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Frameworks for a Developmental Welfare State: Lessons From Pakistan's Ehsaas Programme

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FRAMEWORKS FOR A DEVELOPMENTAL WELFARE STATE

LESSONS FROM PAKISTAN'S EHSAAS PROGRAMME

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About Delivery Associates

Delivery Associates works with leaders around the world to improve public sector effectiveness and productivity, delivering public value and results that matter for citizens. The company's service delivery is anchored in Deliverology®, as a system for helping leaders of governments and organisations deliver meaningful results. Delivery Associates is based in the UK and works with government leaders from over 40 countries.
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TABLE OF CONTENTS

Foreword 4

The case for anti-poverty programmes 5

Poverty and the state - a history 9

Anti-poverty programmes - a global snapshot 15

Designing the Ehsaas Programme 26

Implementation framework of Ehsaas 51

Lessons for global policy makers 67

Acronyms 76

Bibliography 78

Foreword

I'm extremely happy to introduce to the CDDRL audience the work of Sir Michael Barber and Delivery Associates, in the form of their new paper, "Frameworks for a Developmental Welfare State: Lessons from Pakistan's Ehsaas Programme."

The Governance Project at CDDRL has focused for many years on the question of effective governance and the delivery of services by states around the world. Liberal and democratic institutions seek to constrain states and prevent them from abusing the rights of their citizens, but those states nonetheless have to actually govern and use their power effectively to carry out the will of the people. Many of the causes of democratic backsliding and reversal in recent years have arisen out of the failure of newly installed democratic governments to deliver on their promises.

Over the past two decades, Delivery Associates has worked closely with a number of governments around the world to improve their capacity and ability to implement policies. This work derives from the experience of Sir Michael Barber in the UK government, where he ran Tony Blair's Delivery Office that sought to improve the functioning of different government agencies. Delivery Associates has been widely recognized as one of the most effective promoters of what we now label "good governance." I'm also pleased to say that they have worked closely with CDDRL's Leadership Academy for Development, which provides parallel training in implementation and leadership skills to states around the world.

Of the different challenges that Delivery Associates has faced, one of the greatest was in Pakistan, a country long plagued by corruption and poor governance. Working closely with political leaders there, Delivery Associates succeeded in improving the measured performance of a number of state agencies in education and poverty reduction. The Ehsaas Programme provides an excellent showcase of how external advisors can help developing country governments apply the general principle of good governance in local contexts. It is a case that deserves wider attention within the broader community of development practitioners and governance specialists, and one that should also broaden our expectations for what can be done to fight poverty around the world.

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Chapter 1: The Case for Anti-Poverty Programmes

Poverty is persistent. Economists, aid agencies, philanthropists, social workers, and governments have focused many decades of work and resources into understanding and combating poverty. Though there is no silver bullet, considerable progress has been made over the last decades. It is estimated that over the last 25 years, more than a billion people have been lifted out of extreme poverty[1]. This is good, but it is not enough. Today, approximately 698 million people or 9% of the world's population still live below the poverty line.[2]

The COVID-19 pandemic has been a heavy setback to the progress made in the fight against poverty. Globally, GDP growth projections have reduced, more than 200 million people are expected to lose their jobs[3], and the crisis could push an additional 77 million people below the poverty line[4]. Now more than ever, we need anti-poverty programmes which work.

For governments, fighting poverty is a moral, political, and technical challenge. It is also a systemic challenge because poverty is both multidimensional and intergenerational. It is not categorized only by a lack of income, but also poor access to quality education, poor access to health, malnutrition, limited access to sanitation, hazardous living environment, and poor quality of work. Solving one of these is not enough, a holistic approach is needed. Poverty is often intergenerational; it persists from one generation to the next because of self-reinforcing mechanisms which often stem from systemic practices that perpetuate poverty.

Systemic practices do not just perpetuate poverty, they also create poverty. Some policies inadvertently keep the poor poor, but make the rich richer. Historically, governments have been creators of poverty because of elite capture which comes, firstly, in the form of bureaucracy acting as barriers to entry and disallowing level playing fields. Secondly, the rich, who can 'influence' laws, regulations, rules, and policies that benefit them while disenfranchising the rest. Perks and privileges are granted to a select few at the cost of others.

Unless there is external intervention, poverty often persists. This is why the right anti-poverty programmes are critical in the fight against poverty. There are

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[1] The World Bank

[2] Figure based on purchasing power parity (PPP) from the Development Initiative's Fact Sheet published November 2021 (https://devinit.org/resources/poverty-trends-global-regional-and-national/#note-source-RB-NYp4O6)

[3] World Employment and Social Outlook | Trends 2022. (2022). Retrieved 1 February 2022, from https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_834081.pdf

[4] The World Bank estimates that the number of people living in extreme poverty (on less than US$1.90 PPP per day) went up by 77 million between 2019 and 2020. The impact of the COVID-19 crisis goes beyond that, though, because the number of people living in extreme poverty worldwide would be expected to have decreased by 20 million in the absence of the crisis.

global examples of successful anti-poverty programmes which have contributed to long-term improved outputs like Ethiopia's Productive Safety Net Programme (PSNP) and Indonesia's Keluraga Harapan (PKH). Ethiopia's PSNP is a good example of a poverty alleviation effort that led to a 2% reduction in the national poverty rate. Similarly, Indonesia's PKH programme, through conditional cash transfers, led to an improvement in pre-natal health of both the mother and child, increased junior secondary net enrollment rate by 7.1%, and gross participation by 7.6% among children aged 13–15. These programmes are evidence that anti-poverty programmes can achieve ambitious results when successful.

When anti-poverty programmes fail, it is due to problems in programme strategy or implementation. While there is new research being produced constantly on anti-poverty policy it is the execution which is often ignored. Like other reform efforts, too much focus on policy - the "what", and less on execution - the "how", proves to be the undoing. Execution and implementation are not intuitive they need as much, if not more: deliberation, planning, and consensus as policy. They also need an adaptive and fast-learning approach. The tools governments now have at their disposal, such as national data systems, have enabled faster learning than ever before, as well as better targeting, smoother execution, and ongoing monitoring.

Leveraging these tools in innovative ways to streamline implementation can play a big role in the future of successful anti-poverty reforms. As governments and economists continue to study anti-poverty policy, there is also a need to study implementation of successful anti-poverty programmes and the lessons and innovations that can be replicated for success.

Poverty in Pakistan

Pakistan's poverty challenge is one of the hardest in the global context. Pakistan ranks as the 51st poorest country in the world[5], as well as the 5th most populous[6], with population continuing to grow at an alarming rate of 2% [7]. While the population growth rate is on a downward trend, countries of similar demographics indicate that the implications in the long run can be damaging for the livelihoods of millions of people.

Pakistan's wealth is incredibly concentrated amongst a few families, leaving 35%[8] of Pakistanis below the poverty line. As Pakistan's wealthiest pay little tax, Pakistan's poor citizens pay more taxes in their place[9].

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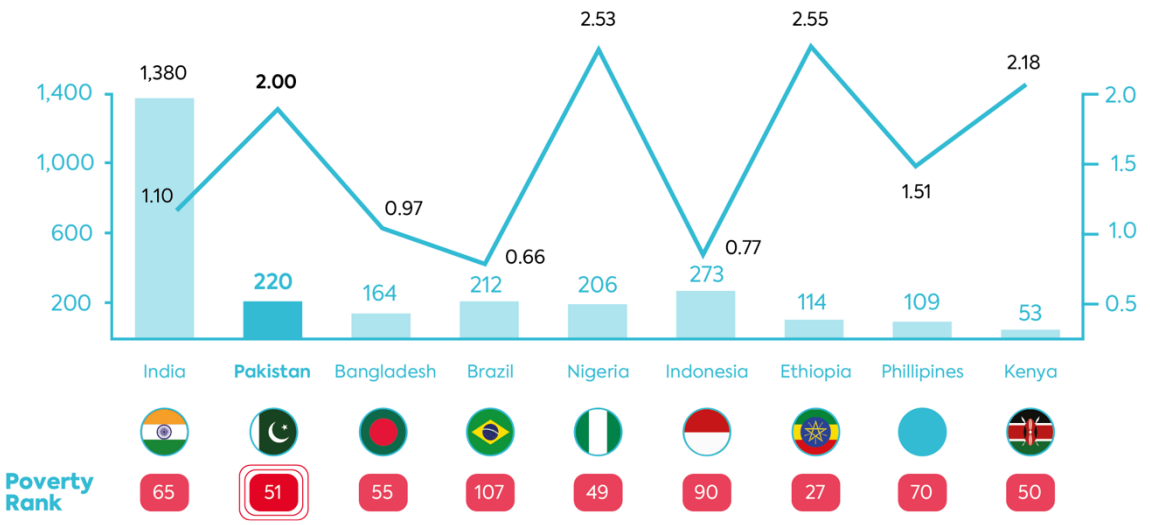
[5] IMF
[6] UNPD
[7] The World Bank
[8] https://dailytimes.com.pk/7932/9-causes-of-slow-economic-development-in-pakistan/
[9] https://borgenproject.org/facts-about-poverty-in-pakistan/

With the wealthiest getting tax incentives, the middle class is increasingly being squeezed. This means that the future might see more instances of intergenerational poverty as the poor aren't presented with opportunities to escape the poverty cycle. Historically, large household size and high dependency ratios have also contributed to intergenerational poverty.

POPULATION (MILLION) AND POPULATION GROWTH RATE (%)



Pakistan has a long history of anti-poverty interventions. However, the persistently high levels of poverty in Pakistan demonstrate the inadequacy of these policies, mainly as a result of limited coverage and poor implementation. While the Government of Pakistan spends approximately 2% of its GDP[10] on poverty reduction programmes, this is much lower than neighbouring countries such as India or Sri Lanka. The lack of coordination, implementation, and monitoring and evaluation, mean that the existing programmes are fragmented, duplicative, and often poorly targeted.

With Pakistan's growing digitization of its databases on citizens, incomes, socioeconomic indicators; digitization of financial systems, and a growing private sector, the opportunity is ripe for government to tackle anti-poverty while leveraging these tools to its advantage.

Delivering Anti-poverty programmes

A successful anti-poverty programme needs the right design and the right delivery.

Anti-poverty programmes need a concerted effort. They require a systemic approach which focuses on the big-picture of poverty, addressing it through

[10] International Labour Organization

multisectoral interventions and sustaining these interventions through a multi-stakeholder engagement strategy. Interventions that encompass education, health, housing, livelihoods, finance, and involve support from the civil society and the private sector are vital to delivering successful anti-poverty programmes. Governments need to increasingly act as orchestrators, not just the sole providers of anti-poverty programmes.

As with any reform effort, the right delivery is built on strong foundations: good delivery plans, good governance, commitment, and focus; and high-quality execution: use of data for a practical focus, set routines to solve problems, learning fast on the ground, convening, and communicating effectively. In addition, a culture of sustained ambition and rigor.

When they get these basic principles right, governments set themselves and their people up for success.

Chapter 2: Poverty and the State - A History

The Rise of Anti-poverty programmes

The case for anti-poverty programmes is now widely agreed upon. However, until the 19th century, there was no broad consensus that poverty was a social problem for the government, nor that public intervention would be effective[11]. Widespread chronic poverty was seen as inevitable; the poor had no capacity to be anything other than poor. Leading economists had even argued that poverty was a precondition for an economy's success, creating with it a supply of willing workers. This view held little scope for anti-poverty policies beyond the provision of limited protection, particularly to ensure social stability.

Towards the end of the 19th century, this view started to shift as a result of several advancements. Firstly, the changing political and philosophical discourse gave rise to new approaches to poverty.

ALFRED MARSHAL
ECONOMIST
1890

May we not outgrow the belief that poverty is necessary?

Secondly, new economic ideas, research, and data shifted underlying assumptions on poverty and informed better policy decisions. Advancement in the fields of economics and social science further provided a deeper understanding of the role of government and market failure in perpetuating poverty, and the effects this has on a country's human development. Broad based anti-poverty policies were seen as crucial for maintaining economic competitiveness.

The emerging consensus on poverty as an economic and moral problem gave rise to public and political buy-in for state-led anti-poverty programmes. For example, the first Rowntree report published in 1901 had a huge influence in the subsequent welfare reforms in Britain, especially as a result of fears of declining British national efficiency against its imperial competitors. Similar accounts by

[11] Ravallion, Martin. *On the origins of the idea of ending poverty*. No. w27808. National Bureau of Economic Research, 2020.

the 'muckrakers' during the US' progressive era (1900-1914) inspired reformist legislations aimed at improving working conditions[12].

Welfare states began to emerge in earnest in several industrial Western countries by the turn of the 20th century, with provisions for the protection and promotion of the social and economic well-being of all citizens. One of the earliest examples of the modern welfare state was in Bismarck's Germany in the late 19thcentury. A series of social legislation had created a nascent system of state support in the shape of: health insurance, disability insurance, accident insurance, and old-age pensions. Ostensibly this was to further productivity, but these programmes quickly became immensely popular with the public and were steadily expanded.

In early welfare states, governments particularly focused on the most vulnerable creating a system of social insurance and protection: for the old, unemployed, and sick; as well as for workers in low-paying jobs or jobs with poor working conditions. Alongside new minimum wage laws and other labour market regulations, these interventions aimed to provide citizens with adequate income, employment, health care, education, and housing. This was achieved through a range of social and labour market policies, but also through cash transfers, such as pensions or unemployment benefits, and in-kind transfers, such as public schooling or different forms of health-care.

In the 20th century, the experience of the World Wars and the Great Depression gave new political momentum to the issue of poverty, spurring the expansion of the welfare state. State intervention was seen as crucial to curb the rise in poverty, as well as high unemployment, lost output, and other societal issues. By integrating both social policies and larger economic policies, anti-poverty programmes aimed to address the multidimensional nature of poverty.

As industrialised nations across Europe and North America graduated out of widespread chronic poverty, the focus turned to widespread poverty in developing countries. Throughout the late 20th century, various anti-poverty policies have been deployed across these countries, including a focus on foreign aid, structural adjustment, rural development, social security, and other programmes.

The United Nations Millennium Development Goals and subsequent Sustainable Development Goals have provided a renewed focus on poverty reduction and ensured it remains a top priority on the global agenda. In this vein, the International Monetary Fund (IMF) and other multilateral financial institutions have also increasingly prioritized anti-poverty programmes, frequently including them as conditions for their support, helping further these initiatives and the accumulated policy lessons across many countries.

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[12] See https://socialwelfare.library.vcu.edu/eras/civil-war-reconstruction/progressive-era/

In particular, there has been rapid growth in social assistance programmes from the 2000s, as opposed to social insurance or labour market regulations. Some of the pioneering examples arise out of the Latin American context, including Mexico's PROGRESA programme and Brazil's Bolsa Familia programme. The emerging social assistance programmes have initially centred around income transfers, whether through direct cash transfers, such as non-contributory pensions and child-based transfers, or various forms of conditional cash transfers. These work to ensure a minimum level of income or consumption support for households living in poverty.

However, there has been an increasing turn towards providing integrated poverty reduction programmes in the 2010s, which combine different components of anti-poverty policies into well-coordinated and holistic programmes. Integrated poverty reduction programmes offer a middle path for the oscillations between moral and economic arguments for anti-poverty programmes; there is increasing evidence they can both protect the vulnerable while increasing productivity or competitiveness.

Today, poverty is understood as a major constraint on economic advancement and a global moral failure. Not only is it seen as undesirable, but there is also a broad consensus that it can be eradicated and that governments have a responsibility for this. With the information and tools now at our disposal there is no excuse for chronic poverty in the 21st century.

Anti-Poverty Programmes in Pakistan

Pakistan has always been a poor country. At the time of its independence from British colonial rule in 1947, the economy was predominantly rural and highly unequal. More than half of the population lived in poverty and there were limited provisions for education, healthcare, and formal employment.

Since then, poverty has remained a consistent feature of Pakistan's economy, particularly as a result of low economic growth, poor governance, and vulnerability to external shocks (ranging from environmental degradation and disasters to a declining security environment). This has resulted in Pakistan having one of the lowest Human Development Index scores in Asia, and the world, indicating failure across multiple dimensions of human development.

The persistence of poverty reflects a continuing failure in Pakistan's efforts to combat poverty. Despite an extended history of anti-poverty programmes, reflected in a tradition of social responsibility and assistance across the country, the results have been mixed. Well-intentioned efforts have been poorly executed, and have lacked coordination, integration, and effective implementation. Furthermore, until very recently, the programmes were also either very limited in their coverage or in their financial outlay.

The overall trajectory of these programmes has been sporadic and linked to the state of the overall economy. Overtime, however, they have led to a variety of different interventions into the causes and symptoms of poverty, from land reforms and rural development schemes to social safety nets and, eventually, income transfer programmes.

The start of anti-poverty programmes in Pakistan can be traced to the initial decade following independence. The First Five-Year Plan from 1956-1960 included a Village Aid programme, which focused on rural development as a framework for anti-poverty, including with it the expansion of health centres and schools, and basic facilities of water supply and sanitation[13].

This changed with the military government of President Ayub Khan which supported rapid industrialization in the 1960s. Along with this focus on manufacturing, this period saw some limited land reforms, and support for the rural sector in the form of rural credit and work programmes, but few dedicated anti-poverty programmes. Together with the benefits of the green revolution, these efforts strengthened the rural economy. During this time Pakistan was amongst the most rapidly growing countries in the world, and poverty was steadily declining.

The 1970s saw a period of marked political and macroeconomic instability which saw poverty rates rise again. Civil war saw half the country secede into the newly formed nation of Bangladesh in 1971. Import bills rose as a result of the 1973 oil crisis, and there were a series of serious crop failures and massive floods throughout the decade. With this backdrop, a new socialist government was formed under the People's Party's Zulfiqar Bhutto. Through its slogans of 'Roti, Kapra, aur Makaan' (*Food, Clothing, and Shelter*), a pro-poor attitude rose to national prominence.

Anti-poverty policies during this time came in the form of further limited land reforms, nationalisation of industry, and the People's Works programme, which worked to improve social infrastructure in rural areas, targeting the poorest segment of the rural population. This period also saw the start of several dedicated social security programmes, including the Workers Welfare Fund Scheme in 1971, and the Employees Old Age Benefits Institution in 1976. While these were important social safety nets, they were primarily for the formal sector which continues to employ a very small portion of Pakistan's overall workforce.

The 1980s saw the revival of economic growth, an improving macroeconomic situation, and decreasing poverty. Industrial nationalisation was reversed under the military government of President Zia-ul-Haq, and the period saw rising

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[13] Syeda, Mahnaz Hassan. "Making an impact analysis of social protection programs in Pakistan." *Journal of the Research Society of Pakistan* 52.1 (2015).

remittances and foreign aid. However, there was limited development of anti-poverty programmes during this time beyond the focus on compulsory Zakat (a mandatory Islamic donation) for poverty relief.

Poverty rates swiftly increased in the 'poverty bomb' of the 1990s, as the economic situation worsened with high unemployment and external debt plaguing the economy. This period saw limited developments in new anti-poverty programmes such as the launching of the Bait-ul-Mal, which focused on poverty alleviation through charitable support to people denied Zakat. Alongside this there was the Social Action Programme, which was a limited programme seeking to reinforce earlier basic social services and focus on improving outcomes in these.

An important change in the anti-policy framework came with the launching of the Benazir Income Support Programme (BISP) in 2008, which expanded the coverage of anti-poverty programmes beyond their previously limited scope. BISP was an unconditional cash transfer programme and became the largest social safety net in Pakistan with nearly 5.7 million families benefitting[14]. The programme expanded over time to include conditional cash transfers in the Waseela-e-Taleema initiative which requires the enrolment of children in school. Other programmes launched under BISP focused on livelihood generation and became deeply controversial overtime and were closed. It continued despite changing political governments, as the quantified outputs of this programme began getting used as Disbursement Linked Indicators by multilateral institutions and for IMF programmes.

