

**RESEARCH PAPER****Evaluating the Effectiveness of Social Safety Nets: A Case Study of Pakistan's Ehsaas Program and Poverty Alleviation****Ali Haider Dogar**

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**\*Corresponding Author:** [alihaidrap@gmail.com](mailto:alihaidrap@gmail.com)**ABSTRACT**

This study evaluates the effectiveness of Pakistan's Ehsaas Program in reducing poverty and improving social outcomes. Launched in 2019, the Ehsaas Program aims to provide financial assistance, healthcare, and educational support to marginalized communities. Despite its potential, administrative inefficiencies and corruption have hindered its full impact, particularly in remote areas. A qualitative case study approach was employed, focus group discussions, and document analysis. Stakeholders, including beneficiaries, policymakers, and administrators, were consulted to gather insights into the program's implementation and challenges. The Ehsaas Program has significantly improved household incomes and access to healthcare and education. However, administrative and logistical challenges, especially in rural areas, have limited its broader effectiveness. To enhance impact, the study suggests increasing outreach and transparency through digital platforms and audits, addressing administrative issues, and ensuring sustainable funding. A more integrated, community-focused approach is essential to maximize the program's long-term sustainability.

**KEYWORDS:** Administrative Challenges, Ehsaas Program, Poverty Alleviation, Social Safety Nets, Sustainability**Introduction**

The Poverty remains a significant challenge in Pakistan, affecting millions of people across the country. As of 2020, an estimated 24.3% of the population lived below the national poverty line (World Bank, 2020). The country faces high levels of income inequality, with a considerable gap between the wealthiest and the poorest segments of society. Pakistan's economic structure, heavily reliant on agriculture, has resulted in uneven development across provinces, with rural areas suffering more from poverty than urban centers (Hussain, 2019). In rural regions, particularly in provinces like Balochistan and Sindh, limited access to education, healthcare, and basic infrastructure further exacerbates the poverty situation (Ali & Zaman, 2018).

Several factors contribute to the persistent poverty in Pakistan, including population growth, inflation, unemployment, and low human capital investment. The country's high population growth rate—around 2% annually—places immense pressure on its economic resources and social services (UNDP, 2021). At the same time, inflation continues to reduce the purchasing power of low-income households, further entrenching economic disparities (Amjad & Din, 2021). Additionally, the informal economy plays a large role in Pakistan, contributing to unstable and unregulated job markets where many workers lack formal employment protections (Riaz & Qadir, 2020).

Beyond income, inequality manifests in limited access to opportunities, such as quality education and healthcare, contributing to a cycle of poverty. According to the United Nations Development Programme (UNDP), Pakistan ranks 154th out of 189 countries in the Human Development Index (HDI), reflecting challenges in life

expectancy, education, and income levels (UNDP, 2021). Structural inequalities, including gender disparity, are particularly prominent. Women, who constitute nearly half of the population, often face restricted access to economic opportunities and are disproportionately affected by poverty (Khan et al., 2020).

### **Importance of Social Safety Nets in Developing Economies**

Social safety nets, or social protection programs, are essential for reducing poverty and promoting economic resilience in developing economies. These programs provide financial assistance and support to vulnerable populations, helping mitigate the impacts of economic shocks, unemployment, illness, and natural disasters (World Bank, 2018). Social safety nets are especially crucial in countries with high levels of poverty and inequality, where large segments of the population are susceptible to economic instability. In Pakistan, where a significant portion of the population lives at or near the poverty line, safety nets serve as vital mechanisms for ensuring basic welfare and promoting social equity.

In addition to directly alleviating poverty, social safety nets can foster long-term economic growth by enabling poor households to invest in education, healthcare, and productive assets (Barrientos, 2019). For example, cash transfer programs can reduce the immediate financial burdens on low-income families, allowing them to send their children to school rather than work (Amin & Ahmed, 2020). Furthermore, these programs contribute to stabilizing the economy during periods of downturn by maintaining consumption levels and preventing a sharp increase in poverty (Holzmann, 2020).

Effective social safety nets also play a critical role in addressing inequality. In developing countries, where access to resources and services is often unequal, safety nets can help bridge the gap by providing marginalized populations with essential support (Gentilini et al., 2020). This is particularly important in countries like Pakistan, where rural areas and disadvantaged groups, such as women and children, suffer disproportionately from economic hardships (Khan et al., 2020). Social protection measures can empower these populations by improving their access to services and fostering inclusive development.

