

DRI's COVID-19 Policy Brief Series

EVALUATING
EHSAAS
EMERGENCY
CASH TRANSFER
PROGRAM –
SUCCESES,
OVERSIGHTS AND
POSSIBILITIES



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This publication is a part of Democracy Reporting International's COVID-19 Policy Brief Series aimed to improve and strengthen parliamentary oversight of the government's COVID-19 response by providing technical input to parliamentarians on key policy areas.

SUMMARY

There is significant literature globally on the use of cash transfers to offer relief to poverty-stricken citizens. The Covid-19 pandemic has produced a renewed focus on the utility of these initiatives in giving citizens direct support during times of crisis. Cash transfers under Ehsaas Emergency Cash Program were seen as the fastest and easiest method to alleviate misery and hardship for beneficiaries in Pakistan in the aftermath of widespread

lockdowns during the first wave of the pandemic. Given the potential for these types of initiatives to halt increases in poverty as well as reduce it to below baseline levels and promote longer term financial inclusion and social safety nets, this brief assesses the performance of Ehsaas during the pandemic and offers recommendations for both immediate and long-term improvements so that Pakistan can more effectively protect its most vulnerable citizens.

KEY ACTIONS RECOMMENDED



Harness Civil Society for Outreach and Oversight

To address administrative shortcomings with regards to access, communication, and management of beneficiaries, the government should harness outreach

of civil society organizations and their networks and consider the creation of a formal, umbrella network of select organisations.



Oversight Mechanisms and Empowerment of Local Administration

Elected local governments should be in place to monitor jurisdiction-specific issues. In the interim, political and civil society oversight should be harnessed through constituted committees at the district level, with elected representatives from the

district's national and provincial constituencies, as well as civil society and media representatives. This would allow for greater ownership and oversight of the administration process and provide feedback mechanisms that are currently absent.



Improving Roll Out Modalities

- Train provincial government human resources (social welfare, education and police departments in particular) in managing the implementation of disbursement centers, with emphasis on SOPs enforcement and protocols to assist those requiring special assistance, such as the differently abled and the elderly.

- Address the frequent documentation of biometric issues on-site for laborers and the elderly through non-biometric verification options.



Rectifying Gender Gaps

The Ehsaas program should undertake its own National Identity Card (NIC) registration campaign, with the assistance of NGOs that work on women

rights issues and have experience with low-income populations to push for a reduction in the gender gap in NICs.



Rectifying Socio-Economic Exclusion Errors

CSOs such as HomeNet who specifically engage with the urban informal sector and home-based workers, and informal sector associations such as market associations for street vendors and transport workers

could be leveraged to identify potential beneficiaries and conduct outreach to improve self-enrollment numbers.



Harnessing Digital Wallets

Treat the Ehsaas cash assistance as a digital payment that can be transferred directly to existing mobile wallets like EasyPaisa and JazzCash rather than

through physical disbursements at retailers, and then used for payments for everyday expenses.



In response to COVID-19, the Pakistan government has implemented the Ehsaas Emergency Cash Transfer Program. This is housed under the umbrella Ehsaas Program within the Poverty Alleviation and Social Safety Division. The Program was designed for immediate deployment relying on the existing digital payment system of Benazir Income Support Program (BISP), which was the original signature cash transfer program under the Ehsaas Scheme. Just before the onset of the pandemic in 2020, Pakistan was in the process of updating its cash transfer program for women. The Kafaalat program had replaced BISP and relied on in-person surveys to identify recipients but further enrollment was paused due to the emergence of COVID-19. Thus, several existing mechanisms were there to rely on when rolling out the Ehsaas Emergency Cash Transfer Program. Using the framework inherited from BISP, Ehsaas had many benefits - existing beneficiaries were notified automatically of this program and this seamless transition allowed for a continued focus on direct support to women. There is significant literature globally on the use of cash transfers to offer relief to poverty-stricken citizens and the pandemic has renewed the focus on utility of these initiatives in giving citizens direct support during times of crisis.

