

**SOPS of  
EHSAAS UNDERGRADUATE  
SCHOLARSHIP PROJECT**

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# Acronyms

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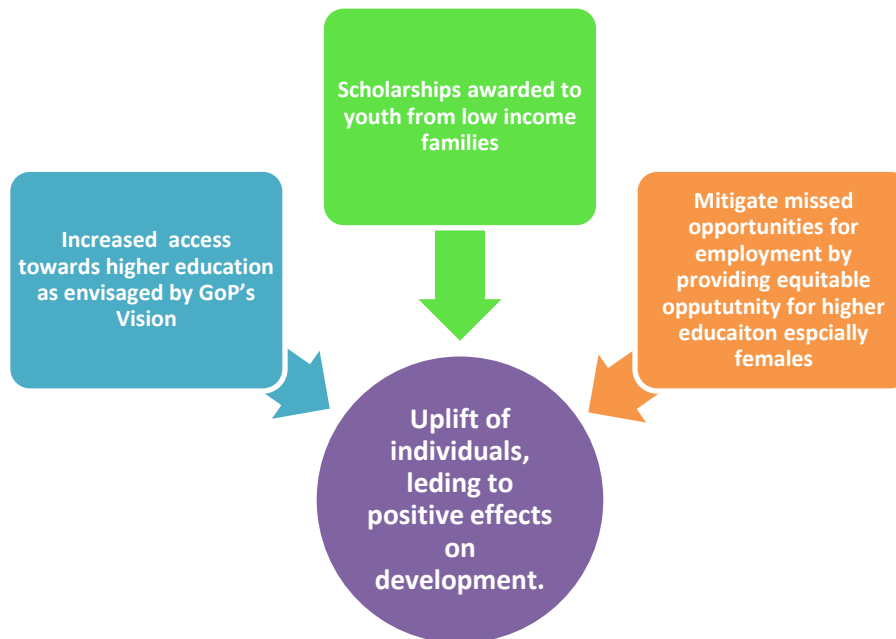
<b>AJ&amp;K</b>	Azad Jammu & Kashmir
<b>BISP</b>	Benazir Income Support Program
<b>CNIC</b>	Computerized National Identify Card
<b>CGPA</b>	Cumulative Grade Point Average
<b>C&amp;O</b>	Communication & Outreach
<b>EUSP</b>	Ehsaas Undergraduate Scholarship Project
<b>FAO</b>	Financial Aid Office
<b>FY</b>	Financial Year
<b>HEC</b>	Higher Education Commission
<b>HEIs</b>	Higher Education Institutions
<b>ISAC</b>	Institutional Scholarship Award Committee
<b>MoA</b>	Memorandum of Agreement
<b>Mo IB</b>	Ministry of Information and Broadcasting
<b>NBP</b>	National Bank of Pakistan
<b>PSC</b>	Project Steering Committee
<b>Q1</b>	Quarter one
<b>VC</b>	Vice Chancellor

# 1 Introduction

## 1.1 Background

Scholarships contribute to poverty alleviation by enabling disadvantaged individuals to obtain higher education and pull themselves and their families out of poverty. Ehsaas Undergraduate Scholarships Project (EUSP), a joint project of the Higher Education Commission (HEC) and the Benazir Income Support Programme (BISP), seek to increase access to higher education for talented undergraduate students from low-income families, especially women and persons with different abilities. Under the EUSP, it is aimed to provide 50,000 (approx.) merit and needs-based scholarships in 4-5 years, including the tuition fees plus a stipend to cover living expenses, to the qualified undergraduate students from low-income families to study in public sector Higher Education Institutions (HEIs) of all regions of Pakistan, including Azad Jammu & Kashmir and Gilgit-Baltistan. 50% of the scholarships will be reserved for female students, and 2% for students with special needs.

Ehsaas undergraduate scholarships represent a paradigm shift in the policies of the Government of Pakistan. Unlike past financial assistance schemes, which were aimed predominantly at MS and PhD programs, the EUSP focuses on the most critical segment, namely the 4-5 year undergraduate programs, which add the most to the expected lifetime income of the student.



