United Nations (FAO). 2021. *"Prevalence of moderate or severe food insecurity in the population (%)".*

10 World Bank. 2023. *Unleashing the Agri-Food Sector: Towards Productive and Crisis-Resilient Agriculture. Policy Note 4, World Bank Group.*

IMPACTS OF THE 2022 FLOODS

33 MILLION
AFFECTED PEOPLE

US$14.9 BILLION
IN **DAMAGES**

US$16.3 BILLION
IN **RECOVERY AND RECONSTRUCTION NEEDS**

HIGH MATERNAL MORTALITY
(154/100,000 LIVE BIRTHS IN 2020)

5TH HIGHEST BURDEN OF **TUBERCULOSIS** IN THE WORLD

40% OF THE LABOR FORCE IS ENGAGED IN **AGRICULTURE**

42% OF THE POPULATION LIVE IN MODERATELY OR SEVERELY **FOOD INSECURE HOUSEHOLDS**

III. Pakistan's Imperative for Crisis Preparedness

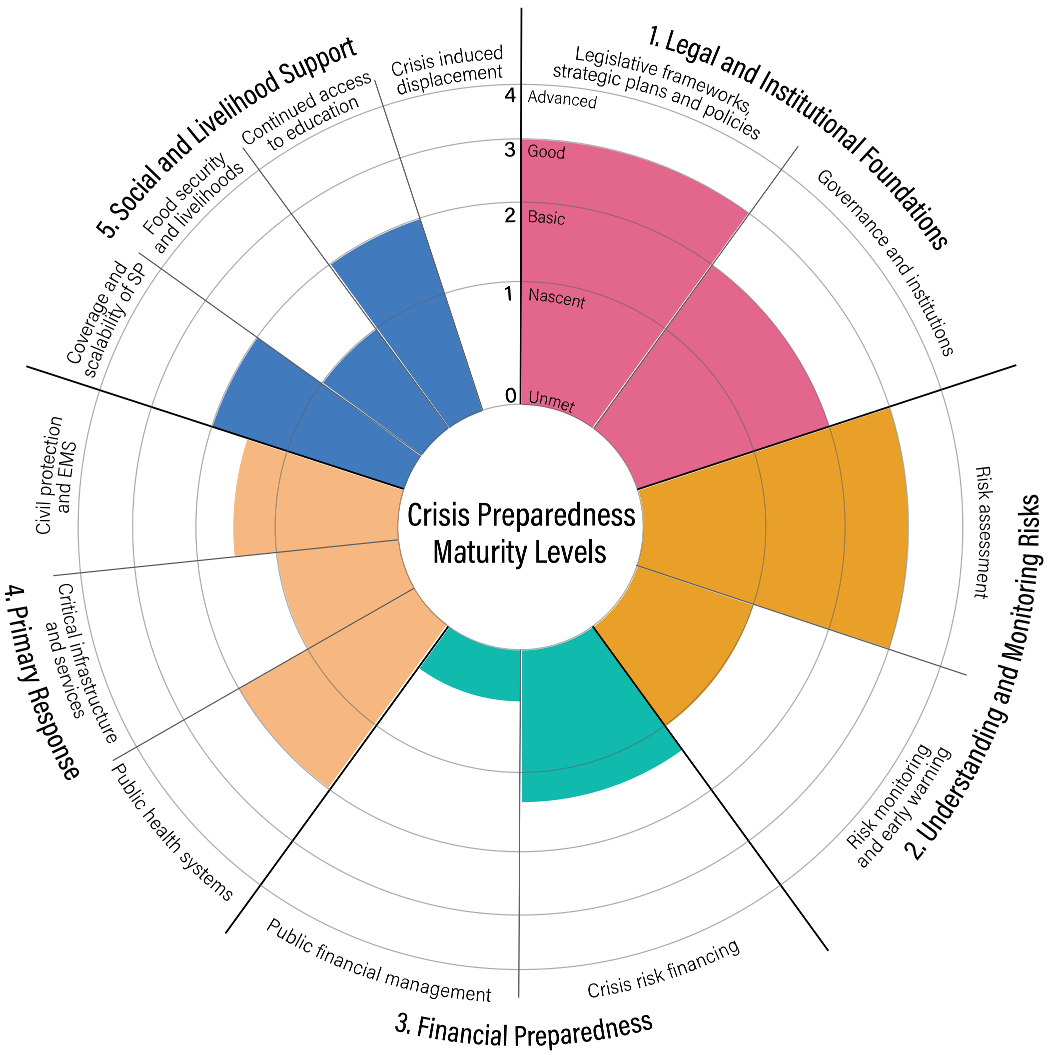
Pakistan has made significant progress for crisis preparedness and response, from the 2005 earthquake, 2010 floods, COVID-19 pandemic, and to the 2022 floods. Legislation is robust, with a wide range of legal and institutional mechanisms covering ex-ante and responsive measures. The National Disaster Management Act, 2010 delineates responsibilities for preparedness and response across national and sub-national tiers of government, instituting federal and provincial commissions, as well as National, Provincial, and District Disaster Management Authorities. The National Disaster Management Plan is a key document governing disaster risk management and specifies actions against key hazards. However, it lacks prioritized interventions for food security and health crises, which are covered to an extent by the 2018 National Food Security Policy and the National Action Plan for COVID-19 Pakistan. Section 1 of the Technical Annex provides details on the country's legislative framework, plans, policies, and institutions.