“*Dr. Sania Nishtar, Special Assistant to the Prime Minister on Poverty Alleviation and Social Protection, Federal Minister, has highlighted the logic underlying the choice of cash transfers for Ehsaas Emergency Cash Program as part of the government's Covid-19 response. She emphasized that Pakistan has 24 million household heads who rely on daily wages or are employed in the informal economy, and their lives came to a total standstill with the onset of the lockdown in March (Nishtar, 2020).*”

Looking at pre-existing multidimensional poverty thresholds and figures – which cited approximately 40% of the total population as poor, this amounts to, on paper at least, comprehensive coverage. Cash transfers under Ehsaas Emergency Cash Program were thus seen as the fastest and easiest method for beneficiaries to alleviate misery. The program was rolled out as a safety net within ten days of the lockdown in an effort to counter the socio-economic fallout from the pandemic. These transfers were meant to not just provide economic support but also ensure that speedy access to some finances prevent vulnerable segments from adopting negative coping strategies that could impact the health and education of children (Khan,2020).

Dr. Nishtar also referenced successes of cash transfer programs worldwide that have improved financial inclusion in several countries, such as Brazil - where introducing cash transfers eventually meant beneficiaries were eased

into the banking system and led to 2.5 million individuals opening bank accounts and using them to make commercial transactions (Nishtar, 2020). Such an understanding holds that cash transfers can be stepping stones for greater financial inclusion. It is argued that built into the Ehsaas program are similar long-term goals to strengthen safety nets and further financial inclusion in the country, but such claims require further evaluation. For now, the program has borrowed the framework BISP has followed in Pakistan and managed immediate relief.

Cash Transfer Programs Around the World

Cash programs are employed in various parts of the world such as Latin America, particularly to increase school enrollment and improve child nutrition. For instance, in Syria on a bi-monthly basis, a cash support program provides US\$40 per child to families of children with disabilities. This is done through Al Haram, a money transfer agency, that wires money directly to the families in the program who are selected based on agreed criteria (Awad and Ourfali,2017). Cash transfers do have the advantage of reaching a wide net of people in times of crisis. For instance, in Pakistan under Ehsaas 98% of the beneficiaries are being paid through a technology-based biometric verification system, a small percentage is being paid through the Pakistan Post in places where presently no formal banking channels and internet facilities are available. Internationally too, there are several examples of beneficiaries who do not have formal access to technological means being included in cash transfers. For instance, in Zambia the post office validates addressees and makes cash transfers in far flung non-urban areas, while humanitarian organizations like Mercy Corps have even used prepaid cards to deliver cash aid to asylum seekers in the Greek Islands (IMF 4).

In the context of COVID-19, cash transfers are meant to support vulnerable households by reinforcing the social protection system and this is achieved through working in partnerships with social protection stakeholders both local and international as well as NGOs. As per the World Bank by June 2020, 277 cash transfers programs in 131 countries had been introduced in response to COVID-19, including 98 existing programs which were scaled up, and 179 completely new initiatives (Gentilini et al. 2020). Studies point to the success of cash transfers in COVID-19, whereby a UNICEF report in Georgia carried out 24 hypothetical cash transfer scenarios targeting different groups in the population with high and low transfer amounts to assess how these impact poverty(Kurtsikidze,2020). They found that cash transfers have the power to halt the rise in poverty as well as reduce it to below baseline levels.

Studies by multilateral institutions including the World Bank and the UN indicate that cash transfer programs have formed a critical part of many government responses to the pandemic – and that these types of initiatives have the power to halt the rise in poverty as well as reduce it to below baseline levels.

Not a Silver Bullet Solution in the Long Run

However, many hold that cash transfers are of limited use, since they are not a long-term solution. They merely offer temporary relief since they do not address structural issues that limit beneficiaries’ access to state institutions and the general absence or failing of a welfare system at large. There is a growing body of research that is wary of cash programs and argues that these programs can have unintended consequences for non-beneficiaries. For instance, Kandpal found that in the case of cash transfers in the Philippines cash inflow into small remote villages raised price of some basic food items that reduced purchasing power of non-beneficiaries (World Bank,2019). Thus, there

is a risk of penalizing non-beneficiaries, which policy makers need to watch out for when evaluating the policy. To this end there is literature that suggests various methods that can be employed to minimize the negative spillover of cash transfers, such as basic income and employment guarantee schemes. These are discussed further in the recommendation section.

The pandemic then offers an opportunity for jumpstarting policy reforms in the realm of welfare schemes, to devise programs that are inclusive and far reaching. Cash transfers can serve as a first immediate step to provide relief, complemented, and supplemented by thoughtfully crafted long-term policy.

