



**Ehsaas Emergency Cash:  
A digital solution to protect the vulnerable  
in Pakistan during the COVID-19 crisis**

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***“COVID-19 related hunger and livelihood disruption  
can devastate more people than the disease itself”***

**Prime Minister Imran Khan**

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## Executive Summary

In addition to dire health consequences, COVID-19 decimated livelihoods at an unprecedented scale; according to estimates, it negatively impacted ~160 million people in Pakistan. In response, the Government of Pakistan allocated Rs. 203 billion (~USD 1.23 billion) to deliver one-time emergency cash assistance to 16.9 million families at risk of extreme poverty. Given family size, this meant helping over 100 million people or half the country's population, representing the largest and most extensive social protection intervention ever in the history of the country. Each family was meant to receive Rs. 12,000 (~USD 75) for immediate subsistence.

Digital capabilities established over the past year as part of Ehsaas, Pakistan's new poverty alleviation framework, were adapted to deliver Ehsaas Emergency Cash, in particular, a new biometric payment system, a demand side SMS based request seeking platform and a new wealth-profiling big data analytics mechanism.

A hybrid targeting approach was adopted, combining emergency assistance for the known vulnerable with demand-based support for the “new poor”. Requests were sought through an 8171 SMS short code service and web-portal. Data analytics enabled eligibility ascertainment, using unique national identification numbers, and drawing on the National Socio-economic Registry and wealth proxies (travel, taxes, billing, assets ownership data and government employment status). The system was end-to-end data-driven, fully automated, rule-based, transparent, and politically neutral. Payments were biometrically verified.

We received 139 million requests of which 66 million were unique. 16.9 million individuals were declared eligible; over 14.8 million individuals collected their payments by the closing date on September 30, 2020; by then, Rs.179.221 Billion had been disbursed. Payments to those with biometric failure and the next of kin of dead beneficiaries will continue for a month beyond that date.

Many challenges were encountered during the disbursement process. The largest social protection operation in the country was rolled out with lockdowns in effect, public transport suspended, and risk of disease spread looming. Additional challenges related to issues of logistics, connectivity, liquidity, cyberattacks, biometric failures, and limitations of data-driven messaging. A whole of government approach, public private synergy and real time evaluation helped to successfully address these challenges with speed. Fiscal measures were adopted to incentivize retailers to work in a difficult environment; communication measures were taken to address low financial and digital literacy.

The impact of Ehsaas Emergency Cash on ground—which meant getting cash into the hands of millions of families at a time of extreme uncertainty—was truly humbling. Millions of highly deserving individuals benefited at a very critical time. Labourers without work for weeks, their families on the verge of starvation; hawkers forced out of work due to the lockdown; staff from otherwise busy hotels and restaurants, sitting at home; domestic servants, part time gardeners, security guards, drivers, industrial daily wagers laid off by their employers; fishermen and miners,

transport contractors, bus drivers, hawkers in bus stations, suddenly out of a job; beauticians and barbers, otherwise making a decent living, suddenly with no customers; millions of shopkeepers, on the verge of hunger with savings consumed, living behind the shutters of their closed shops; private school teachers with severance letters; electricians, welders, painters, carpenters, plumbers, car mechanics, construction labour not knowing where the next meal was coming from; and taxi drivers who had not had a passenger for weeks on end. This was the story repeated across industries and geographies. The Rs. 12,000 handouts to families brought stability and comfort to millions of families. The whole nation watched as millions of tragedies were averted. A pulse telephonic survey conducted while the operations were ongoing showed that 97% beneficiaries utilized full amount and 93% spent it on food.

For Pakistan, this was a watershed moment in terms of government functioning and ushering in a digital transformation. It made the government more agile, data driven, experimental, and ambitious. It helped with the fast-track adoption of cost-effective, digital ways of working and new ways of coordinating across multiple stakeholders including the private sector and deploying a whole-of-government approach. It also bolstered confidence in the government's ability to execute well and at scale.

The legacy of this programme is not just short-term relief. Ehsaas Emergency Cash will be an important component of the redesign of social protection, post COVID-19 and will help in the great global reimagining of social welfare envisaged in Ehsaas. The Ehsaas Strategy is being revamped, post COVID-19 and there is a practical demonstration of increased attention to social protection under the Ehsaas umbrella despite the post-COVID financial constraints (Ehsaas Official 2020). Furthermore, this programme has also helped to accelerate progress towards achievement of the gender equality and financial inclusion goals within the Ehsaas framework since nearly 54% of the recipients were women.

In terms of global experience sharing, the case of Pakistan provides useful lessons for other countries that utilize unique personal identification systems. It shows that by combining phones, internet connectivity, national IDs and commercial payment systems, a digital and innovative demand-based social protection system can be created to enable those in distress to seek social support during crises. Ehsaas Emergency Cash also demonstrated how cash transfer programmes can be deployed to counter socio-economic fallouts due to external shocks such as COVID-19 which present a long-term predicament. The approach can also address rising inequality and advance attainment of SDGs in a post COVID-19 world.

This report outlines details about the methodology adopted, implementation modalities and the know-how gained in designing and implementing a massive national programme in real time, in a context of complexity and uncertainty, with speed. It also outlines the approach to real time evaluation hardwired in the roll out, operational challenges encountered and mitigation measures. Public accountability and transparency constitute the underlying motivation for this report. The initiative is predicated on the belief that a culture of transparent and evidence-based decision-making is necessary to reform governance in Pakistan.

## Context

As one of the most difficult tests faced by humanity in modern history, the COVID-19 pandemic has taken lives and has overwhelmed health systems and economies at an unprecedented pace and scale. It has negatively impacted millions of individuals and has disproportionately affected the poor (IMF 2020). The lockdown in Pakistan—the 5<sup>th</sup> most populous country in the world—has impacted the livelihoods of 24.89 million workers [11.37 million daily/piece rate workers in the formal and informal sectors and 13.52 million self-employed workers in the informal economy] (Pakistan Bureau of Statistics 2018). Given the average Pakistani family size of 6.45, the resulting impact is on ~160 million people or roughly two thirds of the country’s population (Pakistan Bureau of Statistics 2018).

To address the ensuing economic hardship and risk of hunger, the Government of Pakistan allocated ~USD 1.23 billion to deliver one-time emergency cash to 16.9 million families, which given family size, was envisaged to impact over 109 million people, including minorities and transgender citizens.

Each family receives USD75, for immediate subsistence needs. Within few days of its launch, the programme reached millions of the nation’s poorest people, representing the largest and most extensive social protection intervention ever in the history of the country (Nishtar 2020a). The programme, entitled Ehsaas Emergency Cash (EEC), is under the umbrella of Ehsaas,<sup>1</sup> the Government’s new multi-sectoral poverty alleviation framework (Nishtar 2019). Ehsaas’ digital infrastructure set up over the course of the last year (2019) was drawn upon to execute Ehsaas Emergency Cash (See Panel 1).

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### **Panel 1. Ehsaas’ digital infrastructure, which was leveraged to execute Ehsaas Emergency Cash**

A new biometric **payment system** was deployed in 2019. Two commercial banks were selected through a competitive procurement process. The payment system has approval of the central bank and other agencies; it combines a limited mandate account with a savings wallet.

A new demand-driven socio-economic **desk-based self-registration system** was also established in 2019; the demand side SMS and web service developed as part of this exercise was leveraged for Ehsaas Emergency Cash.

A new wealth-profiling **data analytics mechanism** was established in 2019 to exclude serious inclusion errors and false claimants in social protection lists, using Pakistan’s ability to triangulate varied personal information using unique national identities as the peg. This wealth profiling system was used for Ehsaas Emergency Cash.

In addition, a massive reform of the implementation agency, BISP was undertaken in 2019. Amongst other things, this included fundamental changes in information technology safeguards and digital monitoring of the payment system.

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<sup>1</sup> Ehsaas means Compassion in the local language, Urdu

## Targeting methods

Pakistan has two official poverty measures: a monetary poverty measure and a multidimensional poverty index (MPI); the latter identifies people as poor, based on their weighted deprivation score across 15 indicators. Both poverty measures are built from household surveys.

Pakistan's National Socio-economic Registry (NSER) was built in 2011 and is currently being updated. The 2017 population census data does not have information relevant to targeting and it was not possible to use it to frame the COVID-19 response, as some other countries have done (Juan Daniel 2020). Therefore, a hybrid targeting approach was adopted, combining emergency assistance for the known vulnerable with demand-based support for the “new poor”. Only one individual was eligible in each family.<sup>2</sup> Several categories were defined (Government of Pakistan 2020):

Category I comprised the known vulnerable, or the 5 million existing Ehsaas *Kafaalat*<sup>3</sup> beneficiaries. This cohort comprises women from families with a Proxy Means Test (PMT) score of 0-16.17/100 in the National Socio-economic Registry, who are regular recipients of a monthly stipend of Rs. 2,000. Their socio-economic status has been triangulated with multiple administrative databases. With a monthly increment of Rs. 1,000, these women were eligible for a pooled four-month stipend of Rs. 12,000.

Category II comprises 4 million ‘new poor’, identified on request through an SMS messaging service. Their poverty status was validated by cross-checking their Computerised National Identity Card (CNIC) numbers within the PMT scoring band of 16.18 to 38. Public announcements through media and community channels alerted those affected by COVID-19—both men and women—who then sought support by texting their CNIC number to 8171. To facilitate those without a phone, multiple text messages could be sent from one cell phone by anyone intending to assist those in need.

Category III comprises 3.5 million also, ‘new poor’, who opted in as ‘deserving’ by raising their need at the district level. A guideline from Ehsaas outlining the profile of potential recipients was circulated to districts.

Category III was needed because Pakistan's NSER was created in 2011, and work on the 2019 NSER was around 30% complete (in April 2020); there was a risk that some people may have been left out of the database. To address this, districts were allowed to assemble lists of deserving individuals. Wealth proxies were used as exclusion criteria in all of the categories during the data analytics process, as described below. Provincial quotas (in terms of number of beneficiaries) in Category II and III, were calculated according to their population share in the 2017 census.

A sub-category of Category III labelled as Category III-A was constituted so that any province could opt for more beneficiaries, by committing their own budget. This option was availed only by one of

<sup>2</sup> For the purposes of EEC, a family was defined as husband wife and their unmarried children

<sup>3</sup> Kafaalat means nurturing someone and is the name of the programme through which the poorest women receive monthly stipends for subsistence



the provinces (Punjab) by committing resources for 0.7 million additional beneficiaries for Category III A.

Category IV beneficiaries of Ehsaas Emergency Cash comprise individuals that applied through the web-based portal hosted on the Prime Minister's website. The Prime Minister's Ehsaas Labour portal enabled COVID-19 job/livelihood-loss affectees to seek Ehsaas Emergency Cash assistance (Prime Minister's Office 2020). The existing principles and processes that were deployed for Ehsaas Emergency Cash Category III were fully applied to this category, with two exceptions: one, individuals who had self-declared their income to be above Rs. 30,000 were excluded; secondly, provincial shares were not maintained to allow maximum number of eligible beneficiaries to benefit as per the Prime Minister's instructions. A separate portal had to be maintained since this category is funded by the Prime Minister's COVID Relief Fund, and a decision was taken to provide standalone visibility of details. The Prime Minister committed that for each rupee donated by donors, Rs. 4 will be committed by the Government.

Category V was created to cater for the spill over eligible lists of Category II and III. The methodology of Category III was also applied here; and for the same reason as for Category IV, provincial population shares were not maintained. Table I outlines details of each category.



