

National Seminar
Report

Poverty Alleviation in Pakistan: Learning from Success Stories

July 10, 2019



Institute of Strategic Studies Islamabad

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Institute of Strategic Studies Islamabad

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In addition to publishing a quarterly journal and a monograph series, the ISSI organises talks, workshops, seminars and conferences on strategic and allied disciplines and issues.

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TABLE OF CONTENTS

Program	1
Pictures of the Event	2
Inaugural Session	4
Working Session	11

Program

INAUGURAL SESSION - 1000-1200 hrs

1000 hrs	Arrival of the Guests
1030 hrs	Guests to be seated
1055 hrs	Arrival of the Chief Guest
1100-1102 hrs	National Anthem
1102-1105 hrs	Recitation from the Holy Quran
1105-1110 hrs	Welcome Remarks by Ambassador Aizaz Ahmad Chaudhry (Director General ISSI)
1110-1120 hrs	Remarks by Dr. Sania Nishtar, Special Aide to the Prime Minister
1120-1130 hrs	Address by Chief Guest
1130-1200 hrs	Refreshments

WORKING SESSION - 1200-1340 hrs

Session Chair: PM's Special Aide on Poverty Alleviation, Hon. Dr. Sania Nishtar

Keynote Speaker:

1200 - **Federal Minister for Education, Hon. Mr. Shafqat Mahmood**

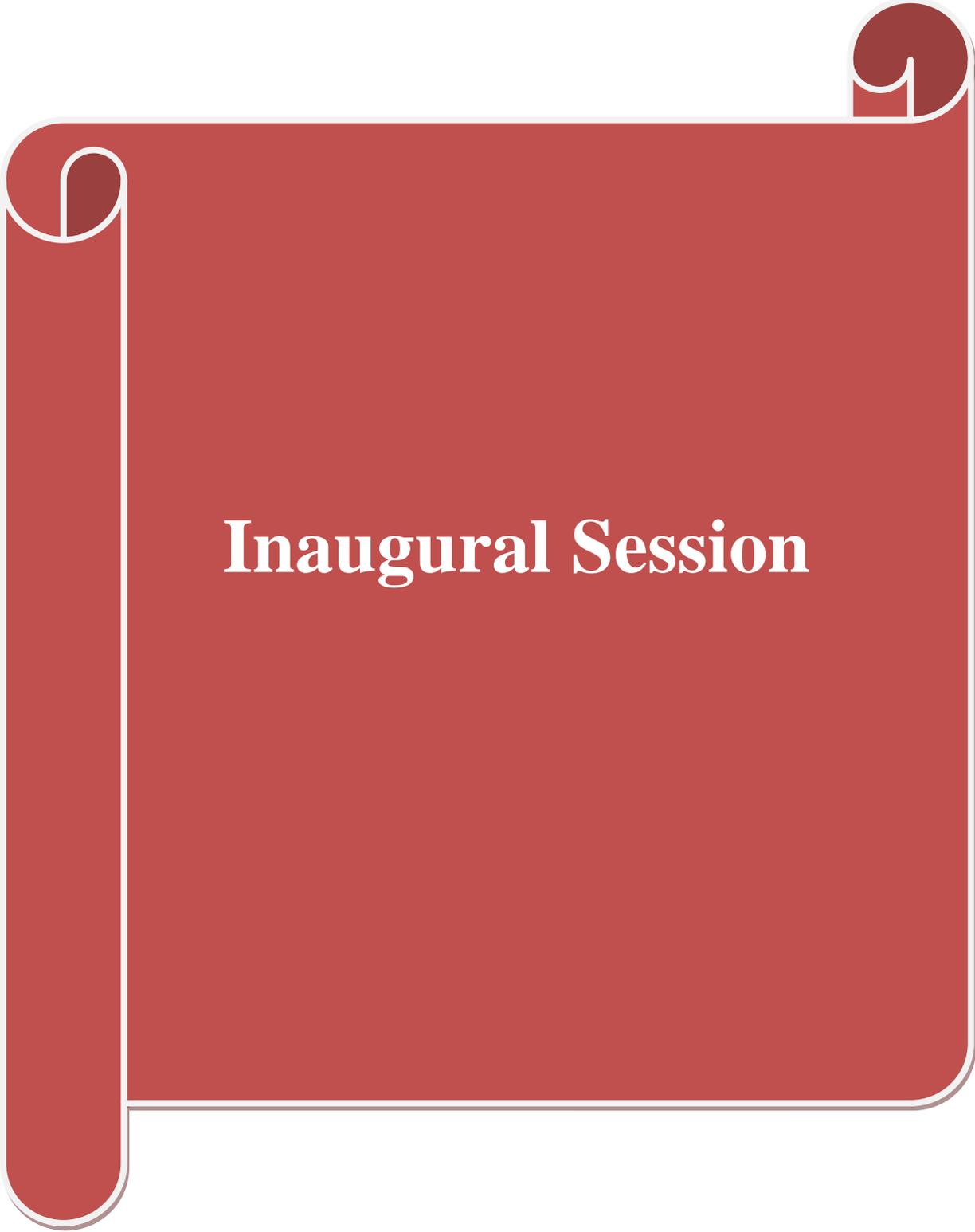
Speakers:

1210 - 1220 hrs	Pakistan Poverty Alleviation Fund, Mr. Qazi Asmat Isa
1220 - 1230 hrs	National Rural Support Program, Mr. Khaleel Ahmed Tetlay
1230 - 1240 hrs	Akhuwat Foundation, Ms. Fatima Rasheed
1240 - 1310 hrs	Q/A
1310 - 1320 hrs	Remarks by the Session Chair
1320 - 1325 hrs	Vote of Thanks - Chairman BoG, ISSI, Ambassador Khalid Mahmood
1325 hrs	HIGH TEA

Pictures of the Event







Inaugural Session

Welcome Remarks

Ambassador Aizaz Ahmad Chaudhry
Director General, Institute of Strategic Studies Islamabad

Ambassador Aizaz Ahmad Chaudhry, Director General ISSI, welcomed President of Pakistan, Dr. Arif Alvi and the other guests at the Institute. He said that this institution has been serving as a premier think tank since 1973. ISSI functions as an autonomous organization dedicated to research and dialogue on themes of direct relevance to Pakistan, and provides inputs to the Foreign Ministry and other stakeholders.

Ambassador Chaudhry further said that we are living in an age, where perception sometimes becomes more important than reality. Narratives and counter narratives are being formed through academia, media and social media impinge on policy choices as never before. The formation and multiplication of these narratives on the causes important to Pakistan are therefore of critical importance. He pinpointed that it's where this Institute comes in and seeks to play important advocacy role. Although traditionally, the Institute had focused on foreign and security policies of Pakistan, now its ambit is being broadened to shine light on themes of governance and economy as all these issues have become so interconnected in today's world.

He went on to say that one such area of high importance for our nation is poverty alleviation. Poverty and hunger are the worst enemies of humanity. For Pakistan, like many other developing nations, poverty is a real issue, connected directly to the lives of millions of our countrymen and women. Ambassador Chaudhry emphasized that socio-economic uplift of our people is a high priority for this government. He lauded President Alvi's efforts and said that as head of state he is playing a phenomenal role in advancing this national objective.

DG ISSI underlined that many nations are engaged in poverty alleviation, some of them are doing wonders like our northern neighbor China having lifted 700 million of its people out of poverty. He stressed that we have to assess where does Pakistan stand in this undertaking. We only have to look at our status of achieving United Nations' Sustainable Development Goals or UN's Human Development Index to know that our challenge is actually growing. Ambassador Chaudhry pointed out that if one simply looks around, goes around as we all do, to various parts of the world, especially the developed countries, we can easily notice that a nation cannot develop unless it is ready to invest in eliminating poverty and improving human development of its people.