HOW THE EHSAAAS PROGRAM WORKED DURING THE PANDEMIC

Ehsaas Emergency Cash Program launched to alleviate the financial burden on daily wagers and low-income segments of the population in the wake of widespread lockdowns in Pakistan during the early onset of the pandemic. In April 2020, the target was to disburse approximately US \$900 million among 12 million families who are most acutely affected, later in May this was expanded to include another 6 million recipients. A 12,000 PKR cash payment was to be made to each family identified. According to the PASS website it has distributed a total of 179,214.97 PKR million to a total of 14,825,894 beneficiaries as of November 6th 2020.¹ Provincial enrollment statistics of beneficiaries are also available and detailed in the figures below.

Criteria for Beneficiaries

Ehsaas Emergency Cash Program borrows from the metric BISP established. With the help of the National Database and Registration Authority (NADRA), it makes use of data from the National Socio-Economic Registry (NSER), developed during 2010-11 and partially updated between 2018-2020 through a nationwide door-to-door survey using a proxy means test (PMT) based poverty scorecard (World Bank Country Brief,2020). An eligibility cut-off score was applied to identify the beneficiaries. For the first category beneficiaries were to get a top-up of US \$6 per month for the current 4.5 million BISP beneficiary

Fig.1 Provincial breakdown of emergency cash program beneficiaries

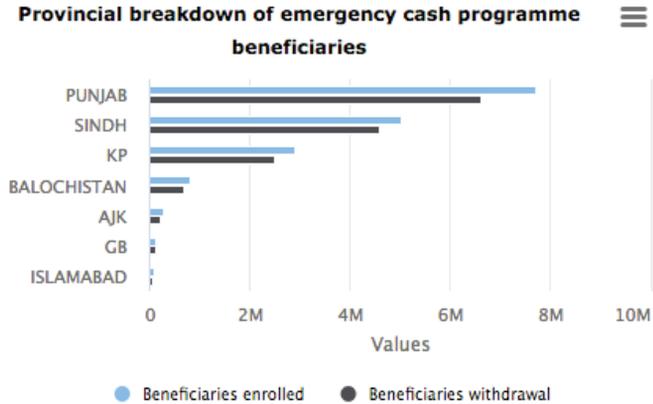
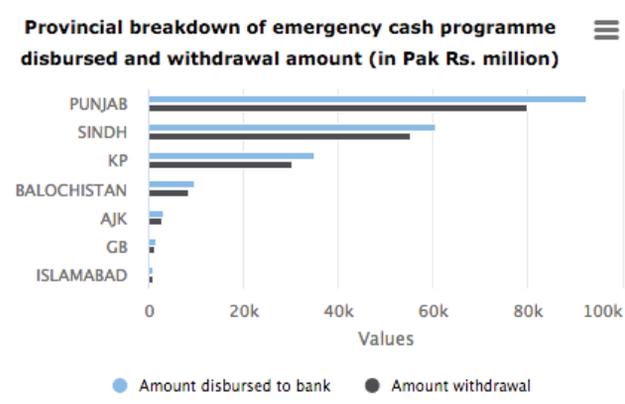


Fig.1.1. Provincial breakdown of emergency cash program disbursed and bank withdrawal amount



¹https://www.pass.gov.pk/ecs/uct_all.html

families, in addition to the regular cash transfer of US \$12 per month (World Bank Country Brief, 2020). For Category 2 and 3 another 7 million non-BISP beneficiary families would receive a one-time transfer of US \$71 as well. These included a) families identified from the NSER data base as well as b) self-enrolled applicants that are not in the NSER database and are then verified through respective provincial governments who also identify local deserving families through their own systems and add them to these lists (World Bank Country Brief, 2020). An additional 1.2 million beneficiaries were further enrolled under Category 4, developed specifically to cater to those who had self-reported job losses and applied through the central assistance web portal of the federal government.

Awareness Campaigns

To encourage self-enrollment, a nationwide campaign was launched alerting citizens at large about the eligibility criteria and how to apply. The campaign used a number of media formats, including the state broadcaster, PTV, private news channels, vernacular and English language print outlets, as well as social media campaign by the government and ruling party's social media cell. The provincial governments politically aligned with the federal government also used provincial public information campaigns to encourage people to enroll in Category 2, 3, and 4 of the programs. While there has been no independent evaluation of the communications strategy deployed, preliminary nationally representative survey data from an ongoing project by researchers based at LUMS and University of Sussex shows that approximately 72% of adult respondents were aware of a government cash transfer scheme specifically for COVID-19. This figure is higher for urban adults as compared to rural ones, which may reflect outreach patterns of mainstream media outlets (Javed forthcoming).

