



Ehsaas Emergency Cash Program

Using Big Data for Rapid Expansion during the COVID Pandemic

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About Pakistan and BISP

Pakistan

- South Asia: Bordering Afghanistan, Iran, India and China
- Population: 210+ million (63% in rural areas) – **5th largest country in the world**
- Poverty: **over 30%** of population
- Overall standing in the Human Development Index: **154/188 (2020)**

BISP

- Largest safety net of the country (launched in 2008)
- Regular unconditional cash transfers to 4.6 million families (plan to expand to 10 million by 2022)
- CCTs: Primary Education (ongoing) and Health & Nutrition (rollout in progress)
- Robust SP system: socio-economic registry linked to national ID registry; technology-based payments and GRM.



Ehsaas data/systems leveraged for Emergency Cash

- **Ehsaas** (empathy) is the government's new multisectoral poverty alleviation program (launched in March 2019) – largest in the history of Pakistan
- National socio-economic registry (**NSER**): established through census-based poverty scorecard survey in 2010-11, now being updated
- New **biometric payment system** deployed in 2019 – *over 4.6 million women-headed beneficiary families paid through technology-based biometric verification*
- Demand side SMS and web service developed as part of the **desk-based self registration system** established in 2019
- New wealth-profiling **data analytics mechanism**
- **Ehsaas Emergency Cash program** supported around **15 million families** (50% of population): PKR 12,000 per family (75 USD) one-time assistance between April-September 2020

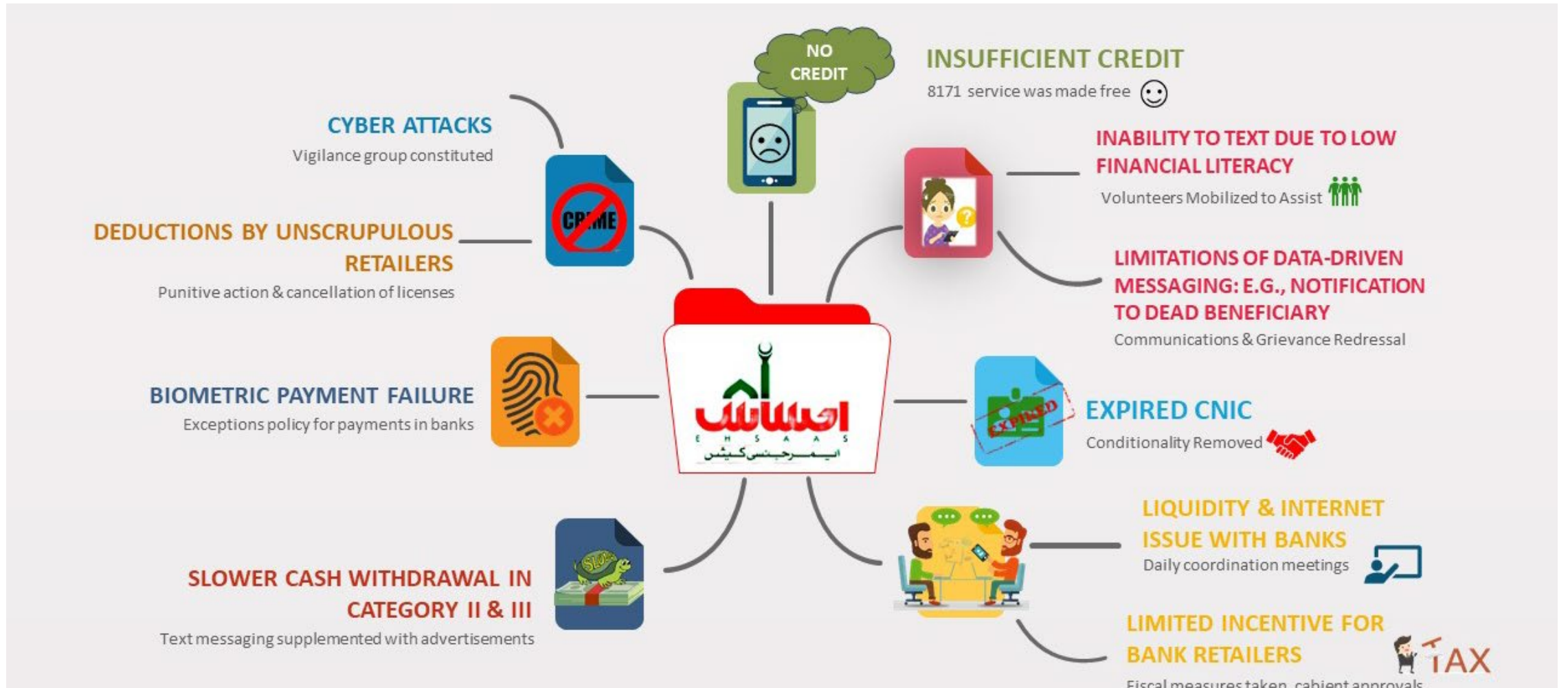
Wealth proxies used as exclusion criteria in the data analytics process for “self” and “spouse”

- International **travel**
- Ownership of a **motor car** (motorcycle owners not excluded)
- **Income level** above PKR 50,000 (US\$ 300) declared by the Federal Board of Revenue (national tax agency)
- Average monthly **telephone bill** during 6 months (landline and mobile phone)
- Processing of **passports** through **Executive Centers**
- Processing of **national ID card** numbers by three or more members of the family
- **Government employment** (some data from attached and autonomous agencies of the government was not available to be used as exclusion criteria)
- Ownership of **property/real estate** (in the case of Punjab province only, where digitized data existed)

