Poverty Alleviation Through Social Safety Network

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Abstract:

Social Safety Nets (SSNs) play a vital role in poverty reduction and risk mitigation, particularly in developing countries impacted by structural reforms. These targeted transfer programs—ranging from cash to in-kind aid—are designed to protect vulnerable populations, enhance income distribution, and promote social well-being. While social protection is a broader right, SSNs are specific mechanisms to achieve equity and economic stability. Globally, programs like Brazil's Bolsa Familia and South Africa's Child Support Grant demonstrate varying degrees of success depending on targeting, coverage, and implementation. In Pakistan, current efforts are focused on unconditional cash transfers under the Ehsaas program, but lack sufficient integration of conditional models that promote skill development and sustainable livelihoods. Aligning with SDG Goal 1, the country must enhance monitoring, digitalization, and policy frameworks to improve outcomes. Strategic shifts toward the Poverty Graduation Model and expanding social protection to informal sectors can ensure long-term poverty alleviation.

Key words:

Social Safety Nets, Poverty Reduction, Conditional Transfers, Ehsaas Program, Sustainable Development

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Introduction

Social Safety Nets (SSNs) are "transfer programs designed to play both a redistributive role in poverty reduction and are regarded as a form of insurance against the risk of vulnerability or marginalization" (Cheta, 2000). Developing countries introduced SSNs to mitigate the social impact of structural adjustment measures on specific low-income groups.

Direct transfers, either by the government or private entities, are the simplest and most direct ways to assist needy communities. These transfers can be categorized as either unconditional or conditional and may include food, cash, water, electricity, health incentives, or accommodation assistance programs.

It is worth noting that although *social protection* and *social safety nets* are often used interchangeably, they are conceptually distinct:

- **Social protection** can be considered a civil right of every individual.
- **SSNs** are the mechanisms employed to achieve that right—i.e., reduction in poverty and inequality, promotion of employment, and improvement in socio-economic well-being (Bari et al., 2005).

In developing countries, growing attention is being paid to the importance of income distribution in reducing poverty (Bruno et al., 1998). Collier and Dollar (1999) argued that aid can play a vital role in poverty alleviation if it is supported by a well-established and guided policy environment. SSNs are now widely recognized as key components of poverty reduction strategies. These programs offer hope to many communities suffering from malnutrition, persistent poverty, and disease.

Safety nets have the following three basic features:

a. Preventing the poor and vulnerable from further decline.
b. Assisting the poor in adapting to market-based transformations.
c. Enabling the poor to manage risks.

History of Social Safety Nets (SSNs)

Concern for the poor appears to be as old as human society itself. Many traditional societies—such as those in sub-Saharan Africa, South Asia, and Latin America—have faced hunger and poverty for decades. Historically, this concern was reflected in various forms of government and private aid. Transfers of resources from the rich to the poor were often based on reciprocal relationships or cultural and religious obligations.

For example, well before the time of Christ, Amos advocated for the wealthy to support the poor. In Europe, the Church established poorhouses and hospitals. In Islam, it is obligatory for the wealthy to pay **Zakat** and **Ushr** to the poor, in addition to voluntary charity (*Sadaqa*) (Raimi et al., 2014). These efforts represent one of the earliest state-led systems of welfare, including the institutionalized collection of *Zakat/Ushr*, the establishment of *Bait-ul-Mal*, and formal distribution processes for the poor.

Current Global Situation of SSNs

Currently, both developed and developing countries implement conditional and unconditional SSNs. With more than 70 million beneficiaries, Brazil's **Bolsa Familia** is the largest conditional cash transfer (CCT) program in the world. In India, the **School Feeding Programme** and the **Mahatma Gandhi National Rural Employment Guarantee Scheme** are among the largest of their kind. South Africa's **Child Support Grant** is the largest safety net program in Africa, followed by Ethiopia's **Productive Safety Nets Programme**.

Coverage varies widely—from less than 1% of the population in some countries to over 40% in countries like Malaysia, Moldova, Turkey, and El Salvador. Across the developing world, SSNs have seen more success in Latin America (e.g., Brazil, Mexico, Argentina) than in Africa and South Asia. According to the World Bank, the success of SSNs depends heavily on their design and implementation—especially targeting, coverage, enrollment, and execution.

SSNs and Poverty Alleviation

According to the World Bank, an estimated 36% of the very poor have escaped extreme poverty due to SSNs. This provides strong evidence that safety net programs—including cash and in-kind transfers, social pensions, public works, and school feeding programs—are making a significant impact globally. Despite this, about one in five of the world's poor in low-income countries still lack access to SSNs. On average, developing and transition countries allocate 1.5% of their GDP to these programs.

Evidence shows that cash transfers not only help invest in human capital but also provide a steady income source, thus improving the living standards of the poor. Today, around 2.5 billion people are covered by SSNs, including 650 million of the world's poorest—accounting for about 56% of this group.

Pakistan is striving to meet the Sustainable Development Goals (SDGs), particularly Goal 1: "No Poverty," amidst challenges such as quality education, gender equality, health, sanitation, job creation, and skills development. The Planning Commission of Pakistan estimates poverty using the Cost of Basic Needs (CBN) approach, which sets the poverty line at Rs 3,757.85 per adult equivalent per month. Based on this, 21.9% of the population was below the poverty line in FY 2019, with rural poverty at 28.2% and urban poverty at 11%.

Social Safety Programs in Pakistan

Budgetary Programs

Benazir Income Support Program (BISP)

BISP, a targeted unconditional cash transfer program, was implemented with a focus on poor women. Its immediate objective was consumption smoothing and achieving the Sustainable Development Goals (SDGs), particularly the eradication of extreme and chronic poverty, and the empowerment of women.

Unconditional Cash Transfer (UCT) Program

a) Expansion of Ehsaas Kafaalat Program: BISP is currently disbursing payments to around 5.7 million regular beneficiaries under its Ehsaas Kafaalat Program. During FY2022, the number of regular beneficiaries was increased to 8.0 million. Kafaalat is an unconditional cash transfer program that includes cash stipends of Rs. 2,000 monthly.

b) Ehsaas Cash Assistance Programme Phase-II: Considering the increased economic hardships due to the third wave of COVID-19, the second phase of the Ehsaas Emergency Cash Program was launched in June 2021. As of 30-03-2022, an amount of Rs. 30.18 billion was disbursed to 2.50 million additional beneficiaries at Rs. 12,000 per beneficiary, to married women of eligible families with valid CNICs.

Conditional Cash Transfer (CCT) Program

i. **Conditional Cash Transfer – Education:** The overall objective of this program is to promote education among BISP beneficiary families through regular cash transfers, thereby investing in human capital development. A minimum school/college attendance of 70% is mandatory within the first quarter for a child to receive a cash transfer from the second quarter onwards. So far, 6.52 million children have been enrolled, and Rs. 25 billion has been disbursed through the Ehsaas Taleemi Wazaif Program since inception. During FY2022, 3.22 million children were enrolled and Rs. 5.0 billion was disbursed.

ii. **Ehsaas Undergraduate Scholarship Project (EUSP):** Launched in 2019, this four-year program aims to provide higher education opportunities to 200,000 students (50% girls) from underprivileged backgrounds, with family incomes of Rs. 45,000 per month or less. The program, worth Rs. 24 billion, provides merit- and need-based scholarships, including tuition fees and living stipends, for undergraduate education in 135 HEC-recognized public sector institutions. During FY2020 and FY2021, Rs. 13.2 billion was disbursed against 138,133 scholarships. For FY2022, Rs. 9.5 billion was allocated.

iii. **Health & Nutrition:** In August 2020, BISP designed a CCT intervention to increase the uptake of health and nutrition services by its beneficiaries. The program's primary objectives include preventing stunted growth in children under two, improving weight gain in pregnant women, reducing anemia and micronutrient deficiencies, and preventing low birth weight. The total budget of this three-year program is approximately Rs. 8.52 billion. Since its inception, 99,190 beneficiaries have been enrolled, and Rs. 310.81 million was disbursed by March FY2022.

