Ehsaas Emergency Cash:
Digital Transformations within Government in the COVID-19 Context

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The Future of Health

1. Woman prints poly pills using 3D printer.
2. Wearable sticker monitors blood glucose in sweat.
4. Internet of Medical Things (IoMT) + microchip in pill upload information.
5. AI algorithm analyzes it.
6. Appointment with a doctor automatically booked.
7. Money deducted from mobile wallet saving account.
8. Uber ordered.
9. SMS alerts to her and doctor.
10. Insulin delivered to her doorstep by a drone.
11. Doctor does laser therapy on her digital twin.
12. Checks authenticity of pills through a text message.
13. Doctor orders medicines through Amazon.
14. Amazon
Context

• 24 million breadwinners
  • Self employed in the informal economy
  • Daily or piece-rate wagers

• 160 million individuals in distress

Response

• Emergency cash package or 16.9 million families
• PKR 203 billion
• Impacts 110 million (half of Pakistan)
• Largest Social protection program in Pakistan’s history
Ehsaas Infrastructure leveraged for Emergency Cash

- The new biometric payment system
- The demand side SMS based assistance seeking mechanism established in 2019
- The new wealth-profiling data analytics mechanism in 2019
Wealth proxies used as exclusion criteria in the data analytics process for “self” and “spouse”

- International travel
- Ownership of a Car
- Income level above Rs. 50,000
- Average monthly telephone bill over 6 months
- Expensive processing of passports and CNICs through NADRA Executive Centers
- Ownership of land
- Government employment
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>Total Requests</strong></td>
<td>181,707,137</td>
</tr>
<tr>
<td><strong>Unique CNICs after removing duplication</strong></td>
<td>66,069,264</td>
</tr>
</tbody>
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Payments will be staggered; people will be asked to leave home only when SMS notification arrives.
A: Beneficiaries spent funds on basic needs, specifically on food, water and household expenses

Spending breakdown for beneficiaries

% of respondents

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

<table>
<thead>
<tr>
<th>Category</th>
<th>% of Respondents</th>
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<tbody>
<tr>
<td>Food</td>
<td>93</td>
</tr>
<tr>
<td>Water</td>
<td>62</td>
</tr>
<tr>
<td>Purchase of household items</td>
<td>26</td>
</tr>
<tr>
<td>Healthcare</td>
<td>18</td>
</tr>
<tr>
<td>Others¹</td>
<td>33</td>
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</tbody>
</table>

Spending patterns consistent across categories, genders and regions

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

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

- **Cyber Attacks**: Vigilance group constituted
  - INsufficient Credit: 8171 service was made free 😊
  - Inability to Text Due to Low Financial Literacy: Volunteers Mobilized to Assist
  - Limitations of Data-Driven Messaging: E.g., Notification to Dead Beneficiary
    - Communications & Grievance Redressal
  - Expired CNIC
    - Conditionality Removed

- **Deductions by Unscrupulous Retailers**: Punitive action & cancellation of licenses

- **Biometric Payment Failure**: Exceptions policy for payments in banks

- **Slower Cash Withdrawal in Category II & III**: Text messaging supplemented with advertisements

- **Liquidity & Internet Issue with Banks**: Daily coordination meetings

- **Limited Incentive for Bank Retailers**: Fiscal measures taken, cabinet approvals
Ehsaas Emergency Cash (All Categories)

Total beneficiaries served
13,096,488

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

Provincial breakdown of emergency cash programme beneficiaries

Provincial breakdown of emergency cash programme disbursed and withdrawal amount (in Pak Rs. million)
We have learnt new ways of doing things in this age of protracted emergency

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

In Pakistan
Great global reimagination of social welfare envisaged in Ehsaas
Financial inclusion objectives
Supplemented with other initiatives, post COVID
Insights to share with other countries
Role of unique identification numbers demand based assistance
Importance of social protection post-COVID
Thank You