Women waiting to receive Ehsaas Emergency Cash at a special campsite

**Table 1: Details about the categories**

	Category I	Category II	Category III	Category IIIA	Category IV	Category V
Description	All Kafaalat beneficiaries	Group identified by 8171 SMS campaign	8171 SMS campaign + district lists	Same as Category III	PM's Ehsaas Labour Portal	Spillover list from Category II and III
Inclusion criteria	PMT 0-16.17	PMT 16.18-upto 38	2.7 million conformed to Category II criteria. Rest had average 6 mth phone bill <Rs.100	Category III inclusion criteria	Category III inclusion criteria	Category III inclusion criteria
Provincial Population shares according to 2017 census	No	Yes	Yes	NA	No	No
Cleared wealth exclusion criteria	Yes	Yes	Yes	Yes	Yes	Yes
Number of beneficiaries*	5,034,469	4,000,000	3,500,000	700,000 (Punjab only)	1,263,924	2,451,976
Gender	Women only	Men, women and transgender	Men, women and transgender	Men, women and transgender	Men, women and transgender	Men, women and transgender
Funding source	Govt COVID package	Govt COVID package	Govt COVID package	Govt of Punjab	Prime Minister's COVID-19 FUND	Govt COVID package & Prime Minister's COVID-19 FUND

\*Total number of beneficiaries: 1,6950,369

## Data analytics for beneficiary identification

The targeting and data analytics methodology was deliberated at the Design Committee and BISP Board, Economic Coordination Cabinet Subcommittee, and Cabinet levels and was approved at all levels. In addition, provincial consensus was sought through engagement with provincial leadership at the National Coordination Committee (NCC) and the National Command Operation Centre (NCOC).

Ehsaas partnered with Pakistan’s National Database Registration Authority (NADRA) to implement EEC. An SMS service on 4-digit short number “8171” was established and citizens were asked to SMS their CNIC to check eligibility. In addition, a web-portal was also established.

A wealth-profiling data analytics mechanism, developed in collaboration with NADRA, was used as the basis for exclusion in all categories (See Panel 2). The ‘exclusion criteria’ or the ‘negative list’ proxied financial wealth, because during the pandemic the feasible support was limited to cash transfers.

These wealth proxies were validated by the Household Income and Expenditure Data (Pakistan Bureau of Statistics 2017), showing that international travel, ownership of a car, and a 6-monthly average phone bill above Rs. 1000 implied minimal risk of excluding beneficiaries in the poorest two quintiles. This is in line with best practice emergency targeting, to minimise the risk of exclusion.

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### Panel 2. Wealth proxies used as exclusion criteria in the data analytics process for “self” and “spouse”

- International travel
- Ownership of a Car (motorcycle owners were not excluded)
- Income level above Rs. 50,000 declared by the Federal Board of Revenue (tax collecting agency)
- Average monthly telephone bill over 6 months (landline and mobile phone)
- Expensive processing of passports through NADRA Executive Centres
- Expensive processing of national identity card numbers by three or more members of the family through the NADRA Executive Centres
- Ownership of land (in the case of Punjab province only, where digitised data existed)\*
- Government employment (*this currently does not include data of the autonomous agencies; request for data is in the pipeline*)

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\*The largest of the four provinces in the country. This was the only province for which data on property ownership was available

Verifications were performed on several databases. The individual’s spouse data were checked for validity. The ‘Sanitization’ & Profiling data repository was used to filter fraudulent individuals, identified over time in the social protection ecosystem. Individuals with a PMT score higher than 38 in the NSER—the Category II cut off point—were excluded. The decision to use a PMT score of 38 (equivalent) as the ceiling PMT was based on the prevalence of poverty in NSER.

Taxpayers were identified from the Federal Bureau of Revenue’s database and Government employees were identified from their payrolls; both categories were excluded. Information tied to unique CNICs relating to travel, billing and ownership of cars was also used for exclusion. All filters

were applied to the requesting individual and their spouse and acceptance and rejection text messages were issued accordingly to beneficiaries in Category I and II data pools (Figure 1).

For Category III, a secure web application was set up to enable provincial and district administrations to upload files (Figure 1a). Duplications were removed with respect to Category I and II, as well as family duplications. The analytical process for Categories I and II was repeated, with the difference that ownership of property was included in wealth profiling for one of the provinces (Punjab). In Category III, population shares were maintained both at provincial and district levels. Since 80% of this category turned out to have PMT scores below 38, they were accommodated first in Category III. To complete Category III district shares (in terms of numbers), an additional wealth profiling inclusion criterion was factored in and individuals with 6 monthly average mobile/landline phone bills of less than Rs.100 were included to complete the district category share (Figure 2). Billing data of telephones was provided by the Pakistan Telecommunication Authority. For Category IV, Category III criteria were used. As already mentioned, provincial shares were not maintained in Category IV and V to enable all those who qualified for support to be accommodated. A list of eligible beneficiaries emerged after the designated numbers for each category was reached. Cabinet approval was sought to accommodate the spillover list.

Figure 1: Data-driven analytical process and acceptance and regret messages triggered by the SMS seeking for Emergency Cash (Category I and II)

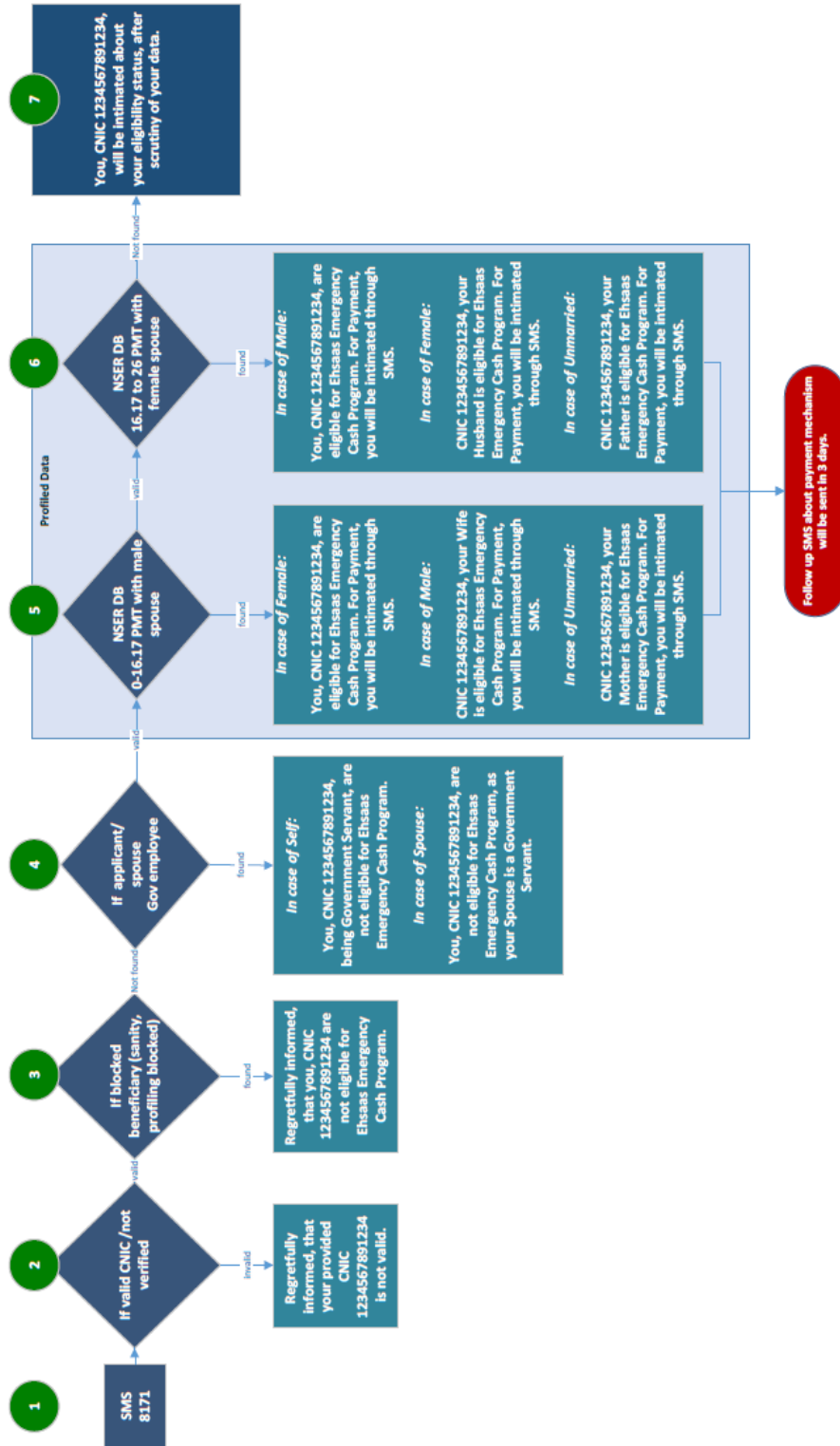
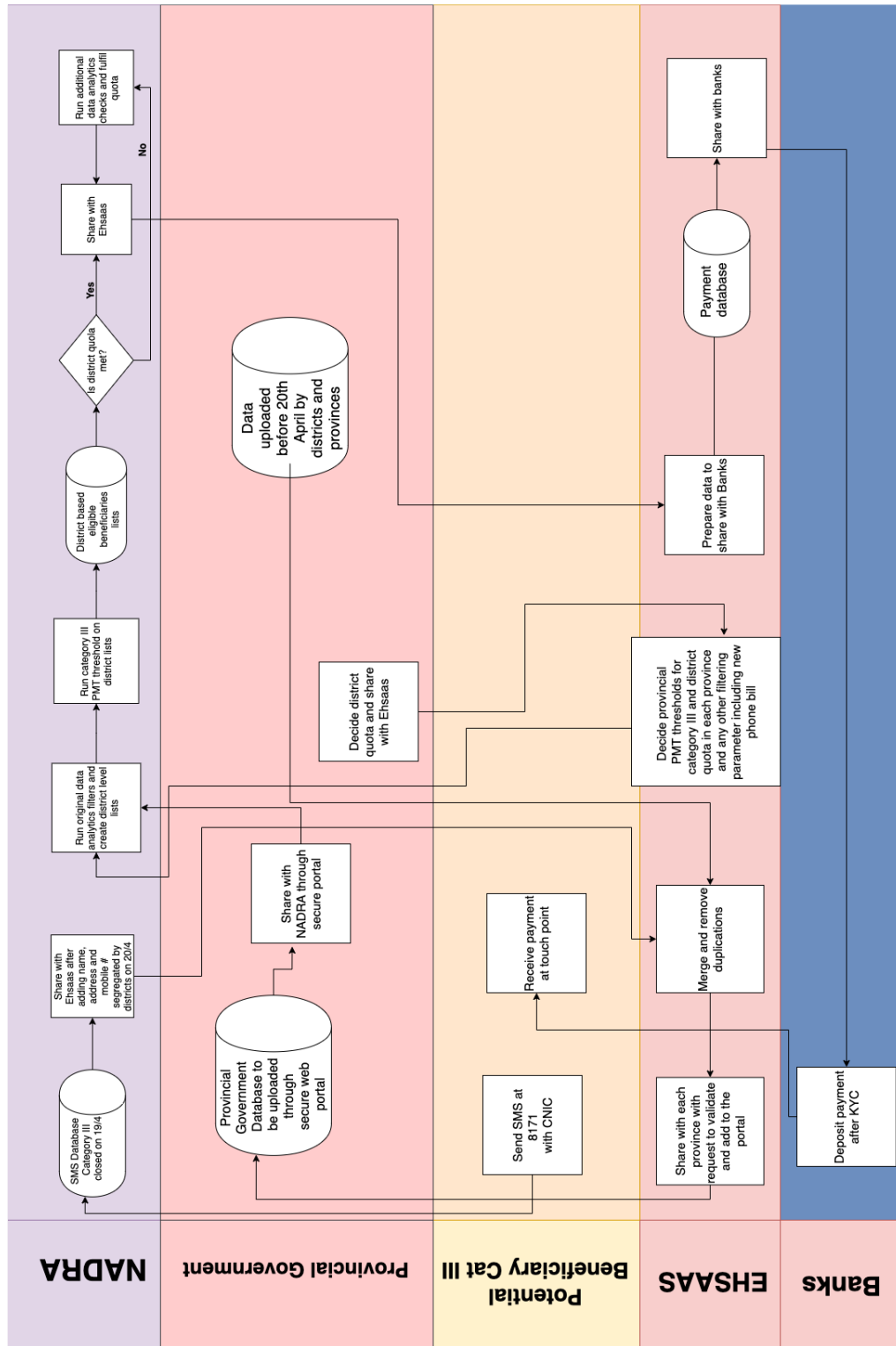
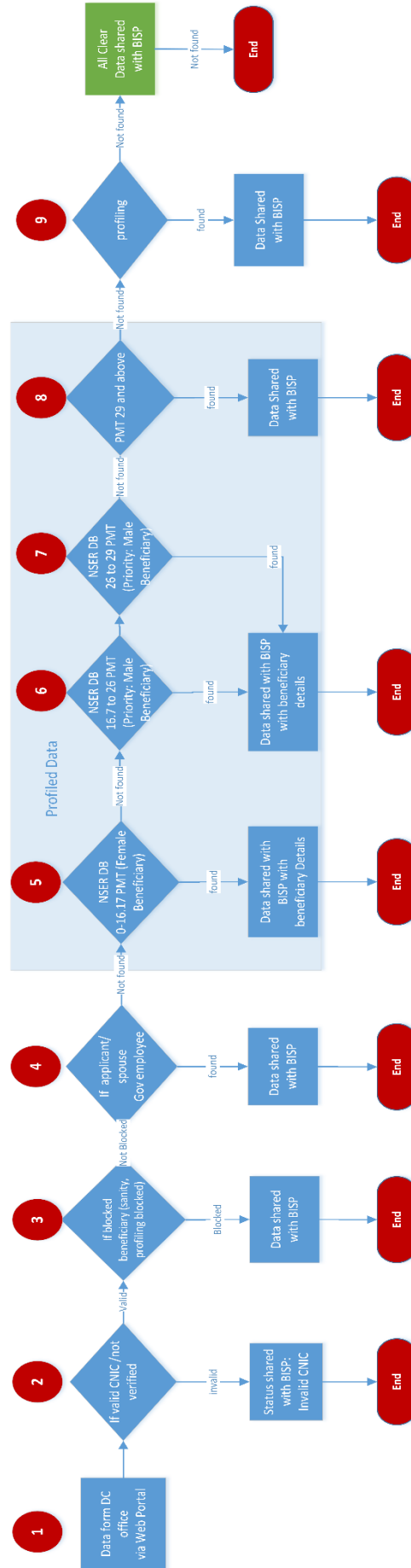


