

Cover Story



Ehsaas – Creating Impact in the Lives of the Most Vulnerable

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Poverty and inequity have walked hand-in-hand in Pakistan for decades. When the new government, led by Prime Minister Imran Khan, came into power in August 2018, he articulated in a nationally televised address an ambitious vision for Pakistan - to become a true welfare state, “*where equal opportunity exists for all and social welfare is provided to all those who need it.*”

Modelled on the ideology of *Riasat-e-Madina* (the historic archetype of an Islamic welfare state in the 7th century), the government launched its flagship social protection program *Ehsaas* – the country’s largest effort towards poverty alleviation and the cornerstone of the Prime Minister’s vision for a prosperous Pakistan.

For a country where almost a quarter of the population lives in poverty, such a goal represented not just an ambitious dream but a necessary shift in policy. Historically, nations that invest in social protection have been shown to reduce poverty while sharing wealth equitably amongst society. Hence, when *Ehsaas* was launched, it signified that Pakistan was not just looking at quick wins but was serious about breaking the cycle of intergenerational poverty and investing in a long-term poverty eradication strategy.

■ What is Ehsaas?

Housed within the Poverty Alleviation & Social Safety Division (PASSD), *Ehsaas* was developed in early 2019 through a rigorous consultative process involving more than 350 experts and a broad range of stakeholders. At its core, *Ehsaas* consolidates existing social protection initiatives in Pakistan and targets four key developmental priorities. One, countering elite capture and strengthening governance by developing pro-poor policies and promoting evidence-based decision making. Two, providing safety net for the vulnerable such as cash transfers. Three, supporting human capital development through initiatives that improve education, health and nutrition and four, creating jobs and livelihood opportunities to graduate people permanently from a cycle of intergenerational poverty.

- Provision of safety nets for at least 10 million families.
- Creation of livelihood opportunities for 3.8 million individuals.
- Provision of financial access to healthcare for 10 million families.
- Grant of scholarships and education incentives for 5 million students (with 50% girls).
- Financial and digital inclusion for 7 million individuals (with 90% women).

With an ambitious set of goals, *Ehsaas* is designed in a manner that takes a whole-of-government approach, driven by collaborations across multiple sectors and institutions. This allows *Ehsaas* to not only limit itself to cash handouts but to also develop innovative solutions that leverage and optimize efforts across other sectors such as public health, access to technology and financial inclusion.

PASSD has played a critical role in coordinating multi-sectoral initiatives across various institutes. With over 140 initiatives being executed by both federal and provincial ministries and agencies, PASSD enables successful implementation by providing operational support to institutes, and following a comprehensive monitoring and evaluation approach. A key part of this has been the formation of various oversight committees, including the *Ehsaas* Steering Committee chaired by Prime Minister, to ensure timely progress.

At the heart of the *Ehsaas* initiative has been the relentless effort by PASSD to ensure transparency and credibility in a government-led initiative. The programme’s premise is grounded in the importance of strengthening institutions, transparency and good governance. Therefore, a key project for the PASSD has been updating the National Socio-Economic Registry (NSER).

■ Impact

To this date, Ehsaas has created impact by successfully rolling out multiple initiatives focused on meeting the five goals set under the Ehsaas strategy (Figure 1). Ehsaas has completed nearly a quarter of its initiatives, reaching millions of beneficiaries, with the following being a few examples of the many achievements to its credit:

- 01 Safety nets:** *Ehsaas* extends cash transfers to beneficiaries through multiple initiatives including the flagship *Kafaalat* program that has recently expanded to cover nearly 7 million deserving women through monthly disbursements of PKR 2,000. In addition, the internationally acclaimed *Ehsaas* Emergency Cash program – developed in less than a month through extensive efforts by PASSD – proved critical in supporting 16.9 million households during the COVID-19 crisis. PASSD has also established shelter homes (*Panahgahs*), soup kitchens (*Langars*) and announced quotas for the differently abled to benefit from these initiatives.
- 02 Livelihood opportunities:** Multiple interest-free loans and asset programs are currently being implemented. For example, the *Amdan* asset transfer program is running in 23 districts and has completed PKR 1.5 billion worth of asset transfers. In addition, Ehsaas Interest free loans that provides up to PKR 75,000 loans to ~80,000 beneficiaries.
- 03 Access to healthcare:** As one of the largest health coverage programs, *Insaaf* Insurance Card provides health coverage to over 7 million families. In addition, to address the growing issue of malnutrition in the country, the *Nashonuma* cash transfer program supports nutrition requirements for over 200,000 children in 9 districts.
- 04 Scholarships and education incentives:** *Ehsaas's* flagship education program, *Waseela-e-Taleem* has recently been expanded to reach over 2 million children in 148 districts, and provides conditional cash transfers aimed at improving primary education outcomes. Additionally over 50,000 scholarships have been awarded to deserving students under the *Ehsaas* Undergraduate Scholarships programs.
- 05 Financial and digital inclusion for women:** Limited Mandate Accounts have been developed for almost 4.6 million women covered under the *Kafaalat* program and as part of the One-Woman-One-Account policy. This number will be expanded by an additional 2.4 million women in the year 2021.

■ Way forward

With the impact that has already been created, the importance of the Ehsaas program for Pakistan's development is evident. The need as well as urgency to implement Ehsaas was further strengthened by the recent COVID-19 crisis that affected the livelihoods of millions in Pakistan. COVID-19 continues to threaten the country's vulnerable class and is estimated to regress gains in poverty reduction and social development.

Within this context, the relevance of Ehsaas increases manifold. The strategy is also being updated to incorporate learnings from COVID, to reach a broader group of deserving beneficiaries, and not only protect the country's vulnerable from shocks such as COVID, but accelerate long term development for the marginalized.