### **Expected Outcomes of Ehsaas UG Scholarship Project**

The implementation of the Ehsaas Undergraduate Scholarship Project (EUSP) is overseen jointly by HEC and BISP, through a Project Steering Committee (PSC) established under a Memorandum of Agreement (MOA) concluded between the two Organizations.

## 2 Overall Governance of the EUSP

The overall governance of the EUSP is in the hands of the PSC, and involves complementary commitments and obligations of HEC, participating HEIs and BISP.

### 2.1 Responsibilities of BISP

- a. Upon request from HEC, and in accordance with the agreed project budget, place funds in the sub-assignment account maintained by HEC for executing EUSP.

### 2.2 Responsibilities of HEC

- a. Administer the project by building upon the experience gained in the earlier scholarship projects, including USAID, French, German, and OGDCL Merit and Needs Based projects, and utilizing existing capacity, including that which is operational at participating universities;
- b. Ensure proper administration and prudent management of the project, including compliance with the terms and conditions approved by the PSC.
- c. Maintain proper record and documentation of all activities under the Project
- d. Monitor the project on behalf of the parties and submit quarterly and annual reports to the PSC in a mutually agreed format.
- e. Prepare annual accounts of the project, duly audited by Auditor General of Pakistan, share these with BISP, and publish on the HEC website within six months after the close of each financial year.
- f. Since BISP accounts are audited both by the Auditor General of Pakistan (AGP) and an independent audit firm, HEC shall also facilitate any additional programmatic and financial audit, at university as well as HEC levels, if required by BISP, by an auditor engaged by or for BISP for this purpose or an audit by the AGP.
- g. Maintain all funds provided by BISP in a sub-assignment account, until these are disbursed to the approved scholarship recipients or to the universities in accordance with agreed processes as per fund transfer mechanism approved by Finance Division.
- h. Manage and monitor the implementation of the Project, and ensure that subsidiary agreements are signed by implementing universities to ensure that they have met the programmatic impact requirements as set forth in such agreements.
- i. Provide evidence to BISP prior to the disbursement of funds to participating universities, in a form and substance satisfactory to BISP, that relevant sub-agreements have been executed with the universities.
- j. Use the funds obligated by BISP only for activities conforming to the MoA.
- k. Ensure that implementing universities use these funds solely for the purposes defined under the project.
- l. Execute the communication plan, an essential part of the project, to inform students, parents, and other stakeholders about the scholarships or as per the decisions of the PSC.

- m. Disseminate information annually on the achievements of the project (with the consent of both parties) to keep stakeholders informed or as per the decisions of the PSC.

### 2.3 Responsibilities of participating HEIs

- a. Facilitate the HEC and BISP M&E teams to all necessary individuals, sites, documents, and other information pertaining to project’s implementation.
- b. Submit the accounts of the project for auditing by HEC, BISP’s F&A Wing or an auditing firm appointed by these two agencies or the AGP.
- c. Establish an Institutional Scholarship Award Committee (ISAC) to assess the students' eligibility for the scholarship. The composition, powers, and functions of the ISAC are described below.
- d. Establish a scrutiny committee to short list all candidates who fulfill the eligibility criteria.
- e. To curb financial mismanagement at any level, HEIs will ensure
  - ✓ If any university official is found coercing, harassing and demanding cash from the awardees or contributing directly or indirectly to the manipulation of applicants’ information, university is bound to take strict disciplinary action as per rules.
  - ✓ HEIs will ensure disbursement of EUSP’s funds through the bank accounts of the awardees, as understandably it would mean less interaction with concerned staff.
  - ✓ Sensitize Institutional Scholarship Award Committee (ISAC) to ensure more transparency in the award of scholarships following SOPs in letter and spirit.

### 2.4 Responsibilities, Powers, functions, and composition of ISACs

- a. The composition of the ISACs is given below.