BISP – Institutional and Legal Analysis

Legal Framework: The program was established under the Benazir Income Support Programme Act 2010. Section 3 of the Act provides for the establishment of BISP, while Section 4 outlines its objectives:
a) Enhance the financial capacity of poor people, b) Formulate and implement policies for the upliftment of underprivileged and vulnerable people, c) Reduce poverty and promote equitable wealth distribution for low-income groups.

a) Governance: The President and Prime Minister of Pakistan are designated as Chief Patron and Executive Patron of the Council (Section 8). The program is governed by a Board of Members (not fewer than 9 and not more than 11), headed by a Chairperson. Management is led by the Secretary BISP, who is responsible for operations.

b) Fund: Section 13 provides for the establishment of a fund, sourced from the federal government, grants from local/domestic/international bodies, aid, and donations. The Secretary BISP is designated as the Principal Accounting Officer (PAO) of the program.

c) Regulations: The BISP Financial Regulations 2017 govern the financial management of the program. The budget is financed by the federal government, as well as national and international donors. d. Policies: The Board has promulgated a Conflict of Interest Policy and a Whistle-Blowing Policy for the smooth functioning of the organization.

Fault Lines in Legal Mechanism

1. The eligibility criteria for deserving persons are not clearly defined in the Act. Section 11 gives the Board the authority to set the criteria, but no specific framework is provided.
2. Administration of BISP is now under the PASS Division after amendments in the Rules of Business. However, the BISP Act is silent about the role of the PASS Division, which may cause legal complications in operational activities.

Institutional Management

The program is administered by the Poverty Alleviation and Social Safety Division under the Rules of Business. The Secretary BISP supervises program management and acts as the Principal Accounting Officer. BISP operates nationwide through a network of 385 tehsil offices, 33 divisional offices, six regional offices, and its headquarters in Islamabad. This structure supports implementation at national, provincial, divisional, and local levels.

The regional offices in provinces are headed by Director Generals, and those in Azad Jammu and Kashmir and Gilgit-Baltistan by Regional Directors. All report to the Secretary BISP.

Critical Analysis of Institutional Mechanism

1. There is no monitoring mechanism to ensure proper utilization of funds.
2. Programs primarily focus on social safety, with little emphasis on sustainable poverty alleviation.
3. No system is in place to prevent duplication of support across different SSNs.
4. The financial support provided is insufficient to lift families above the poverty line.
5. The Unconditional Cash Transfer component of BISP – Ehsaas Kafaalat may promote dependency (dependency syndrome).

SWOT Analysis

Strengths	**Weakness**
• Legal instruments present • Country wide outreach • International recognition • Central registry • Political will	• Transparency issues at implementation level • Subsistence support • Weak monitoring mechanism • Static data
Opportunities	**Threats**
• Focus on sustainable programs • Skill development of youth • Foreign funding	• Fiscal constraints • Political instability • Population explosion

Pakistan Bait-ul-Mal (PBM)

PBM was established to assist destitute and needy widows, orphans, and persons with disabilities, enabling them to live dignified lives in society. During FY2022, Rs. 6.505 billion was allocated to PBM for the following core projects:

i. **Individual Financial Assistance (IFA):** Through IFA, the poor, widows, orphans, and destitute individuals are supported with medical treatment, education, and general assistance. PBM also envisions providing wheelchairs to all disabled persons. From July to March FY2022, Rs. 1.5 billion was disbursed.

ii. **Schools for Rehabilitation of Child Labour (SRCLs):** Since 1995, PBM has established National Centers for Rehabilitation of Child Labour across the country, offering non-formal primary education. Children aged 5–6 years are withdrawn from hazardous labor and enrolled in these centers with free uniforms, books, and stationery. Rs. 524.080 million was utilized during July–March FY2022.

iii. **Women Empowerment Centers (WEC):** These vocational training centers, now called Women Empowerment Centers, have been operational since 1995. They provide free training in various skills to widows, orphans, and poor girls. Rs. 335.797 million was utilized during July–March FY2022.

iv. **Darul Ehsaas (Orphanages):** PBM has established orphanages called Dar-ul-Ehsaas, where orphaned children receive free food, nutrition, medical treatment, lodging, and education. Rs. 441.649 million was spent up to March FY2022.

v. **Ehsaas Kada (for shelter-less senior citizens):** Currently, two centers have been established, with plans for further expansion. Enrolled senior citizens (above 60 years) are provided with free boarding, lodging, meals, and medical care. Rs. 7.100 million was utilized during July–March FY2022.

vi. **Ehsaas Panahgahs:** PBM has established Panahgahs under the Ehsaas Program to provide shelter and quality services to the homeless. As of March FY2022, 39 Panahgahs are functional, and Rs. 183.015 million has been utilized.

vii. **Ehsaas Koi Bhooka Na Soye (EKBNS):** PBM has procured food delivery vehicles to distribute meals donated by donors. As of March FY2022, 40 food vehicles are operational and Rs. 161.088 million has been utilized.

viii. **Institutional Rehabilitation for NGOs:** PBM provides grants-in-aid to registered NGOs with strong track records, aimed at institutional rehabilitation of poor and deserving individuals. Rs. 22.174 million was disbursed up to March 2022.

Institutional and Legal Framework

The Federal Government forms a Board of Management for Bait-ul-Mal administration. It includes a Chairperson, Managing Director, six non-official representatives from each province, one representative from Islamabad, Northern Areas, and AJK, and three official members from the Ministry of Finance, Ministry of Religious Affairs, and NADRA. At least one non-official member must be a woman. Each district in Pakistan has an Assistant Director, and there are seven regional offices including Gilgit-Baltistan.

Issues and Challenges:

1. Delays in the transfer of funds to beneficiaries' accounts due to the lengthy fund allocation process.
2. Employees are not performing at optimal levels.
3. The procedure is non-scientific and entirely based on a manual system.
4. Application scrutiny is based on human judgment and discretion.
5. Duplication in certain programs cannot be ruled out.
6. The amount spent on the administrative machinery is half of the allocated budget.

SWOT Analysis

Strengths	**Weakness**
• Legal instruments present • Well defined policies • Established facilities	• Delayed processes • Transparency • Red-Tapism • Human judgment & discretion • Chances of duplication • Lack of awareness
Opportunities	**Threats**
• Optimum utilization of established facilities • Complete integration with the Ehsas	• Fiscal constraints • Economic instability • Population explosion

Recommendations:

1. The application process and cash transfers should be digitalized through apps.
2. The data of PBM should be synchronized with that of BISP to eliminate duplication at all levels.
3. The scrutiny of applications should not be done subjectively; instead, a scientific method of scrutiny using advanced technology should be employed.

