



**Ehsaas:**

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Ehsaas, literally translated as “empathy and compassion”, is Pakistan’s biggest, multisectoral poverty alleviation program, covering more than 134 initiatives derived from concepts of safety nets, human capital development, jobs & livelihood, and pro-poor governance. The program is housed by the newly established Poverty Alleviation & Social Safety Division.

The program is deeply rooted in maintaining a culture of integrity. Its poverty alleviation instruments and safety nets will protect women who are disadvantaged across multiple dimensions including but not limited to social protection (through various programs), employment opportunities (by strengthening livelihood of women), educational outcomes (by incentivizing girls to pursue education) and health outcomes (by improving accessibility, and quality of care available).

*Ehsaas is publishing this document to shed light on Pakistan’s rising need for equality for women and describe what Ehsaas is doing to play its part.*

Historically, women’s inequality has remained deeply entrenched in the economic, social and political structures of Pakistan, serving as an impediment to the eradication of poverty and sustained development in the country. Achieving gender equality across domains like class, religion and ethnicity is a stated aim and vision of the Islamic Republic of Pakistan and remains a priority objective for the Government.

In the Gender Inequality Index (GII) report published in 2017 – which reflects gender-based inequalities across the dimensions of reproductive activity, empowerment and economic activity – Pakistan ranked at 133 out of 160<sup>1</sup> countries. The same publication reports that for every 100,000 live births, 178 women die from pregnancy related complications, and the adolescent fertility rate is 36.9 births per 1000 women.

The GII 2017 reports female labour participation rate is 24.9% compared to 82.7% for males, and only 27% women older than 25 years have reached a secondary or higher level of education.

Additionally, a national survey finds that over 70% of women were not allowed to leave the home to visit a bank, attend an NGO meeting, go to a job, or pursue education without permission<sup>2</sup>, and almost 59%<sup>3</sup> of women in the poorest wealth quintile in Pakistan did not have a say in their healthcare.

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<sup>1</sup> [UNDP Gender Inequality Index 2017](#)

<sup>2</sup> Gender Equity Program. 2012. *Gender Differences: Understanding Perceptions – National Baseline Study*. 30 April. Islamabad: Aurat Foundation.

<sup>3</sup> [Turning Promises into Action: Gender equality in the 2030 Agenda for Sustainable Development, UN Women](#)

Given the existence of these gender inequities in Pakistan, Ehsaas is centered around principle of inclusivity and comprehensiveness with a focus on leaving no one behind, especially women and marginalized populations. Therefore, Ehsaas encompasses several initiatives targeted towards women, across a plethora of domains including financial empowerment, education, healthcare, legislation, policy and digital inclusion.

## Ehsaas' 50%+ Benefits for Women

Foundational to Ehsaas is the realization that it is critically important to ensure that the program is responsive to needs of women in the country, who comprise 49% of total population as per 2017 Census. To ensure that women beneficiaries are not underrepresented, ambition of Ehsaas is to skew critical initiatives towards women, by ensuring that at least 50% of all beneficiaries targeted by the program across initiatives are women.

The following are Ehsaas initiatives that predominantly provide benefits to women:

- 1) **Kafaalat:** The Ehsaas Kafaalat Program aims to have **7 million women beneficiaries by end of 2020**; 70% of these have already been inducted into the program. As part of this program, the most destitute women, regardless of religion, race, or ethnicity, get a monthly stipend of Rs. 2,000.

The monthly stipend ensures that households have some predictability in income, and can often tilt the household towards getting food, education, healthcare when they would have otherwise been forced to go without it. Given the importance of these cashflows to households, the government has worked to develop a new institutional ecosystem leveraging biometric verification instead of debit cards to ensure money reaches beneficiaries without leakage.

In addition to social protection, Kafaalat also pursues financial and digital inclusion objectives of Ehsaas under the “**one woman one bank account**” policy where 7 million women will be given bank accounts. Furthermore, the government will ensure their access to mobile phones to increase reach of messages related to health, education, protection and empowerment.

