



Ehsaas Emergency Cash :

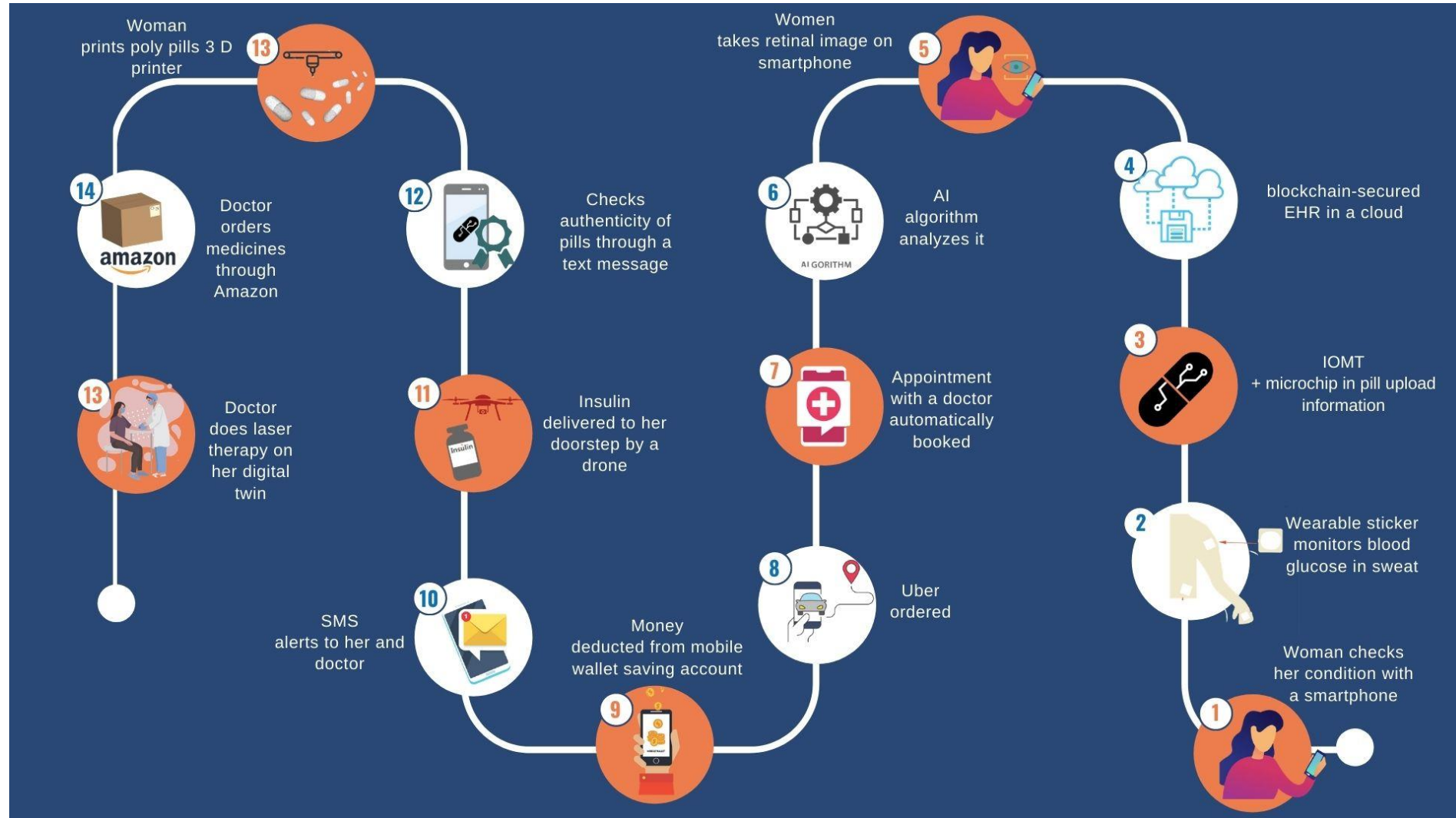
Digital Transformations within Government in the COVID-19 Context