The application and listing process

Overall, the application process was kept relatively simple: potential beneficiaries were asked to send a SMS with their CNIC number to #8171 to check eligibility. The first step after sending the SMS was verification of CNIC, followed by identification of layers of beneficiaries with the assistance of NADRA and data of the National Socio-Economic Registry (NSER). For the first category, the BISP PMT threshold was kept in place i.e. a score of 0 to 16.17. For category 2, the PMT threshold was raised to 16.18 to 24 brackets to include households not receiving previous payments under BISP. The same threshold score floor of 16.17 was applied to self-enrolled applicants for categories 3 and 4 as well (till 19th April 2020), but the NSER database was not directly used to assess their eligibility. A large number of the recipients in

these categories were identified by provincial governments, using provincial government welfare data as well as political representatives. The allocation of proposed beneficiaries was done based on district-level poverty scores and quotas developed using district-level population numbers.

Disqualifying Factors

It bears mentioning that the underway revision of the NSER between 2018-2020 had removed nearly a million BISP beneficiaries for graduating out of the threshold and for being falsely enrolled in the first place. It was this revised and shortened pool that was used for disbursements under category 1. Laborers and workers enrolled in existing provincial government welfare schemes (such as Worker Welfare Fund and Zakat fund recipients) and those registered with the provincial social security administration formed a significant part of the proposed beneficiaries in these categories. However, NADRA, Federal Board of Revenue (FBR), and Pakistan Telecommunication Authority (PTA) data were used to filter those not on the existing NSER according to a number of various parameters. Occupation (government employees and their spouses serving at any tier were not eligible), travel history, payments made to telecommunication companies more than Rs. 1000 per month, and ownership of an automobile were characteristics deemed to disqualify potential beneficiaries.

After passing through all parametric checks, successfully enrolled beneficiaries received a SMS message informing them of nearby payment points to collect money or to contact district administrations for further details. In addition, an Emergency Cash Application web-portal was developed enabling families to register themselves at the web-portal without the need to visit any office.

Conversations with researchers and social policy experts generally allude to the process being relatively transparent with regards to beneficiary enrollment. Pre-existing inclusion errors in the BISP database, due to lack of timely assessing of graduation out of poverty had been rectified between 2018 and 2019 and one million enrollees had been removed from the beneficiary list. There were some concerns raised with regards to provincial government nominations and the potential role played by political representatives in pushing through undeserving individuals out of patronage considerations. However, there is little evidence to suggest that this has been the case; the enrollment process workflows were reasonably well documented and as of present, it appears that political considerations in enrollment have been circumscribed within who gets to submit their application for enrollment rather than the actual enrollment itself.



The Ehsaas Emergency Cash program uses the digital payment system inherited from BISP to respond to the immediate crisis posed by COVID-19. BISP has been operational since 2010 in rolling out regular technology-based payments by working with institutions such as NADRA, telecom companies and banks and Ehsaas Cash Program does much the same benefiting from these linkages.

BISP beneficiaries receive regular cash transfers that can be withdrawn from Points of Sale (POS) of biometrically enabled branchless banking operations and biometrically enabled ATMs. Existing networks were expanded for old and new beneficiaries. Each beneficiary has a Limited Mandate Account (LMA) and can open a mobile savings wallet linked to this. In order to obtain the cash transfer, they need only a mobile number registered in their name and a request at an agent location in order for their mobile

wallet to be configured (Nishtar,2020). This wallet allows beneficiaries access to a number of digital financial services accessible through a mobile app, agent assistance, a debit card or a QR code. To accommodate a larger pool of people several localized conditions have been kept in mind. For one the LMA cash disbursement does not require that the beneficiaries own a phone, since in the lowest income categories in Pakistan not everyone can afford their own mobile phone (Nishtar,2020). There is reliance on cash in cash out merchants (CICO) because most low-income localities have retail shops and the overall culture in Pakistan is predominantly cash based (Nishtar,2020).