Non-Budgetary Programs

Zakat & Ushr Department:

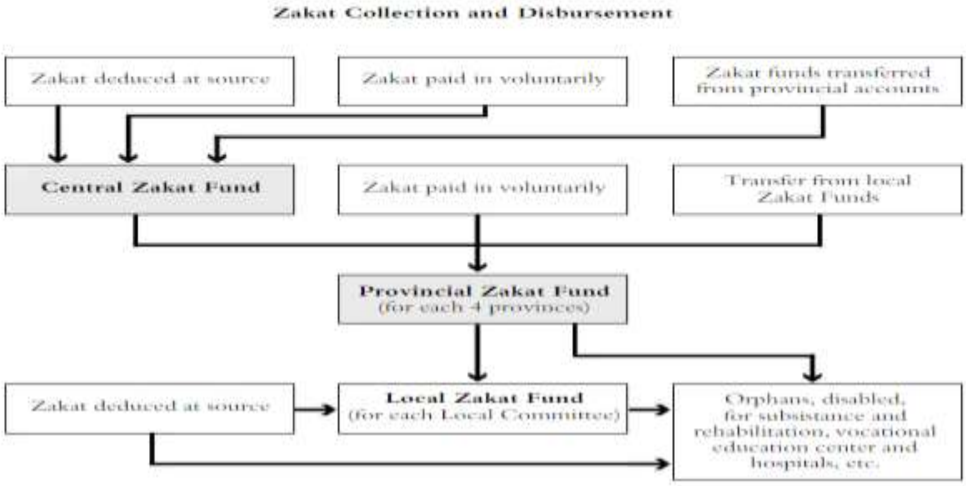
The federal government is responsible for the collection of Zakat and its distribution to the provinces/federal areas in accordance with the Zakat distribution formula approved by the Council of Common Interests (CCI). A total amount of Rs 6,190.37 million was distributed during FY2022.

Institutional & Legal Framework

Zakat was first officially introduced in Pakistan through a presidential ordinance on 24th June 1979. The ordinance established a five-tier Zakat organization:

1. **Central Zakat Council** at the national level.
2. **Provincial Zakat Council** in each province.
3. **District Zakat Committee** in each district.
4. **Sub-District (Tehsil/Taluqa) Zakat Committee**, consisting of a chairman along with six other members, all on a voluntary basis.

5. **Local Zakat Committee.**



Issues and Challenges

Going through the procedure of Zakat disbursement in the country, and particularly in Khyber Pakhtunkhwa (KP), the following challenges come to the forefront:

1. **Assessment and collection of Ushr** are dependent on revenue officials.
2. The appointments at all levels of the committees are mostly political.
3. Discretion and control of the committee in the selection of **mustahqeen** (eligible beneficiaries).
4. The disbursement process involves meager amounts through **cross cheques**.
5. The procedure for receiving allowances is quite difficult.
6. Educational stipends are being granted by both the local Zakat committee and the educational head of the institution.

SWOT Analysis

Strengths	**Weakness**
Legal instruments present Management Information System Ideological foundation At source funding/ non budgetary	• Delayed processes • Transparency • Red-Tapism • Human judgment & discretion • Chances of duplication
Opportunities	**Threats**
• Broadening Ushr base through GIS • Religious obligation	• Political interference • Individual zakat payment • Credibility of the process • Uncertain funds

Recommendations

1. **Data authenticity:** Zakat *mustahqeen* data should be synchronized with BISP and NADRA for accuracy and to avoid duplication.
2. **Outreach to the people:** Application forms for all services should be made available at the concerned offices as well as on the official website, so that the maximum number of people are aware of the procedure.
3. **Policy of political patronization:** In the absence of effective provincial oversight, the system must be institutionalized, with the Zakat Department taking full responsibility and scrutinizing all cases through the district-level tier, which currently plays a minimal role.
4. **Transparency in collection of Ushr:** Landholders should deposit Ushr directly into designated accounts and provide receipts to ensure proper fund tracking and prevent misuse.
5. **Meager amount of stipends:** Stipends should be adjusted in proportion to current market prices. Zakat funds often remain unutilized, preventing timely disbursement to beneficiaries.
6. **Lengthy procedure:** The current procedure for obtaining Zakat is too time-consuming; for example, beneficiaries often have to visit the District Zakat Office multiple times before receiving their stipend. The process should be digitized and facilitated through accessible apps such as Easypaisa.

Workers Welfare Fund (WWF)

The WWF was established under the Workers Welfare Fund Ordinance, 1971, to take initiatives for industrial workers by providing services in the health, education, and low-cost housing sectors. The main objectives of WWF are as follows: i. Financing projects related to the establishment of housing estates or construction of houses for industrial workers. ii. Undertaking other measures for the welfare of workers.

WWF derives its income from the following three sources: i. Contributions from industrial establishments amounting to 2% of their assessable income under the WWF Ordinance, 1971, when it exceeds Rs. 500,000 in an accounting year. ii. The leftover amount under the Companies Profit Workers Participation (CPWP) Act, 1968, after distribution among workers. iii. Income from investments.

From 1999 till March 2022, expenditures amounting to Rs. 1.43 billion were incurred on 15,004 scholarship cases, while Rs. 244.07 million was disbursed as marriage grants at the rate of Rs. 200,000 per worker, benefiting 1,819 workers' families. The WWF has also disbursed Rs. 420.4 million as death grants at the rate of Rs. 600,000 per worker, covering 804 cases of mishaps across the country.

Issues and Challenges in the Operation of WWF:

- Lack of access to and uncertainty regarding education grants.
- Excessive documentation requirements to claim entitlements.
- Delays in fee disbursement.
- Slow progress of new housing schemes with compromised quality.
- Irregular maintenance of labour colony houses.
- Sanitation and sewerage issues in labour colonies, creating health and environmental hazards.
- Discriminatory practices and rent-seeking in health service provision.
- Non-functional Management Information System (MIS) and siloed operations.
- Absence of systematic and regular registration of industrial establishments.
- Non-existence of a comprehensive workers' database. xi. Complications in payment mechanisms, including direct bank reimbursements.
- Recovery rules have not been formulated.

Recommendations:

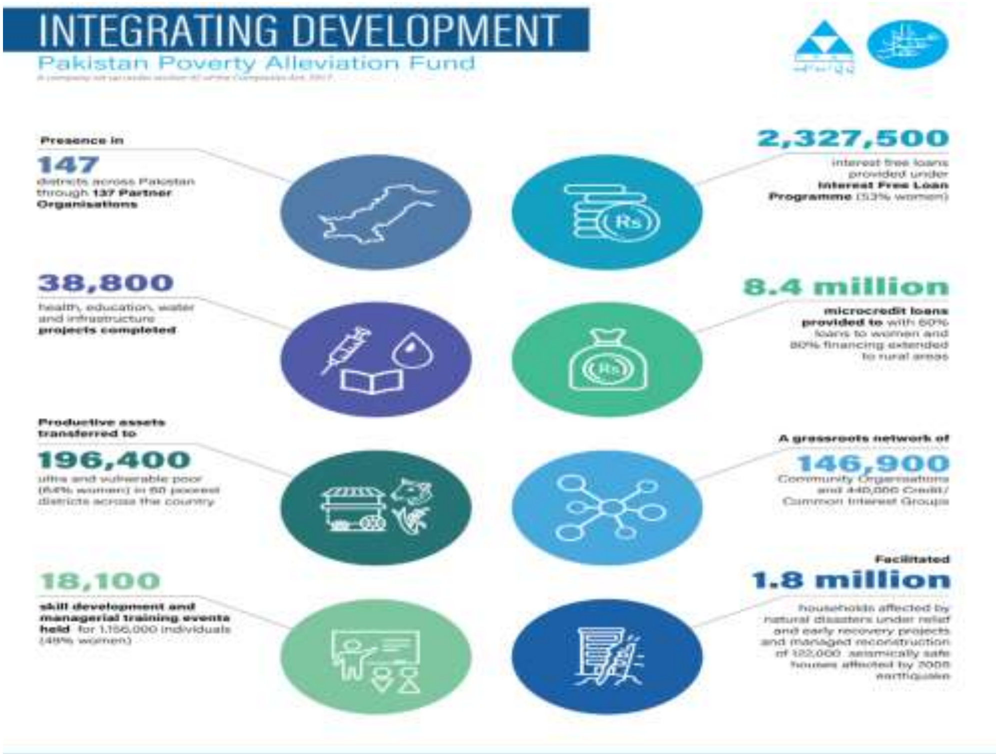
i. Investment in education grants should be scaled up, given their far-reaching impact on economic growth.
ii. The Finance Division should refrain from diverting WWF savings towards budgetary financing.
iii. Strong synergies should be established with other on-ground social safety nets to improve efficiency, particularly with programs such as the Benazir Income Support Program (BISP), Zero-Hunger Program, and provincial cash transfer programs.
iv. The Finance Division should not divert WWF savings towards budgetary financing.

