

Poverty Alleviation and Empowerment through Ehsaas Program

Address

By

Senator Dr. Sania Nishtar

Special Assistant to the Prime Minister of Pakistan on

Poverty Alleviation and Social Protection (Federal Minister)

Government of Pakistan

NUST Institute of Policy Studies

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Report written by

Adnan Ali

Research Associate

NUST Institute of Policy Studies

Edited by

Ali Shah

Head of Research

NUST Institute of Policy Studies

Cover page designed by

Aayza Amjad

Research Intern

NUST Institute of Policy Studies

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Contents

Ał	About the Speaker	
1.	Introduction	5
2.	Welcome Remarks by Rector NUST	7
3.	Keynote Address by Dr. Sania Nishtar	9
4.	Q&A Session	22
5.	Concluding Remarks by Director General NIPS	27

About the Speaker

Senator Dr. Sania Nishtar is the Special Assistant to the Prime Minister of Pakistan on Poverty Alleviation and Social Protection (Federal Minister) and Chair, BISP, Pakistan. She is the founder of Ehsaas, the Government of Pakistan's flagship social protection



program, and leads its implementation. Dr. Nishtar is a member of the United Nations Global Alliance on Poverty Eradication. She is the chairperson of the United Nations International Institute for Global Health's Advisory Committee. She has served as a federal minister in 2013. She is the founder of the NGO Heartfile in Pakistan. Dr. Nishtar is the member and the former chair of the World Economic Forum's Global Agenda Council on the Future of Healthcare, and has recently chaired the U.S. National Academy of Sciences' Global Study on the Quality of Healthcare in low- and middle-income countries. She is the Fellow of the Royal College of Physicians. Dr. Nishtar is the distinguished member of the Advisory Council of the NUST Institute of Policy Studies.

Dr. Sania Nishtar graduated from Khyber Medical University as the best graduate in 1986, and later took a PhD at King's College, London. On October 16, 2019, King's College honored her with a Doctorate in Science, honoris causa. Dr. Nishtar has been globally acclaimed for her work. Recipient of many international awards, Senator Nishtar is also the recipient of Pakistan's Sitara-e-Imtiaz.

Poverty Alleviation and Empowerment through Ehsaas Program

1. Introduction

NUST Institute of Policy Studies organized the keynote address of Senator Dr. Sania Nishtar, Special Assistant to the Prime Minister of Pakistan on Poverty Alleviation and Social Protection on "Poverty Alleviation and Empowerment through Ehsaas Program" on Friday, November 26, 2021.

The address focused on Ehsaas Program, which is the Government of Pakistan's comprehensive social protection initiative, consisting of multiple policies, programs, plans, goals, and actions aimed at the creation of social safety net, financial inclusion, access to digital services, economic empowerment of women, human capital formation for poverty alleviation, sustainable development, and equitable access to health and education at different levels.

Overarching objectives of the program comprise the remediation of elite capture and making governance and government promote equal opportunity, provision of effective and comprehensive safety nets for marginalized and vulnerable Pakistanis, creation of livelihoods and pro-poor job markets, targeted investments for human capital formation, and lifting economically distressed districts and areas suffering from severe multidimensional poverty.

The purpose of the program is to turn Pakistan into a veritable welfare state, which is one of the key objectives of the present government. Prime Minister Imran Khan is taking a keen interest in the program to ensure overall success.

Ehsaas is built on 10 foundations: building and re-building institutions, institutional framework and strategy formulation, multidimensional partnerships, more than 70 percent benefits for women and girls, data-driven, digital backbone, one-window operations and Tehsil-level digital hubs,

transparent and apolitical character, budget and fiscal optimization, and delivery paradigm and people-centered communication.

Built on these 10 inclusive foundations, Ehsaas encompasses 20 major programs, comprising 292 policy actions, covering 14 marginalized and vulnerable target groups, and involving 26 executing agencies including federal and provincial ministries.

Multi-sectoral partnerships and innovations are encouraged to ensure efficiency and efficacy of delivery.