When Ehsaas* was launched BISP became one of the implementing agencies of Ehsaas. Under Ehsaas' Governance and Integrity Policy and the Building and Rebuilding Institutions Initiative (BRI) a deep-rooted governance reform of BISP was undertaken.[15]

Whereas in the past, there had been little continuity between governments and little effort to integrate previous programmes or to learn from their failures, the Ehsaas programme is different. Launched in 2019 as the flagship programme for the new government of Imran Khan, it worked to integrate more than 134 of these fragmented and poorly implemented social protection programmes under one new programme. In particular, it has organised these efforts around the challenges faced in implementation of social protection operations, forming

*The focus of our paper, and its research, is centered around Dr. Sania's time in office, during which the programme was called Ehsaas. However, a new Government took power in April 2022 and has begun to discontinue the Ehsaas moniker. As we were writing about the time before this change of government, we have used the Ehsaas moniker throughout.

[14] See https://bisp.gov.pk/ProjectDetail/ZDZjYzY3ZDAtZTQ2OS00NGRhLTliNmItMzJmMzdiYTY3ZDE0/

[15] Government of Pakistan. Building and Rebuilding Institutions Initiative, Phase I Reform in BISP. Report to the Parliament. April 2022. chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.pass.gov.pk/Document/Downloads/Ehsaas_BRI_2022.pdf Last accessed May 2, 2022

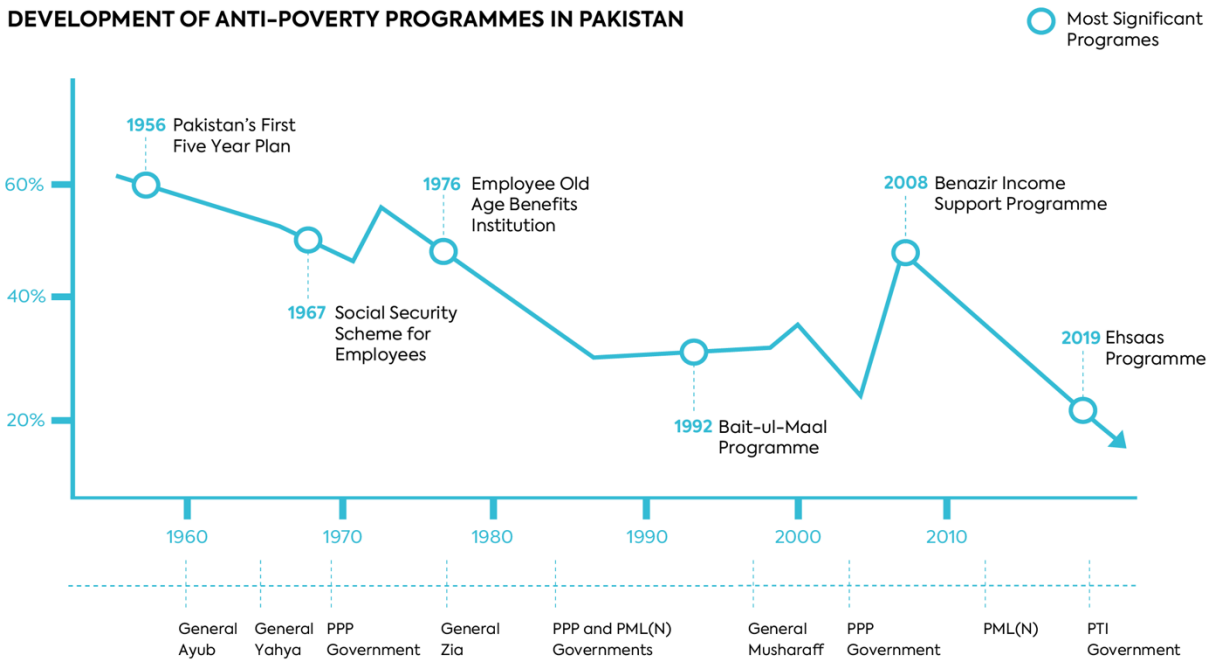
a comprehensive and increasingly integrated anti-poverty service. Under its strategy, Ehsaas comprised 16 programmes for 16 disadvantaged groups, 292 initiatives in their support, and 6 quantifiable goals. There were several agencies implementing Ehsaas' initiatives.

Ehsaas has crucially moved beyond the singular cash transfer model that BISP offered – in line with the global move towards integrated poverty reduction schemes. Instead, in forming a comprehensive approach to anti-poverty, it is increasingly moving towards developing the capacity and human capital of beneficiaries, as well as the Government of Pakistan's capabilities to deliver on innovative and comprehensive programmes with limited resources.

Altogether, Ehsaas is a landmark in anti-poverty programmes in the history of Pakistan. It is the first anti-poverty programme which unites efforts across federal and provincial ministries, and takes a holistic approach to poverty alleviation including: social safety net measures, education, human capital formation, livelihoods, and health.

As with past political governments, anti-poverty policy was an important part of the political campaign for the current government, and one of the important promises people will hold it accountable for. With the strong foundation of BISP and rapid learning during the COVID-19 emergency cash transfer programme, Ehsaas is poised to learn from the past as well as its own early successes in developing systems for strong delivery.

DEVELOPMENT OF ANTI-POVERTY PROGRAMMES IN PAKISTAN



Chapter 3: Anti-Poverty Programmes – A Global Snapshot

The Social Protection paradigm

Today governments across the world have instituted dedicated anti-poverty programmes to help reduce poverty. As policy experience has developed over time and across different contexts, several types of anti-poverty programmes have arisen. These programmes rely on different interventions and sometimes cut across sectors, and may provide short and/or long-term relief against poverty

A short-term goal of anti-poverty programmes is protecting basic levels of consumption for the poorest and ensuring a minimally acceptable standard of living amongst vulnerable households. Programmes with a longer-term focus aim to increase the agency and productive capacity of poor households over the long term, ensuring that they can meet these minimum standards on their own. Together, this focus has given rise to a social protection paradigm within anti-poverty programmes at large. Along with ensuring economic growth as a solution for poverty, social protection provides a dedicated focus on poverty and its causes.

Short-term relief can take the shape of interventions that provide a basic level of capital and security to households. They provide critical support to assist individuals and households cope with poverty, destitution, and vulnerability. Such social assistance programmes include:

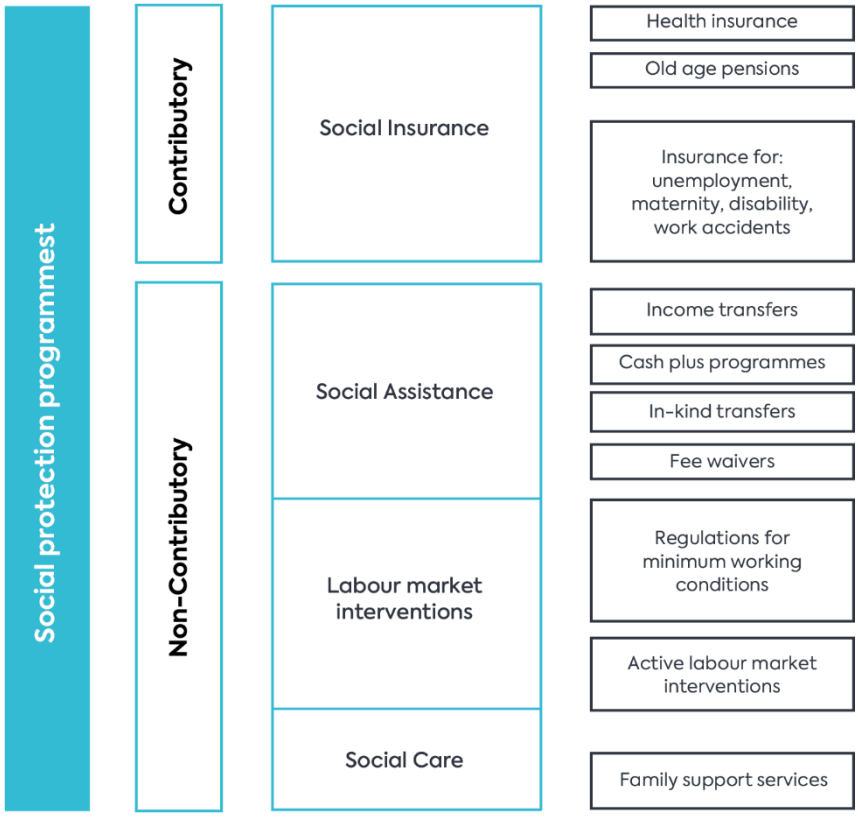
- **Cash transfers** are direct, and often regular, transfers to end beneficiaries. They provide immediate relief to poor households and help them manage risks and shocks. Cash transfers can further be classified as conditional and unconditional.
- **In-kind** assistance provides transfers in the form of goods or services. This assistance is often aimed at improving human development, such as by improving nutrition, or improving access to reproductive health or contraceptives. Examples include Indonesia's Raskin programme which provides rice as an in-kind transfer to the poorest.
- **Fee waivers** provide subsidies for services or certain goods. They often include health insurance exemptions, education fee waivers, food or utilities subsidies. For example, in Ghana's Livelihood Empowerment Against Poverty (LEAP) programme, mothers of infants and pregnant women were provided fee waivers for health insurance (in addition to cash transfers) to reduce vulnerability to stunting in children.

Long-term relief usually comes through interventions designed to either cover costs for life-course events or a provision that can help a household graduate

out of poverty in the 10-15-year horizon. The element of long-term relief for households in an anti-poverty programme often comes in the form of:

- **Social insurance programmes** are programmes which provide protection against various risks and include: unemployment benefits, health insurance, and old-age pensions. These programmes are usually financed through general taxation as well as the individual's own contribution.

- **Social care services** provide psycho-social support, as well as familial services, to deal with a variety of different effects associated with poverty. In Chile's Solidario programme, family dynamics is one of the seven key dimensions that is focused on in helping a family graduate out of poverty.
- **Labour market policies** provide various forms of intervention into labour markets and generally help the unemployed find jobs and raise the overall quality of working conditions. They can include governmental support with: job hunting, providing free upskilling opportunities, employment subsidies, or even through creating jobs directly through public sector employment. They can also work through regulations to ensure minimum working conditions.



Adapted from Adapted from Brien et. al: *O'Brien, Clare, Zoë Scott, Gabrielle Smith, Valentina Barca, Andrew Kardan, Rebecca Holmes, Carol Watson, and Jenny Congrave. "Shock responsive social protection systems research."* Synthesis report *(2018).*

Invariably every programme has a mix of both short and long-term effects. However, their differing immediate objectives allow for a diverse toolbox from which to combat poverty in different contexts. Where social insurance schemes form an important part of the welfare state in developed countries, they are less effective in developing countries where larger sections of the population work in the informal economy.

Social assistance is more common globally, providing a way to reach both the poorest and other sections of the populations. In particular, cash transfers are the most common type of social protection programmes across the world, comprising over 43.5%[16] of all social protection programmes. There was a massive uptick in cash transfers across the world following the COVID-19 pandemic, as countries tried to reach and support populations directly without the need for extensive programme designs or expensive targeting.

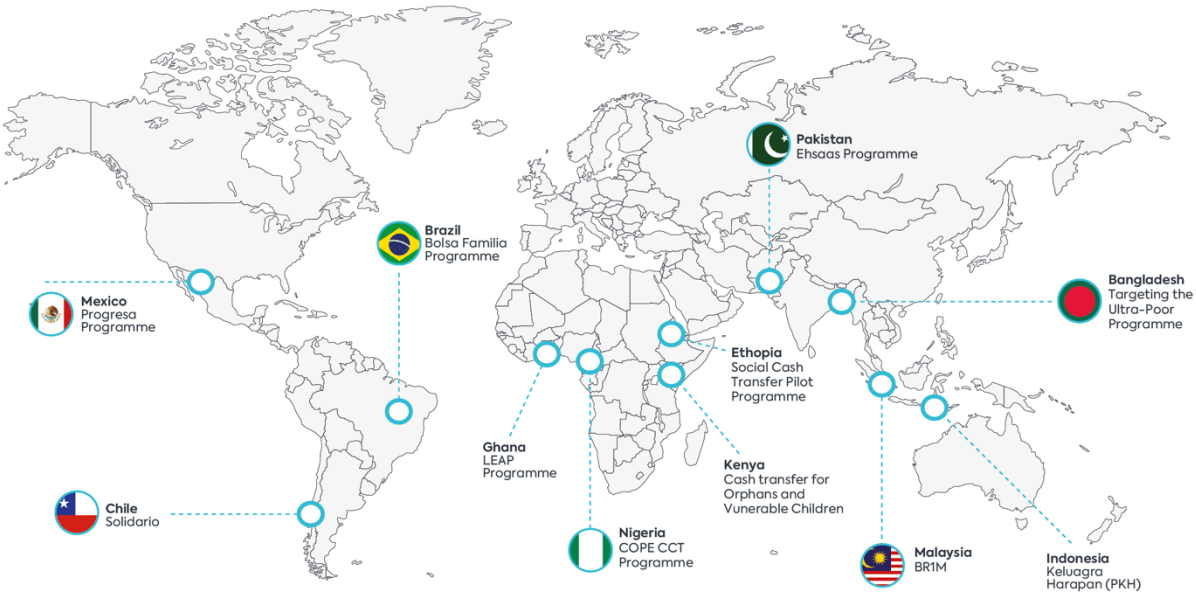
As a whole, anti-poverty programmes are increasingly moving away from a focus on single instruments, with successful programmes focused on a broader integration of diverse programmes. These integrated poverty reduction programmes are an important development. They include some of the most innovative and successful examples to date from Brazil's Bolsa Familia, to Chile's Solidario, and Bangladesh's Targeting the Ultra Poor.

Comprehensive anti-poverty programmes however are only sustainable if they are situated in an economy that can generate the revenue to support them. If the macroeconomy is weak governments will continue to rely on external sources such as foreign aid, and will not be able to sustain their anti-poverty efforts over time. Macroeconomic growth is hence one of the preconditions for a government to lead a successful anti-poverty programme. Unfortunately, where there is poverty, there is usually poor macroeconomic growth.

[16] See "Gentilini, Ugo; Almenfi, Mohamed; Orton, Ian; Dale, Pamela. 2020. Social Protection and Jobs Responses to COVID-19 : A Real-Time Review of Country Measures. World Bank, Washington, DC. © World Bank. https://openknowledge.worldbank.org/handle/10986/33635 License: CC BY 3.0 IGO."

Learning from the best: Case Studies

SNAPSHOT OF ANTI-POVERTY AND CASH TRANSFER PROGRAMMES



Some of the most innovative-in-class programmes from around the globe include Brazil's Programa Bolsa Familia (PBF), Chile's Solidario, and the Bangladesh Rural Advancement Committee (BRAC).

- Brazil

  Brazil's PBF programme was launched in 2003 by combining four earlier initiatives (Bolsa Escola, Bolsa Alimentação, Cartão Alimentação, and Auxílio Gás) under a new Ministry for Social Development and Confronting Hunger. It is a conditional cash transfer programme, which provides income transfers to the women in the household, on the condition of any children in the household being vaccinated and attending school.

  The programme eventually came to cover over 13 million families, or over 25% of the population, across the country. It helped reduce the level of extreme poverty by between 25% and 33%[17]. Furthermore, the percentage of the population living below the international poverty line dropped from 13% to 3% as a result of this programme. It has also had a significant impact on levels of hunger and the quality of diet for families, as well as school attendance rates for children, resulting in a parallel decrease in the child labour exploitation amongst these children. In this way, it has not

[17] See https://www.worldbank.org/en/news/feature/2010/05/27/br-bolsa-familia/

only reduced both short-term poverty and deprivation, but also helped to build human capital for productive growth in the longer term.

The programme has been so successful in part because of its integrated nature. By linking together different policies under one programme it was able to holistically tackle poverty and provide a robust multi-dimensional safety net. Placing it under a unified ministry also helped eliminate duplication of coverage, while reducing administrative costs and complexity for both the users and for the implementation teams.

A strong focus on processes and structures also ensured effective implementation across the delivery chain. The Federal Government partnered effectively with municipal authorities, cutting out state governments in the process, to provide payments directly to beneficiaries, with the municipal authorities collecting data on eligibility and compliance.

Innovative use of technology, including satellites and radio, created a robust system of control and monitoring, even allowing remote municipalities to exchange data when there was no electricity or telephones. Similarly, beneficiaries were given Social Cards, which worked like debit cards and allowed money to be transferred directly to recipients, limiting corruption along the delivery chain. In a move to ensure radical transparency, the names of every recipient and the amount given to them is listed online on a 'Transparency Portal', though this has raised questions over privacy rights.

To ensure further success, PBF needs to work to ensure further integration and co-ordinations of its different schemes. Evidence has shown that while school attendance has increased, performance amongst these children has been below par[18]. Conditionalities need to be complemented with increased coordination and investments into education and health structures across the country to fully capture all the potential benefits.

- Chile

  Chile's Solidario, under the umbrella of the Seguridades y Oportunidades programme, was launched in 2002, and is an example of one of the most innovative and integrated social protection programmes around the world. The programme integrates conditional cash transfers with dedicated social welfare service intervention. In particular, in a psycho-social support service called Programa Puenta, each household is provided a social worker for two years who creates a personalized plan to help them 'graduate' out of poverty. Through this, they are provided

[18] Soares, FV, Ribas, RP, Osório, RG (2010) Evaluating the impact of Brazil's Bolsa Família: Cash transfer programs in comparative perspective. Latin American Research Review 45: 193–190.

information about and referred to other welfare programmes which assist along seven metrics from: health to housing, income, employment, family dynamics, and legal identification.

As of 2006, 246,000 families[19] were enrolled in the programme across the country. Evidence has demonstrated remarkable success in increasing access and take-up of public assessment programmes amongst participating families. Educational outcomes have been improved, with increased pre-school employment, and up to 9% increase in school enrolment for children aged 6-15. Alongside this, there has been very strong take-up of labour market programmes amongst participating households, such as enrolment into local employment offices. As a whole, the Programa Puente has been highly successful in increasing the awareness of these programmes in the community, and in promoting a change in household perceptions of certain programmes.

The Solidario programme has effectively operationalized a multidimensional concept of poverty. Income transfers remain a limited part of the overall programme, comprising only 80% of overall costs, and being much smaller in comparison to other cash transfers in Latin America. Instead, the programme makes a holistic effort in treating poverty along the seven identified dimensions, helping ensure synergies between both cash and service components. In particular, the Programa Puente helps activate demand for existing public services through assisting participants with perceived barriers, such as the application process, lack of information about eligibility, or social stigma.

While execution of the programme has been devolved to local municipalities, there has been strong oversight through a central Family Intervention Unit which monitors the implementation and assists in building their capacity. Furthermore, a strong integrated data management system, the Social Registry of Households, incorporates the data of over 12.4 million people and helps coordinate policy implementation across ministries and levels of government. Social surveys are taken every two years, ensuring a focus on the quality of delivery and setting priorities for future implementation. An effective focus on delivery must remain a priority for the programme. By ensuring coordination, monitoring, and the capacity of its partners, it can continue to increase efficiency across all levels of the delivery chain.

- Bangladesh

[19] Addison, Tony, et al. "The Chronic Poverty Report 2008-09: Escaping Poverty Traps." *Manchester: Chronic Poverty Research Centre, Brooks World Poverty Institute* (2008).