Figure 1a: Data Flow in Category III



**Figure 2: Data-driven analytical process and acceptance and regret messages triggered by the SMS seeking for Emergency Cash (Category III)**





In total, 66,069,264 unique CNICs were received (Table 2A). The reasons for exclusions are outlined in Table 2B.

**Table 2A: Requests received and their outcome**

Requests for assistance received through:	
8171 short code SMS service	139,197,626
Web portal	5,664,199
Districts route	31,956,031
Prime Minister's portal	4,889,281
Total Requests	181,707,137
Unique CNICs after removing duplication	66,069,264

**Table 2B: Requests and the reasons for their exclusions**

Unique CNICs	66,069,264		
Accepted cases	16,070,624		
Category I*	4,154,724		
Category II	4,000,000		
Category III	4,200,000		
Category-IV (labour portal)	1,263,924		
Category IV	2,451,976		
Rejected cases, based on:	49,998,640		
Family duplications (more than one member of an eligible family applied)	8,652,823		
Declared ineligible based on wealth profiling	33,157,357		
Declared ineligible based on higher than PMT score 38 in the National Socio-economic Survey	2,458,587		
Sanity profiling blocked**	122,568		
Declared ineligible based on Government employment	896,526		
Unverified CNICs	3,747,542		
Excluded list from the applications received on the Prime Minister's portal since they had already been served in Category I, II, or III	963,237		

\*Total eligible beneficiaries in Category I: 5,034,469 (From the request stream: 4,154,724 + Additional Kafaalat beneficiaries, which were eligible in any case: 879,745);

\*\*Blocked based on a previous data cleaning exercise



**Table 2C: Total approved cases**

Category I	5,034,469
Category II	4,000,000
Category III	4,200,000
Category-IV	1,263,924
Category V	2,451,976
Total	1,6950,369

In all eligible categories, CNICs of eligible beneficiaries were sent to partner banks, where their accounts were opened after due diligence under the Know-Your-Customer (KYC) procedures and other financial security checks. The list of beneficiaries was therefore, as per the State Bank of Pakistan's requirements, passed through the filters of various banned individuals' list (Anti Money Laundering [AML], Financial Action Task Force [FATF], United Nations [UN]) and it was ensured that bank accounts were opened only for cleared individuals. Once cleared, an SMS was sent to eligible beneficiaries instructing them to collect payment through biometric touch points on a specific given date. Payments were staggered so that only a specific number of individuals in each Union Council would be mobilized to collect payment each day, in view of COVID-19 safeguards.

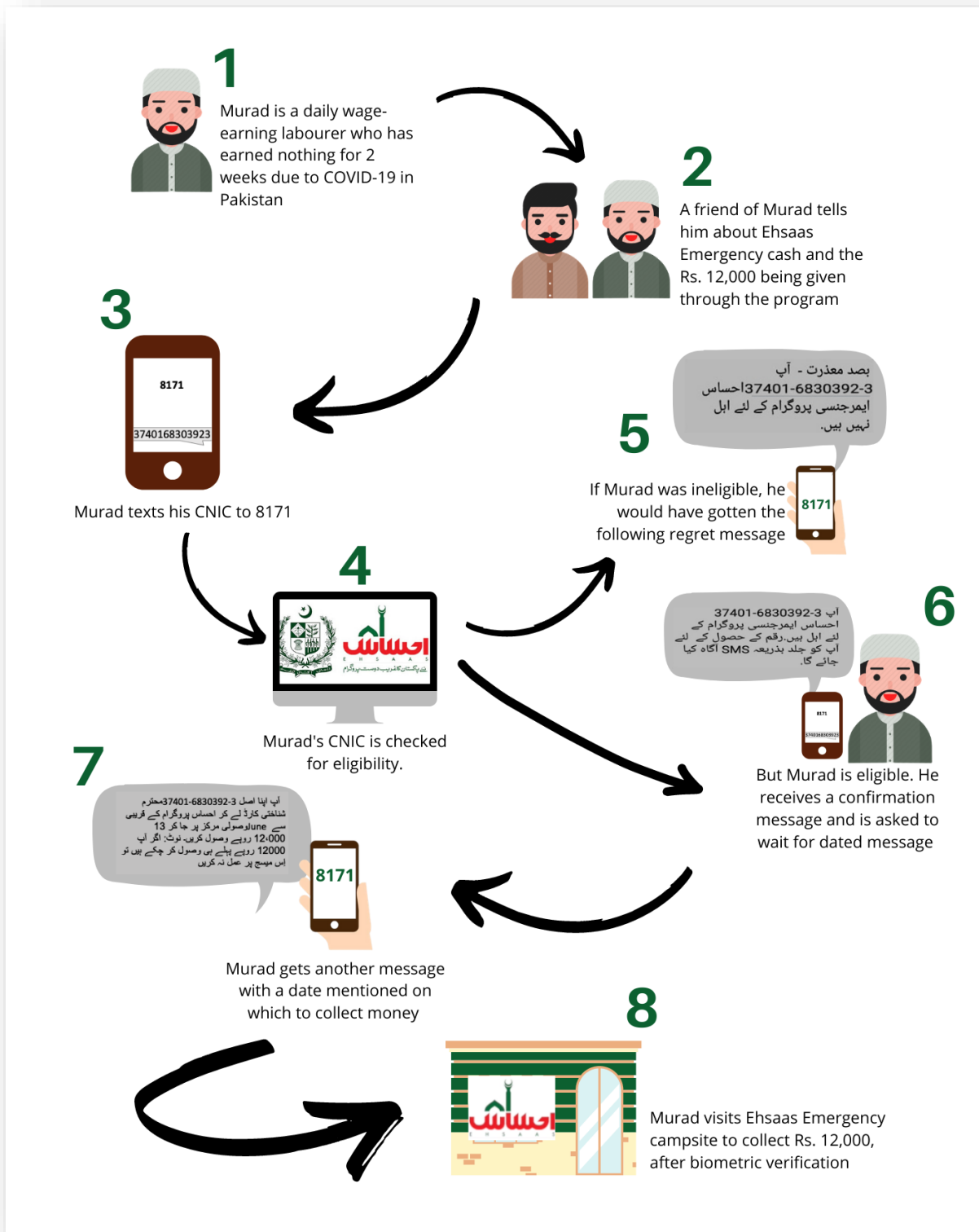
## Payments

The Government decided to deliver assistance through cash in this emergency not only because it had a system by which to do so, and one that offered households choice, but also because cash transfers are known to be the most effective and efficient way of providing assistance. Cash has a lower cost per beneficiary than vouchers which, in turn, have a lower cost per beneficiary than in-kind food distribution. A systematic review showed that for each \$1 provided to beneficiaries, voucher programmes generated up to \$1.50 whereas unconditional cash transfer programmes generated more than \$2 of indirect market benefits (Doocy 2017).

Ehsaas Emergency Cash payments are made through branchless banking platforms of two commercial banks (in retail settings and specially established payment campsites) and their 1,800 biometrically enabled ATMs. The available cash out points in 2,270 campsites were more than 11,500. Provincial governments and their security apparatus were responsible for logistic arrangements on ground at the payment campsites to coordinate payments in over 2,270 locations across the country, covering an area of over 881,000 square kilometers.

Money was deposited in limited mandate accounts and individuals were able to draw the money after biometric authentication in real time. Details about accounts credited, and money withdrawn are posted publicly, as described later.

Figure 3. Process of Ehsaas Emergency Cash



Overall, 14.8 million families received payment by the closing date of September 30th. In 53.96% of the cases, payments were made to women in the household. 5.6% of the beneficiaries were from religious minorities. 26 Transgenders also benefited from the programme. The category-wise breakdown of payments made are outlined in Table 2D, and the final position of payment authorisation is shown in Table 2E. This Report was sent off for printing on October 1, after closure of the payments on September 30. Payments to those that suffered biometric failure and to the next of kin of dead beneficiaries will continue until October 30, 2020.

**Table 2D: The category-wise breakdown of payments made until September 30, 2020**

Category	Female	Male	Transgender	Total
Category I	4,652,433	-	-	4,652,433
Category II	1,197,622	2,428,748	-	3,626,370
Category III	1,052,804	2,079,554	11	3,132,369
Category III A	278,166	902,932	7	1,181,105
Category IV	597,356	1,053,948	8	1,651,312
Category V	222,247	360,635	-	582,882
Total	8,000,628	6,825,817	26	14,826,471

**Table 2E: Total payments authorizations, as of October 1, 2020**

Payments made until September 30, 2020	14,826,471
Payments in the pipeline to those that suffered biometric failure	120,985
Payments to the next of kin of dead beneficiaries	180,723

## Funding

Funds for Ehsaas Emergency Cash were largely provided by the Government of Pakistan. Contributions were also made by the Government of Punjab and the Prime Minister's COVID 19 Pandemic Relief fund as shown in the Table below.

**Table 2F: Funding of Ehsaas Emergency Cash**

Contributor	Amount in Rs. Billion	Percentage
Government of Pakistan, COVID 19 package	167.341	93.37%
Prime Minister's COVID 19 Relief Fund	4.886	2.73%
Government of Punjab	6.994	3.90%
Total	179.221	100%

The Prime Minister's COVID 19 Pandemic Relief Fund was established in April 2020. A Bank Account was configured in the National Bank of Pakistan to receive donations from within Pakistan and abroad. The Prime Minister personally appealed to people, especially overseas Pakistanis requesting them to donate. The fund received generous donations from within Pakistan and overseas. 4.8 Billion has accumulated in the fund to-date, of which 1.08 was donated by international donors and 3.8 Billion was contributed, domestically.

The Prime Minister announced two policies with respect to this fund, committing that these funds would be disbursed through Ehsaas Emergency Cash to assist COVID 19 job loss affectees. Secondly, a “matching funds policy” was announced which stipulated that for every rupee donated into the fund, Rs. 4 would be matched by the Government. To fulfill this promise, Rs. 19.55 Billion were matched by the Government—in total 24.43 Billion.