- 2) **Ehsaas Interest Free Loans Program:** Through Ehsaas Interest Free Loans program in the National Poverty Graduation Initiative, beneficiaries are provided opportunities to build microenterprises. Launched last year, the program has provided ~550,000 loans to date with a total amount of PKR 18.5 billion; of this, more than **45%** have been **provided to women**. The commitment is to increase this to 51%. Loans typically range from PKR 20,000 to PKR 70,000, and are given out by 22 partner NGOs through 1100 loan centers.
- 3) **Ehsaas Undergraduate Scholarship Program:** Through Ehsaas Undergraduate Scholarship Program, the country's largest undergraduate scholarship program, 200,000 students will be given need and merit-based scholarship over 4 years, with **50% scholarships reserved for girls**.

Many households in Pakistan cannot afford undergraduate education, which restricts the household's possible employment opportunities & therefore graduation out of poverty. However, with this program launched by the Prime Minister on 2<sup>nd</sup> March 2020, many such households will be given another chance for e.g. a female recipient of the scholarship present at the launch ceremony shared how her family could not afford to send her brothers for undergraduate education but due to Ehsaas scholarship, she will now be able to pursue undergraduate education

- 4) **Ehsaas Aamdan:** Through Ehsaas Aamdan program, 200,000 households and 1.4 million individuals will get livelihood opportunities over the next 4 years via asset transfers, where **60% of assets have been reserved for women**. The design of the program is informed by a randomized control trial, and it was conceptualized over a year in collaboration with the International Fund for Agriculture Development. This program is currently operational in 23 of Pakistan's poorest districts which rank lowest on human capital and food security rankings.

The program, officially launched by the Prime Minister on 21<sup>st</sup> February 2020, enables access of the poor to assets such as cows, buffaloes, goats, poultry, agriculture inputs, auto-rickshaws and inputs for setting up shops and small enterprises, which can have a transformative effect on their lives e.g. giving a widow the merchandize of a shop can be an avenue of economic empowerment for the widow. Overtime, the program can enable the destitute to graduate out of poverty and reduce dependency on *Ehsaas Kafaalat* cash handouts

- 5) **Tahafuz:** Through Ehsaas Tahafuz, vulnerable segments of society who spend large chunks of income on catastrophic health shocks will be covered by the State. The importance of the program lies in the fact that healthcare expenditure is the major contributor to catastrophic expenditures and healthcare costs often embed families in long term debt, with some families even forced to sell assets to finance healthcare. More than 50% of the assistance **will be given to conditions faced by women**.
- 6) **Waseela-e-Taleem:** Through Waseela-e-Taleem program, conditional cash transfers are being made to households conditional on sending children to primary schools; this include a **higher stipend for households with girls** PKR 1000 for girls vs. PKR 750 for boys. The program is currently being scaled up, from 50 to 100 districts, where school capacity is being assessed by external on-ground partners
- 7) **Labor Expert Group:** Through the Ehsaas labour study conducted by the Labour Expert Group, the Government will **recognize the work of rural women and home-based workers** and cover domestic work (including unpaid care) under legislation. For example, agricultural work is often seen as extension of domestic responsibilities for rural women and is therefore not covered by the current social security system