These programs are aimed at marginalized and vulnerable social groups, namely, the extremely poor, orphans, widows, the homeless, the disabled, the jobless, poor farmers, poor laborers, the sick at risk of medical impoverishment, the undernourished, students from low-income backgrounds, poor women, and elderly citizens.

The 20 major programs of Ehsaas are basically divided into three different types, namely, nationwide programs like Ehsaas Kafaalat and Ehsaas Scholarships, programs focused on selected districts only like Ehsaas Nashonuma and Ehsaas Langars, and pilot programs like Ehsaas Tahafuz which provides protection against catastrophic risks.

World Bank has ranked Ehsaas Emergency Cash Program 4th in terms of the number of people covered among all social protection programs in the world.

The program has played the central role in averting a social catastrophe during the coronavirus pandemic through the distribution of 12,000 rupees per household to 15 million families.

2. Welcome Remarks

Lieutenant General Javed Mahmood Bukhari HI (M) (Retired)

Rector NUST

Very seldom does one come across individuals, whose personalities not only represent the well-preserved combination of professional competence, intellectual brilliance, self-possession, moral courage, probity, and devotion to social service, but who also utilize these virtues that they embody for the selfless service of humanity and society. Dr. Sania Nishtar is one such person. Senator Nishtar is spearheading the Ehsaas Program, the most comprehensive and successful poverty alleviation and social safety program in the history of Pakistan.

Ehsaas encompasses multiple policies, programs, and initiatives. The program is driven by equal opportunity creation, comprehensive social safety net formation, eradication of geographic poverty pockets and clusters, pro-poor human capital development, anti-poverty investment and job creation.



Ehsaas was perhaps the single biggest factor in averting a social crisis in Pakistan in the wake of Covid-19 pandemic, as some 203 billion rupees were disbursed to 15 million families to cope with the loss of livelihoods and socioeconomic disruption.

NUST's vision and efforts for creating educational opportunity for bright and deserving youth from disadvantaged backgrounds is perfectly aligned with Ehsaas Undergraduate Student Scholarship Program.

This specific program aims to award 50,000 scholarships totaling 20 billion rupees to undergraduate students from underprivileged families in order to increase higher education access of young people from underprivileged households.

50 percent recipients of the scholarship scheme are female students. The scholarship covers 100 percent tuition fee plus a living allowance of 4000 rupees per month, and currently around 600 Nustians are recipients of these scholarships.

In time, sustained, multi-faceted as well as targeted interventions by Ehsaas may create the next big global success story and a rather unique Pakistani model of social security under the able leadership of Dr. Sania Nishtar.

3. Keynote Address on Poverty Alleviation and Empowerment through Ehsaas Program

Senator Dr. Sania Nishtar

Special Assistant to the Prime Minister on Poverty Alleviation and Social Safety (Federal Minister), Government of Pakistan

3.1. Overview of Ehsaas Program

Ehsaas is a multi-component and multidimensional initiative. The major objectives or pillars of Ehsaas focus on dealing comprehensively with the challenge of elite capture so as to enable government and governance to promote equal opportunity (Pillar I), providing wide-ranging, effective, and comprehensive safety nets for the marginalized and vulnerable sections and elements of the population (Pillar II), creating pro-poor livelihoods and jobs (Pillar III), investing in pro-people human capital formation (Pillar IV), and restoring economically distressed districts, areas, and regions to economic vitality (Pillar V).

Ehsaas is built on 10 foundations and consists of 20 major programs which target 14 different marginalized and vulnerable social groups. There are 26 executing agencies involved in the implementation of programs under Ehsaas, several of which fall under the purview of the Poverty Alleviation and Social Safety Division, also known as the "Ehsaas Ministry." These programs encompass 292 key actions, consisting of both specific pro-poor policy actions and supporting actions, which, in turn, are indexed to a set of seven time-bound goals and targets.

These seven time-bound, outcome-based goals or actions aim to create a comprehensive safety net for at least 10 million families, generate livelihood

opportunities for 3.8 million people, provide financial access to healthcare for 10 million households, provide scholarship and educational incentives for 5 million students of which 50 percent must be girls, ensure financial and digital inclusion for 7 million people of which 90 percent will be women, create an enabling environment for poverty reduction, and prioritize the promotion of multisectoral partnerships and innovations to achieve these goals.