BRAC was initiated in 1972 by Sir Fazle Hasan Abed in response to the earlier Bangladesh Liberation War in 1971. Starting as a small-scale relief effort to support refugees from the war, it has since grown into the largest NGO in the world with one of the most successful anti-poverty models across the world. Whilst not a government programme, the NGO has been supported heavily by the Government of Bangladesh and has since expanded internationally. With operations over 12 countries it employs more than 90,000 people, and its services have reached more than 126 million people[20].

BRAC provides a range of programmes for: health, livelihood, education, agricultural development, social dynamics, and various other dimensions which have become ubiquitous in their respective sectors. Together, the scope of programmes by BRAC have been a hugely successful example of popularising an integrated approach against poverty, particularly through a focus on community development.

BRAC initiated various programmes for economic development including its micro-finance scheme launched in 1974. This has provided collateral-free loans to the poorest, mostly targeted at women in rural areas, helping create self-employment opportunities and financial resilience. The scheme had 6 million active users in Bangladesh in 2020, with 87% of the clients being women[21]. In addition to this, one of the most successful programmes by BRAC has been The Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor (CFPR-TUP) project.

The TUP project was initiated in 2002, targeting those households who were too poor to benefit from microfinance opportunities and would be supported in accessing development services. The programme has a two-year graduation model, which begins with the transfer of a livestock asset, such as a cow or chickens, and training for how to raise them. The beneficiary is also provided with: a savings account, cash support, a food stipend, and training on literacy, numeracy, and health to reinforce their skills and confidence. Since its launch, the programme has supported more than 1.8 million ultra-poor households in Bangladesh, with more than 95% of households leaving the ultra-poor category after two years[22].

This integrated graduation approach developed by the TUP project has been gradually validated and expanded into several countries, with it

[20] See http://www.brac.net/partnership?view=page.
[21] *See http://www.brac.net/program/microfinance/*
[22] *See the report http://www.brac.net/sites/default/files/BRAC%20Briefing%20-%20TUP.pdf*

showing significant impact improving various indicators for the ultra-poor[23].

Conclusions for delivering successful anti-poverty programmes

For effective delivery of anti-poverty programmes today's governments are ensuring that committed people are at the helm of these efforts, that efficient processes and systems are in place, and that technology and digital tools are enabling greater efficiency, transparency, and accountability.

People

As with any great endeavour, anti-poverty efforts have an increased chance of success when they are led by leaders who are ambitious, focused and dedicated to the cause of poverty alleviation. Programa Bolsa Família, for example, flourished under the leadership of Brazilian President Lula da Silva. Similarly, Chilean President Lagos was strongly behind Chile's Solidario programme and pursued its goals actively.

Leaders, in turn, need committed, talented and motivated people to support them in delivering results. When people with the right knowledge, skills and attitude are in place, they are bound to produce positive outcomes. Through close coordination with their counterparts at all levels of the government, they can set the right strategy, ensure a culture of delivery, and build the capacity of their programmes. To ensure he had the right talent, President Lula brought together a small group of high-level federal bureaucrats working directly under him with the responsibility of managing the first initiatives of the PBF.

Furthermore, leadership can ensure sustainability, political buy-in, and commitment for their programmes which is essential in ensuring their long-term viability and impact. Given the close collaboration which is required in implementing holistic and integrated anti-poverty programmes, a strong relationship is often required with central executives, who can clear obstacles from other departments or overlapping programmes. PBF enjoys a strong political consensus with each party taking credit for their role in creating the programme. This will ensure the programme's sustainability over the years to come. Even President Jair Bolsonaro, who is known to be opposed to welfare programmes in general, has nevertheless assured voters that he would not abolish PBF.

[23] Banerjee, Abhijit, et al. "A multifaceted program causes lasting progress for the very poor: Evidence from six countries." *Science* 348.6236 (2015): 1260799

Processes

Strengthened and streamlined governance systems are necessary for effective execution of anti-poverty programmes. These ensure that decisions continue to be based on evidence and reduce the space for unwanted interference along the delivery chain.

An efficient governance system will involve having accountable figures for each area and level of implementation, as well as having systematic data collection to measure progress for these figures. The best anti-poverty programmes have used extensive data collection to monitor and improve on outcomes, target the right people, and even make decisions on overall strategy or policy design.

Strong governance systems also help sustain the anti-poverty efforts from one administration to another. With a focus on progress, reflections and course correction (when needed), they attract greater donor support and promote efficient domestic tax collection measures – both critical to ensuring the long-term sustainability of anti-poverty programmes. In addition, they become essential to ensure transparency and accountability when it comes to disbursement of social assistance measures, such as cash transfers.

To highlight the importance of strengthened political systems in executing a social protection intervention two opposing examples can be analysed. The Kenyan government's cash transfer programme failed to protect most of the vulnerable people who disproportionately suffered the economic fallout from the COVID-19 pandemic. Political leaders funnelled funds to friends, relatives, and supporters at the expense of the general populace.[24] The lack of transparency and accountability contributed to mismanagement and irregularities in the procurement process, leading to less than half of the aimed 669,000 households receiving any portion of the cash transfers. [25]

As opposed to this, the Ghanian government took a 'science-driven'[26] approach to its COVID-19 relief measure. It leveraged its existing social safety net programmes, particularly the LEAP programme[27], to provide additional cash transfers and other support measures to existing beneficiaries following partial lockdowns in April 2020.

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[24] *See the report 'We are all vulnerable here' by the Human Rights Watch. Link: https://www.hrw.org/report/2021/07/20/we-are-all-vulnerable-here/kenyas-pandemic-cash-transfer-program-riddled*

[25] *See https://www.devex.com/news/who-received-that-money-report-probes-kenya-s-covid-19-cash-program-100421*

[26] Quakyi, Nana Kofi, et al. "Ghana's COVID-19 response: the Black Star can do even better." *BMJ global health* 6.3 (2021): e005569.

[27] See https://blogs.worldbank.org/nasikiliza/economic-relief-through-social-safety-nets-during-covid-19-crisis-case-ghana

The LEAP programme already had an extensive network in the most affected areas in the north of the country. Its beneficiaries were amongst the most vulnerable, creating an effective and transparent mode of protection. In particular, later evaluations found that these transfers were most effective for the non-Christian minority, helping to smooth the big drop in consumption caused by the effects of the economic shock[28]. Altogether, this approach allowed the government to maintain transparency and efficiency in its disbursements, despite the overall increased risk of corruption[29] in the country.

The Government of Pakistan similarly used Ehsaas and its network to institute the Ehsaas Emergency Cash (EEC) programme. Digital capabilities established a year before the pandemic, as part of Ehsaas, were adapted to deliver EEC. This new programme was executed through BISP, an existing institution; and this was combined with a focus on improving governance mechanisms to distribute cash to more than 15 million households, changing with it a system which once depended on political patronage[30].

Technology

Incorporating technology throughout the delivery chains of a social protection programme can increase project efficiency and cost-effectiveness, particularly more so as at larger scales[31]. For beneficiaries, simple ICT interfaces or more integrated technology offerings, can increase their flexibility as well as broaden their access to financial services. This can have hugely important wider benefits for the national economy, and for other goals, such as the empowerment of women.

Technological platforms such as: mobile phones, GPS devices, smart cards, ATMs, and biometric systems are increasingly used in social protection programmes to improve the delivery of cash transfers. For example, The Dowa Emergency Cash Transfer project in Malawi was an emergency cash transfer programme put in place to respond to the growing national food crisis around 2006[32]. The project deployed an electronic cash delivery system, with beneficiaries accessing cash from mobile banks using smart cards with biometric registration and verification.

Not only did this increase the overall efficiency and integrity of the programme, it also allowed for increased modalities to respond to the changing nature of the

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[28] See https://www.theigc.org/blog/cash-transfers-as-covid-19-relief-evidence-from-ghana/

[29] See https://www.scidev.net/sub-saharan-africa/procurement-corruption-darkens-africas-covid-19-fight/.

[30] Sania Nishtar. Ehsaas Emergency Cash: A digital solution to protect the vulnerable. Government of Pakistan , 2020. Accessible at: Ehsaas Emergency Cash Report Oct 2020_Dec15_2020.pdf (pass.gov.pk)

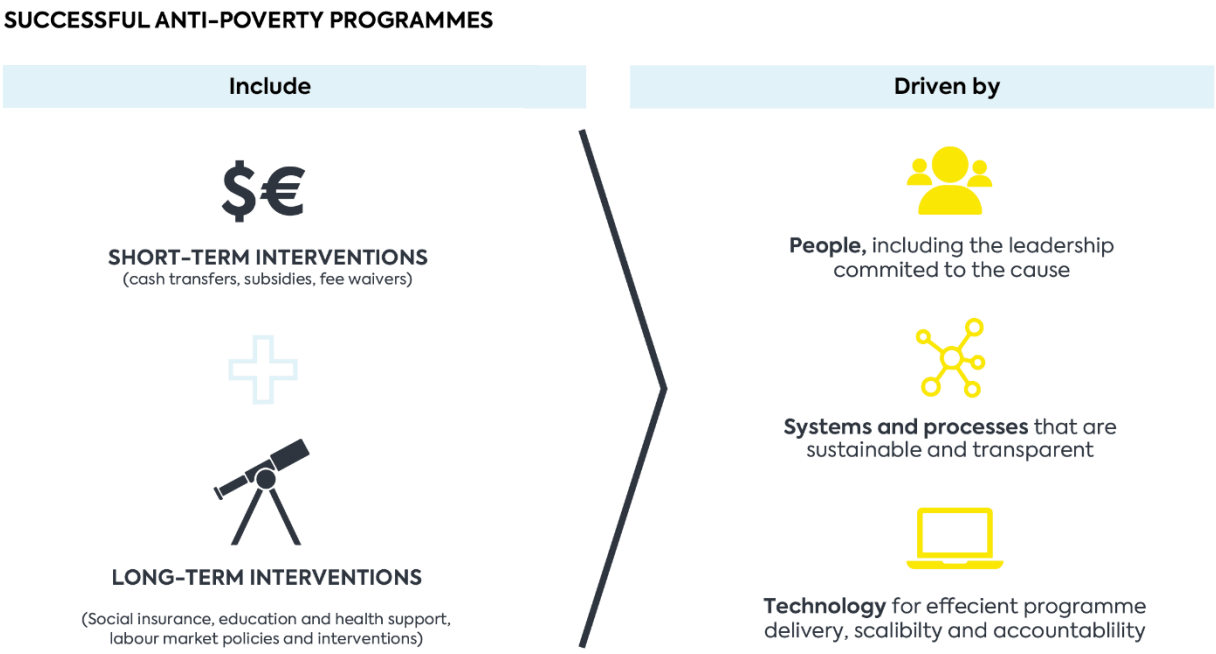
[31] See Devereux, Stephen, and Katharine Vincent. "Using technology to deliver social protection: exploring opportunities and risks." *Development in practice* 20.3 (2010): 367-379.

[32] See Devereux, Stephen, and Katharine Vincent. "Using technology to deliver social protection: exploring opportunities and risks." *Development in practice* 20.3 (2010): 367-379.

crisis. The size of monthly cash transfers was adjusted in line with inflation. Furthermore, the project empowered women who were nominated for cash transfer by:

- Providing them with access to formal banking services such as the ATMs
- Improving their self-esteem as possession of the smart card gave them recognition and social status within their communities

Emerging technologies, such as the use of AI, have yielded further improvements in the efficiency of delivering anti-poverty programmes. In the PKH programme in Indonesia, AI and advanced information analytics assist in the process of determining the eligibility of beneficiaries for conditional cash transfers. With increasingly large datasets going hand in hand with the limited availability of data in developing countries, AI and machine learning can aid in precision decision making by making sense of the available information and improving the ability to predict, identify, and target the people most in need.



Chapter 4: Designing the Ehsaas Programme

Despite Pakistan's long history of anti-poverty interventions over the last 70 years, it is not yet a welfare state. Past efforts had accumulated into a variety of different and disjointed anti-poverty programmes which were poorly implemented and failed to deliver effectively.

In the run up to the 2018 elections, the Pakistan Tehreek-e-Insaf (PTI) party expressed its commitment to rectify this. The party manifesto pledged to retain and strengthen BISP, but noted that other safety nets, like Bait-ul-Maal, or Zakat & Ushr, were continuously underperforming. It stressed the need to improve the capacity and delivery of these programmes. Once PTI was elected, launching an inclusive social welfare programme was a top priority.

Prime Minister Imran Khan expressed his desire to deliver on this commitment as part of his victory speech in August 2018: "*The Government envisages Pakistan to be a 'welfare state' based on the principles of the Islamic Ideology similar to the one put in place by Prophet Muhammed (Peace Be Upon Him) in Madinah. Our commitment is to form a welfare state where rule of law, meritocracy, transparency and accountability in governance are guaranteed, where equal opportunity exists for all and where social welfare is provided to all those who need it.*"

In March 2019, Ehsaas was launched as the flagship programme for this vision. Rather than replace the underperforming safety nets, it acted as an umbrella initiative, bringing together all the different strands of federal and provincial poverty alleviation across several different ministries under one strategy and institution. Together, these programmes were intended to take a holistic approach to alleviating poverty. This included: social safety net measures, human capital formation, job creation, and a focus on removing the structural barriers which stood in the way of progress.

Within a single week, after the formal announcement of the Ehsaas programme, the Cabinet gave approval to create the Poverty Alleviation and Social Safety (PASS) Division in April 2019, bringing together the fragmented social protection agenda into one ministry. The proposal for such a division was conceptualized by Dr. Sania Nishtar when she was a member of the then Government's Economic Advisory Council in 2015. In a formal report to the Government, she had drawn attention to the massive fragmentation of the social protection landscape and called for the establishment of a ministry as the first step to reform social protection.

In May 2019, Dr. Sania Nishtar was formally appointed as the head of this new Division by Prime Minister Imran Khan, after having served as the Chairperson of BISP since November 2018. A physician by training, Dr. Sania Nishtar is a well-known global health expert, who chaired several commissions for the WHO and

the UN in her private capacity. She also served as a Minister in the 2013 caretaker government.

Dr. Sania was clear from the outset that the programme had to be established on strong foundations:

"Ehsaas is about the creation of a welfare state by countering elite capture and leveraging 21st century tools and approaches... The programme's premise is grounded in the importance of **strengthening institutions**, **transparency** and **good governance**. We realize that the limited capacity of public institutions, and governance challenges often impede their ability to deliver. Therefore, Ehsaas is also planned with ambition to fight through all such challenges."

The careful development of this vision and strategy -authored by Dr. Sania- has been crucial to Ehsaas' current form. Before the launch of Ehsaas in March 2019, there was an extensive consultation period over 3 months with both public and private partners. 23 consultations were held over a 45-day planning period and 359 experts were formally consulted.

This included experts from other leading anti-poverty programmes across the world so as to learn from global best practices. The senior team of Ehsaas even visited Chile to learn first-hand from the *Solidario* programme and its delivery. From the consultations it was evident that a broad-based and multidimensional programme would be necessary. There would also need to be a focus on building strong governance systems and ensuring effective delivery, whilst expanding safety net coverage.

The larger contours of the programme were developed with this continuous feedback on the initial vision. The draft Ehsaas Strategy was published online, giving citizens a month to engage online and provide feedback. Together, this extensive consultation period ensured that the eventual Ehsaas strategy was not only built on a strong design foundation in line with other leading programmes, but with input from the implementing agencies, civil society, and the private sector - ensuring broad based support for this cross-sectoral programme.

The initial launch of the Ehsaas Strategy included over 134 policy and programme areas. These ranged from governance reforms to new programmes, and even a constitutional amendment, across a range of different sectors and dimensions.

Ehsaas at a glance

The Ehsaas programme provides the overarching framework for poverty alleviation and social protection provided by the Government of Pakistan. Starting with over 138 different policy and programme areas, this number has

grown to cover more than 292 actions which reflect the five objectives of the programme:

- Address elite capture and make the government system work for equality of opportunity
- Provide effective and comprehensive safety nets for the marginalized and the vulnerable
- Create livelihoods and jobs for the poor
- Invest in people for human capital formation
- Lift lagging areas

These objectives form the four pillars which all of the 292 actions are organized within, with the fifth objective acting as a cross-cutting objective across the entire programme:

- Ehsaas Pillar I: Addressing elite capture and strengthening governance
- Ehsaas Pillar II: Safety Net
- Ehsaas Pillar III: Human Capital Development
- Ehsaas Pillar IV: Jobs and Livelihoods

Linkage between Ehsaas goals, pillars, objectives, policies, and programmes

Goals	Enabling environment for poverty reduction	Safety net for at least 10 million families	Financial access to healthcare for 10 million families Scholarships and incentives for more than 5 million students (50% girls)	Livelihood opportunities for 3.8 million families Financial and digital inclusion for 7 million individuals (90% women)
Pillars and Objectives	Gathering select individuals together to ask them questions and observe their discussions	Gather initial information from key stakeholders Allow participants to play off each other Observe the discussion and reactions of participants	Participants can play off each other Multiple perspectives at once Triangulate information	Difficult to manage at times May not hear all participants equally
Policies, Programmes	Programmes and policies in Pillar I	Programmes and policies in Pillar II	Programmes and policies in Pillar III	Programmes and policies in Pillar IV
Cross Cutting	Promoting multi-sectoral partnerships and innovations			

Ehsaas Pillar I:
Addressing elite capture and strengthening governance

- Constitutional Amendment to move Article 38(d) from the "Principles of Policy" section into the "Fundamental Rights" section
- Pro-poor goals for every ministry
- Mandatory section in the PC1 Performa
  - Pro-poor earmarking of resources
  - A need-based system in the new NFC and PFC awards
  - Policy on use of development expenditure by parliamentarians
- Guidelines on Corporate Social Responsibility
- Guidelines on conflict-of-interest
- Share for certified poor in govt resources Enabling legislation for the poor

Ehsaas Pillar II:
Safety Nets

- Kifalat: stipends, financial and digital inclusion of women
- Tahafuz, precision safety net to enable protection against catastrophic risks
- Education conditional cash transfers
- Specialized nutrition food for mothers and children up to 2 years
- IT hubs in low income neighbourhoods around the country
- Langars/Nutritious food rations scheme
- Poverty graduation programme including asset transfers, loans and training

Ehsaas Pillar III:
Human Capital Development

- Access to education through vouchers where there is no government school
- Revamping of BHUs, UHC, FP and preventive health
- Provide comprehensive nutrition education
- Ensure access to affordable and nutritious food
- Second chance education program for girls
- Transparency placard placement policy in schools and health facilities
- Desi chicken asset transfer
- Kitchen gardening initiative
- Acton against spurious, and adulterated milk
- Awareness drive aimed at Article 25-A of the Constitution

Ehsaas Pillar IV:
Jobs and livelihoods Development

- National Poverty Graduation Initiative
- Geographically-relevant agriculture and crafts value chain building policy
- Solution Innovation Challenges to create solutions for poverty at scale
- Quick win areas for job creation: Information Technology sector, Technical and Vocational Training sector, export of human resource and climate action

Each of the 292 actions were evaluated by the PASS Division before being assigned to a relevant Ministry or incorporated within the PASS Division. The PASS Division and its attached agencies are directly responsible for two of the four Ehsaas Pillars, the Safety Net Pillar and the National Poverty Graduation Initiative under the Jobs and Livelihoods Pillar.