However, the country faces implementation, coordination, monitoring, and financing challenges in operationalizing its disaster risk management framework. On-ground implementation is often hampered by weak institutional capacity, lack of clarity over mandates, inadequate coordination between national and sub-national government institutions, and gaps in dedicated financing. Crisis response is consequently often a mixture of coordinated and ad-hoc measures, relying on external stakeholders for funding and implementation. For example, in the 2022 floods, the lack of formal reporting structures between the National and Provincial Disaster Management Authorities — with Provincial Disaster Management Authorities reporting to various agencies on an ad hoc basis — created difficulties in quickly understanding and acting on the needs on the ground as the disaster unfolded. At the national level, the National Disaster Management Commission, the main policy-making body for disaster risk management, was not convened and a temporary coordination body took the lead in the response. Though effective, the temporary body was disbanded following initial response efforts.

Pakistan will need to further enhance horizontal and vertical coordination for a more effective and decentralized emergency management system. This needs to be backed by a focus on ex-ante preparedness with a harmonized legislative framework that removes overlaps (i.e., National Disaster Management Act, 2010 and National Calamities Act, 1958), clear operating procedures, trained and funded human resources, and disaster risk financing strategies at the national and sub-national levels. Institutionalizing monitoring and evaluation is also crucial to track progress and assess implementation of crisis preparedness activities. Key vulnerable sectors, such as for critical infrastructure, do not have complete risk or crisis preparedness information, often due to a lack of operationalization or financing of preparedness plans. Inventory of critical public infrastructure that documents asset values, replacement costs, current conditions, and maintenance history is needed. Section 4 of the Technical Annex details the country's primary response capacities.

The National Disaster Risk Management Fund (NDRMF) is developing a Disaster Risk Financing Strategy, a critical step for strengthening the country's financial preparedness. The lack of sovereign risk-sharing solutions, such as insurance-linked securities (catastrophe bonds) or risk pooling facilities, can be traced to the absence of a national disaster risk financing strategy, fiscal constraints, and capacity issues. As a result, the national government is retaining most large risks on its books with limited insurance and non-insurance

FIGURE 1: CRISIS PREPAREDNESS MATURITY LEVELS OF KEY COMPONENTS AND SUB-COMPONENTS



CPGA COMPONENTS OF CRISIS PREPAREDNESS

instruments in place for risk finance and risk transfer. The national government has been relying primarily on supplementary and contingent budgetary allocations, and reallocation of funds from the Public Sector Development Programme to meet its post disaster needs. A risk-layered approach to financing, which includes disaster risk finance instruments, such as contingent credit lines and sovereign risk transfers, are critical. Details on Pakistan's crisis risk financing and public financial management landscape are explained in Section 3 of the Technical Annex.