3.2. Foundations of Ehsaas Program

The Ehsaas Program is built on 10 foundations. The first one, building and rebuilding institutions, is guided by Ehsaas governance and integrity policy. Governance, Integrity, Transparency, and Accountability actions are divided into 14 main categories, namely, audit, board governance, cyber security, delivery unit, finance and accounting controls, human resources, operations, risk and compliance, system automation, technology, data systems, payment systems, dashboards and public visibility of information, and ISO certification.

A governance observatory is in place which tracks progress on monthly basis on how different executing agencies are delivering on key actions under the initiatives for which they are responsible. Governance emphasizes transparency and commitment. For every action area, a policy is stipulated and there is a corresponding mechanism to ensure compliance with the policy. Board members are required to declare conflict of interest; whistle-blowing mechanisms are in place to assist and protect individuals who show moral courage to point out irregularities and malfeasance.

The second foundation is institutional framework, policy, and strategy. Long-term vision is chunked into a series of 5-year strategies complete with time-bound outcome-based goals to achieve targets. The third foundation is partnerships. Federal programs are implemented in partnership with the provinces as well as other entities and organizations to fully leverage the potential of collaboration for enhanced delivery, and keep the program implementation as apolitical and multi-partisan as possible.

The fourth foundation is 70 percent plus benefits for women and girls. In Ehsaas, metrics are tracked to ensure at least 50 percent of all educational benefits go to women and girls. Ehsaas is only program globally which grants higher stipends to girls than boys.

Data is the fifth foundation of Ehsaas program. Ehsaas National Socio-Economic Registry (NSER) has collected household data on grassroots socioeconomic conditions for future programmatic targeting. It has involved 3 years of hard work. It is Pakistan's first digital census with up-to-date data on 32 million households and 38 million families.

The sixth foundation is the digital backbone allowing for accurate and timely interventions. During COVID-19 pandemic, there was extensive use of data for eligibility ascertainment. In Pakistan, every citizen has a unique identification number which is linked to their employment status, ownership of land and vehicles, bank accounts, and tax status. These unique identifiers give the

program an enormous leverage to utilize data analytics, something which had not been used as extensively in any earlier large-scale program.

The use of data analytics started back in 2019 leading to the exit of 800,000 ineligible people from BISP. Data analytics are now firmly grounded in the Ehsaas ecosystem. SMS gateways, data analytics, biometric payment systems, etc., are all part of the digital backbone that Ehsaas has painstakingly built over the years. Of course, there are pros and cons when it comes to the application of digital systems in a country with high rates of illiteracy, lack of access to information, connectivity, and hardware, but the benefits certainly outweigh the disadvantages.

The seventh foundation is the Ehsaas one-window operations and the Field Transformation and Reform Initiative (FTRI). One Window Ehsaas has a physical end and a digital end. The one-window initiative has led to the consolidation of Ehsaas initiatives and social protection programs and afforded greater public visibility of all these programs. The first prototype one-window model has started working at Sitara Market, Islamabad. The plan for the future is to create a network of One Window Ehsaas Centers at the tehsil level.

The eighth foundation is transparency and apolitical character. Extensive work is being done to ensure delivery mechanisms are both transparent and apolitical. There was a huge opportunity and need to create visibility of information. Knowing where the money is going and who is benefiting are crucial aspects of Ehsaas. Business Intelligence tools have, therefore, been used to create dashboards which allow real-time visibility for correct decision making.

The ninth foundation is budget and fiscal optimization. Ehsaas Program has been given a very extensive budget and it must be held responsible for the allocation of funds. The program must be held accountable if any mishaps happen and it should be questioned on its allocation criteria. The program utilizes full budget, and so far no integrity issues have been reported.

Moreover, operations have been decentralized to tackle budgetary challenges at the union council level. Complaints from the ground have been received regarding nominal deductions by retailers before processing disbursements, but apart from that, no other issues have surfaced so far.