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21st October 2020



The Future of Health



Context



- 24 million breadwinners
 - Self employed in the informal economy
 - Daily or piece-rate wagers
- 160 million individuals in distress

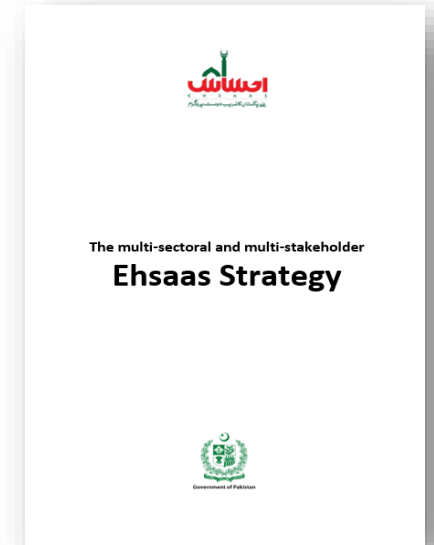
Response



- Emergency cash package or 16.9 million families
- PKR 203 billion
- Impacts 110 million (half of Pakistan)
- Largest Social protection program in Pakistan's history

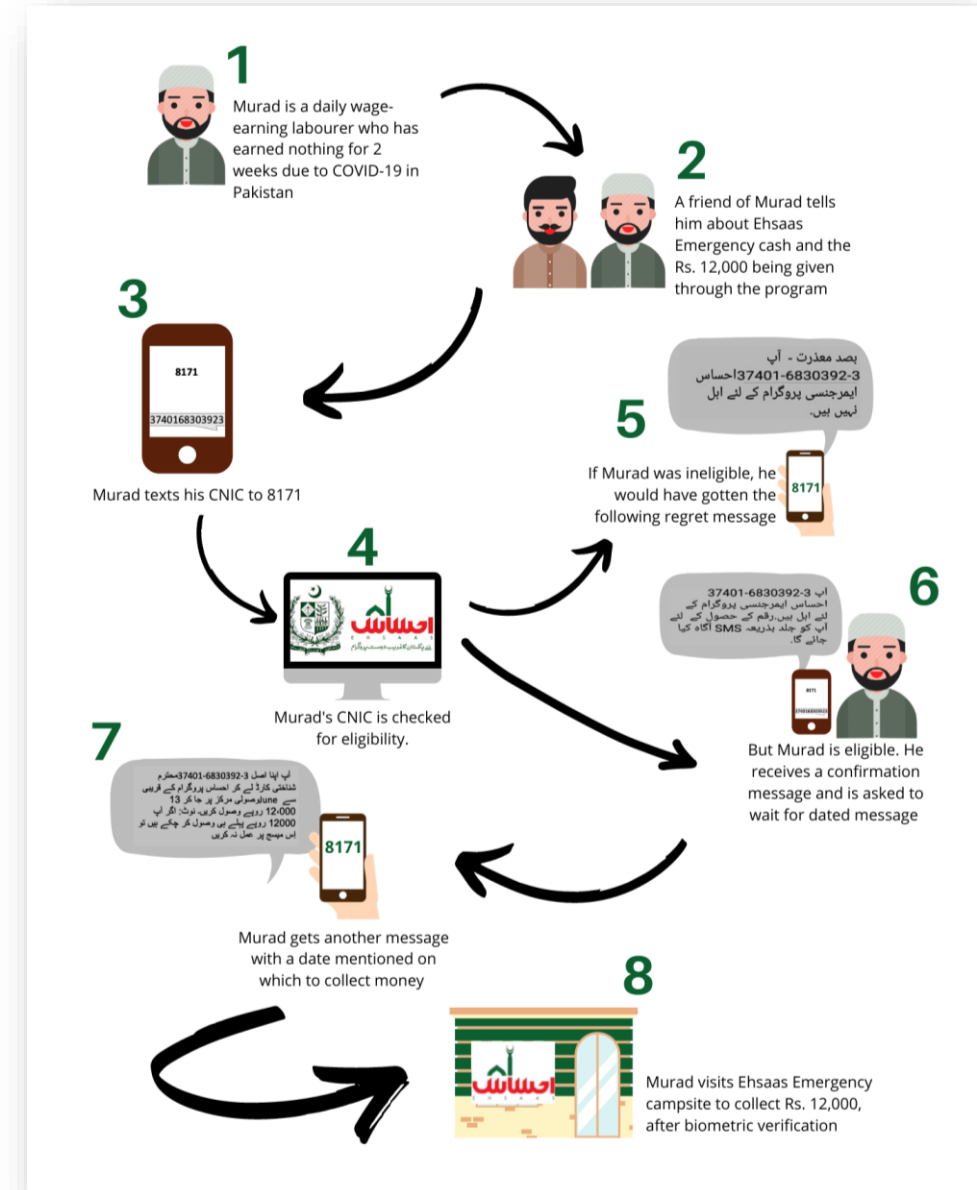
Ehsaas Infrastructure leveraged for Emergency Cash