While disaster management and health authorities have developed an enhanced understanding of risks, risk-informed planning and early warning systems require improvement. Key risk assessments, such as Multi-Hazard Vulnerability Risk Assessments (MHVRAs), are progressing across provinces. Sindh and Punjab have started their utilization to inform planning and project development. However, MHVRA data is not available centrally or publicly, preventing full application for risk-informed planning. The Natural Catastrophe (NatCat) model, a comprehensive tool at the national level designed to assess and quantify the impacts of various natural hazards, has potential to bolster national risk assessments. Early warning systems exist for key hazards, but easy to understand, last-mile dissemination to vulnerable populations remains a challenge. The recently established National Emergency Operations Center (NEOC), which aims to centralize real-time hazard monitoring and streamline coordination between national, sub-national, and district authorities, holds potential to support national risk communication. Details on Pakistan's ability to understand and monitor risks are described in Section 2 of the Technical Annex.

Strengthening linkages between social protection and disaster risk management is crucial to promoting inclusive crisis resilience. During the COVID-19 pandemic and 2022 floods, the National Socio-Economic Registry (NSER) was successfully used by the Benazir Income Support Programme (BISP) to rapidly identify and provide emergency cash transfers to vulnerable families. Linkages between social protection functions and crisis management need to be further strengthened and institutionalized to enable effective and timely response through a central digitized social protection and disaster risk management database, triggering mechanisms for crises, and provisions to include marginalized groups and those without identification. With respect to food security, the government lacks an end-to-end framework and financing to ensure food security during a crisis as well as protection of the large number of livelihoods dependent on agricultural protection. A more coordinated focus on food security is crucial, given Pakistan's high incidence of malnutrition and stunting. Details on social and livelihoods support are in Section 5 of the Technical Annex.

The CPGA findings emphasize a multi-hazard, multi-sectoral, and coordinated approach to crisis preparedness to achieve long-term resilience. This requires clarifying legislative frameworks and improving implementation of disaster management plans. Progress is also needed on understanding and monitoring risks through improved weather and climate services, while ensuring adequate financial preparedness in the form of a disaster risk financing strategy and risk layered finance instruments. Enhancing primary response capabilities involve institutionalizing emergency procedures, integrating climate and hazard resilience in critical infrastructure, enhancing multi-sectoral coordination, and strengthening provincial and district level personnel capacity. Finally, social and livelihood support should be made more shock-responsive through formalized linkages with crisis management institutions and inclusive sectoral crisis preparedness plans, especially for food security and education.

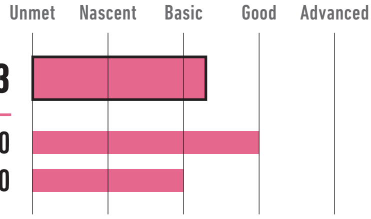
IV. Summary of Key Entry Points to Strengthen Crisis Preparedness

The key entry points for the five components are summarized below and detailed in the Technical Annex. The Technical Annex further breaks down the entry points into specific actions to enable a phased and sequenced approach. All entry points identified in the CPGA are critical actions to strengthen crisis preparedness. The entry points have been classified considering their level of readiness and priority through the matrix below to support sequencing and prioritization of actions.

	PRIORITY	
READINESS	**High**: Needs immediate action to address critical crisis preparedness gaps and prevent additional risks	**Medium:** Needs action to address crisis preparedness gaps
High: Identified in existing plans, with good level of technical and financial readiness.	High priority actions that should not be postponed for crisis preparedness	Actions with high level of readiness and moderate priority for crisis preparedness
Medium: Requires additional resources/dialogue to be ready for implementation	Urgent actions with risks from delayed implementation that require additional dialogue and resources	Moderate priority actions that need additional resources to be implemented

1. Legal and Institutional Foundations — Basic 2.3

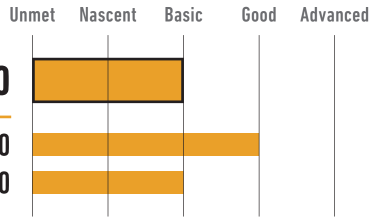
1.1 Legislative frameworks, strategic plans and policies	Good	3.0
1.2 Governance and institutions	Basic	2.0



- **Update the National Disaster Management Act, 2010, and strengthen the National Disaster Management Plan** to address any overlaps and gaps for roles, responsibilities, and coordination mechanisms at both national and sub-national levels.
- **Operationalize the disaster risk management framework at the national, provincial, and district levels by establishing clear financing strategies.** These strategies should delineate human and operational resource requirements and associated costs, identify financial mechanisms and sources for implementation, and establish monitoring mechanisms to track progress and effectiveness of key plans.
- **Continue developing multi-year timeframe National Disaster Management Plans** to enable planning and action on medium- and long-term investments, in addition to annual disaster risk management planning.
- **Form partnerships between disaster management institutions and universities and other research or technical institutions.** These will allow government institutions to draw on technical data and targeted research to prepare and implement sub-national disaster management plans. Such partnerships could be formalized through coordination mechanisms like technical committees or MoUs.