No.	Designation	Role
1	Head of HEI	Chairman
2	In charge Scholarship Program/nominee	Member
3	Dean/Chairman of the concerned Faculty/Department or Nominee	Member
4	Two Senior Faculty Member /one female	Member(s)
5	Two Eminent scholars from outside the institution/one female	Member(s)
6	Two community representatives/one female	Member (s)

- b. The powers and functions of the ISACs are as follows.
  - ISAC is responsible for evaluating all applications on the basis of the approved selection criteria of merit-cum-need. Its role is primarily to validate the information provided by the candidate, and reject applications based on false or erroneous information.
  - The ISAC shall recommend the final list of selected students as per approved criteria after review of application data and interviews of applicants.
  - Undertake any other matter pertaining to the administration of the project

- c. The operational procedures of the ISACs are as follows:
  - The quorum of the ISAC meetings will be 7 members, including all internal members, and at least 4 external members, provided that these shall not all be of the same gender
  - Ensure that the quorum is complete.
  - Copies of applications, along-with the supporting documentation and proof of income, in original if needed, will be made available for reviewing by ISAC members.
  - All members will be required to sign an affidavit (please see **Annex A**) that membership of ISAC does not constitute a conflict of interest for them.

## 3 Procedures

### 3.1 How to Apply?

Interested candidates should apply directly on the online portal ([www.eportal.hec.gov.pk](http://www.eportal.hec.gov.pk)) before the expiry of the deadline. It is mandatory to provide documents showing proof of income, such as a salary slip, a signed letter from the employer, or a payment record etc. Hard copies of the documents will be needed at the time of interview; therefore advance copy of application along with the supporting documents are required to be sent in advance to the university. The e-portal link is [www.eportal.hec.gov.pk](http://www.eportal.hec.gov.pk).

### 3.2 Eligibility Criteria

Scholarships are offered for:

- a. Newly admitted students in all public sector universities recognized by HEC except for FY 2019-20, in which already enrolled students in any academic year may also apply.
- b. Admissions secured on merit only. Merit means that the student has fulfilled the admission criteria of the institution in which he/she intends to study
- c. Degree programs allowed by the HEC.
- d. Underlining household income (from all sources) equal to or less than the threshold will be determined by the PSC. The threshold of household income for academic years 2019-20 and 2020-21 is PKR 45,000
- e. Age limit set by institution's regulations, i.e, the maximum age of the eligibility for the scholarship is the same as the maximum age for applying for admission in undergraduate programs at the HEI.

### 3.3 Ineligibility Conditions

A student is ineligible for the scholarship if found

- a. Availing any other scholarship or continuous grant
- b. Enrolled in distant learning programs and affiliated colleges (both public/private)

- c. Secured admission on self-sustain/ self-support/ self-finance basis, or in evening programs with higher fee structures, are ineligible.

### **3.4 Shortlisting of Eligible Candidates**

The Scrutiny Committee established by the HEIs will short-list all candidates who fulfill the eligibility criteria, based on the information provided in their applications, and who have provided all the information sought for under the rules such as proof of family income, assets, past academic record, age (where appropriate), and submission of scanned copies of the required documents.

### **3.5 Physical Verification of Scholarship Awardees**

ISAC is responsible to verify the information provided by the candidates through inspection of the original copies of the documents submitted at the time of the application, and a personal interview. The following guidelines are provided with regard to the physical verification:

- a. In case ISAC is dissatisfied with the information provided by the candidate during the interview process, it may recommend a site visit or inspection for the student's house.
- b. Inspection teams constituted by the university for site visits should be notified by the competent authority of the institute.
- c. Inspection teams should include at least one female member.
- d. The student should be informed about the site visit prior to the visit;
- e. Site visits and inspection reports should be completed in the shortest possible time.
- f. The inspection team should take a sufficient number of pictures of the household together with one or more members of the team.
- g. The site visits will be conducted by the HEI's through their own resources.
- h. Sample size of physical verification will be determined by the ISACs.