- The new biometric payment system
- The demand side SMS based assistance seeking mechanism established in 2019
- The new wealth-profiling data analytics mechanism in 2019



Wealth proxies used as exclusion criteria in the data analytics process for “self” and “spouse”

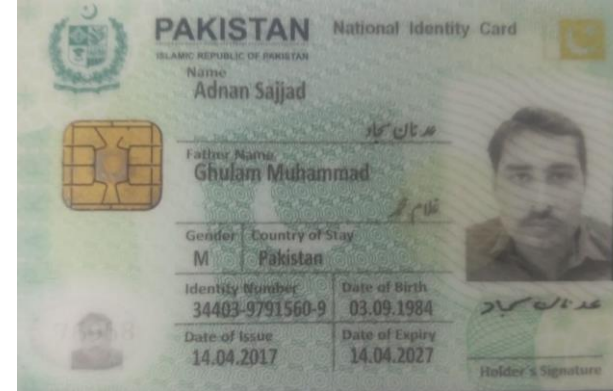
- International travel
- Ownership of a Car
- Income level above Rs. 50,000
- Average monthly telephone bill over 6 months
- Expensive processing of passports and CNICs through NADRA Executive Centers
- Ownership of land
- Government employment





Total Requests	181,707,137
Unique CNICs after removing duplication	66,069,264

Payments will be staggered; people will be asked to leave home only when SMS notification arrives