SWOT Analysis

Strengths	**Weakness**
• Legal instruments present • MIS • Focused on industrial worker • Sustainability	• Delayed processes • Low registration of employees • Chances of duplication
Opportunities	**Threats**
• Broadening of revenue base • Registration	• Informal economy • Credibility of the process • Uncertain funds

Pakistan Poverty Alleviation Fund (PPAF)

Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven development in the country. PPAF was registered in February 1997 under Section 42 of the Companies Ordinance, 1984 (now the Companies Act, 2017) as a not-for-profit company. PPAF's mission is to transform the lives of the poor to create a more equitable and prosperous Pakistan. It has outreach in 147 districts across all four provinces and regions of the country. It serves the poorest and most marginalized rural households and communities by providing them with an array of financial and non-financial services.



A brief snap shot of its achievements

Corporate Governance

The Company operates under the framework enshrined in the Companies Act, 2017, whereby:

- Overall superintendence rests with the Board of Directors.
- The management team, headed by the CEO, is responsible for day-to-day operations and implementation of policies.

Besides the statutory audit by a chartered accountant firm, PPAF is also audited by the Auditor General of Pakistan.

Board of Directors

The Board exercises the powers conferred upon it by the Companies Act, 2017 and the Memorandum and Articles of Association of the Company. The present Board comprises 10 directors, out of which 9 are non-executive directors, while the CEO is the only executive director. The CEO manages the Company and is responsible for all its operations. The CEO reports to the Board regarding the Company's performance.

Major Projects Completed

- Programme for Poverty Reduction
- Building Resilience to Disasters & Climate Change
- Development of Hydropower and Renewable Project
- Revitalising Youth Enterprise
- Developing Sustainable Livelihoods in the Dairy Value Chain
- Tabeer-o-Tameer Fund

Current Initiatives

National Poverty Graduation Programme (2017–2023)

The National Poverty Graduation Programme (NPGP) is a flagship initiative conceptualised by the Pakistan Poverty Alleviation Fund (PPAF), supported by the International Fund for Agricultural Development (IFAD) and the Government of Pakistan. The programme is designed to catalyse change at the grassroots level to pull people out of poverty through social mobilization, livelihood development, and financial inclusion. It seeks to reduce dependence on social protection, helping families incrementally move from consumption support to asset transfers, to interest-free loans, and then to microfinance. From the inception of the programme in July 2019 till December 2021, over 76,000 livelihood assets were transferred, and over 1,200 skills training sessions for livelihoods were provided to improve the lives of ultra-poor families in 23 districts across Pakistan.

Interest-Free Loan Programme (2019–2023)

The Interest-Free Loan Programme is one of the major components of the National Poverty Graduation Initiative, financed by the Government of Pakistan. The programme, which aligns with PPAF's overall approach for poverty graduation, provides interest-free loans to the target population through loan centers.

The programme is being implemented in more than 100 districts in provinces/regions including Punjab, Sindh, Balochistan, and Khyber Pakhtunkhwa, as well as three regions: Islamabad Capital Territory, Gilgit-Baltistan, and Azad Jammu & Kashmir.

The components of the Graduation Model are illustrated below:

The graduation program is a household-level intervention that focuses primarily on individually targeted participants. However, factors beyond the program's reach greatly influence its outcomes:

a. Constraining household characteristics
b. Absence of markets
c. Limited health infrastructure
d. Lack of physical infrastructure

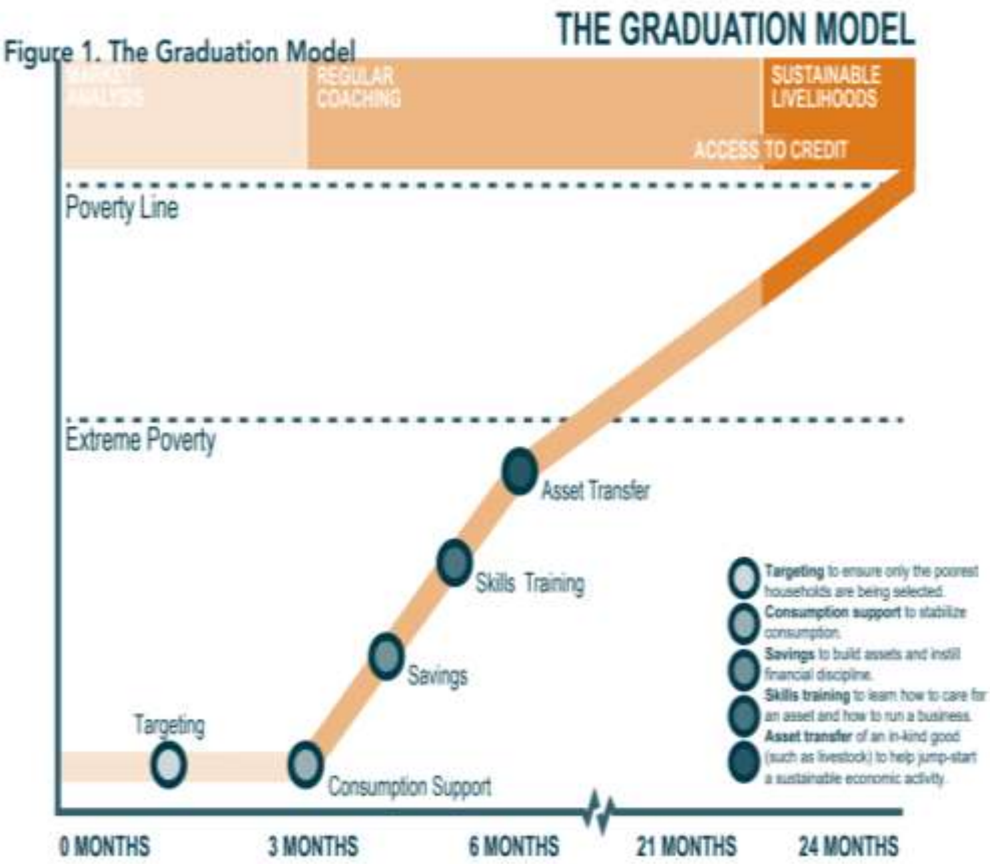


Figure 1. The Graduation Model

SWOT Analysis

Strengths	**Weakness**
• Legal instruments present • Corporate governance • Partner organizations • Foreign funding • Graduation model • Time bound	• Less coverage • Paucity of funds • Lack of awareness
Opportunities	**Threats**
• Increasing number of partners • Poverty alleviation	• Constraining household characteristics • Absence of markets • Limited health infrastructure • Lack of physical infrastructure

Employees' Old-Age Benefits Institution (EOBI)

The Employees' Old-Age Benefits Institution (EOBI) was established in July 1976 under an Act of Parliament, in compliance with Article 38-C of the Constitution of the Islamic Republic of Pakistan. Since July 1, 2008, any industry or commercial establishment employing 10 or more workers, or even fewer if they voluntarily opt into the scheme, is required to contribute. Employers must pay a contribution equal to 5% of the minimum wage, while employees contribute 1% of the minimum wage.