The tenth foundation is people-centric approach and delivery mechanism. All Ehsaas pillars, policies, principles, programs, and actions are consciously directed at improving people's lives, livelihoods and economic opportunities.

3.3. Ehsaas's Theory of Change

All actions, inputs, interventions, goals, pillars, and principles under Ehsaas are synergized by its theory of change. This theory serves as a praxis of social transformation. It is linked to the second Ehsaas pillar of making safety nets effective and comprehensive. This theory also helps guide the coordination between different implementing agencies.

The main instruments that are being utilized for broadening and deepening the safety nets are the significantly increased public social protection spending, augmented safety net scope and coverage, strong emphasis on governance reform aimed at safety net program implementation institutions, creation of precise social protection targeting by means of the development of the new national socioeconomic database, systems-building for efficient and integrity-based social protection implementation, and One-Window Ehsaas for the consolidation of all public social protection resources and programs.

This theory of change underwrites two different foundational documents of Ehsaas. The first is the long-term policy document, Ehsaas 2047, envisioning poverty alleviation and social protection targets projected till 2047, the 100th anniversary of Pakistan. That document has not been released in the public

domain yet due to the ongoing consultations prior to finalization. The second is the five-year strategy document which has been revised in the wake of the outbreak of Covid-19 pandemic. The focus of Ehsaas strategy is on the seven time-bound, outcome-based goals outlined in the overview above.

Ehsaas's theory of change is founded on laying down the normative guidelines for poverty alleviation and social protection, enhancing the governance capacity and transparency of implementation programs and interventions; enabling the need-based pooling, concentration, transfer, and allocation of resources across programs, implementation agencies, and depressed areas; ensuring database integration and one-window social protection operations; and building and enhancing standard-setting capacity.

This brings together different institutional players ranging from federal and provincial ministries and agencies as well as private players like NGOs and different types of urban and rural community organizations.

In order to expand and then transform social safety nets, the aim is to begin with social protection followed by the movement of the poor out of the poverty trap and up the prosperity value chain through targeted asset transfers, vocational skills training, interest-free loans, and microcredit availability and access. This yokes together the social protection provision and pro-poor livelihoods and job creation under the National Poverty Graduation Initiative (NPGI). Launched in 2019, the initiative is being implemented in more than 100 lagging districts with a budget of 42.65 billion rupees and is aimed at targeting more than 16 million vulnerable people. 50 percent loans are meant for women only. NPGI consists of the distribution of 80,000 interest-free loans every month for the next four years.

In order to ensure effective investments in pro-poor human capital formation, special attention is being paid to targeted investments in education, health, and nutrition sectors with a special emphasis on leveraging ICTs for human capital

formation. Another key concern of Ehsaas's theory of change is the real-time identification of lags, gaps, and leakages that allow for reforms aimed at better operationalization, implementation, and delivery of social protection. Advanced ICTs have been leveraged to put the program as a whole on strong technical footing.

The cumulative effect over time of comprehensive safety net provision, income and livelihood generation, human capital formation, regional revitalization, community ownership, pro-poor participatory planning and budgeting is envisaged to counteract the asymmetries of socioeconomic outcomes associated with traditional and intergenerational elite capture.

3.4. Implementation of Ehsaas Program

The 292 Ehsaas actions and initiatives are being implemented by the Poverty Alleviation and Social Security Division (PA&SSD) or Ehsaas Ministry as well as 17 other federal and provincial ministries. PA&SSD oversees four different bodies — Benazir Income Support Program (BISP), Pakistan Poverty Alleviation Fund, Trust for Voluntary Organizations, and Pakistan Baitul Maal.

Currently, out of 292 actions, PA&SSD, together with its auxiliary organizations, is leading over 188 initiatives and actions falling primarily within the ambit of Pillar II.