He further said it is in this context that we were heartened to see in March 2018, the launching of a major initiative to alleviate poverty in Pakistan, aptly termed “Ehsaas”. Prime Minister Imran Khan deserves our commendation for recognizing that unless we meet the basic needs of food, clothing and shelter, basic education and health, for our fellow citizens, and unless we rise up the ladder of human development, we cannot aspire to achieve our lofty goals as a nation.

Ambassador Chaudhry emphasized that this is just the beginning. Unless we gather all our energies behind Ehsaas, unless we put every hand on the deck, we will not succeed. Every contribution counts. He said that this is a national responsibility above all else. We are fortunate that we have many amongst us, who have practically shown that we can fight poverty and create sustainable livelihoods.

In conclusion, Ambassador Chaudhry said that this seminar is a modest contribution to illustrating the point that we can do it as a nation, just like some of us have done it at individual or organizational levels.

Ambassador Chaudhry concluded his speech by quoting Iqbal’s a verse to pay tribute to those of us who have risen above their own selves and served the less privileged of our society.

*Tamanna dard e dil ke ho, tau ker khidmat faqeeron ke
Naheen milta ye gauhar, badshahon ke khazeeno mein*

Remarks

Dr. Sania Nishtar

PM's Special Aide on Poverty Alleviation

Dr. Nishtar focused on providing an overview of Ehsaas Program. Her remarks focused on three elements in particular: What the program is? Where we are headed, in terms of next steps? And finally, her own aspiration of this event and how we can leverage this event and presence of Honorable President.

In terms of the first point, she said that Ehsaas program is, perhaps, the most wide-ranging, unique, whole-of-government program ever launched in the world for poverty alleviation. We always talk about whole-of-government, integrated, multi-sectoral, inter-sectoral approaches. We want to practically demonstrate an illustration of these in Ehsaas program. It is genuinely inter-sectoral, the whole-of-government, and multi-faceted. Some 115 policy objectives are driving the purpose of lifting the areas and people who are left out of the mainstream. In that perspective, it is truly unique.

Pakistan is, unfortunately, known for the wrong reasons. We want to change that perception. We want to begin to bear the resilience of our people, the unique giving nature of our people, the spirit of camaraderie, which we genuinely believes is truly unique in the world. This aspect of Pakistan must come forward. We must project that to the rest of the world. It has been a neglected aspect.

Because it is such a wide-ranging program, not just the Ministry of Poverty Alleviation, that was created to coordinate this program, but 28 other federal ministries have equal responsibility for executing this program.

She pointed out that Pakistan has made an unprecedented move and has signalled something very unique in the present budget. At a time of austerity, at a time where every organization is cutting down its budget, the budget for social protection has been doubled. This places a huge responsibility on us to execute this program and implement this budget with the highest integrity possible, with the highest cost-effectiveness and transparency.

In terms of how the program is configured? It has four pillars centered on social welfare and social protection. We are basically aiming for a one-window social welfare operation. Pakistan has many windows of social welfare. In the Punjab province, there are 139 social welfare programs. Similarly, in the KP province, there may be over 100 social welfare programs. Even the federal government has triple-digit social welfare programs. A core objective of Ehsaas is to run a single-window, social protection operation, which is very transparent. It will provide the donor, which may be any government or a civil-society entity, or a corporate sector organization, and absolute transparency where those funds are being spent. This is the first objective.

She underscored that core objective is to escalate the coverage, to increase the number from the current 6 million people. Benazir Income Support Program (BISP), Pakistan Poverty Alleviation Fund (PPAF) and Bait-ul-Maal are three separate initiatives. They have separate management information systems and different reporting lines. Collectively, they have more than 600 offices, in every tehsil across the country. The work is very fragmented. Under Ehsaas, the government will double the number of people who will be covered under social protection and it will be run through a single unified program.