Provincial governments were also contacted to provide open public spaces for setting up fully secure cash disbursement centers. This was done usually through each province’s education departments who were able to utilize public school closures for this specific purpose.

OVERSIGHTS AND GAPS



While broadly successful, the program continues to face some persisting administrative, programmatic, and structural issues. Collectively these include cyber-attacks, unregistered deaths, closure of banks and relevant institutions, and persisting concerns with the parameters of enrollment and the existence of potentially large exclusion errors in both socio-economic and gender terms. Roll out modalities have also been critiqued for inefficiency in disbursement timings and failure to maintain COVID SOP’s while disbursing the cash payments.

Issues Faced by the Program



Administrative and Logistical Issues

There were several accounts of issues of mismanagement where little or no social distancing was observed at many Ehsaas cash distribution points. Many people waited in poorly managed lines for hours often in the hopes of being enrolled on the spot, but were turned away due to procedural constraints. There were also issues with the emergence of various brokers and agents offering to enroll individuals through text messages and providing misinformation in the process.

There were also more serious accusations of mismanagement whereby arrests were made against those accused of illegally deducting money from the Ehsaas fund. Dr. Sania Nishtar held a firmly detailed briefing on how no fraudulent activity would go unpunished regarding the Ehsaas Fund, and that they were dedicated to an ethic of transparency. Yet despite this there was tampering with point-of-sale payment process at several retailers making payments. For example, in three districts of Southern Punjab, local retail partners were defrauding women beneficiaries by using their biometrics to obtain cash payment clearance but taking a partial amount of money for themselves. The federal government, in collaboration with provincial policing authorities, were generally successful in clamping down on such issues, usually through quick registration of FIRs and arrests. Overall, the number of reported fraudulent activities by disbursement partners remained quite low.

One other frequent obstacle for beneficiaries was biometric failures. Citizens struggled to get their fingerprints identified from NADRA and faced delays. Biometric verification is compulsory for all those who need cash aid, but an issue that should be addressed is that laborers after years of hard extensive labor, as well as the elderly, face the problem of diminished fingerprints (Adnan,2020).

Inclusion of the elderly has also been identified as a gap in the program. HelpAge carried out a study of the impact of COVID-19 on elderly people and evaluated the role Ehsaas Cash transfer plays in excluding the elderly. Many potential beneficiaries in this demographic were not technologically skilled to avail the services and especially elderly women did not have independent mobile phones (HelpAge,2020). Another concern for the elderly was accessing cash points due to either disability or general reduced mobility, a fact that was not appropriately taken into consideration during the design of disbursement centers. Some of these issues were, however, taken into consideration during disbursement for Category 3 and 4 beneficiaries.

Apart from administrative gaps, longer term programmatic and structural shortcomings related to the design of the cash transfer program are also worth reviewing. These relate largely to the way that Pakistan's emergency cash

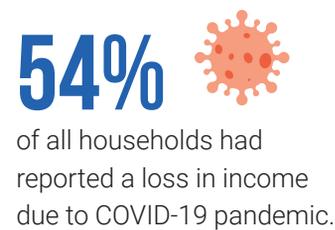
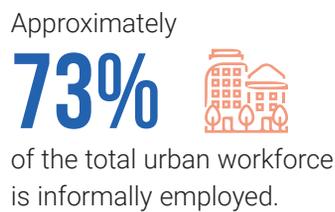
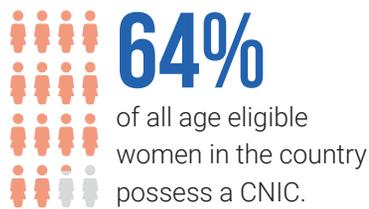
transfer system is currently set-up with attendant exclusion and inclusion errors, and the various inter-sectional patterns of socio-economic and gender-based marginalization that may limit its overall effectiveness.

Gender Gaps

Perhaps the most glaring gap that raises questions about the efficacy of Ehsaas Emergency Cash Transfer Program was its failure to take into account gender gaps in formal citizenship registration and financial and digital inclusion.