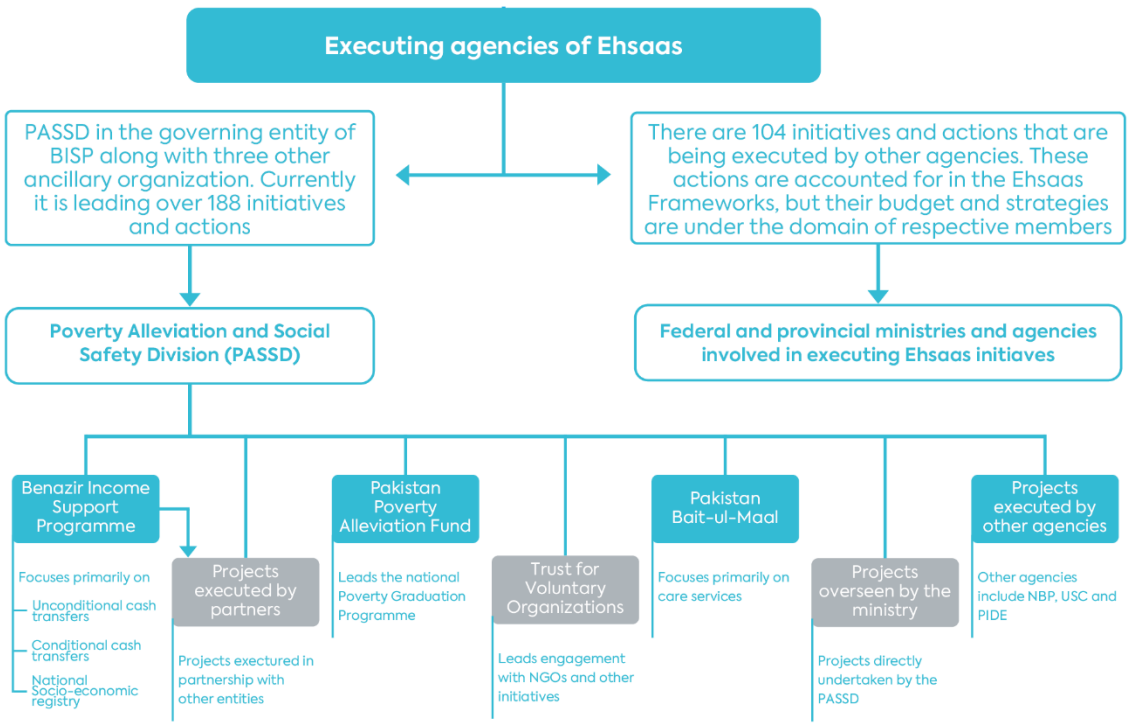
A range of policies and new programmes have been implemented by Ehsaas, but selected key areas are described below. These elements vary in scope and range from the focus on governance reforms and pro-poor policy reforms in Pillar I to health and education programmes in Pillar III, and a graduated approach of job support in Pillar IV.

The scope of safety nets as in Pillar II varies widely, ranging from cash transfers to in-kind assistance, fee waivers, and social insurance schemes. On the whole, cash transfers are a central component of Ehsaas' Safety Net Pillar.

Four agencies under the PASS Division were assigned different programmatic mandates to execute various Ehsaas' programmes. The initiatives were assigned

on the basis of their organizational mandate, existing operations, and execution capacity and capabilities. The four agencies were:

- BISP—Benazir Income Support Program was mandated to deliver cash transfers
- PBM—Pakistan Bait ul Mal was tasked to establish and run *care* services
- PPAF—Pakistan Poverty Alleviation Fund was given the mandate to run *Poverty Graduation initiatives*
- TVO—Trust for Voluntary Organizations was allocated work to coordinate the *civil society response* to Social Protection.



Source: Sania Nishtar. Ehsaas 2047 Handover Papers. In press 2022. Will be accessible on sanianishtar.info June 1 2022 onwards

There are currently three main cash transfer programmes which are run by BISP as the implementing agency.

The first of these is the Ehsaas Kafaalat programme, which has features distinct from the Unconditional Cash Transfer Programme run by BISP prior to Ehsaas. A key focus of Ehsaas Kafaalat has been the financial and digital inclusion of its beneficiaries. There is also a Kafaalat policy for Special Persons; given to poor families with special or disabled persons.

Secondly, there is an education conditional cash transfer program called Ehsaas School Stipends; this was designed based on a meta-analysis of an earlier

education conditional cash transfer program called Waseela-e-Taleem programme.

Thirdly, a new nutrition centred conditional cash transfer programme has been introduced, in 2019, called Ehsaas Nashonuma. This programme provides in-kind assistance through specialized nutritional food for mothers of and children of up to two years along with cash transfers. This programme was set up in response to Former Prime Minister Imran Khan's maiden speech to the nation in which he held up a CT scan of a stunted child to draw attention to the importance of human capital formation.

Along with these three key cash transfer programmes, the EEC programme was a one-time response to the COVID-19 crisis which leveraged the existing delivery chains of BISP. Since then, the programmatic instrument developed for the EEC has come into play many times.

There are various other safety net programmes, which primarily centre around fee waivers and in-kind assistance. This includes the Ehsaas Langars, which provide free or subsidized food through 'soup kitchens' across the country, and the Ehsaas merit and needs-based undergraduate scholarships.

Ehsaas Tahafuz is another new programme being piloted which provides funding for poor patients suffering from catastrophic health expenditures, which are not covered by the existing health insurance schemes for the poorest.

Ehsaas Amdan also straddles these categories, providing small 'assets' to those who live below the poverty line so as to provide forms of livelihoods. The assets range from livestock (goats, cows, buffaloes and poultry) to agricultural inputs, rickshaws, or inputs for small enterprises. Along with the Ehsaas interest free loans, Ehsaas Amdan moves beyond simple safety nets and aim to provide 'graduation' opportunities in line with Pillar IV of Ehsaas.

Finally, one of the newest programmes has been Ehsaas Rashan Riayat. This programme provides targeted subsidies for three staple food items (wheat flour, lentils and cooking oil) for 20 million of the poorest households.

Beyond these programmes, there are various other initiatives, governance reforms, and policies which are working to provide a comprehensive social protection and anti-poverty programme. This has included the constitution of new implementing agencies such as the Trust Voluntary Organization (TVO), the reform of existing programmes such as Bait-ul-Maal, and the introduction of new structures such as the Ehsaas One Window.

EHSAAS IN COMPARISON

Key component of programme

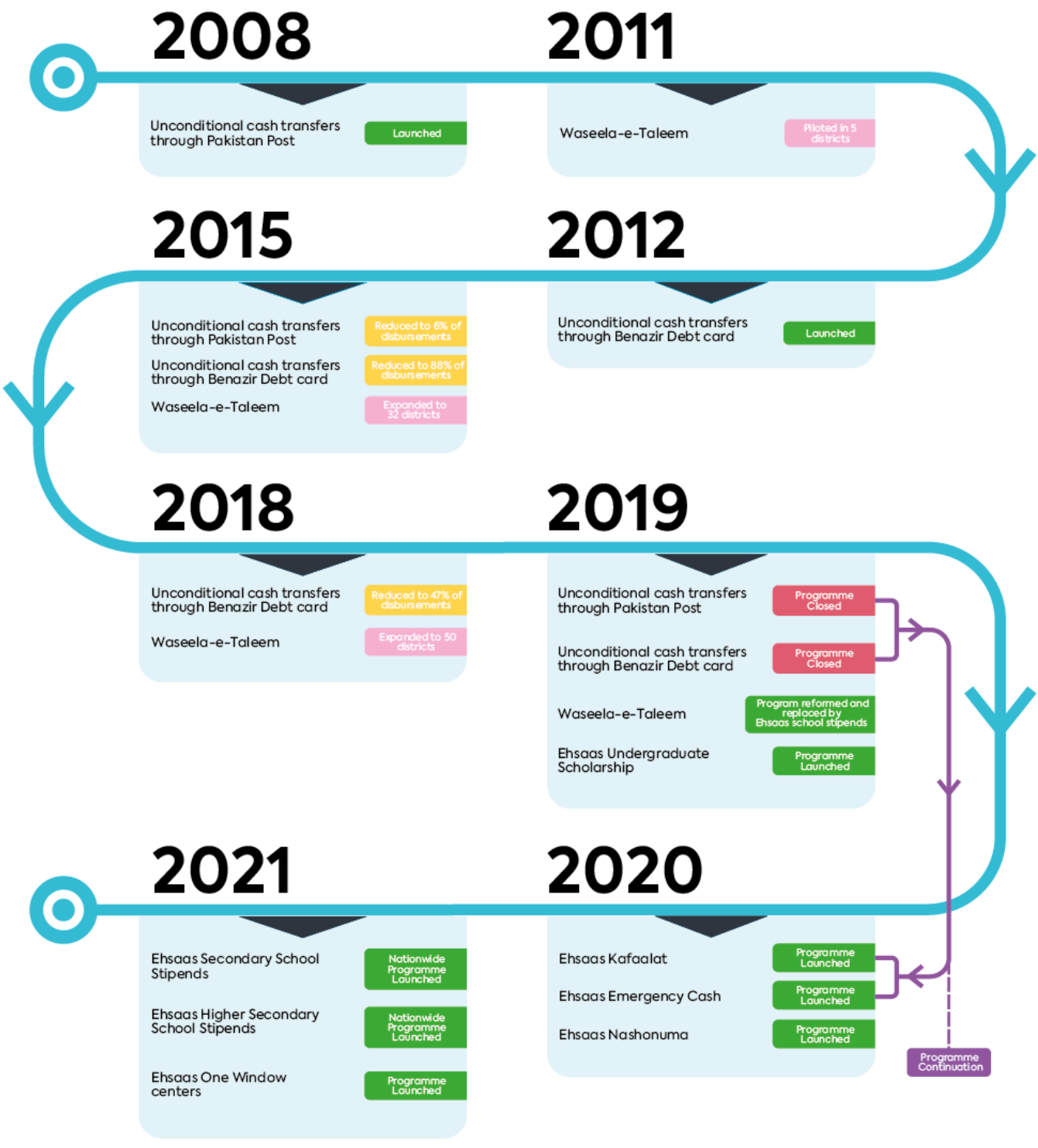
Limited component of programme

Does not exist within programme

* Data for target not achieved case-load

Source: Bischler, J., T. Asheber, and M. Hobson. "Towards shock-responsive social protection: lessons from the COVID-19 response in Ethiopia." Shock-responsive social protection responses during COVID 19 (2020); Oxford Analytica. "Brazil fiscal and welfare spending demands will clash." Emerald Expert Briefings oxan-db; Rubio, Monica, et al. "Social protection and response to Covid-19 in Latin America and the Caribbean." (2021); Lara de Arruda, Pedro, et al. "The Payment System Used by Auxilio Emergencial." (2021); "Improving Social Protection System Reduces Poverty and Vulnerability, Promote Economic Growth and Increases Social Cohesion." The National Team for Acceleration of Poverty Reduction, 16 Jan. 2019, http://www.tnp2k.go.id/articles/improving-social-protection-system-reduces-poverty-and-vulnerability,-promote-economic-growth-and-increases-social-cohesion.

OVERVIEW OF EHSAAS



EHSAAS CASH TRANSFERS

Ehsaas Kafalat

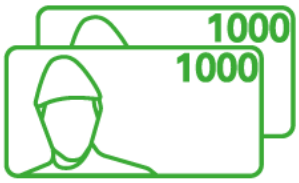
Context:

The Ehsaas Kafaalat Program (EKP) is an unconditional cash transfer program under the Ehsaas umbrella. Unconditional cash transfers had been BISP's core work since its inception.

Program features:

Unconditional cash transfer programme that includes

Monthly Rs. 2000 Cash Stipends



Ehsaas One Woman One Bank Account - each women will have one bank account linked to her mobile phone

Progress:

7 MILLION WOMEN BENEFICIARIES

$620 MILLION YEARLY EXPENDITURE

Requirements:

- Must be a woman with PMT score below 44
- Government servants and their spouses, taxpayers, car owners, people with a history of multiple foreign travels are not eligible under Kafaalat. Data analytics will be used to exclude individuals on these parameters
- *Blanket Ehsaas Kafaalat has been approved by the Cabinet for people living on the Line of Control in AJK in 2020.

Other features:

- Ehsaas Kafaalat Policy for the differently abled has been approved by the Board, under which additional 2 million families will benefit under the new "Ehsaas Kafaalat Policy for Special Persons.

EHSAAS CASH TRANSFERS

Ehsaas Emergency Cash

Context:

In March 2020, Pakistan imposed a national lockdown to contain the spread of COVID-19. To protect vulnerable segments from the socioeconomic fallout, the Government of Pakistan rolled out the Ehsaas Emergency Cash Programme in April 2020.

Program features:

One-time cash transfer of

Progress:

16.8 MILLION FAMILIES ENROLLED

RS. **179.2** BILLION DISBURSED

Requirements:

- Given the outdated NSER data, a hybrid targeting approach was adopted.
- All existing BISP beneficiaries were eligible as the 'known vulnerable' - this included 5 million beneficiaries.
- Demand-based support was offered to categorize the 'new poor' - citizens could message to request EEC assistance and were filtered through a wealth-profiling data analytics mechanism.
- This eventually included 11.8 million people.

EHSAAS CASH TRANSFERS

Ehsaas School Stipends

Context:
Education Conditional Cash Transfers assist vulnerable households and reduce the number of out of school children, which is an important outcome for Pakistan given that 37% of children are out-of-school in the country. Pakistan had been running an Education Conditional Cash Transfer for primary school goingchildren called Waseela-e-Taleem since 2012 in selected districts, which has now grown nationally under Ehsaas as the Ehsaas Taleemi Wazaef.

Program features:

Graduated stipends:
Primary school children get a quarterly stipend as follows:

	Girls	Boys
Primary	2,000	1,500
Secondary	3,000	2,500
Higher Secondary	4,000	3,500

Graduation Bonus of
RS. 3000
For Completing Primary School

Progress:

1,005,265
Children Enrolled
FY 2020-21

Rs.1.62 Billion Disbursed
For admission compliance
FY 2020-21

Rs.94.13 Million Disbursed
For Graduation Bonus
FY 2020-21

Rs.1.95 Billion Disbursed
For Attendance compliance
FY 2020-21

7.78 Million Children have enrolled
To-Date

School Stipends Programme

Targets

10 Million Children

160 Districts

Requirements:

- Active BISP beneficiary family
- Have not completed either primary/secondary education
- Children aged 4 to 22 years from all Ehsaas eligible families can enroll for the school stipends.
- 70% quarterly attendance required

EHSAAS CASH TRANSFERS

Ehsaas Undergraduate Scholarships

Context:
The Ehsaas Undergraduate Scholarship programme was launched on November 2019 to award scholarships for 4 to 5-year under-graduate degree programmes to students from low-income families.

Program features:

100% Tuition Fee Covered By Scholarship

RS. 40,000 Yearly Living Stipend

50% Scholarships Go to girls

2% Scholarships Go to Differently Abled Students

Progress:

142,000 Scholarships in 2 years

RS.13.2 Billion worth of scholarships

Conditions:

- Family income less than PKR 45,000.
- Subject to satisfactory academic progress.
- Enrolment in any of the 135 participating public sector universities recognized by the Higher Education Commision.

EHSAAS CASH TRANSFERS

Ehsaas Nashonuma

Context:
Ehsaas Nashonuma was launched as a new programme in August 2020 to provide nutrition support to pregnant mothers and young infants to prevent stunted growth in under-priveledged children. It is a nutrition Conditional Cash Transfer programme with the goal to reduce stunting. The focus is on the first first 1000 days for improving birth outcomes and preventing stunting, as beyond this, stunting becomes irreversible.

Program features:

The beneficiary must be registered as an Ehsaas Kafaalat Beneficiary

Target:
Pregnant and Lactating Women (PLW) and their children under 2 years

Restrictions:
Benefit limited to 2 children per family

RS.1,500
Quaterly Stipend for boy child

RS.2,000
Quaterly Stipend for girl child

Progress:

220,000 Beneficiaries

Rs.8.50 Billion Allocated

15 Districts

50 Centers Established

Requirements:

- Consumption of specialized nutrition food
- Immunization
- Attendance of health awareness sessions

OTHER PROGRAMMES

Ehsaas Rashan Riayat

- Against the backdrop of rising commodity prices, the Ehsaas Rashan Riayat (ERR) is a targeted commodity subsidy program which plans to help low-income families by lowering the price to pay for certain food items.
- Ehsaas Rashan Riayat (ERR) has been designed to enable small and medium Kiryanas, Utility Stores Corporation, and Canteen Stores Department to disburse subsidies to the 20 million poorest families.

Program features:

- Wheat flour (aata), daals (pulses), and cooking oil/ghee are being subsidized, up to a limit of Rs. 1,000 per family per month in participating provinces.

Requirements:

- Eligible beneficiaries must have a PMT Score below 44.

Progress:

- Rs. 100 billion program cost.
- Already 12,000 eligible stores from which to obtain subsidies (growing rapidly).
- As of 5th April 2022, 500K+ transactions have been conducted with over Rs 455Mn+ disbursed as subsidy.
- 37 million registration requests already.

Extra Fact:

- 70% of all grocery purchases in Pakistan are made at Kiryana stores - the Kiryana network has 800,000+ stores.

Ehsaas Panagah:

- Launched in 2020, the Panagahs offer shelter homes for the homeless and destitute

Progress:

- 39 model Panagahs in different parts of the country.
- Each Panagah serves free meals to around 500 people and offers a 100-bed facility for overnight stay.

Ehsaas Langars

- Launched in 2019

Program feature:

- Soup kitchen serving free meals to the poorest
- Partnered with the Saylani Trust

Progress:

- 49 Langars and 40 food trucks opened across all provinces
- 40 food trucks feeding 40,000 people every day.

Ehsaas Tahafuz

- Ehsaas Tahafuz works to address the gaps left by the Sehat Sahulat Program. Ehsaas Tahafuz provides a fund-based solution which can complement the SSP program, and it provides coverage specifically for catastrophic health expenditures to vulnerable communities.
- Programme is currently being piloted

Eligibility:

- Caters to only catastrophic expenditure– Provides coverage for health expenses that are catastrophic in nature, for patients with PMT of 44 or below.
- Complements existing insurance programs

Progress:

- Tahafuz is now in the process of being scaled-up nationally across 3 years. (2021-2024). It is currently operational in 14 hospitals spread across 7 regions in Pakistan
- ~1,500 patients for whom the associated expenses have been reimbursed.

Ehsaas Interest Free Loans

- Ehsaas Interest Free Loans were launched in 2019 and were a major component of the National Poverty Graduation Initiative under the Ehsaas umbrella.
- The programme is run by the Pakistan Poverty Alleviation Fund

Eligibility:

- Any Pakistani aged between 18-60 years can apply

Progress:

- 1.8 million loans worth Rs. 64.5 billion have been disbursed (50% women), impacting 11.7 million people.
- The range of the interest free loans was Rs. 20,000 – Rs. 75,000.

OTHER PROGRAMMES

Ehsaas Amdan

- Ehsaas Amdan focuses on creating livelihoods and jobs by providing assets to those in poverty. The programme focuses largely upon Government of Pakistan's Ehsaas Kafaalat households which are further supported through asset transfers and/or vocational training in order to graduate out of the government's social protection registry.
- The programme implementation began in February 2021.

Program features:

Households identified are supported to develop Livelihood Investment Plans that identify current skills and resources held by the household, and the type of potential resources/assets required to develop or enhance their businesses/income-generating activities.

Assets include livestock (goats, cows, buffaloes and poultry), agricultural inputs, body of Chingchi rickshaws, and inputs for small retail outlets and small enterprises.

Asset recipient households are also supported to access the Ehsaas interest-free loan window.

Progress:

The total budget of the programme is approximately PKR 15 billion.

Programme aims to cover 200,000 poor households; 60% of the asset beneficiaries are women; 30% of the asset beneficiaries are youth; and interest free loans are also provided out of which approximately 50% of loans go to households who have received assets under this programme.