Similarly, she underlined the goal of running special purpose vehicles in social protection. In June 2019, on behalf of Government of Pakistan, she announced the disability policy, which Ehsaas team will be requesting the President of Pakistan to lead personally. A disability policy is multi-faceted, ranging from universal access to assistive devices to ensuring job quotas. With a number of different dimensions, this is, indeed, an exclusive disability policy as a special purpose vehicle under social protection umbrella.

In terms of another special purpose vehicle, government is also revitalizing a dormant organization called “Trust for Voluntary Organisations”. By opening up a special window for the most marginalized who are usually left out of the crowd such as transgender, people in bonded labor, women in bondage, those who have faced violence, and street children. The goal is to open up special purpose vehicle for these very marginalized groups. A very fast track process is going on to bring civil society into the loop of social welfare formally. This is one aspect of the reform that is undergoing in the poverty ecosystem.

Highlighting the second pillar of Ehsaas program, Dr. Nishtar stated it aims at investing in human capital. In today’s day and age, the real wealth of a country is its human capital. Sixty percent of the wealth of a nation can be attributed to its human capital. In fact, by 2025, countries will be linked to the human capital rankings and countries like Pakistan which don’t get their indicators better in time would have to pay much higher interests rates on the loans that we get. Hence, there is an accelerated effort to bring greater transparency and reform in the government institutions at the provincial level, mainly, those that have to deliver on this objective.

The third pillar of Ehsaas relates to job creation. Pakistan’s economy is under-going a difficult time and government has to push the few levers in relation to job creation. In this regard, she noted, the government has identified three areas which are skills trainings, IT sector, and overseas Pakistan, where, with coordinated interventions, more jobs can be created.

The fourth pillar of Ehsaas relates to addressing state capture. During last seven decades’ history, resources of the country have been in the hands of few powerful elite. And there is a very concerted effort in terms of public policy, to bring in more policy initiatives that will be more distributive in

nature which will take the grip of the elite away from resources and ensure that they are better distributed.

She noted with these four pillars, work is going on to formalize the strategy for implementing Ehsaas on a fast-track basis. Meanwhile, there is a parallel effort to make sure we have very explicit targets. What are the social protection targets we are aiming at? And how do the different contributions of the government and civil society contribute to achieving those targets is something we are working on aggressively. For holding consultations around these questions, she underlined the vital role that can be played by ISSI in convening workshops on the subject.

Concluding her remarks, she said that while bringing in transformative change, the institutional arrangements to bring in that change assumes huge importance. The whole purpose of Ehsaas is not only to cater for those who are at a disadvantage, but also to make sure the government systems are used effectively and in a cost-effective way. To achieve that objective, she extended her hand of partnership to ISSI to see what it can offer.

Address by the Chief Guest

Dr. Arif Alvi

President, Islamic Republic of Pakistan

Dr. Arif Alvi, President, Islamic Republic of Pakistan, said that poverty is an old reality. Various governments have undertaken many initiatives over the last seventy years for the eradication of poverty, but a large number of people are still living below the poverty line in Pakistan. They are unable to take care of their health, family and children. They are incapable of entering the mainstream social life of the country because contemporary modern society has gradually developed a system which promotes the alienation of these poor people and their localities. Instead of taking initiatives for the betterment of poor, human beings are becoming accustomed to the visuals of misery with each passing day.

Referring to the Islamic ethos of Zakat and Ehsaas, Dr. Alvi said that charity is the most significant and prominent feature of Pakistani society. Society as a whole can do much more than the State for these poor people through charity. The Holy Quran has made a direct or indirect reference to the concept of material poverty and measures for its mitigation in ten *Suras*. The first chapter ends with the injunction of distributing the money among the needy people. While quoting examples from the life of the Holy Prophet Mohammad (PBUH), he emphasized the importance of charity. He also highlighted the contribution of Hazrat Umar through the establishment of an outstanding system of “Bait-ul-Mal” for poverty alleviation. Hazrat Umar established the rule that the charity money would be spent on the areas where the government has collected charity. John Maynard Keynes and Friedrich Hayek also put forward the principle that money should be distributed among the right people in the right areas. Dr. Alvi said that pursuing this principle of equal distribution requires a lot of effort these days. It necessitates a specialized mechanism and set of indicators to define poverty threshold. He highlighted the importance of poverty awareness through the Islamic injunction of fasting. It helps people to understand the plight of the poor and inculcate the spirit of cooperation for the mitigation of poverty.