From an administrative perspective, Pakistan's gender gap in computerized national identity card (CNIC) registration is well documented. It is estimated that the CNIC registration difference between men and women aged 18 to 24 could be as high as 20 points in the most urbanized and prosperous province of Punjab, which suggests the gap may be even higher in our regions (PCSW 2018). There is also a considerable 10-point difference in registration between urban and rural women, pointing to multiple axes of exclusion. By some estimates, only 64% of all age eligible women in the country possess a CNIC. This gap carries a significant bearing for cash transfer program that has the CNIC as its basic metric of enrollment. More importantly, given that CNIC ownership is highly correlated with socio-economic status, it is expected that the existing gap is overwhelmingly composed of poor women, many of whom may be potentially eligible for government cash assistance support.

This gap is further compounded by other axes of exclusion, as laid out in a recent research note by Center for Global Development. It shows that while poverty statistics are alarming for women in Pakistan, with 7.53% of women living in extreme poverty, they still do not accurately portray their plight as even within households' women are most acutely disadvantaged (Bourgault and O'Donnel,2020). Financial inclusion surveys point to much the same, as do figures suggesting not many women have independent mobile phones. As per this research, when women were asked to rate how comfortable they felt sending and receiving text messages, women in poverty gave themselves an average rating of 1.89 (roughly "a little ability"), while men in poverty gave themselves an average 2.84 (roughly "some ability") (Bourgault and O'Donnel, 2020). This has implications for how many women would be able to follow the step-by-step process prescribed for becoming an Ehsaas cash transfer beneficiary. Thus, unpacking the design of the cash scheme identifies that it did not take into account intersectional gender gaps within Pakistan, and how access might be even further limited in rural areas, where financial and digital literacy is so heavily gendered.



Additional Exclusion Errors

Another key shortcoming relates to the identification of beneficiaries and catering to exclusion and inclusion errors from a socio-economic perspective. One of the most fundamental of these is the enrollment of workers associated with the informal sector in the urban economy. As per current labor force statistics, approximately 73% of the total urban workforce is informally employed. This means employment beyond the ambit of employer and government social security provisioning. *The first two categories of the Ehsaas cash transfer program were heavily skewed towards rural beneficiaries, largely because of the program's reliance on the NSER, which utilizes asset ownership and annual consumption to assess the poverty score for a household. While useful in identifying persistently vulnerable populations, this approach is unable to account for vulnerability that is caused by an exogenous shock, such as a sudden loss of income from work or business which has disproportionately impacted urban informal sector workers. It is also unable to identify vulnerable populations that are seasonally migratory, nomadic, or are unable to access shelter at any permanent residence. Waste-pickers, street vendors, hawkers, construction laborers, and associated occupations would fall under this specific category.*

These concerns of how urban informality correspond to pandemic-related crises are echoed through a vulnerability analysis of low and middle-income households by the Centre for Economic Research in Pakistan (CERP) in Punjab at the height of the COVID pandemic, which highlighted that 54% of all households had reported a loss in income, with the number being slightly higher for urban as compared to rural areas.

This means that a well-designed cash transfer scheme needs to be attentive to the plight faced by informal sector workers, which were largely included by the Ehsaas scheme only

under the smaller Category 3 and 4 rounds of beneficiaries. Later rounds of the same vulnerability analysis showed that only 12% of households reported receiving cash or in-kind support. Ninety percent of these households reported getting this assistance through the Ehsaas program, while 4% reported some other government program. However, few respondents in distress reported receiving support: only 9% of respondents who were unemployed in both February and August of 2020, and only 21.1% of respondents with February incomes of less than Rs. 17,500 per month, reported receiving some kind of cash/in-kind support, suggesting persisting issues of exclusion.

Other patterns of exclusion that correlate with informality relate to age, pre-existing marginalized groups status and refugee status. HelpAge identified the elderly as one such group, while also mentioning how the trans community is disadvantaged because they too do not have formal documentation and thus don't fall into any ambit of any protection measures (HelpAge,2020). The same is the case for Afghan refugees who make up roughly 2.5 million people in Pakistan, who because of being undocumented and largely employed in the informal sector are left in abject poverty in the presence of such schemes.

These persisting exclusion issues are also broadly structural in nature and are difficult to address within the ambit of a centrally controlled cash transfer scheme. Instead, they allude further to the curtailed effectiveness of cash transfer programs overall, which has been discussed in the first section. Such criticism points to how cash transfers alone do not help the poor in the long run and while they have positive socio-economic impacts for their beneficiaries, the scale of exclusion errors, as well as shortcomings in supplementing cash support with provisions that can help secure improved labor market and employment related outcomes, remain lasting concerns.