### **Ehsaas Program**

Recognizing the importance of social safety nets, the Government of Pakistan launched the Ehsaas Program in 2019, a comprehensive poverty alleviation initiative aimed at addressing multiple dimensions of poverty and inequality. Ehsaas, which translates to "compassion," is the country's largest-ever social protection program, targeting over 15 million families with various forms of support, including cash transfers, interest-free loans, scholarships, and healthcare services (Government of Pakistan, 2020). The program represents a significant step toward building a more inclusive social welfare system in Pakistan and is aligned with global efforts to achieve the United Nations Sustainable Development Goals (SDGs), particularly those related to poverty reduction, hunger, and inequality.

Ehsaas is designed as a multi-faceted initiative to tackle both immediate and structural causes of poverty. It includes direct cash assistance through the Ehsaas Emergency Cash program, which was introduced during the COVID-19 pandemic to support low-income households affected by the economic downturn (Ahmad, 2021). This emergency cash program distributed financial aid to over 12 million families, helping them survive during one of the worst economic crises in recent history. In addition to cash assistance, Ehsaas also focuses on empowering marginalized

communities through skills development, microfinance, and entrepreneurship programs, thereby addressing the root causes of poverty (Nishtar, 2020).

Another significant aspect of the Ehsaas Program is its focus on digital inclusion and transparency. The program utilizes a robust biometric verification system and a transparent database to ensure that aid reaches the intended beneficiaries, reducing the risk of corruption and inefficiencies that have plagued past initiatives (Nishtar, 2020). This emphasis on transparency and accountability has garnered praise from international organizations and serves as a model for other developing nations seeking to improve their social safety nets.

Overall, the Ehsaas Program has become a cornerstone of Pakistan's efforts to combat poverty, promote social inclusion, and build resilience among vulnerable populations. Through its comprehensive and innovative approach, Ehsaas demonstrates the potential for well-designed social safety nets to create meaningful and lasting change in developing economies.

### **Literature Review**

Ledgerwood (2013) provided a comprehensive understanding of how microfinance can support poverty alleviation through social safety nets. Although it focuses globally, it offers relevant insights into how microfinance interventions, like those included in Pakistan's Ehsaas Program, can foster economic empowerment, particularly for marginalized communities. It also covers challenges in implementing these safety nets effectively in developing economies.

Barrientos (2010) offered an in-depth examination of cash transfer programs as a social protection mechanism in developing countries. This book analyzes both conditional and unconditional cash transfers, which are critical elements of the Ehsaas Program. It explores the theoretical underpinnings and empirical evidence of how these transfers impact poverty reduction and social equity.

Ezemenari, Yang & Subbarao (2002) discussed the development and implementation of social safety nets in different countries. The analysis of global experiences can offer comparative insights into Pakistan's Ehsaas Program. It emphasizes the importance of efficiency and targeting in social safety nets, providing relevant frameworks to evaluate the performance of Ehsaas in reaching its objectives.

Sen (1999) narrated how poverty is more than just a lack of income but a deprivation of basic freedoms and opportunities. Sen's concepts of development and social welfare directly relate to evaluating Pakistan's Ehsaas Program, as the program aims to enhance access to healthcare, education, and financial stability. His work provides a philosophical foundation for understanding the broader goals of social safety nets.

Vos and Islam (2010) focused on the connection between employment and poverty alleviation, emphasizing the role of social safety nets in creating sustainable economic opportunities. The Ehsaas Program incorporates elements of job creation and skill development, aligning with the frameworks discussed by Vos and Islam, who argue that poverty reduction requires both immediate financial relief and long-term employment solutions.

Hulme (2008) analyzed of social protection policies aimed at the poorest segments of society. The authors explore various case studies of social safety net programs globally, offering insights relevant to Pakistan's Ehsaas Program. The book emphasizes the importance of program design, targeting, and delivery mechanisms in

ensuring the success of poverty alleviation efforts. The lessons from global cases help in critically assessing the design and execution of Ehsaas.

### **Material and Methods**

This study adopts a qualitative and analytical approach to evaluate the effectiveness of the Ehsaas Program as a social safety net aimed at poverty alleviation in Pakistan.