Referring to the issue of narrative construction, Dr. Alvi stated that people engaged in poverty reduction programs should be able to counter the propaganda. Under the poverty alleviation initiative titled Ehsaas, the Government of Pakistan has taken various initiatives like the establishment of shelter homes, providing free food and health facilities. The next step will be women empowerment. Providing access to the banking system and ensuring the right of inheritance will improve the social standing of women. Another focus area for government is the reduction of malnutrition which is directly linked with poverty, as well as women empowerment. In this respect, the government of Pakistan has introduced a health insurance card scheme. The Government of Pakistan is also

deliberating on the vocational training of the youth bulge. Individuals with specialized skill sets will be able to catch decent employment opportunities. The mission of the current government is to fight against the capitalist class system and establish equality among ordinary people. The present government envisions equal health, education and employment opportunities for the poor and rich children. The government has made cuts on extra expenditure in almost every sector except Ehsaas. The budget for the poverty alleviation program has been doubled. Since 1996, the primary concerns of the ordinary people of Pakistan are employment, inflation, and good standards of living. They are less concerned with the intangible things which are considered as the pillars of development and democracy. So, the government has decided to focus on the immediate needs of the people and provide them with relief. Poverty has a direct connection to corruption. The lot of the poor people in Pakistan is not getting better due to corruption.

Sensitizing the religious scholars, opinion and policymakers about poverty and population explosion is a first step towards the achievement of this mission. Dr. Alvi cited the efforts of the government in collaboration with the Islamic Ideology Council, local mosques and Imams for creating awareness about population control, health, nutrition and right use of charity funds. The President stressed that a real change in Pakistan is not possible without engaging each and every citizen on these issues. However, this requires rational performance indicators, realistic timelines, better means of communication, and community engagement.

Working Session



The session was moderated by Ambassador Aizaz Ahmad Chaudhry, Director General ISSI.

Keynote Speaker

Mr. Shafqat Mahmood
Federal Minister for Education

Mr. Shafqat Mahmood stated that Ehsaas program would have a significant impact on poverty in general as it will help reach out to the poorest of the poor. He pointed out that Pakistan has the highest level of people in the world who give charity, but at the same time, Pakistan's tax to GDP ratio is the lowest in the world. While explaining educational apartheid, he stated that it is the division of society based on status. In Pakistan, it is divided into four different groups:

- i. Those who have never been to school.
- ii. Those who go to 'madrassas' i.e. religious schools.
- iii. Children who go to government schools.
- iv. The elite class that go to private English-medium schools.

According to Mr. Shafqat Mahmood, the effects of educational apartheid are complex. He stated that since the society rewards the elite class more than the middle class, they must struggle extra hard to get the rewards and sometimes end up without the opportunities because their education does not meet the so-called "standards". Different educational backgrounds lead to different perspectives. For example, a student from a religious school would have an entirely different view than that from the elite class. He informed the gathering that a National Curriculum Council is being set up to maintain one curriculum only to avoid differences in education. He mentioned that according to a survey, 11,000 children in Islamabad could not attend school initially, but due to the government's initiatives, a report proves that now about 7,000 children are going to school. Another effort to promote admissions in schools is to provide healthy lunches to the school children.

Mr. Shafqat Mahmood believed that the main reason behind children not going to school is poverty and that the children are required to do labor to support their household. These children should be sent to schools where a program is being initiated to teach them an essential skill like plumbing so that they can earn money easily. Loans are being provided to the people so that they can educate themselves and make their dreams come true. He suggested that to increase literacy, adults should be educated first and to improve literacy even by 1% we should educate about 1.2 million people every day for a year.