The Poverty Alleviation and Social Safety Division was mandated to administer the Prime Minister's COVID Relief Fund. To ensure robust governance and oversight of the fund, the Prime Minister established a Policy Committee to oversee appropriate usage of the proceeds including means of identification of the beneficiaries and the parameters of their selection. The Policy Committee was also mandated to decide about the means of fund disbursement and to take any appropriate decisions for collection of donations, maintenance and administration of the funds and related matters. In its first meeting, the Policy Committee endorsed the Prime Minister's decision to use the donated funds towards Ehsaas Emergency Cash.

The Prime Minister's COVID Relief Fund set a precedent in the country in terms of transparency and trackability of donated funds by providing a transparent expenditure trail for the full Rs. 4.8 Billion donated. The entire 4.8 Billion was utilized in Ehsaas Emergency Cash disbursements and no overhead costs were charged.

## Risks landscape

Ehsaas Emergency Cash, the largest social protection operation ever undertaken in the history of the country, unique in its scale and speed, was implemented in exceptionally difficult circumstances, with lockdowns in effect and with tight timelines to follow, given the economic fallout of COVID-19. A number of risks were appreciated during the planning stage and appropriate mitigates were developed accordingly. Details about these risks are outlined below:

### Rolling-out operations during a lockdown

Section 144 of the Criminal Procedure Code—prohibiting public gatherings—was in effect when EEC operations commenced. Therefore, provincial governments were initially reticent to allow cash-disbursing retailers to operate. Daily virtual meetings were held with provincial administrations, Provincial DGs of BISP and senior bank staff to ensure that field SOPs were being implemented for smooth EEC disbursements and to review COVID-19 related safeguards, such as number of active Points of Sale, use of sanitizers and physical distancing. The platform of NCOC established by the Prime Minister was also used to allow relaxations in Section 144, which in turn allowed retailers to operate. Instructions accordingly trickled down to local administrations.

### Spread of SARS-COV-2

Special arrangements were made with regard to prevention against spread of the virus. The number of cashpoints was increased, and special campsites were arranged, where large numbers are managed better than at retail points. District governments managed campsites and oversaw queue management and implementation of COVID-19 prevention guidelines. Banks were mandated to ensure precautionary measures at cash out retail points and ATMs. The National Disaster Management Authority provided free masks and sanitisers for use at cash points. Moreover, text notification of payments was staggered so that only a certain percentage of people were contacted each day to collect payment. All these measures helped to prevent virus spread.

### Security concerns

There were security concerns in the wake of large amounts of cash mobility by retailers, with desperate people on the street, and people leaving cash points with cash in hand. Hence, all law enforcement agencies were involved during planning and implementation. No major issues emerged as a result.

### Federal politics

Pakistan has four federating units; three of them were conceptualising cash transfer schemes as EEC was being consolidated. It was recognised that if provincial administrations were to disagree with the proposed scheme, it would create space for collusion by retailers due to conflicting messaging potentially putting those seeking assistance at risk of fraud (Rs. 4,000 was being planned by one

province, vs. Rs. 12,000 of the federally run EEC). There were additional risks related to duplication; provinces also did not have institutional mechanisms in place to run cash transfers, and reputational risks were higher with quickly assembled programmes. We were mindful of the critical need to forge constructive relationships with each federating unit for the success of a unified EEC. The apolitical and rule-based nature of EEC and the transparency measures taken were able to ensure their participation in a single, nation-wide EEC scheme. The nature of discourse around the initiative was such that it was clear that all federating units were being given a level playing field. In addition, the public communication around the initiative was essentially instructional in nature. All these measures helped to inspire confidence in the scheme.

## Real time evaluation, challenges and mitigates

A whole-of-government, across-the-government-tiers and public private partnership approach was adopted for the implementation of EEC. Help was sought from the COVID-19 related institutional arrangements, the National Coordination Committee and National Command Operation Centre and weekly Cabinet meetings for cross-government, and federal-provincial coordination.

The following paragraphs describe issues identified during implementation and the measures taken to resolve them. Key insights are also summarised in Table 3 and Figure 8. These are evaluated and discussed with special emphasis on lessons for knowledge sharing from this large-scale, multi-sectoral and multi-stakeholder social protection intervention.

### Operations

Ehsaas Emergency Cash was rolled out when the implementation agency was operating at 30% essential capacity. Therefore, team responsibilities and clearly defined routines, especially coordination meetings, were important. The standard operating procedures of coordination meetings evolved over time and were guided by real time evaluation. Initially, operational issues with regard to liquidity, logistics and connectivity dominated. Later, meetings evolved into data-driven discussions, decisions, follow up, and team communication. Data quality and its interpretation for operational decisions improved over time. Snapshots evolved into trend lines of key variables, gathered by field monitoring teams. With banks and the NADRA, discussion centred on error codes from the payment sites, and specific policy changes.

### Logistics, liquidity and connectivity issues

Availability of liquid cash for disbursement and internet connectivity were a requirement for EEC operations—the latter because biometric verifications were to be made in real time with live finger detection at point of payment before payments could be made. The partner banks addressed the issues of connectivity in remote areas as the programme progressed from one day to the next. As for the former issue of liquidity, we discovered that retail agents of partner banks were not just dependent on the two partner banks for their supply of cash to be disbursed during the course of each day; they also had their bank accounts in various other banks. It was important that the nearby branches of all the banks were kept open, even over weekends in order to keep the payment

campsites supplied with cash. This issue was compounded by security concerns: branchless banking retail operators were reluctant to draw large amounts of cash from their banks in one go for fear of being deprived of their cash by criminal elements. Therefore, they kept returning to their banks to replenish cash supply on multiple occasions during the day, which sometimes resulted in temporary interruption of the payment process.

With perceptions regarding improved security arrangements resulting from the dedicated efforts of the district administrations and the police department, the confidence of the retail operators gradually improved, and this problem began to ease with each passing day. Overall, a massive effort was put in place to resolve these issues through daily coordination between field and central staff, and bank officials.

### Digital destitution

During my first interaction with labourers, I noticed that many did not have ‘balance’ on their phones and hence could not text despite wanting to. As a response, the 8171 SMS service was made free of charge for the public and the cost was borne by BISP, the implementing agency. This involved negotiations with many agencies that were involved in sharing the SMS fees. By the second week of operations, the SMS service was made free.

### Low financial literacy

Because of low financial literacy, many people simply did not know how to read or understand text messages and could not comprehend responses properly. Public appeals were made through national press conferences seeking volunteers to assist; my twitter handle was used for announcements from which news items were generated, free of cost. Instructional paid advertisements were also run on national television and in newspapers by the Ministry of Information and Broadcasting.

### Validity of CNIC

A valid CNIC was a requirement for receiving cash, and therefore, in the initial week, those with expired cards couldn’t withdraw money as NADRA offices were closed due to the COVID-19 situation. After the first week, card validity was unconditionally withdrawn to facilitate access to emergency cash for all eligible persons.

### Limitations of data-driven messaging and the issue of “dead beneficiaries”

There are limitations of data-driven messaging, evident in the case of payment authorization to a deceased member of a family. Since our system was fully automated, payment notifications were sometimes sent to individuals who were no longer alive. To elaborate, if a daughter of an ‘eligible father’ texted us on 8171 for help, then she would get the message that “Your father is eligible” as outlined in Figure 3.



Since our database was 10 years old, several dead beneficiaries were reported. Overall, 180,723 next of kin applied. Initially, a difficulty emerged due to closure of NADRA's offices, as a result of which death couldn't be registered, which is a pre-requisite for payment authorisation to the next of kin. NADRA offices were opened after extensive advocacy, and only when the matter was raised at the NCC.

We ran several advertisements explaining how to navigate this issue. I released several videos,<sup>4</sup> explaining the process and advertisements were run. Necessary adjustments were made in the complaint handling software to enable processing of requests speedily. To facilitate the next of kin to seek assistance, I channeled requests directly to my office. During the last leg of our operations before we closed the programme I appeared on Radio national broadcast daily and tried to respond to individual queries about this.

**Figure 4: EEC Advertisement**



The advertisement features a central image of an elderly couple holding Pakistani Rupee banknotes. To the right, a large red box displays the number '31' and the text 'احساس ایمرجنسی کیش حاصل کرنے کی آخری تاریخ اگست 2020 ہے' (Ehsaas Emergency Cash: Last date to receive payment is August 2020). Below this, three circular callouts provide key information:

- اہلیت کے بارے میں جاننے کے لئے** (To know about eligibility): Includes a link to <https://ehsaas.nadra.gov.pk/ehsaasTracking> and a link to <https://www.pass.gov.pk/Document/Downloads/ConsolidatedListofEEC-CampsitesBankBranches.pdf>.
- اہل فرد کی وفات کی صورت میں** (In case of death of an eligible person): Provides instructions on how to apply for a death certificate and a link to <https://youtu.be/12eqqIEZ594>.
- بائیو میٹرک تصدیق نہ ہونے کی صورت میں** (In case of biometric verification failure): Provides instructions on how to resolve the issue and a link to <https://youtu.be/12eqqIEZ594>.

At the bottom, a red banner contains the text: 'تمام وقت پانچ بجے والے اہل افراد کے لواحقین اور بائیو میٹرک تصدیق جیسے مسائل کا سامنا کرنے والے مستحقین پر درگزر ہم ہونے کے ایک باوجود تک اپنی رقم وصول کریں گے۔' (We will ensure that all eligible persons receive their money on time, even if they face any issues with biometric verification or other problems.) Below this is the Ehsaas logo, the number '0800-26477', and the website 'www.pass.gov.pk'.

## Long queues

Low levels of literacy, combined with economic desperation, led to long queues at payment campsites. As the programme's benefits became more widely known, more people flocked to campsites even though many had neither received a message announcing their eligibility to receive payments nor any notification regarding the date on which they could receive their payment. Despite wide circulation and announcements asking people without text message not to come to payment sites, huge numbers came to stand in the queues 'just to try their luck'. This, at times, put unnecessary burden on the infrastructure; at times it contributed to overcrowding and slowed down the disbursement process for eligible beneficiaries standing in the same queues. 75% of this problem was in 25 districts of one province. Data from payment campsites enabled us to direct Facebook messages to these areas, but the problem persisted in some areas.

<sup>4</sup> <https://www.youtube.com/watch?v=2Y6dS4hZjw8&t=42s>



## Incentives for banks and retailers

To encourage partner banks to work in a difficult situation, the Federal Government waived off charges on biometric verification for EEC disbursements. In addition, measures were also taken to incentivize branchless banking retailers—who had little incentive to disburse cash in a difficult environment. To address this, the Cabinet approved a waiver of 24% advance income tax on commission of branchless banking retailers to incentivise them to disburse cash. We appealed to the provinces through the NCOC platform to waive off the 14/16% GST on services on the same commission to further incentivise them. Three out of the four governments responded and obtained cabinet approvals. These waivers were retrospectively effective from the time of commencement of EEC distribution; hence an incentive was built for the retailers through a fiscal measure.

## Biometric failure

In a certain percentage, biometric failure is expected in payment withdrawal. This issue became the biggest challenge by the third week of operations; overall by the end of the operations, 120,985 individuals experienced biometric failure. The issue had to be raised at the Cabinet level and at NCC meetings, before NADRA offices were allowed to open to authenticate fingerprints. However, the issue persisted for a small percentage, despite this, due to technical reasons. To ensure payments to these individuals (“with flat fingers”), an Exceptions Policy had to be re-devised and implemented. Partner banks had to develop an alternative mechanism centered on verification of identity cards in bank branches and a protocol had to be developed at an operational level. Every Monday, lists of those with biometric failures are now collated and personalised messages are sent to individuals outlining the bank branch from which to collect money. This process is being further refined based on insights from constant monitoring with the aim of ensuring adequate number of branches at a feasible travelling distance to facilitate payments with flat fingers. Since messages of biometric failures kept trickling in my inbox and social media trails, I repeatedly released video messages,<sup>5</sup> and finally we launched a web-portal, which we heavily advertised.