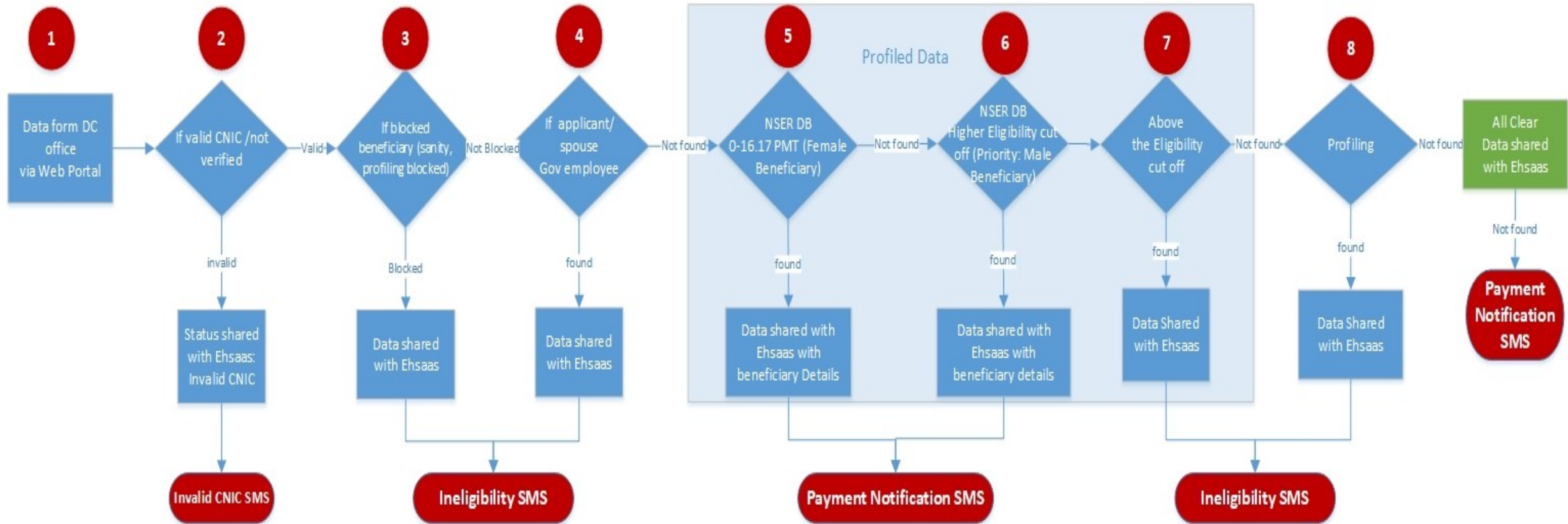
Big data application to expand coverage

	Category I	Category II	Category III	Category IIIA	Category IV	Category V
Description	All existing BISP Kafaalat (UCT) beneficiaries	Incoming 8171 SMS campaign	8171 SMS campaign + district lists	Districts lists	PM's <i>Ehsaas</i> Labor Portal	Spillover/leftover beneficiaries of Categories II & III
Inclusion criteria	PMT 0-16.7	PMT 16.8 – 38 (data taken from NSER)	2.7 million conformed to Category II criteria. Rest had average 6 month phone bill <PKR 1000	Inclusion based on Category III criteria	Inclusion based on Category III criteria	Inclusion based on Category III criteria
Cleared wealth exclusion criteria (using national databases)	Yes	Yes	Yes	Yes	Yes	Yes
Number of beneficiaries	5 million	3.99 million	3.48 million	0.7 million (Punjab province only)	1.26 million	2.45 million
Gender	Women only	Male, Female, Transgender	Male, Female, Transgender	Male, Female, Transgender	Male, Female, Transgender	Male, Female, Transgender
Funding source	Government COVID package	Government COVID package	Government COVID package	Government of Punjab funds	Prime Minister's COVID-19 Fund	Government COVID package ⁵

Roll out of *Ehsaas* Emergency Cash and Real Time Evaluation



Big data-driven analytical process triggered by messages seeking emergency cash (for non-BISP beneficiaries)



Note: Ehsaas shall send appropriate messages to public on the basis of shared data.

Lessons Learned

- Multi-stakeholder, **government-led response** is needed to make emergency operations work better.
- For countries with unique personal identification system, combining mobile phones, biometrics and internet connectivity, a **demand-based system** can be created to provide social support during times of crises.
- The experience shows that commercial banks can be effectively leveraged for disbursing money through **branchless banking mechanisms**.
- **Systems and platforms** are needed to create trusted responses at scale in case of emergencies. Pakistan was able to leverage the investments made in the past year under *Ehsaas* to roll out this intervention.
- **Financial literacy** has been a key barrier and could have been a force multiplier.
- **Fiscal measures** during emergencies can incentivize positive behaviors.
- **Real time evaluations** are instrumental to improve delivery during a crisis situation.

Way forward and policy questions

- Expansion of social protection coverage through “big data”
 - Policy discourse on the horizontal and vertical dimensions of *Ehsaas* cash transfers.
 - A dynamic national socio-economic registry.
 - Process, and outcomes evaluation questions.
 - What are the new income and multidimension poverty numbers?
 - Can we get a nationally representative sample survey up and running soon?
 - Can a cash-for-work program be integrated with emergency response?

Thank you.....

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