Types of Benefits/Pensions:

- Old-Age Pension
- Survivor's Pension
- Invalidity Pension
- Old-Age Grants

Pension Formula:

(Average Minimum Monthly Wages × Number of Years of Insurable Employment/50)

Pension Rates:

- Minimum: Rs. 8,500
- Maximum: As per the formula

In Pakistan, the proportion of elderly people is relatively small—only about 7%. According to projections from the National Institute of Policy Survey (1998–2035), around 13 to 14 million people in Pakistan are aged 60 and above. However, only 2.75 million, or roughly one-quarter of this age group, receive old-age pensions.

EOBI primarily covers the formal sector, which accounts for around 20% (14 million people) of the total workforce of 65.1 million (Labour Force Survey 2017–18). The remaining 80% are part of the informal sector. According to the ILO, there are fewer than 2 million registered workers in Pakistan.

EOBI coverage is uneven: 42% in Sindh, 43% in Punjab, 8% in Khyber Pakhtunkhwa, and 7% in Balochistan. There is no active EOBI scheme in Azad Jammu and Kashmir (AJK) or Gilgit-Baltistan, and no current data are available for these regions. This raises concerns about whether workers from these areas are eligible for benefits under the national social protection system.

As per the latest figures from EOBI’s official website, there are 690,306 beneficiaries, comprising:

- 447,079 pensioners
- 231,497 survivors of deceased pensioners
- 11,730 disabled individuals

This total accounts for just 4.3% of the country's elderly population, indicating that EOBI benefits only a small fraction of older people. As a result, many elderly men and women live in poverty due to the lack of pension coverage. With the aging population increasing, addressing old-age poverty is a pressing issue that requires immediate action.

Strengths	**Weakness**
• Legal instruments present • Sustainability • Non Budgetary • Financial independence	• Minimum coverage • Lengthy procedures • Obsolete IT system • Duplication due to non-integration • Meager amounts
Opportunities	**Threats**
• Huge contribution potential	• Fiscal constraints • Informal economy • Political instability • Energy crisis

Sehat Sahulat Programme

Nearly half of the world's population is unable to access basic health facilities due to the high cost of health services. More than 930 million people spend over 10% of their household income on healthcare, and over 100 million people are pushed into extreme poverty each year due to necessary medical expenses. To make healthcare universally accessible, a systematic approach, skilled workforce, and robust policy framework are essential.

Universal Health Coverage (UHC), an initiative by the World Health Organization (WHO), aims to ensure the right to health by providing essential services to everyone, including disease prevention, treatment, rehabilitation, and palliative care. In alignment with WHO recommendations, Pakistan introduced UHC through the **Sehat Sahulat Programme (SSP)** in Khyber Pakhtunkhwa (KP) in 2015. Under this initiative, 'Sehat Insaf Cards' were distributed in three phases to extend coverage throughout all 36 districts of KP, aiming to benefit over 35.35 million residents.

Under this program, residents are eligible for medical treatment worth up to Rs. 1 million per family per year at over 400 public and private hospitals—representing about 25% of all health facilities in the province.

The **State Life Insurance Corporation (SLIC)** administers the SSP, which is fully subsidized by the government. The government pays a fixed premium per eligible family, and SLIC manages the inpatient healthcare expenditure. At the end of a three-year contract, 90% of any unspent net premium is refunded to the government.

Current Status

Due to the success of UHC in KP, the program expanded to Punjab, Pakistan's most populous province. On 9 December 2020, the Government of Punjab allocated Rs. 65 billion to implement SSP in all 36 districts. Punjab, which has a mixed economy with both agricultural and industrial contributions, has a population density twice the national average and includes major cities like Lahore, Faisalabad, Rawalpindi, Multan, and Gujranwala.

On 28 December 2020, the Prime Minister of Pakistan also announced the extension of SSP to Azad Jammu and Kashmir (AJK), with over a million families expected to benefit from treatment services at more than 350 eligible hospitals nationwide. As of 8 March 2022, over 27 million families across different provinces had registered with the program.

In Sindh, the SSP rollout began in eight districts—mainly rural—benefiting over half a million families. However, full provincial rollout was still pending. In Balochistan, the program was launched in six districts, initially covering over 100,000 families. Due to funding withdrawals by Sindh and Balochistan, further expansion stalled, though both provinces expressed willingness to rejoin the national program to help meet WHO UHC milestones by 2023.

Given that many low- and middle-income families in Pakistan cannot afford emergency healthcare, expanding coverage beyond those below the poverty line is essential for achieving true Universal Health Coverage. The long-term success of the program will depend on sustained commitment from both government and private stakeholders.

<table>
<tr><td>Strengths
Access to quality healthcare facilities
Rs. 1 Mn per family
Rs. 5 Mn for costly treatment
Poverty alleviation</td><td>Weakness
Treating deserving and non-deserving equally
Limited physicians in Pvt sector
Weak monitoring
Longer patients wait times
Financial management</td></tr>
<tr><td>Opportunities
Inclusion of more hospitals
Segregation and slabs for deserving and non-deserving</td><td>Threats
Fiscal constraints
Sustainability
Dependency on private sector
Political will</td></tr>
</table>

Fault Lines

1. The extremely high cost of the scheme and current fiscal constraints make its future continuity uncertain.
2. Although the program began with great enthusiasm, delays in reimbursements have caused reluctance among private hospitals.
3. Private hospitals are offering services only in limited areas.
4. Reports of compromised transparency have emerged.

Recommendations

1. Monitor incidence rates and other key variables (e.g., family size) frequently to provide early warning signals for potential deficits.
2. A third-party annual report should be compiled, evaluating experiences against premiums received. It should include KPIs such as loss ratios, rejection ratios, and expense analysis.
3. From a cost control and anti-leakage perspective, the third party should:
   i. Ensure benefit limits are clearly defined, consistently applied, and communicated.
   ii. Monitor providers and consider introducing alternative payment models instead of fee-for-service reimbursements.
   iii. Benchmark hospital and provider claims to identify outliers and potential fraud.
4. A clear threshold must be set to determine eligibility for Sehat Sahulat Cards.
5. The Sehat Card should be accessible to all deserving individuals.
6. Non-deserving individuals should be able to access the scheme by paying the insurance premium.

Ehsaas Policy Framework

Introduction

Ehsaas is a multi-sectoral, multi-stakeholder initiative of the Government of Pakistan, representing the country's most ambitious pro-poor program ever launched. The term "Ehsaas" signifies compassion and reflects the Government's commitment to addressing poverty and inequality through an integrated policy framework.