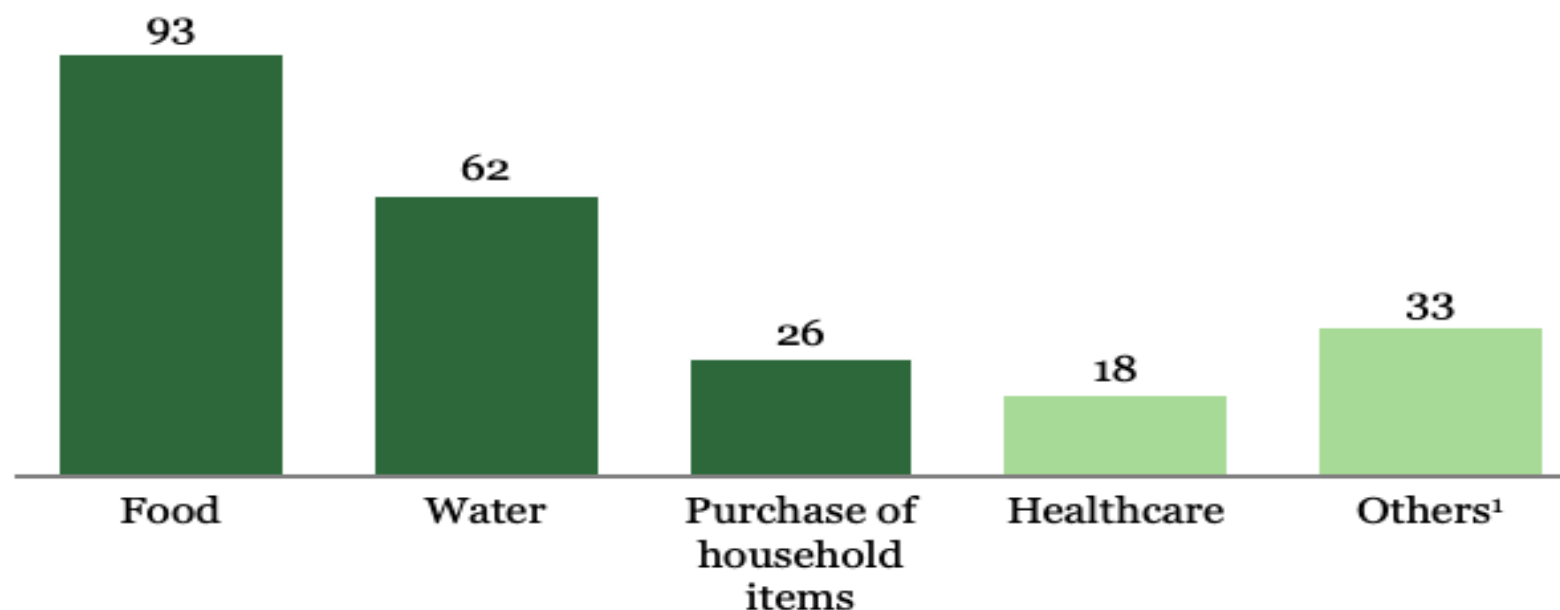


A: Beneficiaries spent funds on basic needs, specifically on food, water and household expenses