**Figure 5: EEC web-portal for beneficiaries with biometric issues**



## Deductions by unscrupulous retailers

<sup>5</sup> <https://www.youtube.com/watch?v=mks3HfGVN48&t=43s>  
<https://www.youtube.com/watch?v=KK0qJPMR53Y>

Deductions by unscrupulous retailers is an endemic issue with cash disbursements. Law enforcement agencies were directed to take strict punitive action. It was easier to exercise vigilance in this respect in camps than in retail sites. Over 323 First Investigation Reports (Criminal cases) were registered, and 390 people were arrested during the disbursement phase.

### New types of collusion

New types of collusion emerged given the size and scope of the EEC. Two cases of ‘fake robberies’ were reported, since the process involves carrying large amounts of cash to disbursement sites by retailers. Sporadic reports of people trying to ‘game’ the system also surfaced, and beneficiaries who had received the dated message from 8171 passed the message around to others prompting them to try their luck with fund collection. Due to the latter, we needed to reinforce that the *bonafide* message from the government comes only from the number 8171.

### Cyber-attacks and fraud

The risk of cyber-attacks is a real threat with digital payment systems. Fake SMS messages, fake websites, fake currency, and hacking biometric attempts were confronted. In the Government of Pakistan, several agencies are mandated to deal with these risks. Their competencies were drawn upon and cases were referred to them for further action with rigorous follow up. An inter-agency Cybercrime Elimination Working Group was also constituted to monitor risks on a weekly basis, which continues to work. In addition, a Cyber Crime Wing is now being established to provide oversight and vigilance on an ongoing basis.

### Public transport

Due to the lockdown, within and inter-city public transport had to be closed and it was several weeks into the EEC’s implementation that public transport was reopened. EEC recipients therefore had to contend with private transport and the associated costs.

### Slow withdrawals in Category II and III

Payments in Category II and III were slower than expected. We took a number of steps to expedite payments, some of which were based on insights from a telephonic survey.

Repeat text messages were sent with names and CNIC numbers and lists of eligible individuals were shared with district governments so that functionaries at the grassroots level could be mobilized to identify individuals who had not collected their payments despite a payment notification. We found out that many people had volunteered to send messages from their own cell phones on behalf of others that were less digitally literate; these persons were now finding it difficult to map response messages to ID numbers since we had kept the latter blinded and were only mentioning names. To overcome this problem a ‘check-in’ portal was opened so that punching in the CNIC number would

give the response about eligibility or the lack of it. The analysis of failed messages was done repeatedly, and messages were repeated three times. I personally appeared on Radio shows on national hook up to create awareness. We sought help from our offices on the ground, from district administration and made mosque announcements.

**Figure 6: Ehsaas Emergency Cash Check-in Portal**



We also had the impression that some text messages that we had pushed out, were somehow not delivered. Repeat messages were therefore sent with ID numbers and names. A certain percentage of those that had not collected their payment had earlier encountered problems with biometric verification, but despite a workaround being developed and messaging and communication, payment to this group was slower than envisaged. Field insights were that there were not enough bank branches dealing with this group and that in the case of one bank, managers were not informed properly. We therefore actively pursued this matter with banks and asked them to increase both the number of bank branches and the quality of training. As a result, one bank branch doubled its branches and the other opened all its branches to this service.

Two weeks before the sunset of the EEC payment period, I started appearing on radio programmes on a daily basis; Radio Pakistan provided prime time space through the national broadcast service so that I could take questions live while every radio channel was airing the programme. Radio has the widest penetration in the country and reaches out to the remotest and most deprived segments of the society. Whilst on the radio show I was accompanied by two colleagues from our cash transfer and data department who assisted me in responding to queries with appropriate information. The nature of questions was also a litmus test, a kind of the process evaluation. Based on the insights, we promoted the check-in portal widely [ehsaas.nadra.gov.pk](https://ehsaas.nadra.gov.pk). The issue of biometric failure was not the most salient issue highlighted on the radio programme incoming calls during the last leg of the campaign, as we had previously taken stock of the matter and had developed a workaround, as described above. However, the issue of ‘dead beneficiaries’ emerged as one of the key issues during the last leg of the Radio programme; this information led us to focus more on resolving this issue.

### Intra-cluster withdrawal difficulties for migrated beneficiaries

The allocation of beneficiaries amongst partner banks was based on their addresses, which were maintained in our database. Therefore, beneficiaries residing in KP, AJK, and GB were assigned to Bank Alfalah and residents elsewhere were assigned to Habib Bank. These two banks were the winners in a 2019 competitive bidding process, as outlined later. In case, a beneficiary migrated from one Bank's territory to another without updating the address in our database, they could not draw money. To overcome this problem, partner banks were mobilized to open disbursement points out of the allocated territory and thus all migrated beneficiaries were facilitated.

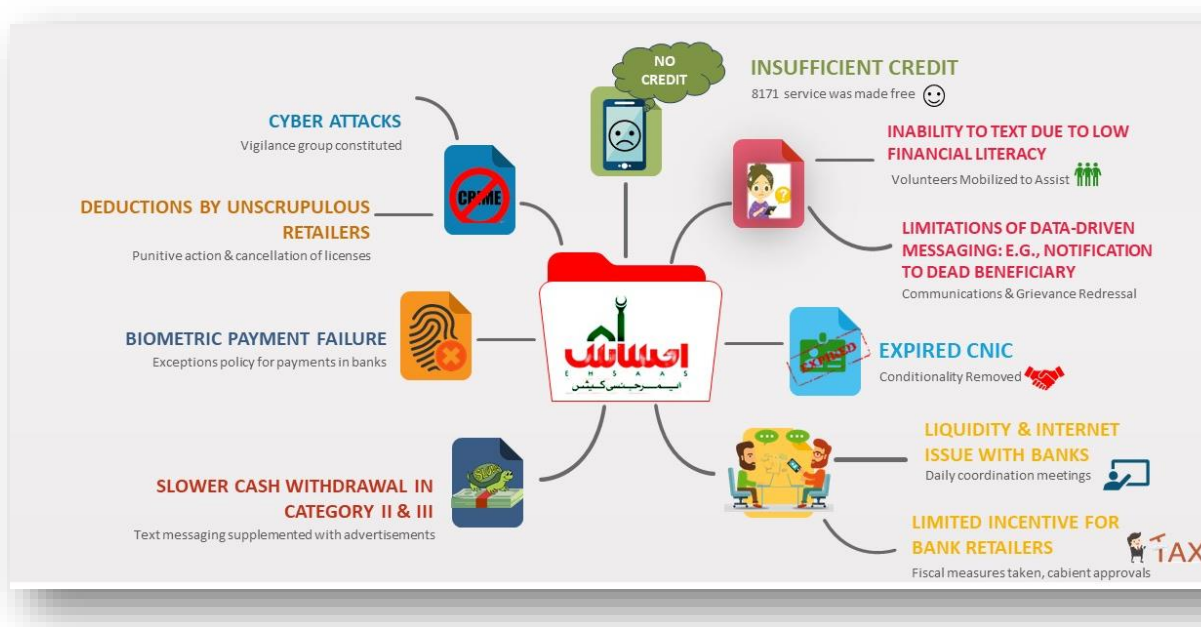


Men waiting for their turn to receive Ehsaas Emergency cash

**Table 3: Real-time evaluation: insights, mitigating action, questions and policy action**

Insights	Mitigating action	Insights for research and policy action
Absence of credit on the phone precluded many individuals from texting their ID numbers	The 8171-messaging service was made free	Did easing this barrier have the desired effect?
Due to low levels of financial literacy, many were not able to text their IDs as they didn't know how to SMS. For those with low/no literacy, it is usual to use a phone only to the extent of an incoming call. Low financial literacy levels also led to long queues at cash disbursement points	Public appeals were made so that volunteers could assist those with limited financial literacy to send requests. Facebook messages were targeted to areas where long queues were a persistent problem	This experience reinforced the need to invest in financial literacy; low financial literacy remains a barrier to fully reaping the benefits of financial inclusion. The impact of Facebook messaging for financial literacy objectives needs to be assessed
A valid CNIC was needed to draw money. This became a challenge as NADRA offices were closed due to the lockdown	NADRA was requested to remove the conditionality of a valid CNIC	This experience underscored the importance of updating citizens records and needs to be followed up with appropriate communication
Liquidity and internet connectivity problems arose in remote areas	Banks maintaining the accounts of a branchless banking retailer were asked to remain open on weekends and communication agencies were actively engaged	Agencies mandated to promote connectivity in remote areas must invest more
Retailers had limited incentive to operate in a difficult environment	Fiscal measures were taken	The impact of fiscal measures on incentives and behaviors needs to be studied
There was relatively slower cash withdrawal in Category II and III	Repeat personalized messages were sent and text messaging was supplemented with public advertisements. Bank branches dealing with biometric failure were increased; staff was trained and Ehsaas started monitoring the reasons of failure at its own end	Action was guided by results of a telephonic survey. However, this remains a key area for operational and behavioral research
Limitations of data-driven messaging; biometric payment failure; and deductions by unscrupulous retailers.	These were tackled through the existing grievance redressal system; but limitations thereof were also recognized in the process	Going forward, the process of developing a fully integrated grievance redressal system with banks has been expedited
Cyber-attacks increased in frequency	A multi-agency working group was convened for vigilance and action	Comparative advantage of respective agencies needs to be drawn upon for sustainable solution

**Figure 8: Roll out of Ehsaas Emergency Cash and Real Time Evaluation**



## Learning and knowledge sharing

As we ran operations to deliver cash, there were two immediate considerations with regard to real time evaluations and knowledge sharing.

First, we were aware of the need for operational refinement. Therefore, early on in the programme, real-time evaluation was embedded in the roll out; this was designed to provide immediate feedback from the field so that mitigating action could be taken in real time, described above and summarised in Table 3 and Figure 8. A Pulse Survey was also conducted to collect initial feedback, as outlined below. Many short and medium-term priorities for operational and policy action also emerged from these insights. Some research questions are pressing, such as the identification of ways to reach out to the most marginalized in far flung areas, which do not have access to mobile technology. Impact evaluations have also been commissioned to guide operations in the future.

Secondly, the experience in Pakistan can be useful for other countries that are grappling with the economic distress created for millions by COVID-19, hence the need for experience sharing, as also described later. It is with this in view that this experience was also shared in the form of an interim Report, even while the operations were ongoing, since planned formal evaluations will take time.



## Pulse Survey

A short pulse check survey was conducted in early August to collect initial feedback on the EEC programme, as well as provide input on methodology and hypotheses for the more rigorous impact evaluation. Programme feedback was collected across four dimensions: beneficiary experience; funds usage; usefulness and expectations and financial inclusion.

To ensure representation of results, a sample of 4,700 beneficiaries was targeted broken into 35 populations across 3 categories, 7 regions (4 provinces, AJK, GB and ICT) and 2 genders (Category 1 was only women). Size of each population was determined based on actual proportion of total beneficiaries. The sample was set to follow a maximum threshold of 8% Margin of Error (MoE) with confidence interval of 95%.

Given the limitations of COVID-19, the pulse check survey was administered over telephone through a third party, and the length of the questionnaire was therefore limited to ~10 questions to minimize dropouts. Using the numbers provided by beneficiaries at the time of registration, 124,000 telephone numbers were called to achieve the sample. 70% of the dialed numbers were not picked up, mostly driven by category 1. One potential reason could be outdated phone numbers given most Category 1 beneficiaries were registered earlier, some as long ago as 2008 at the start of programme. Other reasons for calls being unsuccessful included beneficiaries who were unwilling to participate in the survey, and calls terminated during the survey. An additional 1300 calls were conducted to identify major reasons for call termination, with top reasons including numbers belonging to non-beneficiaries (35%), beneficiaries in process for approvals or waiting for a response (43%), and eligible beneficiaries who had not yet received cash (3%).

While the success rate is in line with phone survey benchmarks of 5-7%,<sup>6</sup> it is still important to note that at 4% success rate, the sample cannot be seen as reliably randomized, and accordingly, the findings from the initial pulse check survey should be treated as directional, not conclusive. To build a more accurate picture, a more rigorous impact evaluation is being planned and will be carried out in partnership with international institutions.