Objectives
i. Address elite capture and ensure equality of opportunity through systemic reform
ii. Provide effective and comprehensive safety nets for the marginalized and vulnerable
iii. Create sustainable livelihoods and employment for the poor
iv. Invest in human capital formation through health, education, and nutrition
v. Uplift districts lagging behind in multidimensional poverty

Launched on **27 March 2019**, Ehsaas encompasses **268 policies and programs**, coordinated across **30 federal and federating entities**, with the involvement of non-governmental stakeholders.

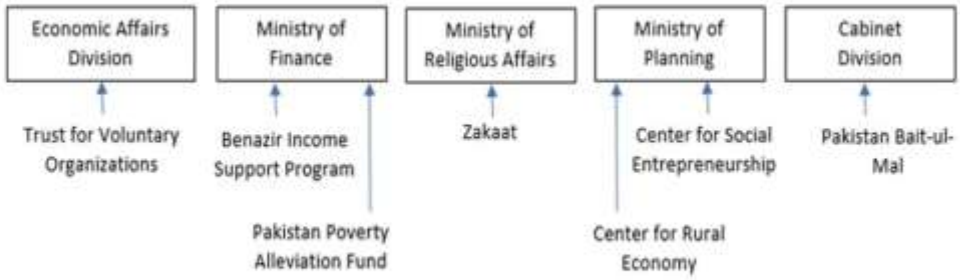
Target Groups

Ehsaas targets the extreme poor, orphans, widows, homeless individuals, persons with disabilities, unemployed youth, poor farmers, daily-wage laborers, the medically impoverished, undernourished children, students from low-income families, poor women, and elderly citizens. It is also designed to respond to economic shocks and support lagging regions with high poverty levels.

Structure of the Ehsaas Policy Framework

Component	**Details**
Institutional Arrangement	All Ehsaas agencies were consolidated under the newly created **Poverty Alleviation and Social Safety Division (PASSD)**, informally called the "Ehsaas Ministry", in April 2019.
Financial Resources	Dedicated budget allocations are made in the Federal Budget to expand safety nets.
Data Infrastructure	A new **National Socio-Economic Registry** is under development, with big data analytics used to enhance targeting efficiency.
Governance and Integrity	A **Governance and Integrity Policy** has been introduced to minimize abuse, rent-seeking, and inefficiency. The **Ehsaas Governance Observatory** monitors implementation.

Figure 5. Institutional landscape before creation of the Social Protection and Poverty Alleviation Division



After the creation of the Social Protection and Poverty Alleviation Division

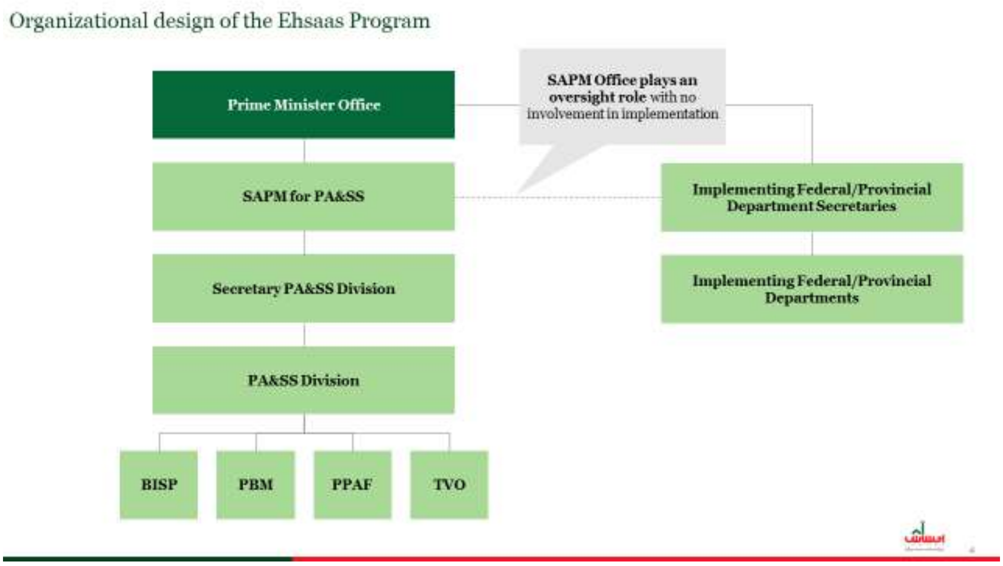
Governance, Integrity, Transparency, and Accountability (GITA)

Governance reforms under Ehsaas are crucial due to historical issues of leakage, poor targeting, politicization, and corruption. All federal social protection institutions are now overseen by PASSD. The Ehsaas Strategy embeds governance and transparency standards across all partner organizations.

Legal Strength and Foundation

Ehsaas is governed by **Prime Ministerial Directives** and supported through the **Poverty Alleviation Coordination Council (PACC)** established in February 2019. It lacks a legislative framework (unlike BISP), raising concerns about its long-term legal standing. Nonetheless, it functions within the **Rules of Business 1973** and aligns with **Articles 9 and 38** of the Constitution, promoting welfare and equitable resource distribution.

Organizational Structure



Key Programs Under Ehsaas

i. Ehsaas Kafaalat Program
ii. Ehsaas Cash Assistance Programme
iii. Ehsaas Undergraduate Scholarship Programme
iv. Ehsaas Panahgah (Shelters)
v. Ehsaas Taleemi Wazaif (Education Stipends)
vi. Dar-ul-Ehsaas (Orphanages)
vii. Ehsaas Kada (for homeless senior citizens)
viii. Ehsaas Koi Bhooka Na Soye (No One Sleeps Hungry)

The programs aim to enhance the social safety net, focusing on human development and poverty alleviation through a **four-pillar strategy**.

Critical Analysis of Ehsaas Programme

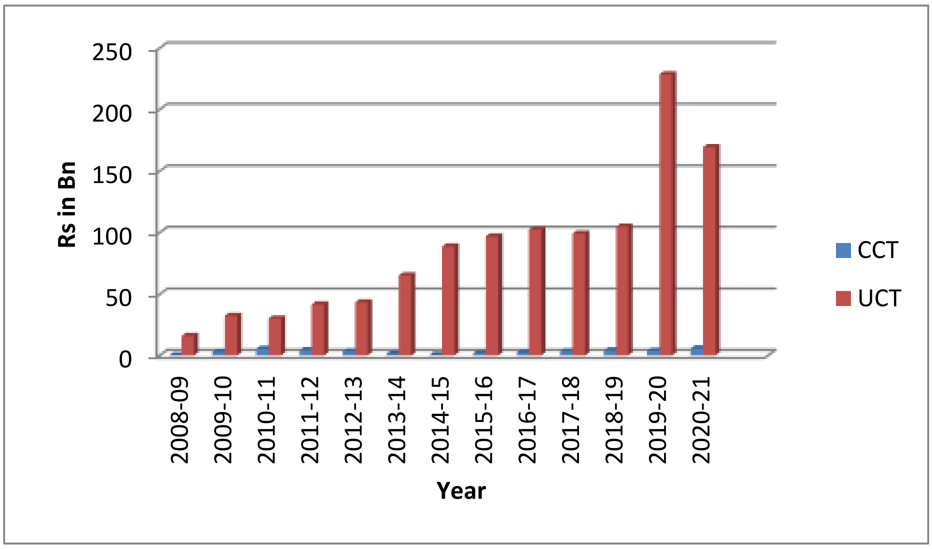
i. Ehsaas lacks a **legal statute** to ensure sustainability beyond political tenure.
ii. **Limited implementation** has occurred across its 135 outlined policy actions.
iii. **Many existing programs**, such as BISP, PBM, and PPAF, were repackaged under Ehsaas rather than introducing novel approaches.
iv. Most interventions focus on **subsistence-level support** via cash transfers, rather than systemic change aligned with its foundational pillars.
v. he **National Poverty Graduation Programme** by PPAF—central to sustainable poverty alleviation—had already been piloted in 2008.
vi. A major achievement of Ehsaas is the **integration of fragmented programs**, breaking the previous siloed approach.
vii. Ehsaas policies are **ambitious**, requiring long-term political commitment and systemic reforms; thus, it is premature to fully assess their impact.