Presentation

Mr. Khaleel Tetlay

National Rural Support Program Network

Mr. Khaleel Tetlay while defining poverty stated that poverty is the lack of access to resources, public services, opportunities and hope (given that they are stuck in a vicious cycle). He further elaborated that poverty lies at the household levels, sufferers of poverty are the members of the households - men, women, and children. There is a firm belief that each house has the potential to contribute and improve its livelihood. Learning from Dr. Akhtar Hameed Khan's lifelong learning and work in East Pakistan/Bangladesh, we can now say that there is potential in each household to improve their status.

While suggesting measures to harness this potential, Mr. Tetlay stated that according to Mr. Shoaib Sultan Khan, the pioneer of rural support programs in Pakistan, poor households need social guidance, mobilization and organization. In this way, they start leading the agenda. He informed the gathering that there are three principles of social guidance discovered by Germany in the 19th century; the principle of organization, access to capital, and skills (hard and soft). These are a must for a stable social environment, or else there will be a collapse. This approach has been followed for many years. Initially, with the Agha Khan Rural Support Program in Gilgit-Baltistan and Chitral, and later in 1994 with the support from Government of Pakistan, there was a replication of rural support programs (RSPs) in Punjab, Khyber Pakhtunkhwa, Sindh, and Balochistan. Then in 1992, the National Rural Support Program Network was set up at the federal level in Islamabad.

In 1990s, then Prime Minister played a crucial role in taking the NRSP to Mianwali. Being a public representative, he had fewer funds and approached Mr. Shoaib for assistance. Currently, NRSP is working in 149 districts of the country with over 4000 rural union councils, mobilizing 8.2 million rural households (52 million people), fostering 470,000 community organizations (50% of which are women only), 34,000 village organizations, and 2015 local support organizations at the union council level. It is a catalytic organization which mobilizes and globalizes the people, supporting them in maintaining linkages with local authorities, local civil society organizations, and local private sector.

Mr. Tetlay believed that an integrated approach must be followed with all stake holders on board. The private sector in many parts of the country also contributes through their commitments to Corporate Social Responsibility.

He said that NRSP offers a platform through which government can reach out to millions of rural people. Pakistan is a diverse country with diversities at smaller levels too like in villages, where all households are not at equal levels (socioeconomic differentiation exists between them). So, there are many products targeted at the poorest households. He informed that about 10-12 years ago, learning from Grameen Bank in Bangladesh, NRSP and other RSPs took up the Poverty Scorecard method to identify the poorest households. Later, the Benazir Income Support Program (BISP) used this after slight modification from the World Bank.

To identify the poorest households, the first step is Community Organization with a group of 15-20 families living in a Mohalla or any small settlement. A micro-investment plan is prepared for each family who also identify what they can do by themselves as they have distinct situations. At first, the community organization is brought to federate at village level where village general plan is held focusing on social sector, services, education, health, sanitation, nutrition, disaster reduction, climate adaptation and other areas impacting the whole village.

Mr. Tetlay was of the opinion that income generation activity impacts the individual household, but in terms of health, the whole village must be involved. Village councils are brought together at the union council levels into a local support organization. They are supposed to support their village organizations, develop linkages and get involved in governance and social accountability. Talking about the Ehsaas Program, he informed that in two clusters, 1.2 million children have been mobilized and registered with the wasila-e-taleem program under a conditional cash transfer. So now, the children will be getting an honorarium every month (payable on a quarterly basis, Rs.750/- per child) making them attend school and get primary education. Integration with other programs is expected in the future as well.

Talking about the role of European Union (EU) in mobilizing the social approach in Sindh and Baluchistan, he stated that in Sindh, EU is supporting 8 districts and government is supporting 16 districts. In Baluchistan, there are 8 districts under NRSP working with people with disabilities. In 1998, the poverty alleviation fund (PPAF) was setup to support the roll out of social mobilization in the country, capacity building, institutional development, microcredit (besides this, there is Prime Minister's interest-free loan scheme). Over the past 21 years, it has been a strategic partner of the RSPs. He highlighted that India has learnt from

Pakistan regarding the social mobilization approach and has scaled up its poverty alleviation programs.