2. Understanding and Monitoring Risks — Basic 2.0

2.1 Risk assessment	Good	3.0
2.2 Risk monitoring and early warnings	Nascent	1.0



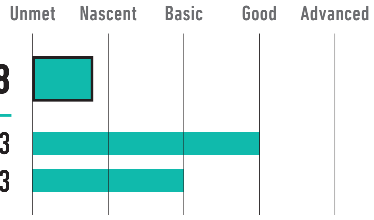
- **Complete remaining district-level MHVRAs at the sub-national levels.**
- **Ensure all available risk assessment data is accessible on a centralized digital platform and build capacities at the local (district, tehsil, and union council) level for their application.**
- **Integrate MHVRAs with sectoral risk assessments** to highlight cascading risks that disasters can pose to critical sectors and how vulnerabilities in those sectors can exacerbate disaster impacts.
- **Conduct sectoral risk assessments and strengthen risk monitoring** for public health using the World Health Organization Strategic Tool for Assessing Risks toolkit.
- **Integrate real-time food related data in a digital format with a food security monitoring system**, such as the Pakistan Food Security Information System. Data should include food stocks; price monitoring of key food items; and imports and exports.
- **Prioritize modernization and capacity building of Pakistan Meteorological Department services**, specifically expanding, improving, and maintaining observation networks to ensure high-quality, accurate and real-time data collection.
- **Assess the quality, coverage, accessibility, and compatibility of relevant weather, hydrological, and climate data.** Based on the findings, address key data gaps to support the development and implementation of impact-based forecasting.
- **Develop a robust, last-mile early warning dissemination strategy** that ensures timely and comprehensible information reaches those at risk. This should include a multi-channel mechanism tailored to local languages and contexts, leveraging community networks and technologies.
- **Establish monitoring and early warning systems for livestock disease and pest infestations** to facilitate timely response. Pest infestation monitoring can also prevent crop losses, including through coordination with regional and global pest monitoring partners.

		Priority	
		High	Medium
Readiness	High		
Readiness	Medium		

- **Promote public-private engagement on advanced data analysis, long-range forecasting, and last-mile warning delivery.** This should follow user needs assessments to tailor engagement solutions and cost-effective tools (high- and low-tech) for risk data collection and early warnings. Policies need to be formulated to incentivize and formalize collaboration and address sustainability concerns.
- **Build a comprehensive National Risk Communication System for emergencies,** including a risk communication strategy, revision of standard operating procedures, and clear communication protocols.
- **Employ strategies to identify and counter misinformation during crises** through partnerships with credible media outlets, social media platforms, and community leaders, ensuring the dissemination of reliable information.

3. Financial Preparedness

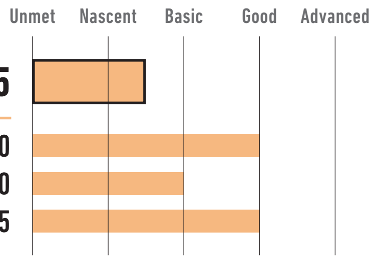
3. Financial Preparedness	**Unmet**	**0.8**
3.1 Crisis risk financing	Nascent	1.3
3.2 Public Financial Management	Unmet	0.3