Impact Analysis of Ehsaas Programme

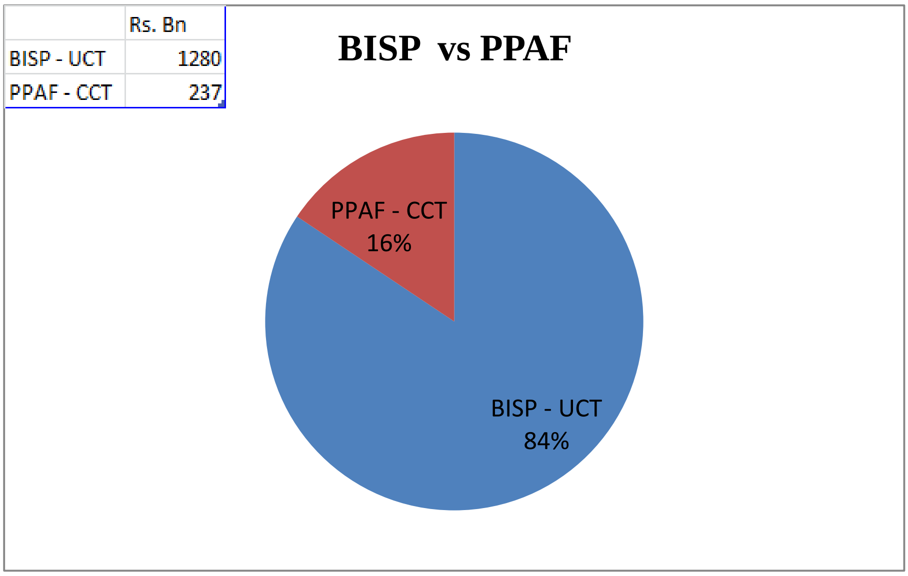
While Ehsaas was launched in 2019, the COVID-19 pandemic disrupted its early trajectory. Nonetheless, most constituent programs predated Ehsaas, so their historical performance offers insights.

1. **Disbursement Comparison – BISP (Conditional vs Unconditional Transfers)**
   Analysis of BISP data shows significantly **greater allocations to Unconditional Cash Transfers (UCTs)** compared to Conditional Cash Transfers (CCTs), raising questions about developmental impact.

Fig-1: BISP Disbursement of Conditional and Unconditional Programme



i. In addition to analyzing both **Unconditional Cash Transfers (UCT)** and **Conditional Cash Transfers (CCT)** within the BISP framework, a comparative assessment has also been carried out between **BISP** and **PPAF**. BISP primarily operates as a UCT-based scheme, while PPAF focuses largely on CCT-based programs.



ii. As illustrated in the accompanying pie chart, the distribution of funding is **heavily skewed toward unconditional transfers**, highlighting a systemic preference for short-term relief rather than long-term developmental impact. It is also noteworthy that while **BISP was launched in 2008**, the **PPAF was established in 1997** and became fully operational by 2000, indicating that structured poverty graduation programs predate Ehsaas.

iii. A **critical limitation** of social protection schemes in Pakistan is their **low coverage**, both in terms of the **number of beneficiaries** and the **value of support** provided. For instance, in 2018, **BISP covered only 7.2%** of the population, while **31% of Pakistanis lived below the poverty line**. Furthermore, the **monthly cash transfer of Rs. 2,000** under BISP is insufficient to meet basic living needs and cannot be considered meaningful or adequate social protection by international standards.

iv. Pakistan **lacks an unemployment benefits system**, and existing social protection programs cover only **formal sector workers**, leaving out approximately **71.7%** of the national workforce employed in the **informal economy**. This massive exclusion undermines the objective of universal social security and poses a structural barrier to inclusive economic growth.

v. Perhaps the most compelling evidence of the **ineffectiveness** of Pakistan's social protection schemes lies in its **socioeconomic indicators**, which continue to reflect **high poverty, poor human development outcomes, and inequality**. Despite considerable public spending, there has been **little measurable progress** in reducing poverty at a structural level, pointing to a critical need for **comprehensive reform** and a shift toward **integrated, impact-oriented social protection strategies**.

Comparative Analysis of Social Protection Schemes of Pakistan with India, China & Bangladesh: Lessons Learned

Poverty Alleviation in Bangladesh:

Bangladesh has had a remarkable journey of poverty alleviation, contributed to by many programs, sustainable economic growth, and a flourishing education and health sector. According to the World Bank report:

i. Bangladesh has made remarkable progress in reducing poverty, supported by sustained economic growth. Based on the international poverty line of $1.90 per person per day, poverty declined from 44.2 percent in 1991 to 13.8 percent in 2016/17.
ii. GDP growth in Bangladesh was 6.94% in 2021. Rapid growth enabled Bangladesh to reach lower-middle-income country status in 2015.
iii. In 2018, Bangladesh met the eligibility criteria for graduation from the United Nations' Least Developed Countries (LDC) list and is on track to graduate in 2024.
iv. With nearly 6.4 million girls in secondary school in 2015, Bangladesh is among the few countries to achieve gender parity in school enrollment, with more girls than boys in secondary schools, including 55 percent of poor girls supported by various stipend programs.

Organizations to Reduce Poverty in Bangladesh:

a. Government Initiatives

Unconditional Cash Transfers:

i. Old Age Allowance
ii. Allowances for the Widow, Destitute and Deserted Women
iii. Allowances for the Financially Insolvent Disabled
iv. Public Works
v. Employment Generation Program for the Poorest
vi. Food for Work/Work for Money and Test Relief
vii. Humanitarian Relief
viii. Vulnerable Group Feeding

Conditional Cash Transfers:

i. Child Benefit Scheme
ii. Income Support Program for the Poorest (Jawtno)

Non-Governmental Organizations

i. **Bangladesh Rural Advancement Committee (BRAC):** As of December 2016, the national aid organization BRAC had reached over 90,000 families in Bangladesh suffering from extreme poverty. BRAC was founded in 1972 in Bangladesh with the goal of discovering the causes of extreme poverty and ways to relieve its people. The main aim of the organization was to empower the impoverished, especially women, through interventions described as a "poverty graduation" plan. The steps of the plan are as follows: target a group, transfer assets, provide weekly stipends, encourage members to begin a savings account, provide specialized training, introduce healthcare, and integrate the group into society. The poverty graduation plan takes around two years to complete. What's unique about this program is that it provides people with the tools to make this lifestyle sustainable so they will not fall back into poverty (if the tools remain available). To date, more than 95 percent of the participants have reached graduation. BRAC's Ultra-Poor Graduation model has benefitted more than 10 million people. BRAC's one-room school model has brought education to 14 million children, the majority of whom are girls. BRAC Bank's bKash, the first mobile financial service provider, transacts almost $2 billion every day.

   a. Grameen Trust bet on mobile phones in Bangladesh in the mid-90s, transforming the rural economy by creating Grameen Phone, Bangladesh's most popular mobile phone company.
   b. Both Grameen and BRAC have microfinance entities that provide financial services to almost 15 million clients at one of the lowest interest rates for microfinance institutions globally.

ii. **The Grameen Danone Foundation:** This foundation was established in 2007. It operates under a social business model. The main priority of the organization is to provide nutritious products to extremely poor areas at an affordable rate, while also providing jobs to local producers and poor individuals looking to support themselves.

