



Ehsaas Amdan (Income) Programme

An Integral Component of Government of Pakistan's Ehsaas Strategy and National Poverty Graduation Initiative (NPGI)

- **What is the Ehsaas Amdan (Income) Programme and what is meant by “asset”?**
 - The Ehsaas Amdan programme is one of several programmes under the Ehsaas framework that is principally aligned with the Ehsaas objective on creating livelihoods and jobs. The Ehsaas Amdan programme is a programme through which assets are given to the deserving to enable them to graduate out of poverty. For the purpose of this programme, assets include livestock (goats, cows, buffaloes and poultry), agricultural inputs, body of Chingchi rickshaws, and inputs for small retail outlets and small enterprises. The total budget of the programme is approximately PKR 15 billion.
- **How are beneficiaries identified?**
 - The programme focuses largely (but not exclusively) upon Government of Pakistan's Kafaalat households which are further supported through asset transfers and/or vocational training and provided opportunities to leverage the Interest Free Loan (IFL) scheme in order to graduate out of the government's social protection registry.
 - Households identified (through the above defined process) are supported to develop Livelihood Investment Plans that identify current skills and resources held by the household, and the type of potential resources/assets required to develop or enhance their businesses/income-generating activities.
- **Total number of expected beneficiaries under the Ehsaas Amdan (Income) Transfer Programme?**
 - The Ehsaas Amdan programme is commencing in 375 rural Union Councils in 23 of the poorest districts across the 4 provinces of Pakistan (list of districts given in appendix).
- **How is the project implemented?**
 - Pakistan Poverty Alleviation Fund (PPAF) is the lead implementing agency for the Amdan programme and is working through implementing partner organizations (POs) that have a strong presence in the selected districts. There is pre-established presence of community institutions at hamlet and village levels and previous experience of implementing similar programmes. Once the asset type is identified, the local village level organization with support of PPAF's implementing partner organizations procure assets locally and distribute these to the households. Community procurement processes have been established by PPAF to ensure transparency and accountability in the identification, selection and procurement of all assets and/or vocational skills training. Those beneficiaries that require vocational training are supported to attend courses offered by certified technical training

institutes. Trainings on asset utilization and business planning are also provided to eligible household members to help them turn the asset into an economically productive enterprise.

- **Can the Ehsaas Amdan beneficiaries' access Ehsaas Interest Free Loans?**

- Asset recipient households are also supported to access the Ehsaas interest-free loan window if it is available in their area, and if they believe they require additional financing for business enhancement.

- **What is the tracking mechanism of the programme?**

- These households are tracked on a regular basis by PPAF and data will be available to Kafaalat programme for updating its registry on an annual basis.

- **What are the programme targets?**

- 200,000 households (having PSC 0-18) will receive productive assets or vocational skills
- 60% of the asset beneficiaries will be women
- 30% of the asset beneficiaries will be youth
- 221,926 interest free loans will be provided out of which approximately 50% of loans will be to households who have received assets under this programme (110,726 households)

In total, the program will benefit 1.4 million people across Pakistan. The scale of the programme will be enhanced based on results.

- **What are programme timelines?**

- The programme implementation has begun in January 2020. It is a four-year programme ending in 2023.

Appendix

Districts where programme will be implemented

Ehsaas Amdan Programme covers 23 districts across four provinces of Pakistan.

Punjab (3 districts)	Sindh (7 districts)	KP (10 districts)	Baluchistan (3 districts)
<ol style="list-style-type: none">1. Dera Ghazi Khan2. Jhang3. Layyah	<ol style="list-style-type: none">1. Badin2. Thatta3. Sujawal4. Kashmore5. Shikarpur6. Tharparkar7. Umerkot	<ol style="list-style-type: none">1. Upper Kohistan2. Lower Kohistan3. Palas Kolai4. Torghar5. Batagram6. Shangla7. North Waziristan8. South Waziristan9. Dera Ismail Khan10. Tank	<ol style="list-style-type: none">1. Jhal Magsi2. Zhob3. Sherani