## Survey findings and implications

**Beneficiary experience:** Most beneficiaries mentioned that they faced no issues during the 4 stages of cash collection of registrations (95% satisfaction), locating disbursement site (94% satisfaction), travelling to site (94% satisfaction) and receiving cash (89% satisfaction). While experience across first 3 stages was consistently high, additional difficulties were highlighted in receiving cash. Higher dissatisfaction in receiving cash was driven by biometric verification issues, expired CNICs and demise of primary beneficiary. We have been working to resolve these issues in the field, with a large number of cases serviced, as outlined in the relevant section of this Report.

<sup>6</sup> Gallup quotes 5-7% response rates for telephonic surveys on average; A similar number is quoted by American Association for Public Opinion Research

For EEC outreach, 60% beneficiaries reported finding out about the programme through SMS, with TV and word of mouth second at ~20% each. Other channels including radio and social media had limited outreach of 1% and 3% respectively. Even though this points to SMS as an effective outreach tool, these results are collected through phone surveys which might affect the response to this question.

88% beneficiaries reported using their own phone for registration into the programme, and 8% used a family member's phone. Only 4% beneficiaries reported using someone outside the family's phone. Category 1 women lagged in using own phone (81%) compared to category II and III (92%). However, given the survey was conducted by telephone, the results would be expected to favor beneficiaries who were self-registered. Therefore, to get a clearer picture, future impact evaluations should also utilize in-person interviews.

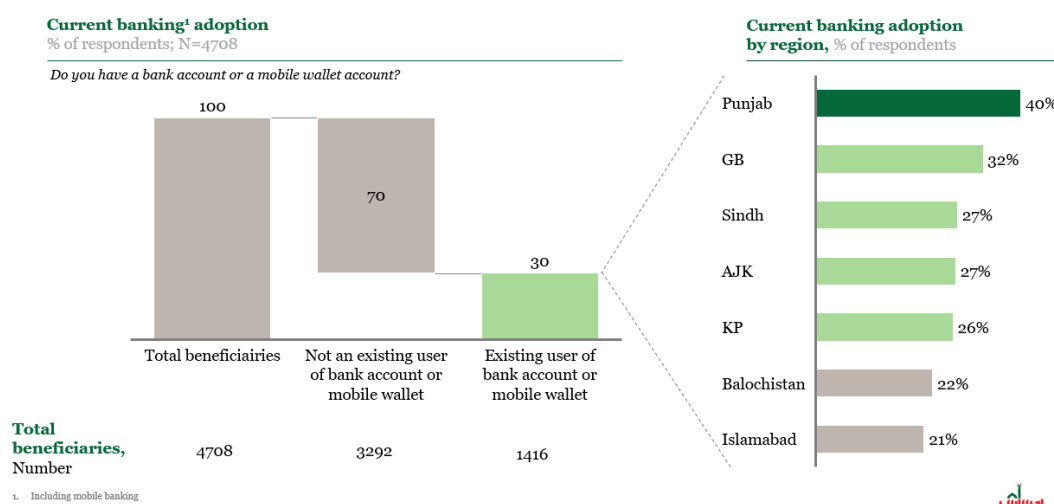
Funds usage: 97% of responding beneficiaries stated that they had utilized the full cash amount by the time survey was conducted (2-3 months after disbursement). Respondents quoted food (93%), water (62%), and household items (26%) as top spend areas. This suggests that the funds were critical in helping beneficiaries meet basic needs in times of lockdown and loss of livelihoods. This is further corroborated by 45% beneficiaries sharing they had spent less on food than they usually would.

These results are consistent across categories, suggesting that despite possible different income levels between categories, spending patterns were similar, confirming that the target populations might have been equally vulnerable to the effects of the lockdown.

Usefulness and expectations: The cash transfer was able to address the objective of supporting vulnerable households in economic difficulty, as 75% beneficiaries felt more at ease after receiving the cash. Only 9% beneficiaries mentioned they were more worried despite cash transfers, and that too resulting from loss of livelihoods due to COVID-19, and the uncertainties posed by the lockdown. In the case of future lockdowns, 91% of Category 2 and 3 beneficiaries mentioned they expect another cash transfer payout from the government.

Financial inclusion: For existing beneficiaries, only ~30% beneficiaries confirmed having an existing bank or mobile wallet account. There was some geographic variation in this response, with Punjab having the highest percentage of respondents with bank accounts (40%) compared to the rest of the country (27%). This highlights that currently, bank or mobile wallet accounts may not be an effective cash transfer mechanism if resources have to be deployed quickly. However, 82% of Category 1 beneficiaries did report willingness to use a bank or mobile wallet account for *future* cash disbursements. The road map to facilitate this transformation is outlined in a subsequent section of this report under the One Woman One Account initiative.



**Figure 9: Existing banking adoption for beneficiaries, % of respondents; N=4708**

Learnings for a detailed impact evaluation: Additionally, the pulse check survey also had some suggestions which can help inform the design of a broader, more rigorous impact evaluation of the Ehsaas Emergency Cash Programme.

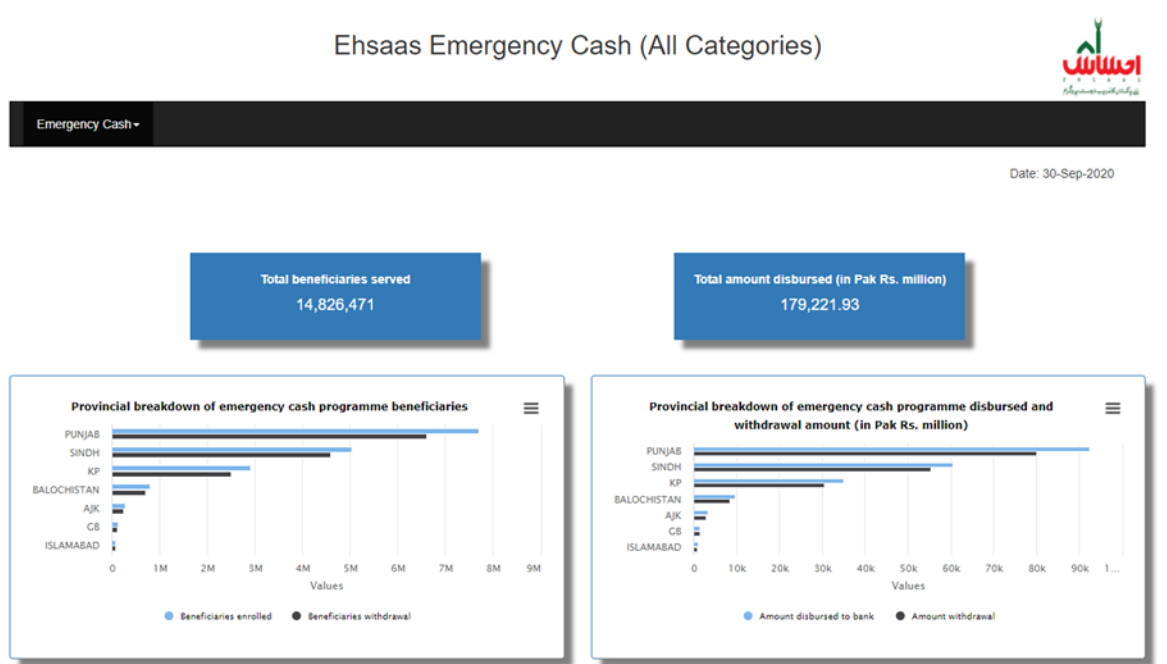
Firstly, to understand impact, the number of outcomes measured should be enhanced to cover employment, food security, consumption smoothing, protection of household assets, migration, health, beliefs and satisfaction with government programming, and impacts on informal insurance networks. This would ensure insights across a broader set of variables.

Secondly, to account for low call success rates, the impact evaluation study should potentially include in person interviews, especially for category 1 beneficiaries. This would provide an opportunity to check the sample against those who responded by phone.

## Key attributes of Ehsaas Emergency Cash

### The role of rules and transparency

Several measures were taken to ensure rule-based decision making and to build the transparency bedrock. No space was left for human discretion in the selection of beneficiaries—it was an end-to-end data-driven automated and rules-based process. Details about the rule-based criteria and processes to be adopted were made public in a video message prior to the launch of the initiative (Ehsaas Official 2020); several press conferences regarding the process followed. Payments are made after biometric verification to prevent abuse and pilferage. Furthermore, an information portal was made public (Figure 10). This outlines details about disbursements down to the Tehsil level [third tier at the sub-national level] (Government of Pakistan 2020a), with regard to the number of beneficiaries, bank disbursement details, accounts credited, and money withdrawn.

**Figure 10: Ehsaas Information Portal accessible through pass.gov.pk**

*Disbursement as of September 30, 2020*

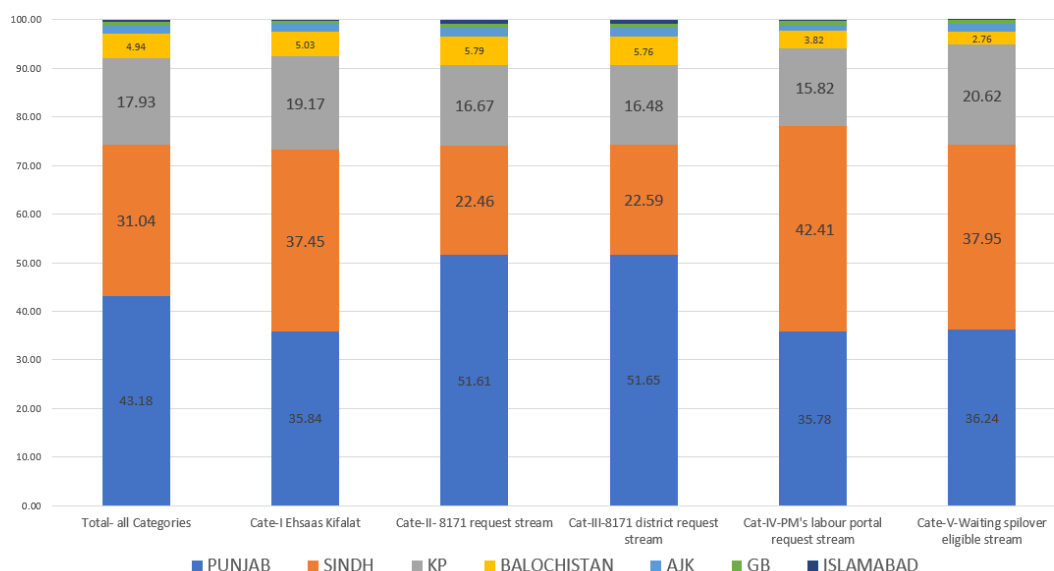
## Political neutrality

Table 4 and Figure 11 are evidence of the apolitical nature of Ehsaas Emergency Cash. In Category IV and V, deserving individuals in Sindh (where an opposition party rules) gained the most from the apolitical decision to fund all remaining eligible individuals from the 8171 SMS stream and the Prime Minister's Labour portal. Category IV was funded through the Prime Minister's COVID Relief Fund. Support for political neutrality came from the Prime Minister himself. Overall, also, Sindh gained the most from EEC, as shown in Table 4.

**Table 4: Number of Federally Funded Ehsaas Emergency Cash beneficiaries: breakdown by federating units**

	Number of eligible beneficiaries	% share in Ehsaas Cash	Population % (2017 census)
Punjab	7,003,260	43.18	51.57
Sindh	5,034,275	31.04	22.45
KP	2,908,352	17.93	16.65
Baluchistan	800,803	4.94	5.79
AJK	273,653	1.69	1.90
GB	121,072	0.75	0.70
Islamabad	79,151	0.49	0.94
Total	16,220,566	100	100

This table does not include Category III A, which is funded by the provincial government of Punjab

**Figure 11: Categories and percentage of individuals supported in each federating unit**

## Financial inclusion and EEC

Ehsaas recognizes the potential impact of financial and digital inclusion in reducing poverty and uplifting human capital and therefore, embedded financial inclusion as one of its time bound outcome-based goals in the Ehsaas Strategy—“*Financial and digital inclusion for 7 million individuals (90% women)*”. Following this, an official document was unveiled in the presence of the UN Secretary General’s Special Advocate for Inclusive Finance for Development, titled “*Ehsaas Initiatives to Promote Financial Inclusion*” (Ehsaas Official 2019). COVID-19 has further reaffirmed our views regarding the importance of financial inclusion in enabling greater security, autonomy, and better decision-making for the poor (Nishtar S. 2020b).