Presentation

Qazi Asmat Isa

President, Pakistan Poverty Alleviation Fund

Addressing the gathering, Mr. Qazi Asmat Isa stated that all kinds of issues initiate from inequality whether its inequality in skills, literacy or access to finance. District ranking by the planning commission along with UNDP which looked at the poverty headcount shows two ends of the spectrum in Pakistan. It indicates that Killa Abdullah has a poverty headcount of 96.9%, while that of Lahore is only 4.3%. He informed that Pakistan has a highly skewed land ownership pattern: only 2% of the farm households control 45%, while 98% of the households control only 55% of total agricultural (World Bank, 2009). According to UNICEF, 22.8 million children are out of school, and Pakistan's Human Development Index is 0.562 and ranks at 150th position out of 189 countries. Pakistan is the 7th most vulnerable country to climate change. There are issues of voice and agency of women and the marginalization of minorities. He was of the view that ultimately, we as people decide what kind of society we want to live in

When you talk about statistics, the regional disparities do not show up in big numbers, for example, maternal mortality in Baluchistan is 170 deaths per 100,000, this is the national average, but when digging deeper into provincial numbers, it is 996 per 100,000 (6 times the national average). These factors add to lack of inclusion in the society. Inclusion of voice is an aspect too. The world is moving ahead from GDP growth to multi-dimensional characteristics of growth and development, such as access to clean water, education, services, etc. The Sustainable Development Goals (SDGs) are proving to be good for the world with 116 targets with a tagline of 'leave no one behind'. Pakistan, he said, is improving at civil society, community, and government level.

Pakistan Poverty Alleviation Fund (PPAF) is deeply committed to leaving no one behind in areas where it works like the SDGs. Hence, it has adopted three main strategies; Strategy 1: Mainstreaming lagging regions, Strategy 2: Graduating households out of poverty and Strategy 3: Improving governance at local levels.

He stressed on the need to include distant provinces like Baluchistan as part of the federation that cares about the well-being of all its citizens. A holistic, integrated approach needs to be adopted that starts with social mobilization. A cohesive strategy to mainstream decisions and

utilize the heterogeneity of the country (From Chitral to Thar, the culture should be valued) is necessary.

The problem with BISP is that the people benefiting from cash transfers need to be enhanced to the next level with access to the markets to start businesses rather than use up the money. Two key elements for this are to provide them with assets along with training, give them interest free loan so they have access to banking and finance without burden and investing in institutions (of the people and for the people).

The government has recognized the value of the Graduation Strategy and adopted the graduation program under Ehsaas which ensures Asset Transfer, Interest Free Loan Program, and Vocational and Skills Training of youth. The government is now working closely with PASS Division, BISP, Ministry of Education & Professional Training and National Vocational & Technical Training Commission (NAVTTTC). Mr. Qazi Asmat Isa stated that everything must be based on research, and seeing the impact of results. Collaboration with research institutions validates the program.

Presentation

Ms. Fatima Rasheed
Akhuwat Foundation

Ms. Fatima Raheed began her presentation by posing a question: What is poverty? Providing the answer, she said that for Akhuwat Foundation and its founder Mr. Amjad Saqib, poverty is being left alone. If your child is dying, nobody is going to come and save him/her. Poverty is knowing that if you are hungry, no one will bring you food. Poverty knows that if you can't get education, nobody will come and give it to you. So for Akhuwat, the solution for poverty is laying the infrastructure for support. The word Akhuwat, she said, translates into solidarity and brotherhood. Akhuwat is primarily a microfinance institution and we are the largest interest-free institution in the world.