It is important to mention here that PA&SSD is the governing body of BISP, but Ehsaas is in no way a rebranding of BISP. With its 20 major programs, Ehsaas includes, but goes way beyond BISP, which essentially focuses on unconditional and conditional cash transfers as well as national socioeconomic registry. Programs falling under the purview of BISP are Ehsaas Emergency Cash, Ehsaas Kafaalat, Ehsaas Kafaalat for the differently abled, Ehsaas National Socio-Economic Registry (NSER), Ehsaas Waseela-e-Taleem, and Ehsaas One-Window. Ehsaas encompasses all these programs within its broad ambit.

Pakistan Poverty Alleviation Fund is leading the National Poverty Graduation Program and is overseeing two major programs, namely, Ehsaas Interest-Free Loans and Ehsaas Amdan. Pakistan Baitul Maal focuses primarily on care services and is leading key programs like Ehsaas Langars, Ehsaas Baitul Maal, Ehsaas Darul Ehsaas, Ehsaas Koye Bhooka Na Soye, and Ehsaas Panahgahs.

Many programs are being executed in collaboration with different partners. These programs include Ehsaas Undergraduate Scholarships in collaboration with HEC and at least 136 public universities, Ehsaas Bachat Account together with the banking sector, Ehsaas Nashonuma consisting of conditional cash transfers in partnership with the World Food Programme (WFP), and Ehsaas Utility Store Riayat in partnership with Utility Stores Corporation.

PA&SSD is directly overseeing some initiatives like Ehsaas Rehri Baan, Ehsaas Kiryana Store Riayat, Ehsaas Tahafuz which is a patient-centric precision safety net program allowing one-time health costs against catastrophic shocks, Ehsaas Delivery Unit, and One Window Ehsaas.

The last is notable for having provided a single window one-stop shop for the 14 target groups. It is founded on six pillars, namely, a one-stop shop or the Ehsaas Center, public-oriented digital information and service platform, a mobile app, back-office integrated digital interface, integrated national socioeconomic database, and Ehsaas One-Window beneficiary selection and targeting policy. The first One Window Ehsaas Center is already working successfully in Sitara Market, Islamabad.

104 out of 292 Ehsaas actions and initiatives belonging mainly to Pillars I, III, and IV are being executed by other agencies such as Aviation, Defence, Establishment, Finance, Law and Justice, and Planning, Development and Special Initiatives Divisions; Prime Minister's Secretariat, Federal Ministries of Climate Change, Interior, Information and Broadcasting, IT, Industries and

Production, Human Rights, Housing, National Health Services Regulation and Coordination, Overseas Pakistanis and Human Resources Development, Power, Federal Education and Professional Training, National Food Security and Research; and provincial ministries and departments. The budgets and strategies for Ehsaas programs executed by these agencies fall within the respective remits of these entities.

There are also partner organizations which execute other Ehsaas programs. For instance, work is in progress to put together a nationwide Ehsaas program called Ehsaas Rashan Riayat which is a program to target commodity subsidies that is executed by the National Bank of Pakistan under the banner and oversight of Ehsaas.

Also, there are a number of partner initiatives which are executed by partner agencies; for example, Ehsaas undergraduate scholarships is executed by 136 public-sector universities and the Higher Education Commission (HEC). The savings account initiative is executed by banks. The Ehsaas Nashonuma, which is the conditional cash transfer program, is executed by the World Food Programme.

Robust monitoring and evaluation dashboards are in place to track the progress of all initiatives. These projects are tracked by their status, that is, completed, ontrack, and delayed. In sum, Ehsaas is an ecosystem where 26 different federal agencies come together in support of one strategy and unified goals.

3.5. Major Ehsaas Programs

At present, there are three categories of programs. There are very large programs with nationwide outreach. There are programs that are being implemented in selected districts, and then there are pilot programs.

3.5.1. Nationwide Programs

As a nationwide program, Ehsaas Kafaalat reaches 8 million families; in 2021, it reached 12 million families in view of the post-Covid-19 emergency relief. One of the goals of the program is to ensure financial and digital inclusion for at least 7 million women by means of one-woman-one-bank-account policy.