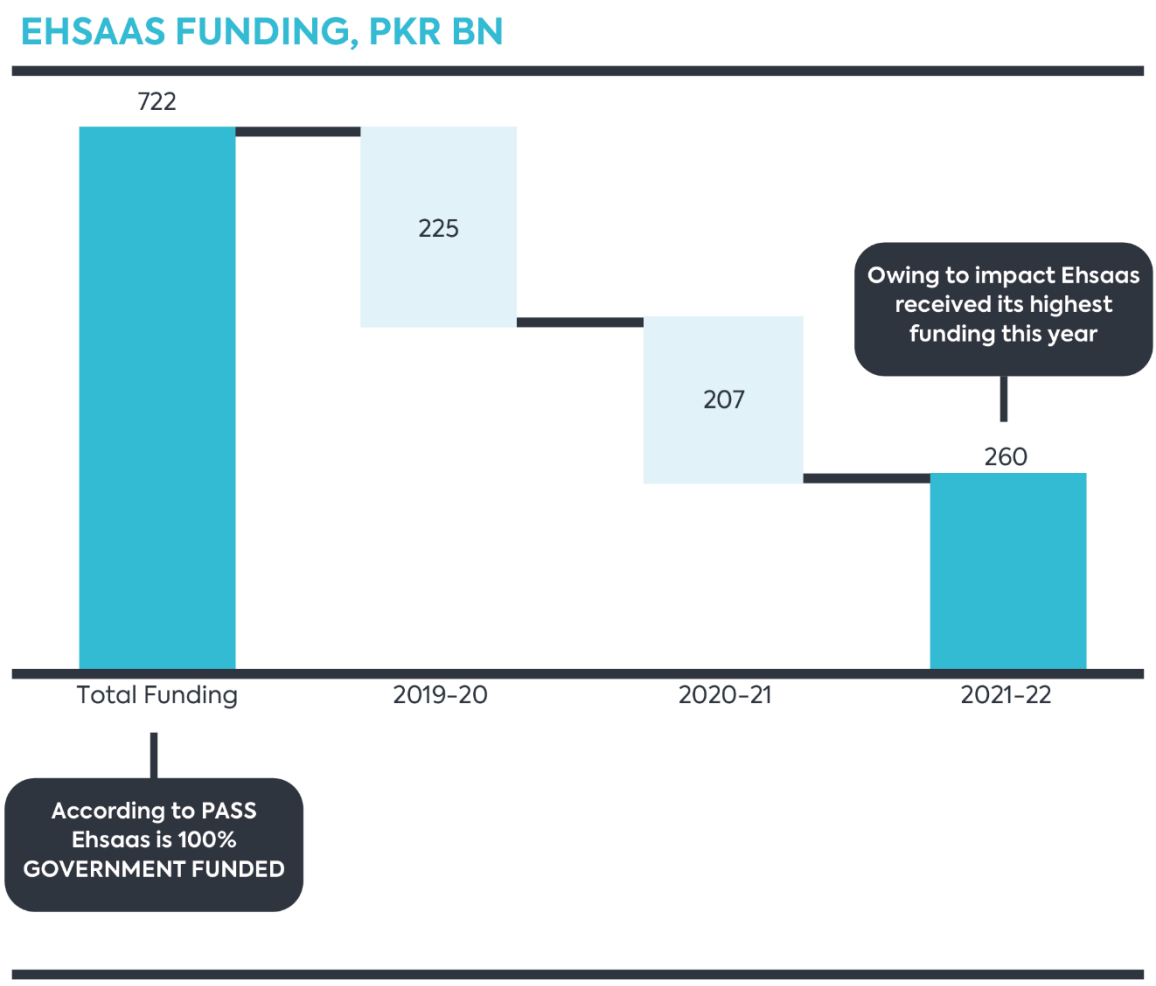
To-date, 77,327 families have been provided with productive assets and 27,030 individuals have received vocational and skills training.

One Window Ehsaas

- The first One Window Ehsaas Center was launched in Islamabad in June 2021 to facilitate Ehsaas beneficiaries in availing all Ehsaas services through a single window.
- One window Ehsaas aims to provide all Ehsaas programme related services under one roof to streamline beneficiary experience. It has six pillars: the physical Ehsaas Center, an e-portal containing information on all Ehsaas programmes, Ehsaas mobile app, the integrated national socioeconomic database, back office digitization to improve processes, and the overarching Ehsaas One-Window Beneficiary Selection and Targeting Policy.

Facilities:

- Facilitation of Ehsaas Kafaalat beneficiaries
- Access to stipends for children
- Ehsaas Nashonuma services
- Information and registration for Ehsaas
- Undergraduate Scholarship
- Assistance on Sehat Sahulat, Ehsaas Tahafuz,
- PBM's health assistance
- Information on care services like Panagah,
- Orphanage, Vocational centers,
- Free schools
- Ehsaas Langar and shuttle service for
- Panahgahs
- Registration desk for surveys
- Dashboards for grievance redressal services
- Facilitation for disabled individuals on disability cards, wheelchairs and NGO support for free prosthesis and orthoses



Budget Insights

1. Ehsaas budget represents 3% of the total 2021-22 budget (PKR 8400bn) presented by the Gop

2. Since its launch on March 27, 2019, Ehsaas has consumed 100% of the budget allocations in last two financial years i.e. July 1, 2019- June 30, 2021. Overall, the entire PKR 206.76bn Ehsaas allocations for FY 2020-21 have been consumed for various social protection and poverty alleviation initiatives under Ehsaas. Similarly, PKR 254.95bn allocated for FY 2019-20 was fully disbursed and utilised in the said year. Allocation for the Ehsaas program has been enhanced to PKR 260bn for the fiscal year 2021-22

The Key Design Features

There are four key design principles which are evident throughout Ehsaas which organize these different programmes. These include its consolidation of the anti-poverty landscape, multi-sectoral approach, diversification of programmes, and its leveraging of the private sector and civil society. Together, these principles have improved outcomes through creating complementary approaches, eliminating duplication, and improving the overall use of resources.

More than this, these design principles have been so important because they reflect the fact that poverty is multidimensional. By creating a holistic approach, Ehsaas has begun to tackle the various systemic and self-perpetuating mechanisms which create and transmit poverty across several generations.

Consolidating the anti-poverty landscape: learning from evidence

Prior to Ehsaas, the anti-poverty landscape in Pakistan was highly disjointed and lacking in coordination. The initiatives of different political governments had accumulated over time, along with various programmes which were not necessarily associated with poverty. The complicated landscape for anti-poverty programmes was creating major inefficiencies, with both duplication of efforts and an overall lack of cohesion which was impacting both beneficiaries' experiences and the administrators' capabilities.

Ehsaas has worked so effectively by creating a framework (the Ehsaas Strategy) from which to organize these differing programmes, and then instituting a structure (the PASS Division) from which to implement them.

The Ehsaas Strategy provided a whole-of-government approach towards anti-poverty. It viewed poverty holistically, both assessing and consolidating the different existing programmes which were not necessarily seen under the ambit of poverty alleviation (such as Zakat), but also instituting government-wide changes to poverty alleviation. Underpinning this framework was a beneficiary-centered approach, which was constantly seeking to understand how to understand and improve the experience of the beneficiaries.

> **"One of the biggest differences between Ehsaas and other world-leading programmes has been its whole-of-government approach... social welfare is being embedded into every department and ministry across Pakistan"**
>
> Senior PASS Consultant

Similarly, the structure to implement a holistic strategy for anti-poverty simply did not exist prior to Ehsaas. The PASS Division created a permanent and centralized Secretariat focusing on delivering this framework and coordinating the whole-of-government strategy. This move parallels Brazil's launch of the Ministry of Social Development and Fight Against Hunger in 2004 to administer Bolsa Familia, and other anti-poverty programmes, under a unified Federal secretariat. Through the PASS Division, capacity and capability are slowly being built across Pakistan's social protection and anti-poverty landscape.

A major win in this area was that Ehsaas did not try to scrap programmes which were working to start from scratch. Instead, it drew heavily on evidence and lessons from past programmes to structure new initiatives. It built on existing efforts and approaches which worked well, such as BISP, and aimed to streamline other programmes which had potential but were performing poorly.

In this way, a key role of Ehsaas has been in consolidating this landscape and providing a single strategy for anti-poverty and social protection for the country. 198 different social safety nets, and their various implementing agencies, have been brought under one umbrella through the PASS Division and Ehsaas. These programmes and policies are either implemented by the PASS Division or come under a new strategy devised by the PASS Division to coordinate responses across the Government of Pakistan.

The overall integration was as much a pragmatic step as it was by design. There was a need to reduce fragmentation and increase cohesion amongst the existing programmes. The lack of coordination between departments and associated communication challenges poses huge issues for implementing these different programmes. Not only was it confusing for beneficiaries, it was also inefficient and a drain on resources.

In bringing these different safety net programmes together Ehsaas works to ensure safety nets are effective, comprehensive, and well-targeted. A careful evaluation had been conducted over the current landscape of programmes to identify overlaps, and clearly defined roles and responsibilities were set by the PASS Division.

This removal of overlap also allows the different implementing authorities to focus on their relative strength and improve their capacities for this. For example, the PASS Division has centralized strong monitoring capabilities, which it uses to assist programmes where this was lacking, such as the Pakistan Bait-ul-Maal. Similarly, where BISP was being expanded in the past through various new initiatives, the central place of the PASS Division has enabled BISP to focus on delivery areas, such as strengthening their cash disbursement process.

Along with ensuring that anti-poverty programmes are comprehensive, the integrated structure has ensured better targeting by the programmes. For example, the different Ehsaas programmes have been moved to a standardized process of targeting beneficiaries - the Poverty Scorecard and Proxy Means Test (PMT). Through this, and a central database of different programme's beneficiaries, Ehsaas has been able to reduce duplication and focus on expanding or targeting support to the right target groups.

A newly set up Ehsaas One Window operation has greatly supported this coordination and cohesiveness. It has focused on back-end integration of data and IT systems, providing an API architecture from which to share data across all the different implementing organizations of the PASS Division. Alongside this, it has established physical 'One Window' centres at a Tehsil* level across the country, providing one-stop shops which house Ehsaas programmes and distribution centres under one roof.

As such, the Ehsaas One Window provides a common framework to facilitate beneficiaries, provide administrators more visibility and control, and ensure more transparency of targeting. For the administrators, a standard policy for beneficiary targeting and integrated data mechanism has allowed beneficiary targeting to be standardized across programmes and beneficiary populations aligned. This has provided more data to profile individual beneficiaries and identify where resources are most needed.

For beneficiaries, the One Window eases the process experience by providing one location through which they can access different programmes, and also find out about their eligibility for different schemes. The One Window includes further support of beneficiaries through Ehsaas Digital and e-portal, which provides a digital interface to access information about different programmes, as well as free resources for educational content and skills training content.

This has worked to significantly increase beneficiary experience, reducing wait and travel time, and increasing their access to information about different programmes. Overall, it has reduced duplication and improved the overall coverage and targeting of the programmes.

Uniting efforts across different sectors

Another crucial dimension of Ehsaas is its multidimensional nature. In line with global best practices, it was clear that an integrated and holistic anti-poverty programme would be needed to eventually form a broad-based 'welfare state'. In this way, Ehsaas has rapidly expanded the range of interventions, by both integrating various existing programmes and initiating new ones along a host of

* Tehsils are a fourth level administrative unit in Pakistan, below provinces, divisions, and districts. Pakistan is sub-divided into 404 tehsils.

different dimensions, from food and nutrition to health, gender, and education. Through this more nuanced view of poverty, Ehsaas is able to provide more targeted interventions and reduce the vulnerability of households to different risks and provide more comprehensive safety nets.

In particular, Ehsaas has shifted the focus from the immediate focus on providing cash transfers, which would principally act as a buffer against inflation for the poorest, to building long term capacities in the poorest – with an eventual goal for 'graduating' households out of poverty. The Ehsaas programme's Theory of Change aims to lift citizens out of deeper levels of poverty by simultaneously targeting interventions across various levels and stages of poverty.

For the most vulnerable poor the programme provides Safety Nets, under Ehsaas Pillar II, to protect against the effects of poverty. The Ehsaas Strategy recognized the urgency of providing safety nets, particularly in light of shocks such as the COVID-19 pandemic and has focused first on this pillar to ensure there is a minimum standard of living for all citizens.

Once people are safeguarded against basic livelihood shocks, the programme provides access to livelihood through the National Poverty Graduation Initiative (NPGI) under Ehsaas Pillar IV: Jobs and Livelihoods. This is supported by Human Capital Development under Ehsaas Pillar III, which works to develop health, education, nutrition, and female empowerment.

Interventions range from the more immediate provision of food through the Ehsaas langars, to the longer-term goal of eradicating child stunting through Ehsaas Nashonuma. The Ehsaas Nashonuma programme itself is highly multidimensional with its combined focus on maternal and infant health, nutrition, and poverty. It has been recognized as a world-leading programme by the World Food Programme[33] which is of particular importance given the prevalence of child stunting in Pakistan

Similarly, Ehsaas has worked to increase access to education for the poorest. This includes through the Ehsaas School Stipend programme which conditions cash transfers on the enrolment and attendance of children in beneficiary households in primary education. Through this programme, Ehsaas Kafaalat beneficiaries (already identified as some of the poorest and most vulnerable in Pakistan) are provided incentives to further enrol their children in primary and secondary education. Unconditional cash transfers are thus complimented by a shift into building longer term capabilities amongst beneficiaries.

Ehsaas has also worked to improve health outcomes for the poorest. In line with the government's efforts through the Sehat Sahulat cards, which provide micro-

[33] See https://tribune.com.pk/story/2334332/wfp-director-hails-pms-ehsaas-nashonuma-initiative.

health insurance for a significant population of the poorest, Ehsaas has identified a missing component of protection. The cards, while entirely free with no out-of-pocket payment or individual contribution required, do not currently cover sizable health costs past a certain limit.

Together, Ehsaas Tahafuz and the Sehat Sahulat programme work to widen the scope of health insurance and access to health services for the poorest – as benchmarked by their PMT scores. The particular focus on 'catastrophic' costs recognizes the importance of financial shocks in creating vulnerabilities and contributing to poverty, and thus works to tackle a multidimensional cause and feature of poverty. It also recognizes that safety nets can be bridged to human development outcomes, as 'catastrophic' health costs both drive economic vulnerability as well as decrease health outcomes.

Ehsaas has also become a key agency responding to national shocks and crises. With the recognition that shocks have a significant impact on poverty, the responses to both have been increasingly integrated, allowing the implementation capabilities of Ehsaas to be leveraged for emergency responses. For example, the response to COVID-19 through the Ehsaas EEC programme leveraged the existing capabilities of BISP/Ehsaas Kafaalat. Alongside this, the aid package given to families in Azad Jammu Kashmir (AJK) following shelling across the Line of Control was delivered through Ehsaas. More recently, Ehsaas' shock responsive features came into play during an earthquake in the Harnai district of Balochistan and during the return of internally displaced people in Tirah district of Khyber Pakhtunkhwa after 12 years. This in turn is increasingly making the overall social protection and safety net framework more attuned and responsive to shocks and crises, ensuring its sustainability.

The highly multidimensional nature of Ehsaas brings it close in line with Chile's Solidario programme. Ehsaas Kafaalat beneficiaries are provided a range of other interventions from which to slowly build up capacity over time, from educational stipends to health insurance support, food subsidies, or even asset transfers under Ehsaas Amdan. However, it is important to recognize that unlike Chile's Solidario programme efforts at integrating the programmes are still in their early stages. Though the four pillars cover the life cycle of poverty in theory, with an end goal of 'graduating' beneficiaries out of poverty, 'graduation' opportunities are still limited; there are few cross-cutting programmes which bridge safety nets directly to livelihood development. BRAC's Targeting the Ultra-Poor programme offers an excellent model to providing an integrated approach which guides beneficiaries from safety nets to livelihood development.

Altogether, the cohesive nature of Ehsaas has allowed it to be more experimental with its approach. While the list of 292 Ehsaas actions appears to be cluttered, Ehsaas has been fairly deliberate with its aim to spot the gaps in the current safety nets and learn from what works. This approach is hugely innovative and sets

Ehsaas apart from other leading global anti-poverty programmes for both its thoroughness and programme innovation. The programme is a leader in providing such comprehensive, multi-pronged, and multi-dimensional interventions. It has moved beyond just cash transfers, into a range of intergrated subsidies, in-kind transfers, fee waivers, social services, and social insurance schemes.

Cross-cutting initiatives

Ehsaas aims to addresses systemic inequalities through its first pillar 'Ehsaas Pillar I: Addressing elite capture'. The Ehsaas Strategy fundamentally views elite capture as the root cause of income poverty and aims to address this by embedding pro-poor policies across sectors. Furthermore, this Pillar focuses on strengthening governance, building on an understanding that a comprehensive social protection system or welfare state necessarily requires robust institutions, transparency, and good governance, at least in the context of Pakistan. Altogether, Ehsaas has provided a framework from which to initiate cross-cutting initiatives, aimed at both improving delivery within the anti-poverty landscape at large, but also bring about systemic change in particular dimensions.

A successful example of the cross-cutting synergies that Ehsaas can bring has been its focus on women empowerment, which can be seen most potently in the Ehsaas Kafaalat programme. BISP already targeted women within households as the primary beneficiaries, with Kafaalat further linking this with Ehsaas' goal of providing financial and digital inclusion for women. Not only are the beneficiaries of Kafaalat solely women, but through a new 'One Woman, One Bank Account' policy, their payments are now distributed through saving accounts set up for each of these women.

This has helped to deepen financial inclusion, providing new methods to alleviate poverty, from encouraging savings amongst beneficiaries, to providing 'graduation' opportunities through developing new livelihoods, such as through asset transfers or interest free loans. In addition, though not measured directly, it has aimed to empower and uplift women within their households and communities.

The idea of targeting cash transfers to women can be traced to the innovative nature of Mexico's Progresa programme, and has been picked up by other leading programmes, including Brazil's PBF programme, and others across the world. Numerous studies have debated the efficacy of aiming transfers on women, with evidence demonstrating some impact on decision-making by women in the case of Brazil's PBF[34], and a larger understanding that this can

[34] De Brauw, Alan, et al. "The impact of Bolsa Família on women's decision-making power." *World Development* 59 (2014): 487-504.

improve health and nutritional outcomes for households as a whole[35]. In the case of BISP's Unconditional Cash Transfer (UCT), and then Kafaalat, several studies have demonstrated that it has had a significant impact on women empowerment, increasing their decision-making abilities and independence[36].

This focus on uplifting women and girls has been embedded across Ehsaas through other programmes such as Tahafuz and Amdan; in the latter, 60% of the assets go into the hands of women. The most salient pro-women and girls' policy, under the Ehsaas 50+ for Women Framework, is the policy of giving a higher stipend for the girl child both in education and health conditional cash transfers (Ehsaas School Stipends and Ehsaas Nashonuma). This ensures that girls in households are able to attend and complete their primary and secondary education and the girl child has access to specialized nutritious food. The common platform of Ehsaas has enabled this more holistic approach to be taken, allowing Ehsaas to embed policies to focus on uplifting particular communities across its programmes and throughout the Government of Pakistan.

In this way, the Ehsaas Strategy recognizes that there are various roots of poverty, from poor growth to inequality and the overall flawed structure of the economy. As well as providing more immediate safety nets, it is working to tackle the causes of poverty and inequality so as to ensure the programme is more sustainable in the long term. While these efforts are limited due to their political nature, this recognition is still critical to providing an effective anti-poverty strategy in the longer term.

This includes various pro-poor policies that Ehsaas has foregrounded, such as ensuring a specific share for those in poverty on local Market Committees and Town and Tehsil Committees. It also includes pro-disabled persons policies, such as the Ehsaas Kafaalat for special persons, and through introducing a requirement for the Planning Commission of Pakistan to only approve disability friendly projects.