### **Research Design**

A case study approach is utilized to focus specifically on the Ehsaas Program. This method allows for an in-depth exploration of the program's structure, implementation, and outcomes. By concentrating on a single program, the study aims to uncover the underlying mechanisms that contribute to its successes or challenges, providing a comprehensive understanding of its role in poverty alleviation.

The research also employs a qualitative interpretive framework, which allows for an exploration of the lived experiences and perceptions of the program's beneficiaries, policymakers, and implementing authorities. This approach helps to capture the complexities and nuances that quantitative data might overlook, providing a more holistic assessment of the program's effectiveness.

### **Data Analysis Techniques**

The study adopts an analytical approach to systematically examine the qualitative data collected through interviews and focus group discussions. The following techniques are used:

- **Thematic Analysis:** Interview and focus group data are analyzed using thematic analysis. This involves identifying, analyzing, and reporting patterns (themes) within the data. Themes are developed based on participants' responses to assess key aspects of the Ehsaas Program, such as:
  - Accessibility and inclusion
  - Impact on household income and well-being
  - Effectiveness of cash transfers and other services
  - Implementation challenges and beneficiary satisfaction This approach allows for the identification of recurring issues and insights related to the program's successes and limitations.
- **Content Analysis:** Content analysis is applied to the secondary documents, such as government reports and official publications. This method involves categorizing and coding the content to identify trends, key policies, and statistical data that align with the qualitative findings from the interviews and focus groups.
- **Comparative Analysis:** A comparative lens is applied to analyze how the Ehsaas Program measures up to similar social safety net programs globally, with a focus on best practices and lessons that can be learned. This involves a comparison with other programs, such as India's Pradhan Mantri Jan Dhan Yojana and Brazil's Bolsa Família, to assess whether the structure and implementation of Ehsaas align with global standards of effectiveness.

## **Results and Discussion**

### **Effectiveness of the Ehsaas Program**

The Ehsaas Program, launched in 2019 by the Government of Pakistan, is one of the most comprehensive social safety nets aimed at poverty alleviation and social protection. Its core objective is to uplift marginalized communities through cash transfers, healthcare initiatives, and educational programs. The program's impact on poverty reduction is evident from various outcomes, such as increases in household income, improved access to healthcare, and better educational opportunities for the poor.

A significant indicator of the program's success is the increase in household income levels post-implementation. Before Ehsaas, many households struggled to meet their basic needs due to lack of income. With the initiation of the Ehsaas Emergency Cash Program, over 15 million families received direct financial assistance, helping them survive during economic hardships, particularly amid the COVID-19 pandemic (Government of Pakistan, 2020). These cash transfers alleviated immediate poverty for millions of low-income households, allowing them to spend on essential items like food, healthcare, and education. Studies also show that post-program household incomes, particularly in urban areas, improved, with many families reporting increased purchasing power (World Bank, 2021).

In terms of access to healthcare, the program's health initiatives, such as the Ehsaas Sehat Sahulat Program, have provided free medical insurance to low-income families. This health coverage enabled vulnerable communities to access healthcare services without the financial burden, leading to a notable improvement in public health outcomes (Asian Development Bank, 2021). Furthermore, the Ehsaas Program's educational component, which offers scholarships to deserving students from low-income families, has improved educational access for children from disadvantaged backgrounds.

### **Impact on Marginalized Communities**

The program's impact on marginalized communities, including women and rural populations, has been a cornerstone of its mission. Targeting women, in particular, has been a key focus of Ehsaas, with more than 50% of beneficiaries being women (UNDP, 2021). This empowerment through financial independence not only improved household decision-making but also contributed to better outcomes for children's nutrition and education in these households. Research shows that women who receive cash transfers tend to invest more in their children's future, ensuring long-term poverty reduction.

For rural populations, the program has expanded its reach to remote areas where social safety nets were historically absent. Rural poverty in Pakistan has been a persistent issue, with many remote regions lacking access to basic services like healthcare and education. Through Ehsaas, financial aid and healthcare services have been extended to these communities, significantly improving living conditions (Sabina & Moin, 2022). This rural outreach contrasts sharply with previous programs that failed to include geographically isolated populations.

### **Implementation Challenges**

Despite its successes, the Ehsaas Program has encountered several implementation challenges. One of the major hurdles has been administrative inefficiencies, particularly in ensuring that aid reaches all eligible individuals in a timely

manner. In some areas, bureaucratic delays have hindered the distribution of cash transfers and other benefits, affecting the program's overall effectiveness (Aftab, 2020).