Indian Social Safety Net:

India's social safety net is one of the largest in the world, with 460 schemes across the federation and states, covering 526 million people. These programs mainly deal with education, nutrition and health, livelihood, and direct cash transfers. Out of these programs, the following are India's main success stories in social safety nets:

S#	Name of the Scheme/Programme	Year of Formation	Government Ministry	Objectives
1.	Pradhan Mantri Gramin Awaas Yojana	1985	Ministry of Rural Development	To create housing units for all, including 13 lakh housing units in rural areas. To provide loans at subsidized rates and augment wage employment opportunities.
2.	Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)	2005	Ministry of Rural Development	Provides 100 days of assured employment annually to every rural household. One-third of jobs reserved for women. Includes unemployment allowance if employment is not provided within 15 days.
3.	National Rural Livelihood Mission	2011	Ministry of Rural Development	Aims to diversify rural employment with regular income via village-level Self Help Groups.
4.	National Urban Livelihood Mission	2013	Ministry of Housing and Urban Affairs	Organizes urban poor in Self Help Groups, provides skills training and access to credit for self-employment.
5.	Public Distribution System	1997	Ministry of Rural Development	Distributes essential food commodities at highly subsidized rates to those below the poverty line.

Issues in Indian Social Safety Nets

i. The programs are fragmented and duplicated, with no overall synergy.
ii. The monitoring system is present but also fragmented.
iii. Coverage remains a concern, with many poor still outside the net.
iv. Transparency issues exist at the implementation level.
v. The focus is on sustainable poverty alleviation programs such as education, health, and rural livelihoods.
vi. Many schemes are riddled with inefficiencies.
vii. Rural employment programs, training schemes, and pensions are poorly funded. Inflation and rising costs make benefits less effective.
viii. Schemes are not effectively promoted among the general population.
ix. Issues like gender inequality, corruption, and low wages persist.
x. Despite many policies and schemes, India still has a long way to go in raising living standards.

Social Protection in China:

China is the world's most populous country, featuring a rapidly aging population and a large rural migrant workforce. As of November 2019, China's population was 1.394 billion, and by mid-2020, it was estimated at 1.439 billion, about 18.47% of the global population. In 2017, 17.3% of citizens were over 60, totaling over 241 million. The population aged 65+ is expected to reach 487 million (35%) by 2050. In 2019, there were 291 million rural domestic migrant workers—an increase of 61 million in 10 years.

With these dynamics, establishing an effective social protection system is essential. China's system began with relief for disaster victims and unemployed workers, marked by the Labor Insurance establishment in 1951. Over 70 years, the system evolved from fragmented to coherent, urban to national, and single-project to comprehensive.

China's multi-layered social protection system is based on social insurance, preferential treatment, social relief, and welfare. It includes basic pensions, medical care, and minimum living guarantees, supplemented by charity and commercial insurance.

Key Features:

i. The government builds the system based on the rule of law through legislative frameworks.
ii. The system adapts to economic development and regional disparities.
iii. China employs pilot programs before national rollouts.
iv. It emphasizes people-oriented and grassroots livelihood approaches.

v. There is coordination between regular governance and emergency response.
vi. China seeks to raise income and reduce expenditure with a mix of allowances and developmental protection.

The overarching goal is to ensure: education for children, training for students, income from work, healthcare for the sick, support for the elderly, and aid for vulnerable groups.

China's digital government transformation has boosted the efficiency and equity of social protection. Big data and software are now used for integrated information management, covering both basic and supplementary social protection data.

Lessons Learned:

i. Conditional transfers using a poverty graduation model are more effective for sustainable poverty alleviation.
ii. Unconditional cash transfers can create a dependency syndrome.
iii. Social protection must be backed by a legislative framework.
iv. Before launching any nationwide scheme, pilot testing at the local level is essential to reduce opportunity costs.
v. Economic development and social protection are positively correlated; higher economic development enhances social protection.
vi. Subsistence-level protection is often the starting point for social protection in any country.
vii. Social protection alone cannot alleviate poverty—it must be supported by allied economic sectors.
viii. A centrally integrated data system (MIS) is a prerequisite for effective social protection programs.

Conclusion

The social protection mix in Pakistan is heavily tilted towards unconditional cash transfers aimed at subsistence support, which typically represents the initial stage of a poverty alleviation strategy. The element of conditional cash transfers based on the Poverty Graduation Model—focusing on skill development and asset transfers—is drastically lacking. As such, there is little probability that the current social protection mix can alleviate poverty on a sustainable basis. However, the integration of all social protection programs under the umbrella of *Ehsaas* provides an opportunity to correct this imbalance and address poverty sustainably. Nonetheless, ensuring monitoring and transparency from top to bottom in all programs is key to accurate targeting and achieving the intended benefits.

Recommendations Based on the Pareto Principle (80–20%)

Short Term:

i. The *Ehsaas* program should be granted legislative cover to ensure its legitimacy and sustainability.
ii. Digitization and integration of databases across all social protection institutions are necessary to avoid duplication and ensure transparency.
iii. The issue of EOBI and WWF being federal or provincial subjects should be resolved through the Council of Common Interests (CCI).

Medium Term:

i. Requisite amendments to the Constitution should be made to include Article 38 under the chapter on fundamental rights.
ii. Periodic third-party evaluations should be conducted to ensure transparency and assess the impact of interventions.

Long Term:

i. Unconditional cash transfers should be limited to emergency situations such as natural disasters, or to individuals who are elderly or disabled and unable to earn a livelihood.
ii. The amount provided through unconditional cash transfers should be increased to at least the minimum wage level. viii. A major portion of the social protection fund should be allocated to programs based on the Poverty Graduation Model, which includes skill development and asset transfers.
iii. The coverage of EOBI and WWF should be expanded by targeting workers in the informal economy.

Fig: Logical Framework Matrix

Inputs	Activities	Outputs	Outcome	Impact
PASSD to propose a legal cover for Ehsaas Program	• Drafting of legislation. • Coordination and consensus among stakeholders.	Act of parliament	Programme given legal cover.	Legitimacy and permanency
PASSD to table the proposal as agenda item for CCI	Development of consensus of all stake holders through the forum of CCI.	Central database	Integrated data.	Transparency and accuracy.
PAASD to hire firm through open competitive bidding.	Evaluation/ Survey Conducted	Evaluation report	Refined processes and accuracy of data.	Effectiveness of the interventions through enhanced transparency.
Gradual change in policy for unconditional cash transfers	Consensus building. Defining time lines and indicators	New Policy Document	Increase in conditional cash transfers	Sustainable poverty alleviation
Gradual change in policy to enhance benefits	Consensus building. Defining time lines and indicators	New Policy Document	Decent living standards	Sustainable poverty alleviation
Gradual change in policy for poverty graduation model	Consensus building. Defining time lines and indicators	New Policy Document	Skilled work force and entrepreneurship	Sustainable poverty alleviation
Issue to be tabled as agenda item at CCI - case of EOBI and WWF	Development of consensus of all stake holders through the forum of CCI.	Federal or Provincial	Clarity of the policy and Increased efficiency	Sustainable poverty alleviation.

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