Leveraging the private sector and civil society

Another crucial dimension to Ehsaas' design has been its effective use of partnerships with the private sector and civil society for programme implementation. In the past, government and welfare organizations have

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[35] See Attanasio, Orazio, and Alice Mesnard. "The impact of a conditional cash transfer programme on consumption in Colombia." *Fiscal studies* 27.4 (2006): 421-442; Barber, Sarah L., and Paul J. Gertler. "Empowering women: how Mexico's conditional cash transfer programme raised prenatal care quality and birth weight." *Journal of development effectiveness* 2.1 (2010): 51-73.

[36] See Ambler, Kate, and Alan De Brauw. "The Impacts of Cash Transfers on Women's Empowerment." (2017); Cheema, Iftikhar, et al. "Benazir income support programme." (2016); Iqbal, Tehmeena, Ihtsham Ul Haq Padda, and Shujaat Farooq. "Unconditional cash transfers and women empowerment: the case of Benazir Income Support Programme (BISP) in Pakistan." *Journal of Business and Social Review in Emerging Economies* 6.2 (2020): 401-418.

operated in silos. Ehsaas has worked to actively engage non-government stakeholders in their programmes, so as to complement and supplement the overall poverty reduction and social protection effort.

Within the Ehsaas Strategy, there is a recognition of the technical, financial, entrepreneurship and outreach support that non-government stakeholders can provide to Ehsaas. The PASS Division has actively sought to use these resources and expertise to amplify the scale, sustainability, and effectiveness of Ehsaas' programmes.

In particular, it developed a framework (the 'Ehsaas Private Sector Engagement Policy') from which to mainstream different models of engagement, as well as develop the safeguards to address the risks of various partnerships. The type of partnerships has varied, from consulting with a variety of stakeholders for the overall Ehsaas Strategy, to incorporating leading welfare organizations in its governance committees, and for partnering with various providers for the implementation of different Ehsaas programmes.

A successful example of an implementation partnership has been the partnership with civil society for Ehsaas Langars. Ehsaas partnered with the Saylani Welfare International Trust (SWIT) to open Langars (free meal centres) across the country. SWIT was already providing over 70,000 meals a day, and this partnership is working to double this with a target of 112 Langars across the country. In this way, Ehsaas identified a reputable organization with a proven track record of providing meals and is working to scale this further with strategic support from government resources.

This support has included logistical arrangements, such as providing government facilities to house the Langars where they are needed most, be it bus stands, industrial areas, or markets, where labourers tend to congregate. Furthermore, Ehsaas worked to clear resistance that Langar providers faced from local administrators, turning it into active support by designating identified spaces for them. Along with this, it has actively used government networks to spread awareness of the Langars, including a plan to geo-tag partnered Langars in the Ehsaas App. Importantly, it has also utilized the partnership agreement with SWIT to set minimum safety and quality standards of the foods, ensuring more oversight onto the actual outcomes.

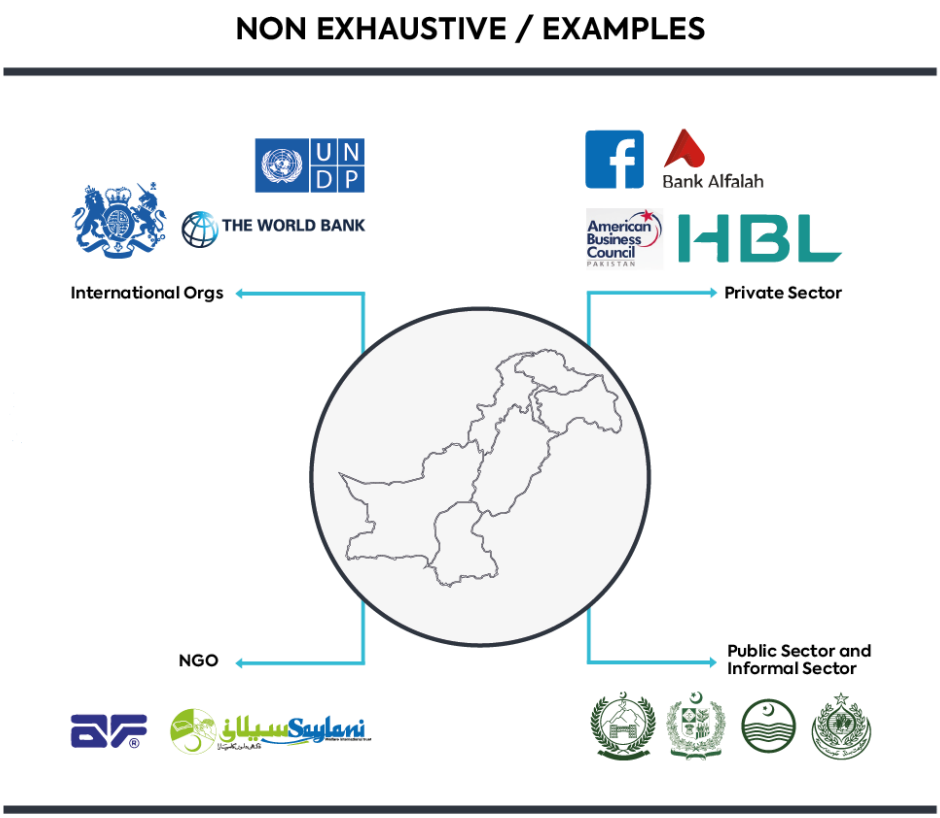
Along with this, various other programmes have benefitted from effective partnering with private sector providers. The survey conducted for National Socio-Economic Registry (NSER), which underwrites the entire beneficiary database across Ehsaas programmes, was partly conducted by contracting work to local NGOs.

Similarly, cash distributions for BISP and Ehsaas Kafaalat are now conducted through the two banks (HBL Bank and Banks AlFalah), which has greatly

improved the efficiency of this process. The procurement process for contracting these two banks was given particular attention - as a result of the weak agreements made with six previous partner banks by BISP. The focus on having a robust agreement with these banks has improved accountability as well as the quality of outcomes, with contractual provisions for enforcing quality and integrity outcomes and mechanisms to counter fraud. Though simple, the focus on the nature and content of partnerships or procurement agreements has been hugely effective in increasing the quality of outcomes delivered.

As exemplified by the Langar partnership, Ehsaas also hopes to tap into and organize Pakistan's large non-government spending on philanthropy. According to estimates, more than 300 billion PKR is channeled to welfare annually. Channeling this welfare spending to the most efficient and effective solutions would improve outcomes overall and assist the poorest. It can do this by scaling various initiatives, such as the Ehsaas Langars, or by promoting donations, and eventually by becoming a trusted organization to donate to. Ehsaas has already helped in promoting donations, particularly during the COVID-19 pandemic, where the Prime Minister pledged to commit Rs. 4 for every rupee donated by donors to the COVID-19 Pandemic Relief Fund. Eventually, Rs. 4.886 billion was donated to the fund, with the Government matching with Rs. 19.55 billion.

Altogether, Ehsaas has worked effectively to leverage the private sector and civil society to improve outcomes for its programmes and the state of social protection across the country. It has amplified the work of important welfare initiatives with government support, whilst learning from the expertise and resources that they can provide.



Chapter 5: Implementation Framework of Ehsaas

With the overall design and strategy of Ehsaas established, the real challenge was in implementation. Supporting millions of the poorest in Pakistan through 292 different programmes and policy measures came with considerable difficulties. For a country that was already cash-strapped, improving Ehsaas' efficiency and effectiveness was of paramount importance.

The first step was in setting up a strong governance system, particularly through the establishment of the PASS Division. As discussed earlier, this had an important function in providing oversight and direction for the different programmes. Alongside this, by building the capacity of the PASS Division, it has set the groundwork for good implementation across all of Ehsaas' programmes.

Along with the implementation capabilities of the PASS Division, there are several key features in Ehsaas' implementation framework which have been vital for its success including: its focus on governance, development of the NSER, embedding of data throughout the programme, and use of technology. These have proved vital for the programme's execution.

As the PASS Division steadily rolls out its various policies, the overall delivery chains of Ehsaas have been refined and early successes built on. Improvements in the programme and implementation framework through Ehsaas will be further exemplified through a review of the reforms to BISP. Though BISP has been chosen for a more detailed assessment, these extensive governance reforms have similarly been undertaken in other implementing agencies. In addition to this, the experience of implementing the EEC can further demonstrate the Ehsaas' dynamic approach to learning through implementation challenges.

The Implementation Framework of the PASS Division

The PASS Division plays a central role in setting up a strong implementation framework for Ehsaas programmes and improving their delivery outcomes. In particular, it has focused on improving the efficiency of the implementing agencies by providing effective oversight and monitoring.

The Division is the overall coordinator of the Ehsaas Programme and plays a monitoring and tracking role for the actions it does not implement. It works with 34 other federal agencies which are tasked with implementation of different programmes within Ehsaas.

For this, it has built its internal capabilities along four key competencies: digital, policy support, secretarial coordination, and monitoring and evaluation. This matches with the four key sub-divisions within the PASS Division: Programs, Policy Support, Monitoring and Evaluation, and the Secretariat.

It has recruited the right team to focus on these capacities. The PASS team was built up from a range of selected career bureaucrats as well as technical experts outside of the bureaucratic fold. The Federal Government approved several of these technical contractual positions (on the scale of MP1, MP2, and MP3) allowing PASS to bring in outside expertise particularly for its policy, digital, and monitoring & evaluation teams. This provides a central resource for the various implementing agencies to effectively leverage when focusing on delivering their programmes.

With funding support from an external donor agency, the PASS Division also leveraged the help of consultants to establish a Monitoring and Evaluation (M&E) stream. This eventually became the Ehsaas Delivery Unit (EDU) which worked to provide technical support and monitor the implementation of programmes under PASS. It comprised four different units: M&E, Strategic Rollout, Communication, and Research Support. It was important that progress could be tracked reliably on the many policies and programmes that made up the Ehsaas programme so as to improve outcomes and constantly evolve the programme.

The central framework which the EDU tracked was the "Special Assistant to the Prime Minister (SAPM) Sania's Workplan", which established a time-bound outcome-based log frame superimposed with BI tools. The workplan broke down activities to a weekly level. The EDU then tracked progress on the numerous different Ehsaas actions on a weekly, monthly, and quarterly basis. It provides a central pool of resources to standardize monitoring across the different programmes, as each programme has its own monitoring mechanism within it.

In addition to the SAPM's Workplan, the EDU also monitored the SAPM's Performance Agreement with the Prime Minister, thus working with the Prime Minister's Delivery Unit (PMDU) in a three-step mechanism.

Firstly, the EDU works with the PMDU to assign actions to relevant ministries, working together to form a set timeline for milestones and agreed deliverables for the M&E process; this includes the signing of Performance Agreements between the Prime Minister's office and the relevant Ministry, Division or Agency. Further deliverables received from ministries are reviewed by the M&E team and uploaded onto a centralized portal.

Secondly, once milestones are uploaded on the portal, the M&E team monitors the progress of actions, based on the committed deadlines. Finally, for any initiative signaling potential delays, the M&E team escalates the issue to Secretary PASS, and then SAPM, who work to actively troubleshoot the issue, including addressing and removing any bottlenecks.

For actions run by other Ministries, the M&E team only monitors implementation milestones. If there are any delays in milestone delivery, the relevant ministries are made aware by the PMDU team. If the delay continues, Secretary PASS and Dr. Sania conduct meetings with the relevant implementing ministries to better understand the bottlenecks and collectively ensure that programme implementation take into account any changing ground realities.

Grievance redressal systems have been put firmly in place and integrated into the common portal with the PMDU. Any complaint from a beneficiary not addressed is escalated directly to the EDU and PMDU, ensuring multiple layers of oversight. Together, a strong monitoring system has ensured that the PASS Division has strong oversight over its implementing partners and can ensure that targets are met.

Good governance

Another key achievement of Ehsaas has been its focus on developing strong governance systems for executing its anti-poverty programmes. Previous safety nets had been plagued with issues of corruption, politicized decision making, and leakage, which had eroded public trust over time. Governance reforms within Ehsaas have sought to reclaim that trust and improve efficiency within the programme, and have slowly shifted the programme from the politics of patronage to the politics of performance.

This focus on governance is part of Ehsaas' Building and Rebuilding Institutions Initiative (RBI), which has worked to institutionalize efficiency through digitization, embeding good governance, and minimizing financial and statutory risks. The first pillar of Ehsaas foregrounded these efforts and linked them with the need to address "elite capture" across the country. The list of policies in this pillar serve to both embed pro-poor policies across the Government of Pakistan and also institutionalize governance initiatives. Chief amongst these was a standardized policy for governance standards across the implementing agencies of Ehsaas programmes - the Governance, Integrity, Transparency, and Accountability (GITA) framework, contained within the Governance and Integrity Policy.

The GITA framework set out more than 100 steps, covering 14 main areas, such as audit, board governance, and cyber security. The framework stipulates strict standards for every one of PASS' executing agencies, including the full empowerment of their Boards and its sub-committees, standards for each agencies' procurement system, and the requirement of weekly work plans. Alongside this, policies for issues such as sexual harassment, gender discrimination, or whistleblowing have also been introduced, making sure that PASS and Ehsaas' implementing agencies are accountable for their internal work cultures.

In particular, there is a focus on strengthening financial, audit, and accounting systems so as to minimize financial risks. For example, as an extension of the GITA framework, BISP has adopted the International Public Sector Accounting Standards' accrual accounting system for its financial reporting. In doing so, it became the first social safety net organization within Ehsaas and the government to do so, bringing it in line with international best practices. This new system has helped assist with financial management and has improved the credibility and resilience of the programme's financial reporting as a whole.

An Ehsaas Governance Observatory was established in June 2020 to monitor each agency's adherence to the GITA framework. The observatory conducts semi-annual reviews, with a focus on: board efficiency, financial control, risk and compliance, and business operations. The metrics used to assess compliance provide both quick overviews as well as identifying broader risks, allowing for evolution of the framework over time. For example, after assessing bottlenecks in the first year, a decision was made that no Ehsaas agency would be allowed to get post-facto approval on its budget.

In another example, the focus on empowering boards has led to the reconstitution of the TVO through Ehsaas. Though the TVO was set up in 1992 with the goal of strengthening the contributions of NGOs, it was defunct from 2015 to 2021 as its Board was not constituted. The newly revitalized TVO has been empowered so as to run partnerships with private sector non-profit organizations and upscale the most successful programmes not run by the government.

Dynamic national data system

Before Ehsaas, the different anti-poverty programmes had their own mechanisms for identifying and targeting beneficiaries. This heavy duplication of efforts was not only a waste of resources but had also created an inefficient targeting mechanism. To break these silos in spirit of the 'whole-of-government' approach, it was important to create a central system to collect data to map out beneficiaries.

BISP had started this process to identify beneficiaries and those in need of support through a system which relied on manual door-to-door surveys in 2010-11. The survey collected data on a set of variables and proxy indicators (household status, demographics, socio-economic status, energy consumption, education, disability, assets, agri-holdings, health) to assess household socioeconomic status and poverty level.

A database of 27 million households, around 167 million people,was initially collected through this Nationwide Survey. The World Bank's Poverty Scorecard (PSC) was then used to gauge socio-economic and asset information of the respondents. Once completed, it was recognized that there was a need to

converge this database of 27 million households (more than 85% of the population) into an active socio-economic registry which is updated regularly for better targeting. As a result, the NSER was developed from this survey.

The NSER has become a central component of Ehsaas' beneficiary identification and for implementing safety net programmes across Pakistan. Proxy Means Tests have been used to determine the welfare status of households on a scale between 0-100. The PMT scores are then used to determine beneficiaries' identification and eligibility for BISP's UCT payments.

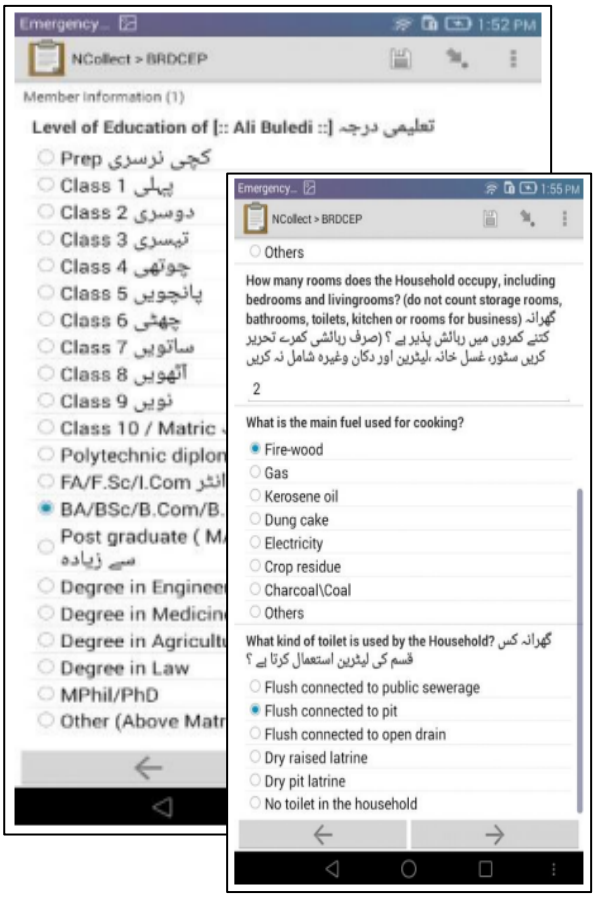
The data is also used to determine the eligibility of beneficiaries for various programmes including BISP's UCT, 'Waseela-e-Taleem', and other 'Poverty- Exit' initiatives by BISP. Beyond BISP, more than 100 government and non-government organizations have utilized this data to target beneficiaries for their respective programmes. It has become a strong central repository of beneficiary and socio-economic data which has reduced the duplication of efforts at targeting beneficiaries across different programmes.

Since Ehsaas has been established, there has been another nationwide survey conducted to act as an update from the 2010-2011 survey, with this concluding in January 2022. This door-to-door computer-aided survey process has collected the information of 34.41 million households across the country and constitutes South Asia's first digital door-to-door 'census-like' survey.

Ehsaas had made several improvements to the new survey's process to hedge against errors and abuse. Firstly, it had embedded an end-to-end digital methodology as well as rigorous transparency measures in the execution of the survey. For example, a six-tier system was developed to automate the process and list the houses digitally, requiring the enumerators to actually go on site. This limited a previous issue in which enumerators would fill the form sitting in a 'hujra' to seek favours or benefits. Altogether, this has massively increased the accuracy and validity of the survey.

Alongside this, a dynamic registration and update system is being introduced to counter the lag between static surveys. There is a recognition that households' socio-economic status can change and that some households were excluded from the initial survey. To assist with this, 500 Ehsaas Registration centres have been established in each Tehsil of the country - with each serving to update missing or existing information. This also serves to make safety nets across Ehsaas more shock responsive, allowing them to triage changes and provide assistance during times of disaster.

As a result of these efforts, Pakistan's NSER has transformed into an e-government information system that electronically facilitates registration into social assistance programmes in Pakistan. The database has achieved over 85 per cent coverage through robust outreach efforts. It has established linkages



Source: Rural Support Programmes Network. (2018). Poverty Scorecard Manual for Enumerators and Supervisors. http://www.rspn.org/wp-content/uploads/2018/02/Poverty-Scorecard-Manual-for-Enumerators-BRDCEP-Aug-2017.pdf

with the country's national ID system and is used by other national and provincial programmes, which have helped to reduce duplication and to strengthen authentication functions for payments.