Another significant challenge has been corruption within local administrative bodies, which has prevented the benefits from reaching the most deserving. Misallocation of resources and fraudulent practices, including false claims and favoritism, have diluted the program's intended outcomes. Moreover, lack of access in remote areas remains a persistent issue, where poor infrastructure and communication barriers have prevented the efficient distribution of aid. In areas like Balochistan, some of the most marginalized communities have struggled to fully access the program due to logistical issues (Khan & Jamil, 2021).

### **Program Successes**

Despite these challenges, the Ehsaas Program has numerous success stories where it has significantly improved lives. In several regions, families that were previously on the brink of poverty have been able to sustain themselves through regular cash transfers. In Khyber Pakhtunkhwa, for instance, families that received support through Ehsaas witnessed considerable improvements in their quality of life, including better access to food, housing, and healthcare (Rashid & Ali, 2022). The program's health insurance component has also been a major success, particularly for families who previously could not afford medical treatment.

### **Comparison with Other Social Safety Nets**

In comparison with similar programs in developing countries, the Ehsaas Program stands out due to its multi-dimensional approach that addresses not only immediate poverty alleviation but also long-term social upliftment. Programs like India's Pradhan Mantri Jan Dhan Yojana and Brazil's Bolsa Família have shown similar positive outcomes, particularly in reducing poverty through direct cash transfers (De Souza, 2019). However, the Ehsaas Program's focus on women's empowerment, healthcare access, and educational support provides a more holistic framework for addressing poverty.

Unlike some social safety nets that focus solely on financial aid, Ehsaas incorporates health, education, and nutrition support, offering a comprehensive safety net. This aligns with international best practices, which emphasize multi-sectoral approaches to poverty alleviation. While the Bolsa Família primarily targets families with children, Ehsaas expands its scope to other vulnerable populations, including the elderly and the disabled, making it one of the most inclusive programs in the region (Almeida, 2020).

### **Policy Implications**

To enhance the effectiveness of the Ehsaas Program, several recommendations can be made focusing on outreach, transparency, and efficiency.

**Outreach Enhancement:** Expanding outreach efforts is crucial for ensuring that all eligible individuals, especially in remote and underserved areas, benefit from the program. Geographical expansion can be achieved through the establishment of more local centers where beneficiaries can access services and submit applications. Furthermore, leveraging technology such as mobile applications and online platforms can improve access, allowing beneficiaries to register and track their benefits more easily (World Bank, 2021). Additionally, community-based outreach through local NGOs and community leaders can help identify and reach individuals who may not have easy access to formal application processes (UNDP, 2022).

**Transparency Improvement:** Transparency in the distribution of benefits is essential to build trust and ensure that resources are used effectively. Implementing digital payment systems can reduce the risk of misallocation and corruption by providing a clear, traceable record of transactions. Regular audits and public reporting on the program's progress and expenditures can enhance accountability and allow stakeholders to monitor performance and address issues promptly (Transparency International, 2021). Furthermore, involving independent oversight bodies in monitoring the program's implementation can help detect and prevent fraudulent activities (Khan & Jamil, 2021).

**Efficiency Optimization:** Streamlining administrative processes can improve the efficiency of the Ehsaas Program. Simplifying application procedures and reducing bureaucratic hurdles can expedite the processing of benefits. Training and capacity-building programs for field staff and administrators can ensure they are equipped to handle tasks efficiently and effectively. Additionally, integrating the Ehsaas Program with other social services can create synergies and reduce duplication of efforts (Aftab, 2020).

### **Scaling and Sustainability**

For the Ehsaas Program to be scalable and sustainable, several factors must be considered:

**Long-Term Viability:** Ensuring the program's long-term viability involves securing sustainable funding sources and institutional support. The program should explore a mix of funding options, including public-private partnerships, international aid, and government budget allocations. A strategic financial plan that includes contingency measures for economic downturns can help maintain program operations (Asian Development Bank, 2021).

**Regional Scaling:** To scale the program across other regions of Pakistan, a phased approach can be employed. Pilot projects in selected areas can provide valuable insights into the implementation challenges and successes, which can then be used to refine the program before broader rollout. Collaboration with local governments and community organizations can facilitate smoother implementation and adaptation to regional needs (Rashid & Ali, 2022). Additionally, ensuring inter-agency coordination can help integrate the Ehsaas Program with other development initiatives and leverage existing infrastructure (Sabina & Moin, 2022).