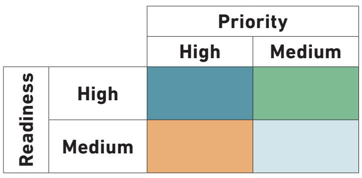
- **Review the government's contingent liabilities at the national and sub-national level** to understand outstanding contingent liabilities and identify appropriate ex-ante and ex-post disaster risk financing instruments.
- **Formulate disaster risk financing strategies at the national and sub-national levels to enable risk-sharing for the government,** describing the strategic priorities, resources required, and plan for implementation and coordination.
- **Support the development of financially feasible disaster risk finance instruments that utilize a risk layered approach**, including well-managed reserve funds, contingent lines of credit, risk pooling, insurance of public assets, and dedicated risk facilities as appropriate.
- **Review the Insurance Ordinance to identify key reform areas to support the growth of the insurance sector**, including broadening the ability of the sector to insure public assets.
- **Develop the climate resilience of the financial sector to enhance business continuity**, including a risk facility for the microfinance sector, which caters to vulnerable communities and rural areas.
- **Enhance public financial management capacity by developing institutionalized tracking mechanisms for crisis-related inflows and outflows** and mainstreaming crisis preparedness and response in the public resource allocation process.

4. Primary Response

4. Primary Response	**Nascent**	**1.5**
4.1 Public health systems	Basic	2.0
4.2 Critical infrastructure	Nascent	1.0
4.3 Civil protection and Emergency Management Systems	Nascent	1.5



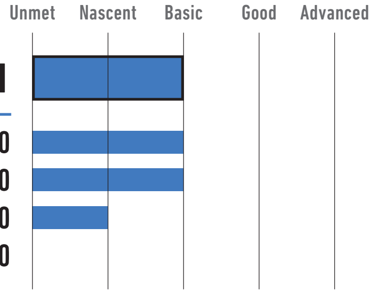
- **Develop and streamline emergency financing and procurement procedures,** including pre-qualification of contractors to enable quick and efficient reallocation of funds and procurement necessary to respond to health emergencies and natural hazards.
- **Strengthen and institutionalize multisectoral coordination to improve the governance of emergency response,** such as through a National Incident Management System, which defines roles, responsibilities, and coordination of national and sub-national levels.
- **Improve health surveillance and integration for human and animal health** by scaling up and digitizing animal health surveillance, integrating vertical surveillance systems with national and sub-national dashboards, and improving availability of rapid response teams to act on surveillance information.



- **Develop a GIS-based national-level asset management system across all sectors,** documenting asset values, replacement costs, current conditions, and maintenance history, with provisions for periodic audits and maintenance.
- **Develop and implement climate resilient design and business continuity plans for critical infrastructure** including energy, water supply, communication networks, and roads.
- **Foster dedicated disaster managers and human resource at district levels** with the necessary training, technical assistance, and resource provision for effective emergency management, including the training of more specialized public health specialists for disease outbreaks.

5. Social and Livelihood Support

5. Social and Livelihood Support	**Nascent**	**1.1**
5.1 Coverage and scalability of social protection	Basic	2.0
5.2 Food security and livelihoods	Nascent	1.0
5.3 Continued access to education	Basic	2.0
5.4 Crisis induced displacement	Unmet	0.0



- **Develop an institutional framework for the implementation of shock-responsive, adaptive social protection**, with financial commitments, triggering mechanisms, and defined roles of institutions such as BISP, National and Provincial Disaster Management Authorities, and health departments.
- **Improve linkages between social protection and disaster management authorities** by establishing a consolidated, digitized social protection and hazard database with mechanisms for data sharing.
- **Recognize the differentiated needs of IDPs as a specific vulnerable group in crisis preparedness and management policies and plans,** especially considering the frequent natural hazards of the country.
- **Include refugees in crisis preparedness plans and in community consultations.**
- **Include refugees in the NSER,** so their key data is available for government and for needs addressal through potential externally-financed social assistance schemes.
- **Establish an end-to-end food security crisis preparedness plan with ex-ante financing.** This would involve improving overall coordination between Ministry of National Food Security and Research and provincial and district food departments; and including agricultural livelihoods in crisis preparedness and response.
- **Develop and maintain a database of farmers through the provincial agricultural departments**, in coordination with respective revenue departments and land record systems – enabling data on small, medium, large farmers, as well as landless farmers and tenants.
- **Operationalize and monitor plans for education continuity during crises,** including the Pakistan School Safety Framework and National Distance Education Strategy, with earmarked financing for the education sector.

		Priority	
		High	Medium
Readiness	High		
	Medium		

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