### **3.6 Process of Awarding of Scholarships**

- a. On the basis of the eligibility criteria, the interview, and site visits, (if any), the ISAC will draw up a provisional selection list of all eligible candidates.
- b. Merit list of selection will be based on a
  - ✓ Data score generated after reviewing mandatory proof of household income from all sources, household expenditures (such as utility bills, educational expenses of siblings, kitchen expenses etc.), type/ structure of house, number of physical assets, guardian status (alive/deceased) etc.
  - ✓ Interview of the applicants to determine the veracity of the information provided in the application form. The panel may enquire about income versus expenditure pattern,

availability of utility services, explanation of negative disposable income, value of Assets (home, agriculture land, bank balance, value of business etc.).

After weighing all parameters, panel can recommend/not recommend an applicant for the scholarship.

- c. Once the ISAC minutes are approved from the competent forum, the merit lists will be made public, and the selected students (referred to as Scholarship Awardees) shall be intimated formally by the Financial Aid Offices (FAOs) about their provisional selection for the scholarship;
- d. Scholarship awardees will be asked to sign a deed of agreement (**Annex B**) on a stamp paper. Deed of agreement will be maintained by the FAOs.
- e. The FAOs shall issue the Final Award Letter.
- f. The scholarships are not transferable for study at any other university/academic program/academic session.
- g. The number of scholarships awarded per year will be as per the decisions of the PSC
- h. Thirty to Fifty per cent (30%-50%) of the scholarships will be reserved for female students, and up to a maximum of two per cent (< 2%) for students with special needs over the life of the EUSP project or as decided by the PSC from time to time.
- i. \$50 to be deducted by the HEIs from the per annum stipend of Rs. 40,000 of the scholarship awardees to purchase Coursera licenses to provide opportunity to the beneficiaries to improve their skill set, access academic resources and certifications.

### 3.7 Continuation of the Scholarship

The continuation of a scholarship during the next academic year shall be subject to the following conditions, as verified by the Financial Aid Office (FAO):

- a. The Scholarship Awardee has remained in good standing, i.e., he/she has been registered/ enrolled/ allowed to advance to the next semester as per the HEI's promotion policy.
- b. The CGPA of the Scholarship Awardee is above the minimum threshold, currently fixed at 2.2/ 4.0. Universities that have a threshold of 5.0 GPA may establish analogous minimum threshold, e.g., 2.75/5.0, for the continuation of the scholarship. In case, the CGPA falls below the threshold for consecutive two semesters, the Approved Student shall be issued a warning in writing by the financial aid office, and asked to improve their academic performance.
- c. Degree programs (such as MBBS, BDS etc.) which follows annual examination system, release of the scholarship funds to the Scholarship Awardee will be linked with the promotion policy of annual system implemented by the HEI.
- d. In case the Scholarship Awardee fails to get promoted to the next academic year, as per the HEI's promotion policy, his /her scholarship will be stopped until such time that his/her performance reaches to the minimum level needed for promotion to the next semester.
- e. On improvement of CGPA, withheld scholarship funding of the Scholarship Awardee will be resumed. Dues of previous withheld semester (s) will be released accordingly.
- f. If a Scholarship Awardee drops out of the HEI for any reason, or leaves without permission or authorization, he/ she will not be recommended for the release of subsequent installments of the scholarships. In all such cases, the reason(s) for dropping out must be reported to HEC.



- g. If Scholarship Awardee freezes semester for the specific duration, scholarship funds will be withheld for the said duration only. On joining the subsequent semester, funding will be resumed accordingly.
- h. Scholarship funding will only continue for the approved duration of degree programs. It will not cover expenses of any additional courses/ classes which may increase the specified duration of the degree programs.