In Kafaalat program, women get bank accounts and 12,000 rupees every 6 months at the rate of 2,000 rupees per month. There is an allied program, Ehsaas Kafaalat for the differently-abled, including 2 million families with at least one differently-abled individual.

Ehsaas Waseela-e-Taleem Digital Program is meant for the children of Ehsaas's beneficiary families. These educational conditional cash transfers target students aged 4-22 years from Ehsaas beneficiary families. The program is covering 160 districts of Pakistan.

These educational stipends favor girls over boys with girls getting 500 rupees more than boys on a quarterly basis at primary, secondary, and higher secondary levels. Under this program, Ehsaas has introduced a graduation bonus of 3,000 rupees for girls upon the completion of primary education to encourage families to focus on girls' education till secondary level at least.

Ehsaas Emergency Cash Program is an instrument to give cash payments to individuals during times of social crises or natural disasters. More than 15 million families were covered and a total of 203 billion rupees were disbursed to help vulnerable families cope with the socioeconomic disruption caused by the Covid-19 pandemic.

The families affected by the Harnai earthquake of October 7, 2021, are also being provided emergency cash relief of 12,000 rupees through this program. So far, 67 percent or 10,272 affected families have been provided emergency payments out of Ehsaas Emergency Cash.

Ehsaas Undergraduate Scholarship Program aims to expand access to higher education by giving 50,000 scholarships totaling 20 billion rupees to undergraduate students, out of which 50 percent will be girls and two percent will be differently abled.

The program covers 100 percent tuition fees and offers a living stipend of 4,000 rupees per month. The program is being offered at 135 HEC-recognized universities in all four provinces, Gilgit-Baltistan, and Azad Jammu and Kashmir (AJK). During the last two years, 142,000 scholarships totaling 13.2 billion rupees have been given to eligible students.

Ehsaas Interest-Free Loan Program, focusing on interest-free credit for sustainable income generation, has given 3.8 million loans across Pakistan from which 14.7 million people have benefited.

Ehsaas Darul Ehsaas Program is running more than 50 centers or orphanages across Pakistan to provide safety net for orphaned children as well as children suffering from lack of parental care.

3.5.2. Programs in Selected Districts

Ehsaas Nashonuma, launched in August 2021 in the first phase across 14 districts of Pakistan, aims at addressing stunting in children less than 23 months of age. Under the program, 50 Ehsaas Nashonuma Centers have been set up at tehsil-level health facilities to provide all the program services at one point.

While the program is being fully funded by the government, World Food Programme (WFP) has been chosen to implement the program activities. With the total budget of about 8.5 billion rupees, the program will cover more than 221,000 households.

The key services of the program include special nutrition for pregnant and breastfeeding women and children under 23 months of age, quarterly

conditional cash transfers of 1500 rupees for women and boys, and 2000 rupees for girls, immunization, and awareness sessions on nutrition, hygiene, sanitation, etc., and quarterly ante- and post-natal care.

Ehsaas Amdan Program covers 375 union councils of 23 poorest districts at a budget of 15 billion rupees in four years to effect asset transfer for sustainable income generation.

The program primarily covers Ehsaas Kafaalat households with asset transfers, utilization of existing household skills, new skills training, and interest-free loans to enable households' graduation out of government's social protection registry.

In order to provide food and shelter mainly to daily wage laborers, Ehsaas Langar Program has established 112 langars or meal centers across the country in partnership with Saylani Welfare International Trust.

Ehsaas Koye Bhooka Na Soye Meal-on-Wheels Program, an extension of the Ehsaas Langar Policy, distributes cooked food to the hungry at designated delivery points across 7 major districts.

Ehsaas Panahgah Program further provides two meals per day, shelter and health care to deserving poor individuals.

3.5.3. Pilot Programs

Ehsaas Tahafuz Program, being implemented in coordination with the government's Sehat Sahulat Program, provides protection against catastrophic health expenditures through one-time financial assistance to deserving patients that are covered neither through Sehat Sahulat Card nor hospitalized in a medical facility registered with Sehat Sahulat Program.

Other prominent pilot programs include Ehsaas Utility Store Riayat to provide nationwide targeted commodity subsidies in collaboration with Utility Stores.