Financial Inclusion was also one of the key considerations when designing the Ehsaas Payment system in 2019, and hence the decision to replace the earlier BISP “cash out only” operations into the “Ehsaas Kafaalat One Woman, One Account” initiative—a programme that also enables financial and digital inclusion alongside cash transfers.

The current Ehsaas payment system, through which both Kafaalat and Ehsaas Emergency Cash are executed, include two bank accounts—a Limited Mandate Account (LMA) and the option with the beneficiary to open a savings wallet and either draw cash from the LMA or to transfer the amount to the linked wallet.

The LMA has all the features of a current account but it has been limited on our direction to comply with currently prevalent norms and regulations of the Government. Therefore, only the Government can deposit money in the LMA. The beneficiary can withdraw money after live finger biometric verification and the Government can de-credit the LMA in case of non-withdrawal by a beneficiary, as per policy. LMA is fully compliant with current State Bank of Pakistan regulations. It also complies with the Controller General of Accounts’ stipulations with regard to fund

reconciliation. The beneficiary can withdraw money after live finger biometric verification. The biometric signature, therefore, allows the Government to end its audit trail as required by the Auditor General of Pakistan. The KYC of this account is as per SBP's requirements and all the safeguards with regard to FATF's stipulations, and protection against terrorism financing and money laundering are implemented (FATF 2020).

The Ehsaas payment system was deployed in late 2019. LMAs allow users to make cash withdrawals at Cash-In-Cash-Out (CICO) merchants nationwide and use it directly for transactions. There are plans to invest in promoting financial and digital literacy so that use of savings wallets can be promoted. Once fully functional, the beneficiary will then have the option to either withdraw money or push money into a saving wallet after the biometric signature.

When Ehsaas Emergency Cash disbursements began, there were several questions regarding the payment system by certain 'voices': Why are we giving cash? why can't bank accounts be used? Giving cash does not tantamount to financial inclusion; why weren't financial inclusion approaches used? Why were savings wallets not used? Why was Ehsaas Emergency Cash not using the network of telecom operators and why was there reliance only on banks? Why weren't *Assan Mobile Accounts* used?

**Cash and bank account:** limited understanding of the payment design promoted the first question. The payment design is such that 'cash' is given through a bank account. For any repeat payment the same accounts will be used.

As far as **Financial Inclusion** is concerned, the LMA, which is being used for payments, is a steppingstone towards financial inclusion in Pakistan. International evidence shows that CICO networks play a critical role in a country's transition from cash-based to fully digital financial systems (CGAP 2019).

This crisis response has brought new households into the banking system, who can now benefit from greater financial inclusion in the future. For the 4.5 million women already benefitting from the Ehsaas *Kafaalat* (Category I) "One Woman, One Account" initiative—and other categories if they are brought into the *Kafaalat* programme—partner banks will allow all beneficiaries to link their account to a fully functional branchless banking savings account. Women in particular are more likely to spend their savings on health and education for the whole family, leading to improved outcomes in the next generation. Ehsaas plans to encourage beneficiaries with savings accounts to act as ambassadors and help promote the benefits of such products in their own communities. Especially women can also be trained to act as point of sale agents and in turn help other women who find it difficult to engage with an agent network which is currently 99% male.

Therefore, the EEC has laid groundwork for deeper financial inclusion in the future, not least by expanding the original Ehsaas target of financial and digital inclusion for 7 million individuals to 16.9 million. Other countries, such as Brazil, have espoused deeper, digital financial inclusion through a similar national cash programme. With the compressed time frame in which EEC was rolled out, this may happen in Pakistan at a much faster rate (Nishtar S 2020b).

However, readiness of beneficiaries and private partners to take up these financial inclusion initiatives is contingent on factors like establishing a conducive regulatory environment and improving financial literacy. These critical building blocks will now be the focus of Ehsaas advocacy. Financial literacy for beneficiaries, is particularly required for successful transition, which is where Ehsaas will invest, going forward. Improving access to mobile phone handsets, which is part of the overall Ehsaas Strategy, will help create synergy. Additionally, the evolving unified payment interface—work on which is underway—will facilitate inter-operability across payment service providers, thereby helping with the larger potential shift in the payment ecosystem, from cash based to digital.

**Payment partners and savings wallet:** related to this was a question centered on why Ehsaas Emergency Cash was not using the network of telecom operators, why was there reliance only on banks and why were *Assan Mobile Accounts* not used?

To outline the context, in January 2019, a procurement process was started to bring payment partners on board for Ehsaas' cash transfer operations. Earlier in 2011, 6 banks were sole source contracted by BISP to make payments to BISP beneficiaries for its unconditional cash transfers. The contracts with these banks were weak agreements, which made enforcement around quality and integrity of outcomes very difficult. The procurement process which opened in 2019 to seek partners to execute the Ehsaas cash transfer operations provided both the banks and telecom operators a level playing field. This transparent procurement process culminated in two commercial banks winning the contracts for three clusters into which the country had been divided for procurement purposes. Bank Alfalah won the contract for Cluster I (AJK, GB and KP) whereas Habib Bank won the contract for the other two Clusters covering the rest of the country. The new payment system was designed in consultation with the State Bank of Pakistan, all branchless banking operators (who were consulted by SBP), NADRA, Pakistan Telecommunication Authority, Auditor General of Pakistan and Controller General of Accounts. Banks were selected through open competitive bidding in accordance with public procurement rules and regulations by employing Quality and Cost-Based Selection (QCBS) method.

The payment system was fully biometric and stipulated many security features, such as a special web service for biometric verification and geo-fencing of machines. It was designed to provide maximum options to the beneficiaries including the first-time introduction of the option to draw money from a biometric ATM. There were significant cost-savings with the new model; due to lower banking services costs under the new contracts approximately Rs. 3.8 billion were saved in terms of banking costs only for EEC payments.

When COVID-19 struck and EEC was conceptualized, the scale of payments motivated the telecom operators to offer their networks for payments, which Ehsaas welcomed, provided they could arrive at a commercial agreement with partner banks with whom Ehsaas was contractually bound to work and had already partnered with. Telecom operators were not willing to partner with banks because they insisted on using a specific payment model and partner banks were not contractually allowed to deviate from the agreed payment model. Ehsaas was not willing in this emergency to discard a competitive selection process that had brought significant savings to the public exchequer. It was

also not possible for Ehsaas to discard a payment model, devised with great care and through the broadest possible consultation, in favour of the model being suggested by actors, who had actually lost in the competitive process. It goes without saying that such actions if taken would have violated the legally enshrined principles of public procurement.

Further, since the m-wallet based model as proposed by the telecom operators would require recipient of EEC to have a mobile SIM registered on her/his CNIC, the practicality of the model in the then prevalent lockdown situation would have been more challenging and riskier. The low digital and financial literacy amongst that segment of the society would have further aggravated the problem.

Going forward Ehsaas will invest in financial literacy to promote use of the savings wallets which is part of the payment system design, since Ehsaas regards financial inclusion as one of the pillars of poverty graduation.

Involvement of all payment actors can be facilitated when the State Bank of Pakistan's Micropayment Gateway is established and/or the Assan Mobile Account becomes commercially available; both these developments would allow interoperability between the accounts of banks and telcos and would allow digital transaction accounts to be opened through a Unstructured Supplementary Service Data (USSD) code. Only then can banks and non-banking financial institutions be seamlessly connected creating inter-operability in the country—an ecosystem where all players can engage in Ehsaas payments, as Ehsaas banking contract envisages both these developments.

## EEC and the way forward

All over the world, COVID-19 has necessitated governments' response at an unprecedented scale and speed. The first priority was to respond to the public health challenge. In addition, it became critical for Pakistan to protect the most vulnerable and the tens of millions of daily-wage and piece-rate earners and self-employed individuals in the informal economy, whose livelihoods had been affected by COVID-19. The urgency of the response was unprecedented. Within that context, our government succeeded in executing the first order of response in ensuring the delivery of cash to millions of families, practically covering half of the country's population. Prior to the delivery of Ehsaas cash there had been many reports of laborers congregating on the streets and disrupting normal order. There were beginnings of civil unrest and rioting and fear at-large because of livelihood disruption for a large segment of the population. We believe the delivery of the Ehsaas Emergency Cash was fundamental to address this challenge. So, its relevance cannot be over-emphasized.

Initial reports indicate that the cash has provided stability and security to vulnerable families in a time of extreme crisis and impact evaluations have already been commissioned. There is every reason for optimism with regard to the potential of this type of approach to help alleviate some of the expected damage from COVID-19.

## Expanding safety nets, delivering on the broader premise of Ehsaas

COVID-19 is threatening to wipe out the development gains of the last century and in doing so it is also reversing three decades of gains in poverty eradication. The Millennium Development Goal (MDG) on poverty eradication was achieved five years ahead of schedule, but now with the corresponding Sustainable Development Goal (SDG), we might sadly be moving backwards, which is why an emphasis on poverty alleviation and social protection programmes, at scale, is so critical. A strong social protection system is also one of the best ways to address rising inequality, post COVID-19; social protection tackles the issue from the ground up, focusing on social inclusion, and empowering vulnerable groups.

As we move back to a new normal in the months ahead, we must appreciate that unlike other crises, COVID-19 presents a long-term predicament; and therefore, in this age of long emergency coupled with joblessness, we need to transition to a new scale of welfare.

History shows us that disasters and their tragic consequences have a tendency to catalyze large scale social change. The unfolding tragedy and associated disruption of the COVID-19 pandemic has already catalyzed strong actions of solidarity. So, it may be cliched, but this crisis may well have a silver lining. We now have a one in a generation change to build a fairer world that ends poverty, inequality and the climate crisis, and social protection is a salient pillar of that rebuilding effort. In a country such as Pakistan, where there is already a platform in the shape of the multi-sectoral Ehsaas, the crisis can be a force multiplier for the great global reimagination of social welfare, envisaged in Ehsaas.

Post COVID-19, it is critical to redefine the prevalence of poverty and vulnerability, given the impact of the crisis on the poor. A dire effect has been evidenced in Bangladesh, where the incomes of the poor have significantly (Business Standard 2020). Fresh population-based surveys, such as the Pakistan Social and Living Standards Measurement Survey, powered to project numbers at the district level are needed urgently. In addition, work on the 2020 National Socio-economic Registry has been fast-tracked to identify and assist the likely vast numbers of people that have been pushed into poverty in Pakistan as a result of the crisis.

Although Ehsaas Emergency cash increased the number of individuals accessing government cash transfers from 5 million to 15 million, it remains to be seen if these beneficiaries will become regular recipients of cash transfers. Policy discourse is ongoing on the horizontal and vertical scale of Ehsaas cash transfers.

The legacy of this programme is not just short-term relief. Built into its design are longer-term goals to strengthen overall safety nets and increase financial inclusion, both of which will bring lasting benefits to recipients and the country as a whole.

Ehsaas Emergency Cash is an important component of the redesign of social protection, post COVID 19 as cash transfers are an important component of the great global reimagination of social welfare envisaged in Ehsaas. Ehsaas Strategy is being revamped, post-COVID-19 and there is a



practical demonstration of increased attention to social protection under the Ehsaas umbrella despite the post COVID-19 financial constraints (Ehsaas Official 2020). Furthermore, this programme has also helped to accelerate progress towards achievement of the gender equality and financial inclusion goals within the Ehsaas framework since nearly 54% of the recipients were women.