### **3.8 Cancellation of the Scholarship**

The scholarship will be cancelled if any of the following occurs:

- a. The Scholarship Awardee fails to maintain academic standards prescribed for this project.
- b. If the Scholarship Awardee provides false information in the application form in order to secure the scholarship, regardless of when fact is discovered.
- c. The Scholarship Awardee changes the specified course of studies, or registers himself/herself in other courses or programs or in another university or institute without prior approval of the HEC.
- d. If a Scholarship Awardee fails to maintain 90% class attendance/minimum attendance threshold as per university's policy without any reason.
- e. If a Scholarship Awardee extends the period of his/ her studies without prior approval of the HEC.
- f. If a Scholarship Awardee is selected for any other scholarship scheme. In such case, the Scholarship Awardee will immediately inform the FAO, who may take such decision as is appropriate.
- g. If a Scholarship Awardee is convicted of a crime.
- h. If the Scholarship Awardee fails to obey or act in accordance with HEC's directives with regard to academic behaviour or performance.
- i. If the Scholarship Awardee is found by the university authorities to be guilty of the violation of university rules, damage to university property, gross misbehaviour with staff or colleagues, or other actions leading to disciplinary action.

### **3.10 Conditions for Recovery**

The scholarship funds will be recovered from the student by the university in following cases:

- a. If student concealed information about household income/assets etc, which is later disclosed by third party audits/physical verification.
- b. If student willfully withdraws from the designated degree program after getting scholarship funds of any amount.
- c. If student is found in getting another scholarship in parallel with Ehsaas undergraduate Scholarship.
- d. If student is found in any unlawful activities by the university authorities to be guilty of the violation of university rules, damage to university property etc. leading to disciplinary action

### **3.11 Process of Recovery**

HEIs will take all necessary measures to ensure that the scholarship amount released in favor of an awardee is refunded and deposited to the dedicated account of the Ehsaas under graduate Scholarship maintained at the university. All such refunds and recoveries will be reported in the Fund Utilization Reports submitted to HEC within the specified timelines.

### **3.9 Waiting-List Candidates**

If a Scholarship Awardee declines the award or otherwise becomes ineligible, the Financial Aid Office of the HEI may recommend the award of the scholarship to the next student placed on the waiting list (if a waiting list is available) in compliance with the following conditions:

- a. No scholarship payment (tuition or stipend) has been made to the student(s) who have declined or become ineligible. In cases, where such a payment has been made, the university will be responsible for obtaining the refund.
- b. The academic performance of the waiting list student(s) is satisfactory and the student(s) are eligible for promotion to next term / semester.

### **3.10 Complaints Redressal System**

In order to address different types of complaints, the HEIs will ensure a complaint redressal mechanism to cater to different queries related to the selection procedure. Financial Aid Offices(FAO) of the HEIs are required to display the email ID/ helpline number/portal link at different notice boards, website etc. for redressal of students' complaints.

Similarly, HEC has an online complaint redressal system, helpline number and dedicated email ID [ehssas@hec.gov.pk](mailto:ehssas@hec.gov.pk); to resolve various queries related to the Project.

**Ehsaas Undergraduate Scholarship Project  
Institutional Scholarship Award Committee (ISAC)  
CONFLICT OF INTEREST FORM**

One of the objectives of Ehsaas Undergraduate Scholarship Project is to award direct, individual scholarships to academically-qualified Pakistani students who, without financial assistance, could not obtain a university education. The scholarships are managed at the institutional level and provide full tuition plus a stipend to competitively chosen individuals for a bachelors at an HEC-approved Pakistani university.

A conflict of interest can occur when an action of an ISAC member recommending a scholarship award results in a direct financial benefit to a person closely related to or associated with the committee member. A conflict of interest may also occur if a committee member exerts influence to select a recipient without considering objective criteria for the scholarship. Selection committee members are often asked to serve because of their knowledge of local communities or connection with schools, colleges and universities. The fund donor may act in an advisory capacity to a scholarship award committee as well. This may mean that they are familiar with individual scholarship applicants or their families, or, in some cases, related to applicants. ISAC members must be able to make independent decisions on behalf of the Ehsaas Undergraduate scholarship without potential or perceived influence caused by conflict of interest. They must evaluate the eligibility of all applicants without bias and make selection recommendations based on the established objective criteria for the scholarship.

Selection committee members should avoid any situation where personal and business relationships could have, or give the appearance of having, undue influence on the member's judgment in matters under consideration.