She highlighted that so far, Akhuwat has supported 3.3 million households and people were initially doubtful that it would succeed. What we did was to trust the people with interest-free financing, and they did not turn out to be thieves. We build a relationship of mutual support. As the President of Pakistan was mentioning earlier, we need to change the narrative around poverty. In that context, one solution that Akhuwat may offer is that poverty should be a moral outrage and injustice. If you start from here, then your intervention automatically evolves.

She noted that interest-free micro-financing is viable, and we have been doing it for twenty years. Highlighting a distinctive feature of Akhuwat, she noted that it works from mosques, churches and temples. Its offices are either located with religious institutions or near it. There is a substantial religious infrastructure available throughout the country that can be utilized for linking with local people. Anyone can come there, be it for complaining or getting money. There is far more value of it in villages than we often imagine. Akhuwat has shown that it can be done.

She pointed that Akhuwat's emphasis is on transforming borrowers to donors and it has achieved this transformation. Our beneficiaries are now our partners. Whether they donate one rupee, or ten rupees, or fifty rupees, that is not important. What is important is that people that we are serving believe in Akhuwat by taking the ownership of the institution. Another lesson that one can learn from Akhuwat is that policies must evolve. The developmental process has to be organic, and you cannot be stuck in time. Ehsaas program is

very ambitious, and it is wonderful that they are taking time to roll it out, learning from previous experiences.

She underscored that Akhuwat can offer public-private partnerships. While development and poverty reduction is a matter for the state, it cannot do it alone. We already have specialized institutions that provide education and micro-finance for example, but they should be supported with private structures. Pakistan has been dealing with complex development challenges, but the state cannot do it alone.

She concluding by putting forward a proposal that Pakistanis are a generous nation, but this generosity should be channeled systematically. Something on the lines of “*Sadqat* banks” or “Charity banks” is missing in Pakistan. A one window program is much more convenient than separate funds raisings or *sadqats*.

Question and Answer Session

A question was asked about how to reconcile the contradiction of human development index (HDI) and happiness index of Pakistan, and what is the role of increasing population in hampering development in Pakistan?

Mr. Qazi Asmat Isa said that the aim of showing different statistics from different agencies was that we are not just relying on one source of HDI data, but a whole range of multiple data to make a more holistic picture of the country. We urgently need to meet the Sustainable Development Goals (SDGs) as we have met only two of them, one amongst them was poverty reduction. On population, Mr. Qazi said that it is a huge issue and he alluded to the fact that there is a correlation between education and population. When our education will improve, then the issue of population increase can be effectively managed.

A question was asked about the graduation policy that will women be mapped on the poverty score and will the village committees and BISP committees be linked together?

Mr. Qazi said that poverty scorecard would be the instrument that will tell us that where intervention is needed. For instance, BISP program is also a poverty score card that measures poverty based on the assets of a person. The higher the score, the less poor one is. When the government was deciding the social security net, they took a cut off from 0 to 16. Now the idea about this graduation is to take the poor from 0 to 16 and give them the asset, and that asset will then increase by support structures like interest-free loans and subsidized capital. Mr. Qazi appreciated the present government policy of creating a new ministry for poverty, so all the programs like BIPS, Bait-ul-mal, Zakat, etc. are under one roof.

A question was raised about the impact of deteriorating macro-economic picture and negative forecasts about economic growth over local micro-level initiatives that experts talked about? Is there any hope?

Ms. Fatima Raheed said that we need to learn from the experience of South Korea, where a major social mobilization program was launched in the 1960s and 70s. Opportunities were created there as a result of social mobilization and availed. Our situation is difficult, but if our young people, communities and experts are prepared, then we will be able to turn the

situation around. Ms Fatima said that there is light at the end of the tunnel and one has to believe that, because if you do not, then there is no point having this discourse.

A question was asked about the impact of earlier policies to alleviate poverty and will the Ehsaas program bring something new?

Ms. Fatima explained that Ehsaas program is doing two things. First is dealing with the symptoms of poverty, and the second thing is poverty alleviation, which is poverty reduction. She argued that in initial years, the focus would be on social protection as the economy comes out of a difficult situation.



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