Ehsaas Kiryana Store Riayat Program will cover 20 million families identified through the Ehsaas survey. More than 130 million people will be beneficiaries overall. The program will consist of a subsidy of 1000 rupees per month for each family for buying flour, pulses and cooking oil or ghee.

The facility will be available on Kiryana stores identified by National Bank of Pakistan. Ehsaas Rehribaan Program is a multi-stakeholder program to improve Islamabad's street vending ecosystem prior to rolling out in other cities.

4. Q&A Session

The Keynote Address by the Special Assistant to the Prime Minister (SAPM) on Poverty Alleviation and Social Safety was followed by an interactive session in which many questions from the audience were addressed comprehensively by Dr. Sania Nishtar.

In response to a question about the equitable involvement of the vulnerable and the marginalized from minority communities in Ehsaas Program, the SAPM stressed that Ehsaas did not discriminate at all against minority communities. She explained that Ehsaas only required the deserving people to have the computerized national identity card and presence in the national socioeconomic registry to benefit from its programs, and that the program did not discriminate on the basis of color, class, creed, ethnicity and other variables.

She further pointed out that 4.5 percent of the Ehsaas emergency cash was going to minorities. She also highlighted that in so far as the transgender community was concerned, Ehsaas program had a blanket policy, making them eligible for all Ehsaas programs, irrespective of their socioeconomic situation.

When asked about the participation of women and girls in the program, Dr. Nishtar stated that Ehsaas was the first program globally to offer higher stipends to girls than boys, and that 50-percent rule was being observed in Ehsaas undergraduate scholarships. She further mentioned that higher cash transfers were reserved for girls than boys in Ehsaas Nashonuma. She directed the attention of the audience to the fact that one of the key objectives of Ehsaas Kafaalat was enabling financial and digital inclusion for about 8 million women through one-woman-one-bank-account approach.

In response to a question about the integrity of Ehsaas program, the SAPM highlighted that the program worked diligently to minimize errors of omission and commission. Senator Nishtar shared that data analytics were brought in for

the first time back in 2019 to find any anomalies in the data, and led to the identification of 800,000 individuals, who were ineligible on various grounds, including 14,000 government servants – some of whom were officers of BPS 17 and 18 –and their spouses. Dr. Nishtar said that in order to maintain the integrity and transparency of the program, these findings were made public, following which a few constraints in terms of access to payroll information were faced, since only 37 out of 100 autonomous agencies of the government were currently sharing payroll data with Ehsaas. She pointed out that data of pensioners was also hard to access.

Dr. Nishtar added that Ehsaas was constantly making its vetting process more rigorous so minimal errors were made. She informed that one of these measures included the fresh digital survey to update the dataset in contrast to previous paper-based surveys. She stressed that digitizing survey methods was not enough, and that different protocols were implemented to ensure the reliability and integrity of data. She highlighted that one of the requirements was for the geo-coordinates to be shared right from the doorstep of each household, and that any data shared from the Hujra (hospitality quarters) of the household of an influential person, or multiple data shared from the same place were sent back to the enumerator for cross-checking. She shared that the system will block the dataset, if the enumerator sent three geo-coordinates from the same doorstep. Dr. Nishtar said that various parameters and inbuilt checks were applied to check any anomaly in the data arriving at the servers, leading to reversion of the data to enumerator if anomalies were found. The SAPM shared that the program had an active social media presence to give voice to people's concerns.

Dr. Nishtar pointed out that third-party audits were also performed in addition to the application of data filters like car ownership, foreign travel, government employment and others with the cabinet deciding on the type of data filters to be used. The SAPM shared that multiple controls were in place together with several layers of financial and fiduciary oversight to maintain the integrity of the program.

In response to a question about the coverage of the Ehsaas Undergraduate Scholarship Program, Senator Nishtar shared that the program was facing difficulties in meeting the demand for even public-sector university students. She told the audience that the first priority was to improve the income threshold for eligible students. She shared that the income threshold in the second year of the program was revised to include undergraduate students from families earning less than 45,000 rupees, but that there were deliberations to reconsider this income threshold.