Spending breakdown for beneficiaries

% of respondents

What did you use the cash for? Identify the three largest area of spend



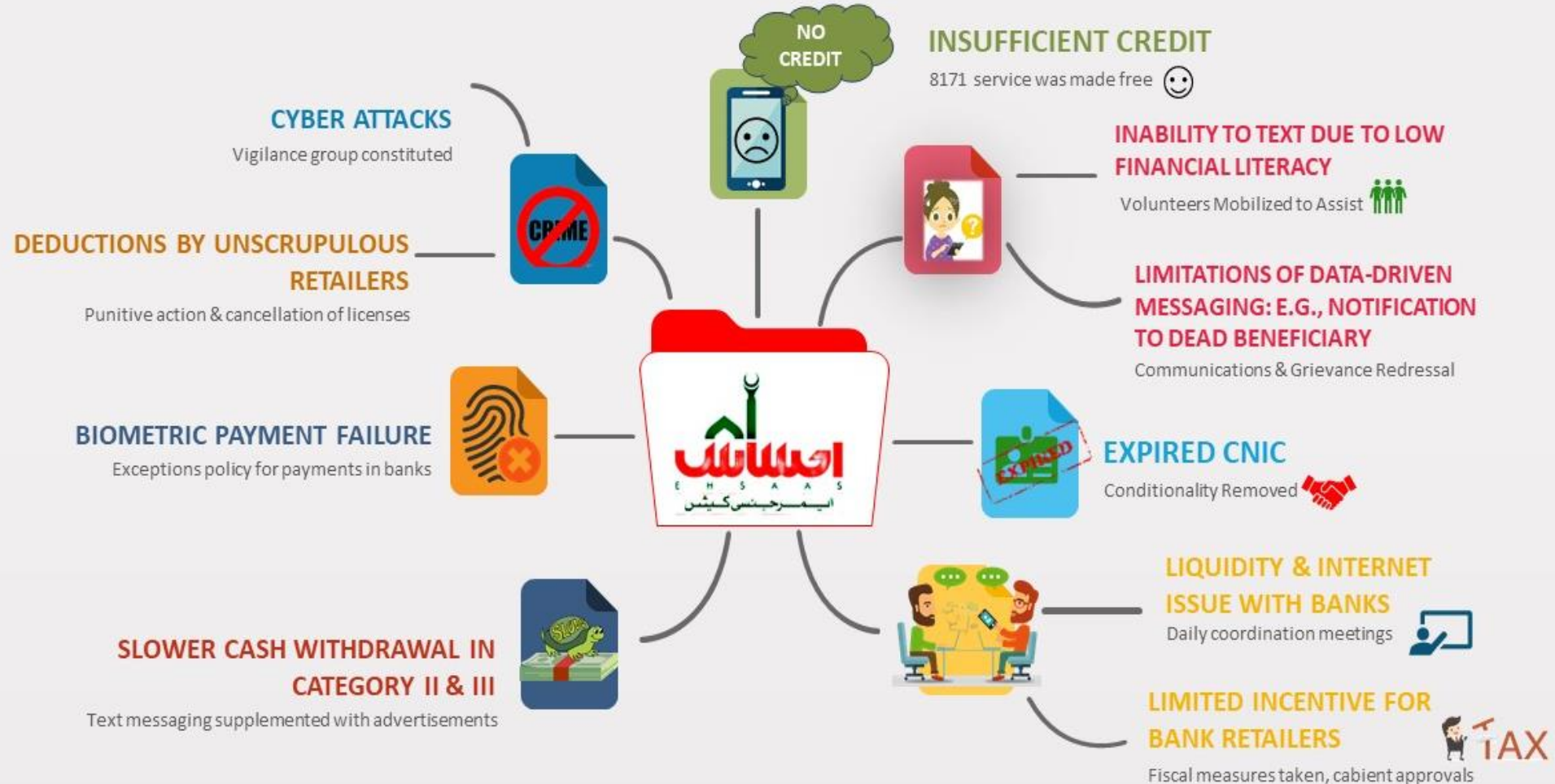
Spending patterns consistent across categories, genders and regions

1. Transportation All public and private transportation, Rent, Utilities, Telephone, Gift or loan to other people, School Fees, Ramazan and Eid Expenses, Hiring of labor, Charity/Zakat

Risks, envisaged at inception

- Operations during a lockdown, section 144
- Corona virus spread
 - Payments were staggered
 - # of Cash out points was increased to
 - Special campsites were arranged to manage large numbers
 - Banks were mandated to ensure precautionary measures at cash out points
- Security considerations, large amount of cash moving
- Provincial discordance in schemes could have created space for collusion due to conflicting messaging (Rs. 4000, vs, Rs. 12,000), duplication and reputational risk
 - Provided level playing field to all; strictly rule based and apolitical

Real time evaluation, experience



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Ehsaas Emergency Cash (All Categories)



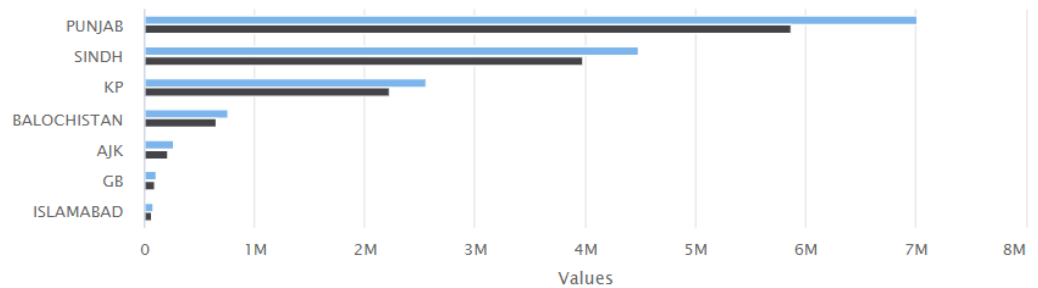
- Emergency Cash Total
- Category-I
- Category-II
- Category-III
- Category-III A
- Category-IV
- Category-V