The new Ehsaas Strategy regards social protection as the cornerstone of relief and recovery, post COVID-19, best suited to addressing rising inequality in the wake of the pandemic. Therefore, even while COVID-19 was raging in the country, work was ongoing on several demand side social protection interventions to protect human capital from the negative coping strategies, which impact inter-generational poverty. As a result, the education conditional cash transfer programme has been expanded nationwide, the new health and nutrition programme (Ehsaas Nashonuma) has been rolled out in time and the scheduled rollout of the shock-oriented safety net (Ehsaas Tahafuz) will be on time, later this year. Additional resources have been allocated for the ‘cash for work, interest free loan programme as part of the expansion of the National Poverty Graduation Initiative’. Planning on social risk mitigation measures, for the informal sector—work on which was ongoing for several months—has been accelerated. COVID-19 has exposed structural problems in the informal sector. We are conscious that while the poor have suffered severely, informal workers who have inadequate mechanisms for coping due to limited savings and access to finance have been severely affected and hence new programmes are being designed.

### Insights for new ways of government functioning

COVID-19 spurred Ehsaas Emergency Cash provided a window of opportunity for our government to go beyond business as usual; to define a new normal, to pursue innovation at an unprecedented scale at various levels, to invent and recreate, embrace a digital transformation and redefine leadership. Like other crises, it was also an opportunity to further trust between the government and people.

This experience has generated valuable know-how in designing and implementing a massive national programme in real time in a context of complexity and uncertainty with speed. It forced us to learn new ways of doing things; within the Ehsaas context, it has made the government more agile, data driven, experimental, and ambitious. It has forced us to institutionalize far more cost-effective digital ways of working—consultations, M&E and communication.

The urgency involved in implementing this programme led to new ways of coordinating across government, and with the private sector. It helped us structure and use new coordination platforms, reaffirming an earlier strong impression about the importance of the multi-stakeholder whole-of-government approach (Nishtar S. 2014)

The new ways of working provide useful lessons about the need to build internal government capability, leadership and innovation capacity to cope with this prolonged emergency. The new ways of working can also can inform the trajectories in a post COVID-19 world with regard to the policy transformation options, and the new policy architecture for a new normal; insights such as this can



shape structural reform of our governance models, and public welfare services, and redefine the future of statecraft itself.

## Global experience sharing

As policymakers around the world search for ways to provide for the basic needs of vulnerable households and mitigate against more permanent economic consequences of COVID-19, and at a time when cash transfer programmes are the most widely used instruments to counter the socio-economic fallout from the pandemic, the case of Pakistan and lessons learnt from the design and implementation of Ehsaas Emergency Cash can provide learning that can also inform initiatives in other countries.

In this regard, this report aims to share details about the methodology adopted, implementation modalities and the know-how gained in designing and implementing massive national programmes in real time, in a context of complexity and uncertainty, with speed. It also outlines the operational challenges encountered and the means of their mitigation.

In particular, this experience has useful lessons for other countries that utilize unique personal identification systems. It demonstrates that by combining phones, internet connectivity, and national IDs, a demand-based system can be created to enable those in distress to seek social support during times of crisis. It shows how cash transfer programmes can be deployed to counter the socio-economic fallout from COVID-19, which presents a long-term predicament. Therefore, this report is also an attempt at sharing knowledge, reiterating the significance of learning and flagging the need for orchestrating structures for knowledge sharing amongst countries with similar resource settings, in a post COVID-19 context.

## The human face of Ehsaas Emergency Cash

On the information portal of Ehsaas Emergency Cash, publicly accessible at [pass.gov.pk/ecs/uct\\_all.html](http://pass.gov.pk/ecs/uct_all.html), we saw the numbers move upwards every day-millions of families who were being helped and the breakup of billions of rupees being disbursed every day to these families. What the numbers couldn't capture were the heart-wrenching stories of those whose lives were salvaged at a very critical time during the COVID-19 crisis.

In addition to the dire health consequences, COVID-19 decimated livelihoods, pushed the poor into abject poverty, it has squeezed the lower middle class into an abyss. My favourite statement as one of the three final candidates for Director General of WHO in the 2017 election used to be that there are three things that can destroy the planet: a celestial event, a third world war, or a pandemic. And here we are. As I traveled to several sites, the suffering I saw was unspeakable. I met daily wage labourers without work for weeks, many of them from the northern areas, now stuck in major cities with inter-city transport suspended; *Thelawalas* (push-cart owners) who otherwise sell vegetables, fruit, lemon soda, cane juice and chips and take home enough money to make ends meet, now forced out of work due to the lockdown; waiters, bearers and cooks from otherwise busy hotels and restaurants now sitting at home not knowing how to pay house rent and bills; domestic servants,

part time gardeners, security guards and drivers laid off by their employers who asked them to come back only when the crisis ends, but without salary in the meantime; loaders, fishermen and miners not knowing what to do with their work-settings suddenly coming to a halt; transport contractors, bus drivers, conductors, staff and hawkers serving people in bus stations, suddenly out of a job; beauticians and barbers, otherwise making a decent living, suddenly with no customers; millions of shopkeepers, tailors, grocery shop owners, on the verge of hunger with savings consumed, living behind the shutters of their closed shops; laid off workers from industrial establishments, most of them employed on daily wages without any social security registration; teachers in private schools who suddenly got severance letters; electricians, welders, painters, carpenters, plumbers, car mechanics, construction labour not knowing where the next meal was coming from; taxi and *Qing Qi*,<sup>7</sup> drivers who had not had a passenger for weeks on end; small entrepreneurs and cottage industry workers in an abyss, knowing well their balance sheets will never square again. Words cannot relay what we saw on ground. The gratification Rs. 12,000 brought, made it the best and the most-timely gift ever for millions of families. **Our government averted millions of tragedies.** There are no words to describe the powerful impact of Ehsaas Emergency Cash at the grassroots level. It is deeply humbling.

We made several visits to the field with the Prime Minister, who was very actively involved in the whole process. In Larkana the camp where payments were being made predominantly consisted of daily wage workers, they were invariably uneducated and didn't speak Urdu. We had to interact with them through an interpreter. I recall a man in the front row introducing himself as a *Thelawala*. His rubber slippers had been repaired in three places. He was trying very hard to conceal the part of his shirt that had been darned in several places—and I am assuming he was wearing his best outfit given that he would be meeting the Prime Minister that day. He was clenching the Rs.12,000 and the Ehsaas receipt firmly. With tears in his eyes he told us that the Rs.12,000, will tide him over all his troubles. He said he will invest Rs.1,500 to buy bananas and will rent a pushcart for Rs.500. He was confident that he will sell bananas for Rs. 800 a day and take Rs. 300 home every day. He said that he would buy food rations with the rest of the money as his six daughters had not eaten properly for weeks. It was deeply humbling listening to him.

The young man sitting in the corner next to him was a tailor; in my ignorance I said that tailors can continue to work in the lockdown. I thought he was shy to converse with me but later on I figured out he was embarrassed to tell me he didn't own a sewing machine. For him the choice was whether to buy food rations with the Rs.12,000 or invest it in the sewing machine.

The week before we met several people at a school-site camp in Lahore, I recall one young woman who had not eaten all day. She was a house maid and had been asked by her employers not to return till the crisis was over. The employers—who could no longer pay her salary because the breadwinner himself been laid off—were kind enough to fill her registration form on the Prime Minister's portal as a result of which she was declared eligible. This showed the domino impact of the crisis. Next to her was another woman who had managed employment in a call centre after three years of toil only to find herself being laid off when COVID-19 struck. She had a sick mother at home and children

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<sup>7</sup> A type of local autorickshaw

who she said, would ‘tremendously benefit from the Rs. 12,000’. In Peshawar, a man wept as he told me he couldn’t believe a simple SMS would work (without palm greasing, he meant).

As disbursements of EEC continued throughout the country and we rolled out the largest social protection programme ever in the history of the country, we visited several cash distribution points of Ehsaas Emergency Cash to gain insights. In a typical camp, several agents of our partner banks set up booths; people who received an Ehsaas payment SMS from our office the night before started showing up in the morning. At the gate the messages were usually checked and then they were admitted into the camp where they had to wait for their turn. Payments were made after biometric verification.

Every morning pictures started trickling in the WhatsApp group; women in colorful burqas in Charsadda; polka-dotted *Chaddars* of Swabi, caps of Hunza and Gilgit, and colorful dresses and elbow-long bangles in Tharparkar lining up for money. The smiles on their faces when they received cash brought tears to our eyes. Men in traditional turbans and caps would tell us where the picture belonged. Our day started and ended very late with trouble shooting, and decisions based on real time evaluation—all enabled through endless virtual meetings with stakeholders.

Pushing out cash to hundreds of thousands all over the country every day was a herculean task and I remain thankful to many for making such a multi-sectoral operation successful. I wish to thank, in particular, Secretary BISP and Secretary Poverty Alleviation and Social Safety Division for their partnership. I am thankful to our Director Generals in the head office and field, and the brave staff members at our headquarter and field who decided to work with us under very difficult circumstances in larger interest. I am grateful to NADRA for partnering with us to run these operations and to the Pakistan Telecommunication Authority for enabling access to data. I am thankful to Habib Bank Limited and Bank Alfalah for their remarkable role in disbursing cash and for their willingness to work with us, going forward, to make evidence-based improvements. We could not have run these operations without the help of provincial and district governments who managed camps on-ground and provided security arrangements. Cabinet colleagues and member of parliament visited campsites and helped with improving arrangements—I remain grateful to them. The State bank provided liquidity, the Ministry of Finance released money in a timely manner, the Cabinet Division gave us place on ECC and Cabinet agendas to seek authorizations speedily. The NCOC helped with coordination where needed and NDMA provided free masks and sanitisers. I remain grateful to all for helping us execute this massive whole of government coordinated effort. I also wish to thank international development institutions for their long-standing partnership, in particular the World Bank, the Asian Development Bank and DFID.

Most importantly, I wish to thank the Prime Minister. We made several visits to the field with him; his genuine concern for poor people was moving. At every interaction with him, he reiterated the need to run Ehsaas Cash on “merit” and he made the statesman like decision of authorizing cash for all that were eligible irrespective of geographies. He helped us whenever we got stuck with a decision and was always available to ease bottlenecks. His concern for those that are voiceless is sincere and most inspiring and remains the guiding light behind Ehsaas. I also wish to thank colleagues at the Prime Minister’s office for their constructive engagement and help.

## The governance and accountability perspective of this report

Finally, I wish to convey that I have put together a detailed account of the modalities and experience of the largest spend in social protection ever in the history of the country, to set precedent. Public accountability and transparency constitute the underlying motivation for this report.

The initiative is predicated on the belief that a culture of transparent and evidence-based decision-making is necessary to reform governance in Pakistan; and that in order to make democracies deliver, a culture of integrity, transparency and openness will have to be ingrained in government institutions and processes. It was an honour to serve the people of Pakistan and we continue to stand ready to do our utmost to ensure that we collectively achieve our potential in the post COVID-19 world. Building and sustaining transparency and accountability systems will play a defining role in how we progress as a nation and a democracy. May we all have the strength to do the right things for the right reasons.

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A woman receiving money after biometric verification

## Acronyms

AJK	Azad Jammu and Kashmir
ATM	Automated Teller Machine
AML	Anti-Money Laundering
BISP	Benazir Income Support Programme
CICO	Cash-In-Cash-Out
CNIC	Computerized National Identity Card
COVID-19	Coronavirus Disease 2019
DB	Database
DC	Deputy Commissioner
DFID	Department of International Development of UK
EEC	Ehsaas Emergency Cash
FATF	Financial Action Task Force
FIR	First Information Report
GB	Gilgit Baltistan
GST	General Sales Tax
ID	Identity
IMF	International Monetary Fund
KP	Khyber Pakhtunkwa
KYC	Know Your Customer
LMA	Limited Mandate Account
M&E	Monitoring and Evaluation
MDG	Millennium Development Goal
MPI	Multidimensional Poverty Index
NADRA	National Database Registration Authority
NCC	National Coordination Committee
NCOC	National Command Operation Centre
NDMA	National Disaster Management Authority
NSER	National Socio-economic Registry
PM	Prime Minister
PMT	Proxy Means Test
SARS-COV 2	Severe Acute Respiratory Syndrome Coronavirus 2
SDG	Sustainable Development Goal
SIM	Subscriber Identity Module
SMS	Short Message Service
UN	United Nations
USSD	Unstructured Supplementary Service Data
US\$	United States Dollar

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