**Capacity Building:** Building the capacity of local institutions and increasing community engagement is essential for sustaining the program. Providing training and resources to local authorities and community organizations can enhance their ability to manage and support the program effectively. Engaging beneficiaries in the program's design and evaluation process can also foster a sense of ownership and commitment to the program's success (De Souza, 2019).

### **Broader Lessons for Social Policy in Pakistan**

The findings from the evaluation of the Ehsaas Program offer several lessons for future social safety nets and poverty alleviation efforts in Pakistan:

**Holistic Approach:** A key lesson is the importance of a multi-dimensional approach to poverty alleviation. The Ehsaas Program's focus on combining financial assistance with healthcare and education services illustrates the benefits of addressing multiple aspects of poverty simultaneously. Future programs should similarly integrate various components to provide comprehensive support to beneficiaries (Amartya Sen, 1999).

**Targeting and Inclusivity:** Effective targeting of vulnerable populations is crucial. The Ehsaas Program's emphasis on reaching marginalized communities, including women and rural populations, highlights the need for inclusive policies that address the specific needs of diverse groups. Lessons from Ehsaas can inform the design of future programs to ensure they are equitably distributed and responsive to the needs of all segments of society (Barrientos, 2010).

**Program Flexibility:** The ability to adapt and respond to emerging challenges is vital for the success of social safety nets. The Ehsaas Program's response to the COVID-19 pandemic, including the rapid expansion of cash transfers, demonstrates the need for flexibility in program design and implementation. Future policies should incorporate mechanisms for adjusting to changing circumstances and unforeseen events (Vos & Islam, 2010).

**Data-Driven Decision Making:** Utilizing data to inform program design and evaluation is essential. The Ehsaas Program's reliance on data for monitoring and assessment underscores the importance of robust data collection and analysis in shaping effective social policies. Future programs should invest in data infrastructure and analytics to make evidence-based decisions and continuously improve their effectiveness (Almeida, 2020).

**Community Involvement:** Engaging local communities in the development and execution of social safety nets can enhance program effectiveness and sustainability. The Ehsaas Program's success in reaching rural areas can be attributed to its engagement with community-based organizations. Future initiatives should similarly involve communities to ensure programs are well-targeted and supported by those they aim to help (UNDP, 2021).

## **Conclusion**

The evaluation of the Ehsaas Program reveals that it has made significant strides in addressing poverty and improving the quality of life for millions of Pakistanis. By providing financial assistance, healthcare, and educational support, the program has effectively targeted various facets of poverty, demonstrating its potential as a comprehensive social safety net. The improvements in household incomes, access to healthcare, and educational opportunities underscore the program's role in enhancing the well-being of its beneficiaries. However, challenges such as administrative inefficiencies, corruption, and difficulties in reaching remote areas highlight areas where the program could be strengthened. Addressing these issues through enhanced transparency, streamlined processes, and better outreach will be crucial for maximizing the program's impact.

The lessons drawn from the Ehsaas Program offer valuable insights for future social safety nets and poverty alleviation efforts in Pakistan. The program's multi-dimensional approach, which integrates financial aid with healthcare and education, provides a model for addressing complex social issues. Ensuring inclusivity, flexibility, and community involvement, along with leveraging data for informed decision-making, will be key to the success of future initiatives. As Pakistan continues to tackle poverty and social inequality, the experiences from the Ehsaas Program can guide the development of more effective and sustainable social protection policies, ultimately contributing to the country's broader goals of economic development and social equity.

## **Recommendations**



- Increase program reach by establishing more local centers and utilizing digital platforms to ensure accessibility for all eligible individuals, particularly in remote areas.
- Implement digital payment systems and conduct regular audits to reduce corruption and ensure effective use of resources. Establish independent oversight for monitoring.
- Simplify application procedures and reduce bureaucratic hurdles to improve efficiency in the distribution of benefits.
- Explore diverse funding sources, including public-private partnerships and international aid, to ensure long-term viability and program expansion.
- Involve local organizations and beneficiaries in program design and implementation to tailor interventions to specific needs and improve program support and effectiveness.

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