The importance of a strong social registry has been underlined by the success of programmes such as Brazil's PBF, with its world-leading Cadastro Único registry. Ehsaas' NSER is amongst the world's largest and most advanced social registry systems for anti-poverty, through both its extensive physical field efforts, as well as its increasingly digitized interface.

Data and decisions

Along with building a central repository of data, Ehsaas has worked to re-orient its various programmes to be driven by data-based decision making. There is a focus on data and transparency throughout the programme, from the use of the newly developed NSER to the development of the One Window platform, and the establishment of the District Development Portal. The use of data has improved the accuracy and validity of Ehsaas' programmes and helped to more effectively target beneficiaries.

Ehsaas has worked to ensure the veracity of data and improve the effectiveness of the PMT Score from the NSER. For this, the National Database and Registration Authority (NADRA) was asked to step in. NADRA is the premier agency at the forefront of civil registry of data, at an individual and household level across all of Pakistan, and it manages and houses the Computerized National Identity Cards (CNIC) - the core national ID of Pakistani citizens. Integration of NADRA's databases with NSER has significantly improved the effectiveness for compliance, verification, and payment procedures through Ehsaas programmes.

Potential beneficiaries are checked against their CNIC and family tree matching with NADRA. The PMT score is used to validate whether they qualify for a cash transfer under the Ehsaas programme. All this information goes into creating a

unique identifier for people which helps to avoid duplication and track fraudulent beneficiaries over time.

Irregularities in data are quickly rectified through cross verification of data stores within NSER and NADRA databases and updated accordingly. An additional web-service was created for validation checks such as whether the beneficiary was alive, or whether they qualified for the programme. To remove fraudulent beneficiaries or prevent their enrolment in the first place, data from multiple sources as well as additional digital surveys (such as the next of kin survey) were used.

Alongside this, proprietary software and a wealth-profiling big data analytics mechanism has been created by NADRA that can sift through multiple databases held by different government agencies. The databases include but are not limited to: the cellular usage data through Pakistan Telecommunications Authority (PTA), travel history data through the Directorate General of Passports, and NADRA's own individual and household data. From this, proxies such as a prospective beneficiary's international travel history, car ownership, tax data, or even cellular usage are factored into an individual beneficiary's wealth profile. This wealth profile then constitutes a larger exclusion criterion from programmes.

This new exclusion criteria were introduced in December, 2019, and as a result, more than 820,165 recipients were struck off the beneficiary list for disqualifying factors, such as being a government employee, or being the spouse of a government employee - information that was not previously available for Ehsaas. This reduced Kafaalat's high inclusion errors, removing more than 16% of current beneficiaries who did not fit Kafaalat's inclusion criteria of the poorest quintile of Pakistan's population. The exclusion criteria were further utilized in the response to the COVID-19 crisis through the EEC, which was the largest social protection programme to date in terms of beneficiaries and spending.

All of the analytics performed through multiple databases helped the PMT score target the deserving beneficiaries with a precision of 97-98%. Fooling the system became hard and will only become harder with the planned upgrades.

An important supplementary feature has been the development of a data management mechanism under the One Window architecture. Data sharing from and to the NSER will be enabled through the APIs built into the One Window architecture. Ehsaas' different implementing organizations, as well as provincial authorities, will be able to access data through the APIs for free. This has reduced the significant paperwork and costs associated with sharing NSER data prior to Ehsaas, which particularly limited provincial social protection agencies who did not have their own extensive databases.

Data is currently being shared via tailored data sharing protocols with over 70 other programmes at Federal and Provincial level. National and International NGOs have also been experimenting with the use of NSER data for shock response: using existing data to support targeting rather than performing new registration efforts after the shock. For example, the International Rescue Committee (IRC) used NSER data in 2021 to provide relief in the form of cash assistance to 47,891 of the most vulnerable and poor families in remote districts of Balochistan, Sindh and KP. Options to have NSER as an independent entity for better collaboration and data sharing are being explored given its potential to serve donor funded, targeted interventions.

Given the sensitivity of data usage, especially as it pertains to Personally Identifiable Information (PII), a set of comprehensive data policies were developed and implemented (shown in figure below on page 60):

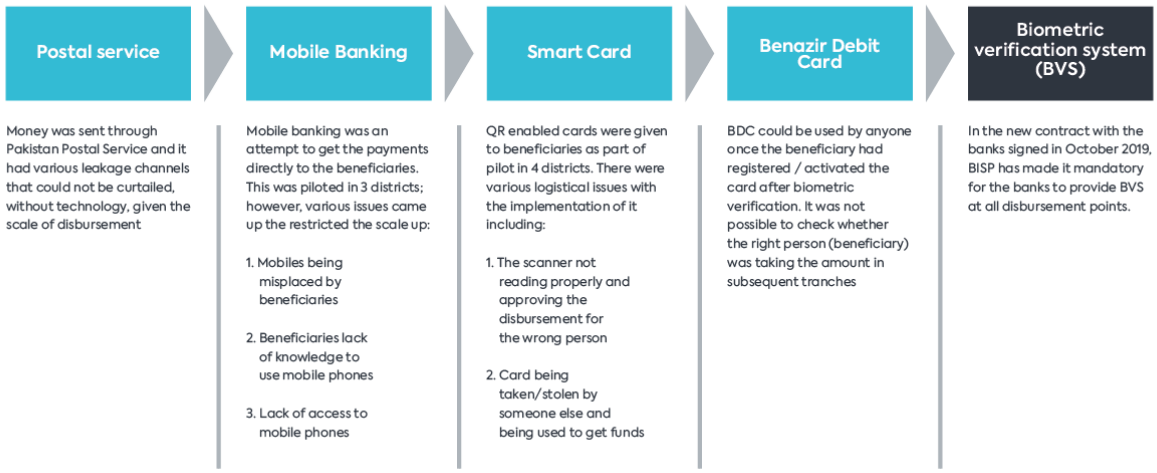
Altogether, Ehsaas has worked to significantly increase its data management and sharing capabilities. This has had a significant impact on the targeting and identification of beneficiaries for different programmes, ensuring that the resources are going to those who will benefit most.

Accountability through technology

Technology has been central to streamlining delivery chains within Ehsaas and improving beneficiary experience. A key example of this has been in the evolution of the payment process in the cash transfer programmes through BISP and Ehsaas.

Evolution of payment process

Using an iterative approach to solve for embezzlement



The payment system for unconditional cash transfers has gone from postal disbursement to eventually adopting a biometric verification system. Currently, at the time of payment, individual beneficiaries are verified through biometric verification and all transactions are logged. This ensures that cash transfers reach the intended beneficiary, limiting the issue of middlemen or the 'rent seekers' that began exploiting the beneficiaries who weren't financially literate. This was an issue with the previous 'Benazir Debit Card' used as beneficiaries faced difficulty in understanding how to utilize them, and there was a risk that these cards could be collected and used by various middlemen.

Along with this, the introduction of biometric verification helped solve the logistical challenge that disbursements through the 'Benazir Debit Card' posed. Rather than having extensive disbursement sites, which could provide cash at site, the disbursements happen through the two partner banks ATMs. This has reduced the expenses and difficulties associated with past manual or debit card payment systems used within BISP, which included the extensive administration and front desk costs.

With this broad set of capabilities through the biometric verification system, Ehsaas has been able to scale up its caseloads for cash transfers at a phenomenal rate. There is increasing transparency throughout the process with over 97-98% of all transactions being brought within the transparency system.

Digital survey for enrolment

Android based

Government conducts a universal, nation-wide survey that records poverty index score of each family. On a scale of 0-100, if the score is below 29 then they are eligible to be the beneficiary. If the beneficiaries are missed in the survey then they can go Ehsaas Registration Desks, located in each Tehsil, to register themselves.

Data analytics

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Transfer of funds to banks

The government transfers the funds to accredited banks, who then use their vast branch networks to carry out their role of disbursing the cash throughout the country to the beneficiaries.

Transfer to Limited Mandate Accounts (LMAs) / Ehsaas Savings Wallet

Banks create LMAs for each beneficiary to absorb them in the financial, digital net, where the amount received from the government is stored . These accounts can also be used as 'Ehsaas Savings Wallet' allowing beneficiaries to earn a certain savings
rate on the amount.

Beneficiaries notified of disbursement via text

When the time comes for the cash to be disbursed and collected, the government sends out a text message to each beneficiary guiding when to receive their allocated funds.

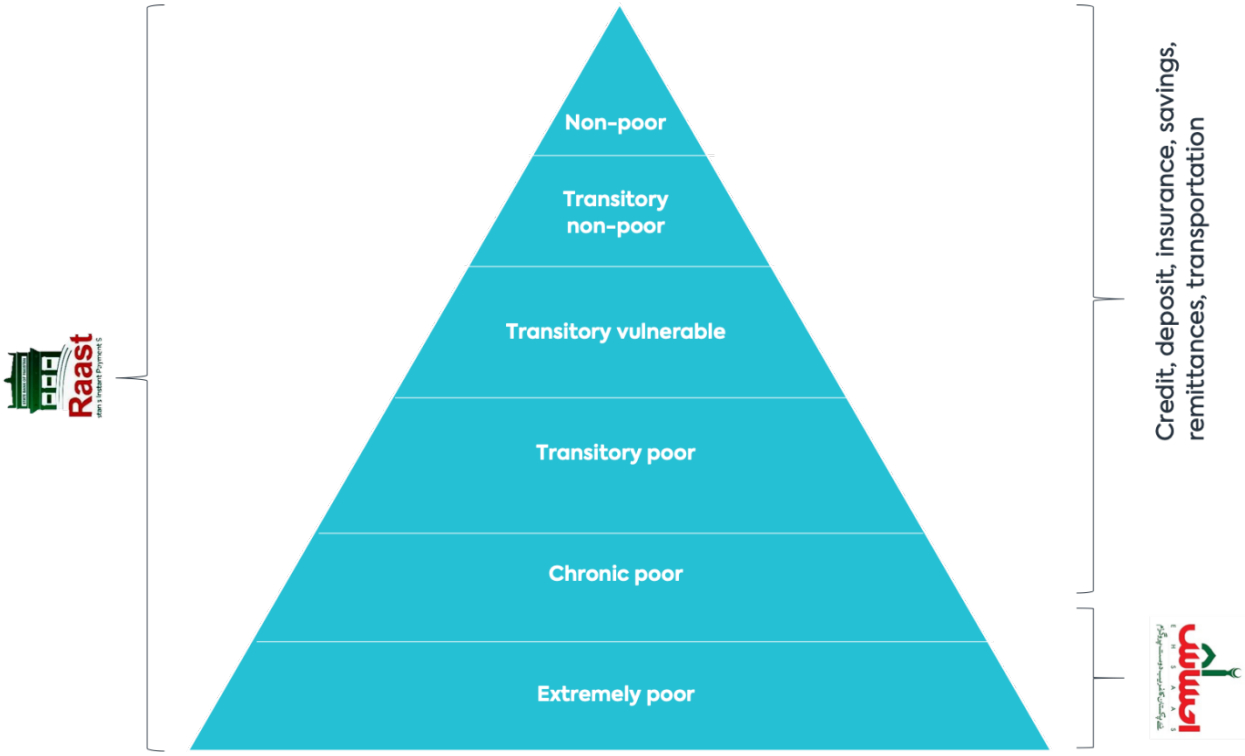
Beneficiaries collect cash

Beneficiaries can either go to the specialized collection points or an ATM of the partner bank to collect the cash. There is a biometric verification process that the beneficiary has to go through before the cash is handed out. In case of any problems, the beneficiaries have the facility to file their complaints. Moreover, the data is updated on daily basis to keep a track of disbursements and is shared publicly through an online portal for transparency.

Alongside this, technology has enabled various features to ease beneficiary access and experience. For example, to ensure inclusion of all prospective beneficiaries, those who were thought to have been left out were given the opportunity to nominate themselves: through the '8171' Short Messaging Service (SMS), through the web portal or by visiting the district level registration services and campsites.

For the Rashan Riayat programme, Ehsaas has developed a digitally enabled mobile point of sale system to serve beneficiaries. Through this they will be able access their targeted subsidies at designated Kiryana stores.

In the future, the use of technology and more sophisticated software systems will deepen financial inclusion for beneficiaries. The State Bank of Pakistan has recently launched Raast - an instant payment system which enables end-to-end digital payments without the requirement of a bank account. Through this, there is an aim to transfer Ehsaas' cash disbursements through Raast, which would provide an opportunity for more financial providers to integrate within the system. This would enable the most chronically poor beneficiaries that Raast reaches to have more access to a variety of different financial products.



Reforms to BISP

BISP, as one of the key implementing agencies of Ehsaas, acts as a case study of the wide-spread reforms that Ehsaas has brought.

Through the BRI initiative, multiple deep-rooted reforms were undertaken across several governance areas detailed in the table below on Page 64 In summary, this included stringent board governance reforms, audit controls, monitoring mechanisms, risk and compliance reforms, and the introduction of detailed human resource policies. Altogether, these have helped to provide structure, consistency, and transparency throughout BISP, and to ensure adequate control over different risks. For example, the number of board meetings held by the Board have gone from two in 2014-2015 to ten in 2020-2021. Furthermore, there was a significant increase in the number of meetings held by the HR, Finance, and Audit committees over this same period, as well as the inauguration of a new Risk Assurance committee which also met more than four times in 2020-2021.

Alongside this, several key reforms have targeted the technology capabilities of BISP, including the establishment of information security practices, automation of various systems, and the use of data analytics for beneficiary targeting. In

Governance area	Number of actions taken	Reform summary
Board governance	7	Ensuring board meetings are conducted according to statutory requirements
Audit	6	Developing and implementing auditing controls
Finance and accounting controls	11	Effective monitoring and control procedures and policies have been developed and implemented for the direction, allocation, and usage of financial resources.
Risk & compliance	7	Developing and implementing risk and compliance policies to mitigate organizational risks
Human resources	16	Developing and implementing human resource policies and procedures to provide structure, consistency, transparency, and inform employees of their responsibilities and the BISP's expectations
Dashboards and public visibility of information	10	Ensuring transparency through access to information on overall Ehsaas achievements. In addition, creating robust monitoring & evaluation via live dashboards to track actions across BISP and its key programmes
IT infrastructure	17	Developing and implementing IT techno-logical improvements
Information technology policies and governance	69	Establishing robust day-to-day and strategic IT policies regarding data handling, information systems, and others, that meet global standards for accreditation
Information security	19	Developing and implementing effective information-security practices
Technology automation	44	Automating systems to ensure efficiency in operations
Data analytics	13	Developing and implementing systems to use data for decision making
Programme specific - Kafaalat	21	Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat
Programme specific – Ehsaas School Stipends	5	Improving the delivery and operations of the educational conditional cash transfer programme

particular, there was a focus on improving: data collection and management, payment system, fraud prevention features in the biometric system, complaint resolution, monitoring and evaluation, and transparency measures through the payment system. These wide-ranging foundational changes have enabled the execution of new cash transfer programmes through BISP under the umbrella of Ehsaas.

Alongside these institutional changes, several specific changes have been introduced to BISP programmes, changing both their features, as well as several features of their implementation, as is shown in Table below on page 65.

Select changes to BISP programmes after 2019	
UCT run under BISP	**UCT under Ehsaas (Ehsaas Kafaalat)**
Payment of PKR 5,000 per quarter per beneficiary	Horizontal expansion of payment in line with inflation to PKR 7,000 per quarter per beneficiary
5.2 million beneficiaries	Approaching 8 million beneficiaries (following the removal of 850,000 beneficiaries due to the data analytics exercise)
Payments made through 6 banks which were sole source contracted without a competitive procurement process. Multiple payment channels were used through based on local infrastructure, such as Pakistan Post, Benazir Debit Cards, and some partial biometric checks.	A new payment system was introduced with two banks chosen through a competitive bidding process, All payments are made only after biometric verification, and are enabled through biometric ATMs.
No data authenticity checks	Big data analytic excercises to exclude inclusion errors and false claimants, removing more than 850,000 'undeserving' beneficiaries.
One-time registration through socio-economic survey	Introduction of responsive registration through making the survey dynamic overtime to account for changes in the socioeconomic position of households, or any missing information.
No payment regulations for biometric payments	Several initiatives were launched to promote financial inclusion, including Ehsaas saving wallets within the payment system, and the 'One Woman, One Bank Account' policy which meant that every beneficiary will be provided a bank account through which they will have access to a wide suite of financial products.
There were limited initiatives for financial inclusion, primarily around the usage of the debit cards.	Developing and implementing IT techno-logical improvements
Establishing robust day-to-day and strategic IT policies regarding data handling, information systems, and others, that meet global standards for accreditation	Establishing robust day-to-day and strategic IT policies regarding data handling, information systems, and others, that meet global standards for accreditation
The programme was limited in geographic scope, and only available in select districts.	Developing and implementing effective information-security practices
Automating systems to ensure efficiency in operations	Automating systems to ensure efficiency in operations
Developing and implementing systems to use data for decision making	Developing and implementing systems to use data for decision making
Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat	Improving the operations and impact of the unconditional cash transfer (UCT) programme, Ehsaas Kafaalat
Improving the delivery and operations of the educational conditional cash transfer programme	Improving the delivery and operations of the educational conditional cash transfer programme

Implementing the Ehsaas Emergency Cash programme

With reforms to Ehsaas and its various programmes already underway, the COVID-19 pandemic struck in March 2020, posing an immediate and unprecedented socio-economic challenge for millions of livelihoods across Pakistan. Given the threat to the poorest and most vulnerable, the Government of Pakistan was quick to prioritize and implement Pakistan's largest ever cash transfer programme through Ehsaas to provide immediate relief to the poor.

The EEC programme was launched in April 2020 to support the most vulnerable households across the country, providing an unconditional cash transfer of PKR 12,000 to eligible families. The programme eventually enrolled and assisted 16.9 million households (up to 100 million people), with this being approximately half of the country's population. Altogether, the EEC programme ranks third in the world in terms of the percentage of the population covered, and fourth in terms of the number of people covered[37].

The programme was able to be rapidly implemented, as a result of the digital capabilities developed earlier in 2019 since Ehsaas had been launched, with its various initiatives including: the new biometric payment system, SMS based request seeking platform, and wealth profiling big data analytics mechanism.

Through this, a new hybrid targeting approach was rapidly developed, which combined emergency assistance for the known vulnerable (already existing beneficiaries, or those with a PMT score below the cut-off); with an exception policy to include any 'new poor' who's circumstances may be changed as a result of the pandemic. To enumerate the new poor, the data analytics mechanism was utilized to keep the pool of beneficiaries as wide as possible, while excluding those whose wealth proxies demonstrated a high cut-off of wealth (such as through their travel, taxes, assets ownership, or government employment status).

Together, these new systems helped create an automated, end-to-end data-driven, and transparent mechanism for the EEC's implementation. Out of the 66 million unique requests Ehsaas received, over 14.8 million individuals were able to collect their payments through reference only to the data systems.

Alongside this, the difficult circumstances created by the pandemic, as well as the scale and size of the EEC response, created unique real-time challenges that the Ehsaas team were able to quickly adapt to. The nature of these issues varied and were picked up by real-time evaluation. Shifting from operational issues at first, including liquidity, logistics, and connectivity issues, which were picked up in field visits and spot-checks, to later discussions into evaluation of larger data

[37] Gentilini, Ugo, et al. "Social protection and jobs responses to COVID-19: a real-time review of country measures (June 12, 2020)." (2020).

and metric trends as provided by field monitoring units. The latter included responding to issues such as low financial literacy, biometric failures, potential for fraud, and limitations around public messaging. The figure below on page 68 demonstrates a select few of the implementation challenges and how the Ehsaas team responded to them.