She shared that for the time being, in view of high demand and limited budget, the program will continue to cater to only eligible undergraduate students of HEC-recognized public-sector universities, and that it would also continue to consider merit under the umbrella of need. On a question related to the recent deadline, the SAPM said that final date will be extended, but since the aim of the program was to cater to first-semester students, other students were not entertained. However, she indicated that this criterion could be debated in the steering committee meetings.

When asked about the delivery of Ehsaas interest free loans, Senator Nishtar shared that these loans were being executed in collaboration with some NGOs one of which was Akhuwat, and that there were a total of 22 NGOs involved in the program.

In response to a question about the role of Ehsaas in the retention of poor students in schools, Dr. Nishtar pointed out that Ehsaas education stipends were meant to encourage beneficiaries, especially girls, to finish the 5th grade and transition smoothly to secondary education and complete secondary schooling.

In response to a question about the impact of Ehsaas food and shelter programs on reducing beggary, the SAPM pointed out that these beggars were part of a mafia, and despite the incentives provided by the government, these groups were not willing to give up beggary.

Responding to a question about the role of Pakistan in hosting Afghan refugees, Dr. Nishtar said that Pakistan had demonstrated great generosity in dealing with Afghan refugees. She pointed out that in order to mitigate the impact of Covid-19 pandemic on Afghan refugees, UNHCR launched its emergency cash program in May 2020 that followed Ehsaas Emergency Cash Program, and provided cash transfers of 12,000 rupees to 75,000 Afghan refugee families with the support of the Government of Pakistan.

She further highlighted that Afghan refugees were remarkably integrated into the Pakistani society, something which was rare for refugee populations anywhere in the world, and this spoke volumes for Pakistan's hospitality, respect, and affection for their Afghan brethren. She further said that around 3 million Afghan refugees enjoyed freedom of movement, economic freedom, and access to healthcare and schooling in Pakistan.

Dr. Nishtar shared that, at Khyber Teaching Hospital, Afghan refugees made up 30 percent outpatient load and formed the same percentage in the surgical list. She said that the Ministry of States and Frontier Regions specifically dealt with refugees.

In responding to a question about the role of universities in Ehsaas, the SAPM stated that universities were one of the key engines of national growth and development.

Senator Nishtar said that their contributions in terms of evidence-based policy inputs and good governance were critical, since special competencies of the universities in terms of the review of literature, situational analysis, quality

report writing, project planning, intervention and program design were skills greatly required at different levels by the government.

The SAPM said that the government will appreciate varsities stepping up to contribute more toward development and that academia-government relationship was mutually beneficial in the ultimate analysis. She pointed out that the government in any case reached out to academia if any special need arose.

She highlighted that Ehsaas had two major departments, namely, research and monitoring and evaluation, and that both these departments required specialized skills which were the forte of academia.

Dr. Nishtar said that Ehsaas had a tradition of commissioning research studies to academia. She stated that still there was a need for a formal and sustainable mechanism for academia-government engagement. She also pointed out that the government was also keenly interested in stemming brain drain for domestic talent retention, and this necessitated sustained participation of universities.



5. Concluding Remarks

Dr. Ashfaque Hasan Khan

Principal, NUST School of Social Sciences and Humanities & Director General, NIPS

Ehsaas Program is a comprehensive social protection initiative of the current government. Under the dynamic leadership of Dr. Sania Nishtar, the program has done tremendous work in helping the unprivileged segments of society. This Keynote Address provided a wonderful opportunity for NUST community, especially the students, to learn first-hand about Ehsaas. It has also served as an excellent forum for students to engage with Dr. Sania Nishtar and thus gain a better and deeper understanding of Ehsaas. It is likely that the program may ultimately help in successful national poverty alleviation and put the country on the path of high sustainable growth. In view of the ongoing contributions and massive future social protection potential of Ehsaas, the government should consider increasing the funding for the program in order to broaden and deepen its delivery.





Poverty Alleviation & Empowerment through Ehsaas Program

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