Date: 21-Jul-2020

Total beneficiaries served
13,096,488

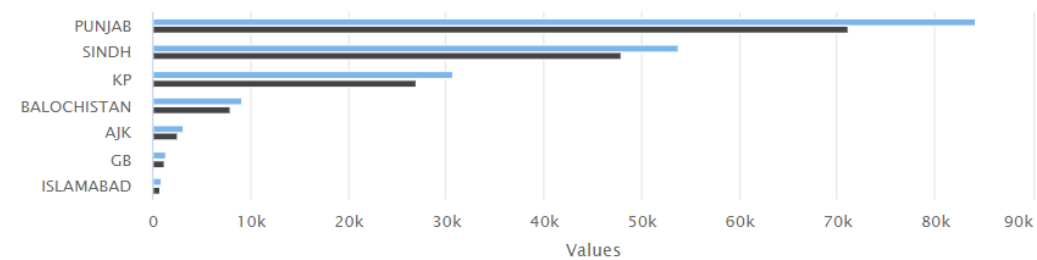
Total amount disbursed (in Pak Rs. million)
158,443.71

Provincial breakdown of emergency cash programme beneficiaries



● Beneficiaries enrolled ● Beneficiaries withdrawal

Provincial breakdown of emergency cash programme disbursed and withdrawal amount (in Pak Rs. million)



● Amount disbursed to bank ● Amount withdrawal

We have learnt new ways of doing things in this age of protracted emergency

- Know-how in designing & implementing a massive national program in real time in a context of complexity and uncertainty with speed.
- New ways of government functioning—agile, data driven, ambitious government
- Digital ways of working—consultations, M&E, communication,
- New coordination platforms

Legacy of the program and way forward

In Pakistan

Great global reimagination of social welfare envisaged in Ehsaas

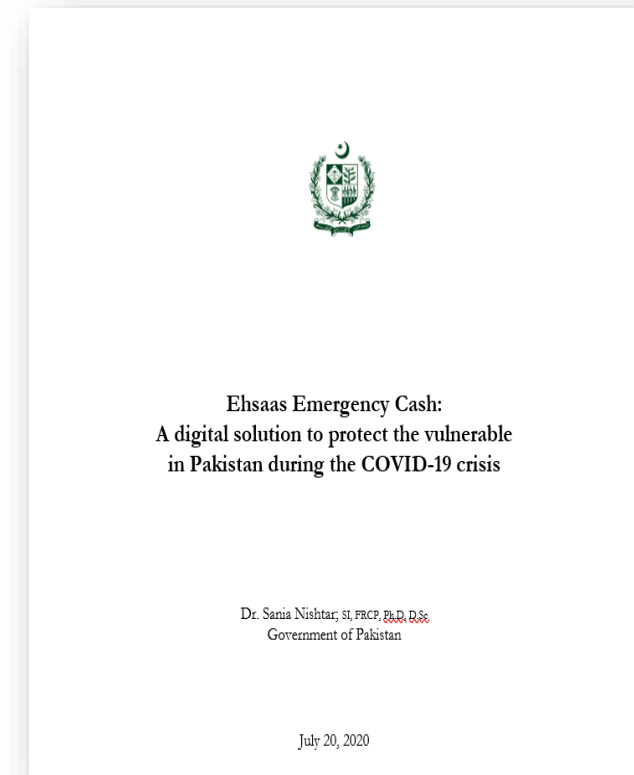
Financial inclusion objectives

Supplemented with other initiatives, post COVID

Insights to share with other countries

Role of unique identification numbers demand based assistance

Importance of social protection post-COVID



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