

**Government of Pakistan**  
**Poverty Alleviation and Social Safety Division**  
**Press Release**

**Ehsaas Innovative digital payment system for poorest women introduced in KP**



Jan 27, 2020 - Peshawar: Dr. Sania Nishtar, Prime Minister’s Special Assistant on Social Protection and Poverty Alleviation visited a branch of Bank Alfalah located at Shuba Chowk in Peshawar today to oversee final preparations for the launch of the new Kifalat cash-transfer program, which will enable cash disbursements of Ehsaas Kifalat Programme.

Sitting under the umbrella of Ehsaas, the Kifalat programme will use a fully biometric payment system to provide safe, digital cash payments to millions of women across the country, giving them access to a bank account for the first time in their lives.

Beneficiaries of the programme are women with no other source of income. They are being identified through door-to-door surveys to be completed in three phases across Pakistan and there is an option built into the programme that allows missed households to appeal their exclusion.

“The Ehsaas Kifalat programme is a major component of the government’s plans to build a welfare state which supports the poorest in society”, said Dr. Sania Nishtar during the visit. “Under previous cash transfer programs, women were forced to travel long distances to access retail shops, and too often were subject to abuse by greedy retail agents. Under the

new system, women will be able to go to biometric ATMs and branches, empowering them through financial inclusion and protecting them from corrupt financial mistreatment.”

During the visit, Dr. Nishtar observed how Bank Alfalah plans to provide a welcoming environment for those people who have not previously used a bank, including their methods for guiding beneficiaries through the new system of finger-print security.

The new system will no longer rely on money orders or payment cards and will also provide an option that did not previously exist for women to build up a savings account. Beneficiaries will now have the choice of going to a biometric retail shop, a biometrically enabled ATM or any biometrically enabled branch of the relevant banks.

Bank Alfalah was one of two banks selected to distribute the payments across KP, GB and AJK, following a transparent 10-month open procurement process. The other is Habib Bank Limited. Both banks are opening facilities across the country to ensure that women have easy access to their payments in a respectable manner.

Dr. Nishtar was joined by Advisor to KP Chief Minister on Merged Districts, Ajmal Wazir at the opening of Bank Alfalah’s new biometric ATM in Peshawar, which is easily accessible and prominent. Senior officials from the bank were also present at the inauguration.

Later, Dr. Nishtar called on the Chief Minister KP, Mehmood Khan and briefed him about Kifalat.

Currently, poor women are the most digitally and financially excluded segment of society. Kifalat is just one of over 130 policies that fall under the Ehsaas programme, many of which are specifically targeted at empowering women and lifting people out of poverty.

More details on the policy will be released at the official launch on Friday 31<sup>st</sup> January.