In case of a potential conflict of interest, the member shall declare the conflict, and refrain from influencing the discussion and decision making process. In cases where there is a close family relationship, the member shall leave the meeting until deliberations on the applicant are complete.

I understand the Conflict of Interest policy set forth above and agree to abide by all the above conditions during my term of service on the scholarship award committee. In addition, I will respect the privacy of all applicants whose applications I read during my term of service and into the future.

\_\_\_\_\_  
Print ISAC Member Name

\_\_\_\_\_  
ISAC Member Signature

\_\_\_\_\_  
Date

**Deed of Agreement  
For Undertaking a Course of Studies  
under the Scheme Ehsaas Undergraduate Scholarship Project**

*SPECIMEN (1 pages)*

*Each page must be executed on stamp paper. Other papers are not acceptable. Please type on only one side of the paper. This Affidavit needs to be submitted after final selection*

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Mr./Ms. \_\_\_\_\_, son/ daughter of \_\_\_\_\_, hereinafter called the Scholarship Awardee, holding CNIC No. \_\_\_\_\_, and University Registration No. \_\_\_\_\_, and studying for the completion of the \_\_\_\_\_ degree, in \_\_\_\_\_ University, Department of \_\_\_\_\_, has been selected by the Higher Education Commission for the award of a scholarship under the Ehsaas Undergraduate Scholarship Project, and has agreed to accept the scholarship on the terms and conditions governing the scholarship award.

Now this deed witnesses as under:

- I. The payment of allowances admissible under the scholarship project shall be made subject to the complete adherence to all rules and regulations governing the scholarship project, as well as satisfactory academic performance as defined under the rules. No amount will be paid over and above the approved rates under the scholarship project.
- II. The Scholarship Awardee will seek the prior approval of the HEC before making any changes in their course of studies or registering for additional courses or programs.
- III. The Scholarship Awardee will not extend the specified period of studies without the prior approval of the HEC.
- IV. In case of selection for any other scholarship, the Scholarship Awardee will immediately inform the university.
- V. The Parents/ Guardian of the Scholarship Awardee are unable to financially support his/her education.
- VI. The Scholarship will be terminable in the following cases:
  - a) If the Scholarship Awardee fails to maintain class attendance of 90%.
  - b) If the Scholarship Awardee is convicted of a crime.
  - c) If the Scholarship Awardee fails to obey or act in accordance with HEC's directives with regard to academic behaviour or performance.
  - d) If the Scholarship Awardee is found by the university authorities to be guilty of the violation of university rules, damage to university property, gross misbehaviour with staff or colleagues, or other actions leading to disciplinary action.
  - e) If the Scholarship Awardee fails to maintain the minimum academic standards prescribed for this project.

- vi) If at any time it is discovered that the Scholarship Awardeehas provided false or incorrect information to the scholarship award committee in connection with the application, including information about their family income or expenditures, or about the receipt of any other scholarship, or about their academic performance, the Scholarship Awardeewill be liable for refunding all amounts paid to him/ her plus any financial penalty that may be imposed, and may face additional disciplinary action. In such cases, HEC reserves the right to recover all the above amounts from the Scholarship Awardeeor his/her guarantors, or their university.
- vii) Information from Scholarship Awardee's academic history may be released to HEC and the scholarship donor(s), if any.

THE SCHOLARSHIP AWARDEE FURTHER COVENANTS that in case of breach of any of the above terms and conditions, or the rules governing the scholarship award, or of his/her failure to abide by the directions provided by the HEC, they may face financial or other penalties. TheScholarship Awardeesshall be bound to honour the penalties prescribed and assessed by the HEC, whose decision in this regard shall be final and conclusive.

IN WITNESS WHEREOF, the parties aforementioned have signed this deed in token of acceptance thereof.

Date:

Date:

Signature of Student \_\_\_\_\_

Signature of Parent/Guarantor \_\_\_\_\_

Name:

Name:

CNIC No.

CNIC No.

Signature of Witness No. 1 \_\_\_\_\_

Signature of Witness No. 2 \_\_\_\_\_

Name:

Name:

CNIC No.

CNIC No.