Altogether, the learnings from the COVID-19 crisis bolstered the resolve of the leadership of Ehsaas and demonstrated the difference its novel approach could make:

"It forced us to learn new ways of doing things; within the Ehsaas context, it has made the government more agile, data driven, experimental, and ambitious. It has forced us to institutionalize far more cost-effective digital ways of working — consultations, M&E and communication." - Dr. Sania

Beyond the pandemic, this approach remains incredibly important in a period where earlier learnings are consolidated and new programmes continue to be launched. It is this new way of adaptive governance employed by PASS that has seen it gain support and deliver outcomes.

Drawing on the successful experience of delivery of Ehsaas Emergency Cash during COVID-19, a process of delivering cash in emergencies has now been institutionalized. Together with Ehsaas' shock responsive dynamic registry, the Federal Government of Pakistan now has the ability to position cash transfers during disasters. This has been tested twice since then. In the first example. when an earthquake hit Harnai, Balochsitan on Oct 7, 2021; immediate Ehsaas Emergency Cash relief of Rs. 12,000 was provided to each of the total 18,000 households in Harnai irrespective of their socio-economic conditions.

More than this, the case of Pakistan provides useful lessons for other countries that utilize unique personal identification systems. It has demonstrated that by: combining phones, internet connectivity, national IDs, and commercial payment systems a digital and innovative demand-based social protection system can be created to enable those in distress to seek social support during crises.

Learning live through implementation challenges

Ehsaas's leadership's commitment to strong feedback loops allowed the team to remain flexible and rapidly learn and evolve with each implementation challenge:

Liquidity & Connectivity at the front-line

Partner banks needed to coordinate across bank accounts (in some cases even with other banks) to ensure campsites were supplied with enough cash throughout the week. Partner banks also assisted with providing connectivity in remote areas

Cost to enroll

Many citizens who wonted to enroll in the programme did not hove enough mobile balance. The "8171" SMS service was subsequently made free of charge to the public

CNIC Validity

Some citizens had expired CNIC cards. After the first week of transfers, CNIC validity was no longer a requirement to withdraw cash enabling more citizens to participate

Long queues

As the programme benefits became widely known, long queues could be seen at many leading campsites. The waiting time problem was narrowed down to 25 districts and increased communication with beneficiaries assisted in queue management

Partner Incentives

Partners were concerned about costs especially the Advance income taxes and GST, Policies were passed to waive off these taxes on commissions to incentivize branchless banking retailers

Biometric Failures

Alternate mechanisms were devised for those whose biometrics could not be read (e.g. in-branch verification of IDs). An SMS goes out to those individuals to direct them to a bank branch

Cyberattacks

An inter-agency working cybercrime elimination group was monitoring the risks of cyber attacks on a weekly basis

Chapter 6: Lessons for Global Policy Makers

What can governments across the world learn from Ehsaas?

All in all, Ehsaas has set itself apart as a unique and world-leading anti-poverty programme. In its goal of becoming a **holistic and integrated response** to poverty, it has launched several different programmes which tackle the multi-dimensional manifestations of poverty. Moving beyond the unconditional cash payments that the Government of Pakistan initially started over ten years ago, it now includes a variety of innovative programmes that are building a broad safety net in line with the then Government's goal of developing a 'welfare state'. These programmes range from education-based conditional cash transfers, to nutrition-based cash transfers, asset transfers, soup kitchens, and targeted subsidies.

These efforts have been reinforced by a systematic **culture of evidence-based decision-making** which has helped to steadily and continuously evolve the implementation of these programmes over time. The leadership team has built in strong governance mechanisms, effective evaluation and monitoring systems, and a **scientific approach to data and project management**. Examples of the reformed implementation of these measures' ranges from the introduction of biometric devices on disbursement points to ensure that the cash is going to the right people, to strong audit and board mechanisms, or the development of strong data proxies to pinpoint household vulnerabilities for the COVID-19 emergency cash response.

Through this, Ehsaas has been uniquely successful in reaching its intended beneficiaries, increasing efficiency, and scaling its programmes, which is particularly notable given the challenging environment of Pakistan. This systemic approach to problem-solving in a country of 220 million people has allowed Ehsaas to develop these unique responses and implementation features which take into account the lived experience of beneficiaries and the overall anti-poverty landscape.

The following points outline the key lessons that governments across the world can learn from Ehsaas in terms of both policy and delivery.

An integrated anti-poverty programme

A key lesson from Ehsaas has been the importance of building a holistic and integrated anti-poverty programme. Rather than a rebrand of BISP, Ehsaas has been a comprehensive overhaul and reform of the overall anti-poverty landscape in Pakistan.

Integrated anti-poverty programmes deliver several benefits from both a design and implementation perspective. At their most basic, they are a reflection of the multi-dimensionality of poverty itself. Poverty causes deprivations across: health, employment, educational, nutritional, and various other outcomes. An effective response must address all of these elements to counter systemic and intergenerational poverty. A 'whole-of-government' approach must be taken.

More than this, an integrated anti-poverty programme can build synergies from the range of existing anti-poverty interventions across different sectors. Ehsaas was able to remove duplicate efforts, share expertise, and build capabilities over time to deliver its programmes.

A central authority responsible for holistic anti-poverty efforts is better able to prepare a central strategy from which to allocate resources and expand coverage. Ehsaas worked to expand various programmes both vertically and horizontally ensuring they reached more people and increasing the support provided.

Along with this, it was able to provide a more robust and cohesive safety net, reducing the vulnerability of households to poverty from various risks. Programmes like Rashan Riayat and Ehsaas Tahafuz have covered gaps which had existed in the social safety net landscape in Pakistan, making them slowly more cohesive.

An integrated programme also allows for a longer-term approach to be adopted, with a view to ultimately assisting beneficiaries out of poverty. Through this, various efforts at providing livelihoods and jobs are slowly being integrated into Ehsaas, with other efforts such as Ehsaas Nashonuma building human capital over a very long period.

The importance of good leadership

Ehsaas has set an example for executing critical anti-poverty interventions under constrained resources. This feat could not have been achieved without Dr. Sania and her team's leadership which have promoted a culture of delivery and outcomes. The effects of this can be seen from the strong vision, careful planning, and continual evolution of the programme.

The appointment of Dr. Sania as head of Ehsaas and the PASS Division has played a crucial role in the success of the programme. Firstly, she was able to successfully articulate the political vision into an overall strategy for anti-poverty programmes across Pakistan, requiring a careful balancing between the technocratic and political nature of her role. Her background as the chairperson of BISP has been important in this, allowing for a focus on the details of implementation at the same time as strategy.

Secondly, Dr. Sania has also imbued Ehsaas and its various implementing agencies with the values of transparency, integrity, and high performance. Whilst she has to manage a complex set of relationships and keep her eyes focused on the broad goals, Dr. Sania continues to host a daily check-in with her team to monitor progress and remove roadblocks across the Ehsaas programme. This is checked against the daily and biannual work plans set for every team within Ehsaas.

Teams from the PASS Division have responded positively to this close supervision,

> **“Dr. Sania has managed to do in weeks and months what takes years in the government”**
>
> PASS Consultant

which have included spot checks of different Ehsaas distribution points. This close involvement of the senior leadership of Ehsaas, particularly on points of delivery, has meant that there has been continuous evolution in the implementation of Ehsaas programmes.

This strong stance on merit and performance, supported by the Prime Minister, has prevented political interference and misuse of funds. For example, Dr Sania was insistent on changing the beneficiary selection process within the Ehsaas Emergency Cash from selection by Parliamentarians to the Poverty Scorecard Survey, and the Proxy Means Test. The support of the Prime Minister was central in navigating the political challenge around this change and in successfully getting it passed despite the objection of many Cabinet members.

Finally, the leadership of Prime Minister Imran Khan has been important in supporting the overall ambitious scope of Ehsaas. Support from political leadership has ensured the cooperation of other Ministries and Divisions for a whole-of-government approach and allowed for rules changes and programmes to be quickly introduced. The receptiveness of national leadership has meant they have leveraged the early successes of Ehsaas to bring in more

resources, scaling the budget of social safety nets and overall anti-poverty programmes to its highest level in the history of Pakistan.

While successful programmes require strong institutions as opposed to individual figures, Ehsaas' leadership has worked so effectively because they have been routinizing good governance and a public-oriented culture across its implementing agencies - building up the capacity of PASS over time.

Building strong institutions

A subtle but vital achievement of Ehsaas has been its focus on strengthening institutions involved in delivery.

Dr. Sania has continually emphasized the importance of building an "invisible scaffold" of good governance around the programme. The Building and Rebuilding Institutions Initiative and the GITA framework have been vital to this, creating an infrastructure of transparency and accountability around Ehsaas by developing safeguards and strong accountability measures across the programme. From this, routines are being built over time which not only strengthen the institutions within it but ensure their sustainability for future governments.

The development of a central PASS Division has further ensured that there is oversight over the various different anti-poverty programmes or policy steps across Ehsaas. Its empowered monitoring arm has ensured that there is a constant focus on delivery goals across the different programmes. Escalation to the highest level, in this case the Prime Minister's Delivery Unit, helps underscore the weight given to high performance outcomes.

Together, these measures have helped limit leakages and spurred the focus on more efficient delivery chains through technological solutions, creating a transparent and accountable system with greater support from the varying stakeholders and the public.

Effectively using data and technology

Ehsaas demonstrates the importance of embedding data, digitization, and technology across all aspects of anti-poverty service delivery and programme implementation. Through its efforts in this area, it has been able to make evidence-based interventions which have driven efficient outcomes and delivery solutions throughout its various programmes.

In particular, the success of the NSER provides a crucial lesson on the importance of building a robust database of beneficiaries. Though a colossal task in conducting nation-wide surveys, having a central socio-economic registry is a vital tool in the arsenal of every anti-poverty programme. It has enabled effective identification and targeting for all of Ehsaas' programmes, and has helped NGOs and provincial authorities in reaching the right people for their own programmes.

Strong digital interfaces and IT systems are vital throughout this process in enriching the database through mutual data sharing. As shown by the partnership with NADRA and in the development of the One Window interface, Ehsaas has been able to build an increasingly thorough database through integrating and sharing with various different data sources. Agencies that were not keen on data sharing and operated in their own silos are now routinely collaborating to support the programmes.

Through such a database it becomes possible to implement increasingly targeted, efficient, and innovative programmes, as the nascent experience through the Ehsaas Rashan Riayat programme has shown.

Ehsaas' experience with developing its NSER further demonstrates that it is important to incorporate digital tools throughout the process. With tools such as computer-aided interviewing, or logic checks in the software, it is possible to quickly scale survey efforts and build in various safeguards to check the validity of the data captured.

Alongside this, Ehsaas showcases how technology can be used to streamline the delivery chains towards end beneficiaries for different programmes. Through the biometric verification system, the Ehsaas Kafaalat cash disbursement process has been greatly simplified from an implementation angle.

Indeed, the experience with Kafaalat demonstrates how technology can be used in new ways to leap-frog issues and meet larger goals. The use of biometric verification completely eradicated the need to deal with disparate issues such as having to keep back-up generators at distribution sites for electricity blackouts. It reduced rent-seeking behaviors from front-end desk officers or agents offering to help with operating disbursement mechanisms. Notably, it

helped with the deepening financial inclusion by providing financial tools in-built in the new beneficiary bank accounts.

What can Ehsaas do better? How should it evolve?

As has been previously mentioned, what sets Ehsaas apart is that it is utilizing a multi-pronged and whole-of-government approach to combat poverty and help the citizens of Pakistan graduate out from it in the future. However, the approximately 292 actions need considerable allocation of resources. Given Pakistan's difficult economic situation, Ehsaas faces steep challenges which question its ability to deliver its overall promise. It would be important to highlight the challenges foreseen in both the short and long term.

Fiscal sustainability

The first of these challenges is its fiscal sustainability. Pakistan's debt-to-GDP ratio has become the highest in the region at 88% and the country has incurred USD 12.7 billion in foreign debt within just the first 8 months of the present fiscal year. The present administration has introduced a string of austerity measures, one of which has been a cut in specific development spending. While the government's budget for Ehsaas has been increased over this time owing to its perceived success and impact, there is a risk that its budget can come under threat from future economic pressures or any conditions of austerity measures to reduce government deficit spending.

There is no foolproof measure against this. Only a focus on economic growth can provide the certainty of a greater base from which to fund Ehsaas. As such, the sustainability of Ehsaas is critically linked to the government's overall ability to grow the economy and tax base. Growth underlies the anti-poverty agenda in several ways, most crucially by providing 'graduation' opportunities from poverty through employment opportunities and various other benefits.

Importantly, Ehsaas is not dependent on donor-based funding for any significant portion of its budget, though it has been given funding to support programme expansion. In early 2021, the World Bank Group contributed USD 600 million in financing for Ehsaas, and this was followed by USD 603 million in results-based lending by the Asian Development Bank later in the year.[38] Whilst the international community has been forthcoming in supporting the expansion of Ehsaas' social safety programmes, the support, which comes in the shape of loan instruments, is likely to add to Pakistan's economic woes.

[38] https://www.adb.org/news/603-million-adb-program-support-ehsaas-social-protection-and-poverty-reduction-strategy and https://www.worldbank.org/en/news/press-release/2021/03/popularіz25/pakistan-expands-ehsaas-social-protection-programs-to-increase-household-resilience-to-economic-shocks-with-world-bank-s

Ehsaas must continue to remain vigilant on any reliance on donor-based funding leaving it vulnerable to shocks. While reducing donor dependency is important for social protection programmes for lower and middle-income countries across the world, it is particularly critical in the context of Pakistan's debt issues. Current donor-based funding must be leveraged to quickly scale the programme and build internal capacity to drive further efficiencies. The success of Ehsaas must ultimately rest with Pakistan improving its economic outlook to the point that it is able to support the programme on its own.

National Poverty Graduation Initiative

Whilst cash transfers play an important role there are fears they can create cycles of dependency, leaving the poorest stuck in intergenerational poverty. Ehsaas, therefore, will need to develop a strong long-term implementation plan to graduate the ultra-poor out of poverty. The graduation approach, popularised by BRAC and endorsed by the UN focuses on individuals and households living in extreme poverty and provides them with a range of resources. These include temporary cash transfers supplemented with financial education, technical training, and social support so that they can "graduate" from the programme with a sustainable form of livelihood and food security. [39]

This focus on 'graduating' out of poverty is a crucial dimension which needs to be further developed within the Ehsaas programme. Ehsaas has tried to address this with a comprehensive set of interventions under its fourth pillar - the Jobs and Livelihood Pillar.

A whole sub-programme, The National Poverty Graduation Programme (NPGP), has been dedicated to this with support from the International Fund for Agricultural Development. This has included a programme offering graded support from consumption support to skills development, and eventually, interest-free loans in 23 districts of Pakistan[40].

While this has been impactful, Ehsaas' overall catalogue of skills development and vocational training needs to be updated and consolidated. As a whole, there is considerable fragmentation across the government's overall approach to support livelihood opportunities which has limited Ehsaas' effectiveness in this area.

Various other government programmes, such as the Punjab Skills Development Project (PSDP) or the vocational training offered by the Technical Education and

[39] Dharmadasa, H., Hashemi, S. M., Samaranayake, S., & Whitehead, L. (2015). PROPEL toolkit: An implementation guide to the ultra-poor graduation approach. *Dhaka, Bangladesh, BRAC Organization*
[40] https://www.ppaf.org.pk/doc/Programme-Flyers/NPGP%20Flyer%20as%20of%20September%202021.pdf

Vocational Training Authority (TEVTA) in each of the provinces in Pakistan, have already developed an expertise in this area. There is an opportunity to build synergies by leveraging this expertise more effectively and incorporating it within Ehsaas, especially as the provincial nature of the TEVTAs means that Ehsaas can offer a central platform to coordinate between them. In the future, educational support in the form of conditional cash transfers within Ehsaas could be linked to course completion, as is being done by the PSDP.

Support in graduation opportunities is most likely to be duplicated by the provincial authorities, and even other Federal programmes, ranging from asset transfer programmes to the interest-free loans offered by another flagship Federal programme Kamyab Jawan. Ehsaas' role is critical in coordinating efficient and effective responses for these. The PASS division will need to work closely with provincial and other social protection agencies in ensuring a synchronized rollout of these interventions across all districts of Pakistan.

Consolidating Data and Technology

To strengthen its data-driven decision making, Ehsaas needs to further consolidate its data collection and management practices. In particular, there is a need to further its impact measurement efforts to truly understand what is working and what isn't.

Whilst Ehsaas has been very successful in collecting information about its potential beneficiaries, and about the efficiency of its own processes; there is a gap in data on how various programmes have impacted beneficiaries across various indexes. This information is vital to assess the effectiveness of the different programmes and to adjust programme designs accordingly. The few independent evaluations which have been conducted since BISP's inauguration need to be scaled up by a consistent and large-scale effort by the PASS Division for post-intervention measurement.

Alongside this, Ehsaas can continue to consolidate its efforts at integrating data sources to build strong proxies and profiles of potential beneficiaries. Information on spending data, recorded against a citizen's CNIC's for tax purposes, can be better integrated to develop stronger, fool-proof proxies for measuring an individual's socio-economic status. The creation of a National Data Repository for this purpose, which incorporates both the NSER and NADRA's databases, would allow for a truly dynamic and adaptive register.

The future looks promising. Changes to an individual's wealth status are actively monitored and the digitization has allowed NSER to be updated and improved upon regularly. The aim is to deploy this data to move towards a new paradigm of subsidies; moving away from untargeted to targeted subsidies. For example, in the Ehsaas Rashan Riayat programme, NSER data is already being used to target food subsidies which were previously applied generally.

Data and evidence are guiding PASS to deliver most effective solutions for social protection. Evidence about performance, available on Ehsaas' website, is actively informing future decisions, allowing it to "fail and learn quickly" as they innovate. Dr Sania has, with limited resources and economic challenges, proven that a commitment to deliver and constantly improve delivery has the potential to achieve the impossible in public service: providing maximum benefits to the greatest number of people with constrained resources, and maximum transparency.

Going forward

In April 2022, the government of Imran Khan was replaced by new political leadership at the Federal level, raising questions on the future direction of Ehsaas. For its full potential to be fulfilled, Ehsaas needs to remain a top priority for future governments irrespective of the political leadership. Constant support from the Federal Government is necessary to maintain Ehsaas' whole-of-government approach and the rapidly growing anti-poverty landscape of Pakistan.

Acronyms

BISP	Benazir Income Support Programme
BRAC	Bangladesh Rural Advancement Committee
BRI	Building and Rebuilding Institute Initiative
CNIC	Computerized National Identification Card
EDU	Ehsaas Delivery Unit
EEC	Ehsaas Emergency Cash
GDP	Gross Domestic Product
GITA	Governance, Integrity, Transparency and Accountability
IMF	International Monetary Fund
LEAP	Livelihood Empowerment Against Poverty
M&E	Monitoring and Evaluation
NADRA	National Database and Registration Authority
NPGI	National Poverty Graduation Initiative
NSER	National Socio-Economic Registry
PASS	Poverty Alleviation Social Safety
PBF	Programma Bolsa Familia
PKH	Program Keluarga Harapan/Family Hope Program
PMDU	Prime Ministers Delivery Unit
PMT	Proxy Means Test
PSC	Poverty Scorecard Survey
PSDP	Punjab Skills Development Project
PSNP	Productive Safety Net Programme
PTI	Pakistan Tehreek-e-Insaf
SAPM	Special Assistant to the Prime Minister
SWIT	Saylani Welfare International Trust
TEVTA	Technical Education and Vocational Training Authority
TUP	Targeting the Ultra Poor
TVO	Trust for Voluntary Organizations
UCT	Unconditional Cash Transfer

UN	United Nations
WHO	World Health Organization

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