- 8) **Ehsaas Nashonuma:** Through the Ehsaas Nashonuma initiative targeted towards mother and child healthcare, stunting in children will be addressed where **specialized nutritional food & conditional cash transfers** will be made available for lactating mothers and their children under two years, in collaboration with World Food Program. The program will be launched in April 2020 in eight poor districts of Pakistan, targeting **125k+ children**
- 9) **Second Chance to Education:** A Second Chance to Education Program will be launched for the provision of second chance education in schools, colleges and universities, including alternative learning pathways that provide an equivalent primary or middle school education for out-of-school adolescents, particularly girls
- 10) **Legal Aid through Tahafuz:** Through Ehsaas Tahafuz, women will be provided with legal aid in matters affecting women related to inheritance, domestic violence, divorce, child custody, work discrimination, harassment etc.
- 11) **Joint Ownership of Houses:** Through a new policy, the government will ensure that women have joint ownership of houses in each of the new housing schemes the government is supporting e.g. Naya Pakistan Housing Scheme
- 12) **Value Chain Building:** The Ehsaas Value Chain Building Committee is working on redesigning the rural value chain, consistent with unique agricultural problems faced by Pakistan in terms of small landholdings, subsistence farming and exploitation by middlemen of small and marginalized farmers. This initiative is in the final design phase and is predicated on the understanding that innovative approaches to rural value chain building will prevent extractive middlemen and monopolies from exploiting small farmers, particularly women farmers, many of whom are also in bonded labour
- 13) **Disability Quota:** The government has reserved 2% quota for disabled men and women in all government jobs and Naya Pakistan Housing Scheme

### **Pakistan's Commitment Towards Advancing Women**

The most fundamental articulation of this commitment can be found in the **Constitution of the Islamic Republic of Pakistan** (1973) where Article 25 recognizes the right of all citizens to be treated equally and provides that there shall be no discrimination based on sex or gender, whilst simultaneously allowing the state to carry out affirmative action for the protection of women and children.

In 1996, Pakistan further advanced this commitment and became a signatory to **the United Nations Convention on the Elimination of All Forms of Discrimination against Women**.

In 2000, Pakistan created a **National Commission on Safety of Women** (NCSW) to review laws affecting women, encourage research on gender issues, and develop interactions with NGOs and experts to encourage conversation around issues faced by women.

In 2002, Pakistan formulated a **Policy for Development and Empowerment of Women**, which aimed to aid the social empowerment of women by devising poverty alleviation measures, providing access to credit and remunerative work, and by recognizing women in the rural and informal sector.

Between 2006-10, Pakistan adopted the **Women's Protection Act, Domestic Violence Bill** (in Sindh, Punjab & Balochistan) and **Acid Control and Acid Crime Prevention Act**, aimed to impede violence against women, and protect them from physical, emotional, and sexual abuse.

In 2010, Pakistan also introduced the **Protection against Harassment of Women at Workplace Act** to protect women against objectionable acts that demean, belittle, or cause personal humiliation to working women.

In 2013, Sindh changed the legal marriage age to 18 years to prevent young girls from forced marriages through the **Child Marriage Restraint Act**.

In 2016, Pakistan passed **anti-rape and anti-honour killing law**, with the objective of protecting women against violence by increasing severity of punishments.

In 2018, Sindh parliament passed **Sindh Home Based Workers Act**, to identify & register homebased workers, and extend social benefit schemes to them. Similarly, in 2019, Punjab government passed The Punjab Domestic Workers Act to protect rights of domestic workers, usually women, and to regular their terms of employment, working conditions, and provide social protection.

In 2019, the **Ehsaas Program** was launched. Under the program, there are ~134 initiatives, most of which are advertently skewed towards benefiting women by having at least 50% beneficiary base comprising of women. Additionally, the program also introduced its Governance and Integrity Policy, within which all ancillary organizations of the PASSD are

directed to develop a gender policy and integrate the gender perspective within every aspect of governance and policy formulation. Additionally, these organizations are also required to develop a complaint mechanism to report cases of harassment at the workplace.

Going forward, by enforcing **Women's Property Rights Bill** 2019, the government will ensure enforcement of inheritance rights for women through a complaint mechanism that allows women to file complaints directly or via NGOs for expedited proceedings.

Additionally, an **Action Plan for Women and Girls in the Legal System** will be developed to initiate criminal justice reform, protect inheritance rights and devise women empowerment package. This may also include women in jails, who do not have access to justice.

The government is also working on federal roll out of **Women Empowerment Policy**, whose objective is to create a conducive sociocultural, economic, political, and legal environment to allow women to practice their fundamental rights and participate fully in all sphere of public and private life.