In light of the administrative, programmatic, and structural gaps highlighted in the previous section, the following section lays out recommendations that can be undertaken in order to improve the effectiveness of the emergency cash assistance program during subsequent waves of the pandemic and make it capable of delivering social protection beyond the pandemic itself.



ADMINISTRATIVE STEPS

1 Harness Civil Society for Outreach and Oversight

To address administrative shortcomings with regards to access, communication, and management of beneficiaries, harnessing outreach of civil society organizations and their apex networks could be a viable solution. At the outset, however, the current landscape for government-civil society collaboration is fraught with mistrust and overt securitization. This needs to be remedied if civil society is to play a much-needed role in improving the government's own outreach with its citizens.

More specifically, existing CSO collectives with extensive grassroots structures, such as the Free and Fair Election Network (FAFEN) and the AWAAZ program, and the expansive presence of national non-profit organizations like Aurat Foundation and Strengthening Participatory Organisation (SPO) should be mobilized for communication outreach in low-income urban and rural communities, as well as identify administrative shortcomings that may exist in assistance roll out.



2 Oversight Mechanisms and Empowerment of Local Administration

One key takeaway from the analysis of extant gaps in administration is that while district administrations have done a reasonable job in setting up the infrastructure of disbursement, continuous feedback mechanisms from beneficiaries and course-correction in cases where there was violation of COVID specific SOPs were absent (barring instances where federal government leadership itself intervened). This is a systemic issue with district administration machineries across the country, and it relates to the concentration of authority at the level of the Deputy and Assistant Commissioners, and an overreliance on their office for all administrative issues.

related to social protection mechanisms. In their absence, however, political and civil society oversight should be harnessed through constituted committees at the district level, with elected representatives from the district's national and provincial constituencies, as well as civil society and media representatives. While imperfect, this will allow for greater ownership and oversight of the administration process and provide feedback mechanisms that are currently absent. Political representatives are well-suited for this task (rather than the task of identifying beneficiaries), as they are often the first port of call for service delivery failures by citizens in their constituencies.

The sustainable long-term solution is to have elected local governments in place to monitor jurisdiction-specific issues, including those



3 Improving Roll Out Modalities

Reported accounts from disbursement centers have highlighted a number of more specific administrative issues that should be rectified for future roll outs. For starters, there is the need for a greater amount of trained personnel to manage the influx of applications and potential beneficiaries. If the government intends to provide another wave of cash support, it should utilize the current time period to train provincial government human resource (social welfare, education and police departments in particular) to assist in managing the implementation of disbursement centers. Two priority areas for training are SOPs awareness and enforcement and protocols to provide assistance to those requiring special needs, such as the differently abled and the elderly.

Secondly, the frequent documentation of biometric issues on-site for laborers and the elderly suggest that administrative steps be taken for verification purposes. One way to do this is to rely on non-biometric verification through standard CNIC verification or verifying through PTA-approved and verified cell phone SIMs and matching their ownership details with the beneficiary as they would have been biometrically approved in the past.

Finally, to keep the elderly safe from inconvenience and possible spread of the virus, mobile bank facilities should be arranged that deliver cash at the doorstep at CNIC registered addresses and with mobile bio-metric verification.



PROGRAMMATIC STEPS

1 Rectifying Gender Gaps

Identifying gender gaps in beneficiary enrollment can help ensure that social protection schemes are modified to correct inequities. The primary programmatic issue at hand is the linking of CNICs with enrollment, which amplifies the pre-existing gap in citizen registration. Consequently, this gap can only be addressed if the first-order gap is addressed. There have been various registration programs in the past, mostly around election time, largely carried out with the support

of civil society organizations. While the pandemic places limitations on mobilization efforts, there is no reason why the Ehsaas program cannot undertake its own outreach campaign, with the assistance of NGOs that work on women rights issues and have experience with low-income populations (such as Aurat Foundation) to push for a reduction in the gender gap in citizenship registration.



2 Rectifying Socio-Economic Exclusion Errors

Oversight of potentially deserving population segments remains an important programmatic issue for the cash transfer program. This issue is likely most amplified for workers in the informal sector, who are unlikely to be in the original NSER eligible database used for BISP and are not within the visibility of formal social protection measures that are largely regulated by provincial government departments. This gap would have persisted despite the creation of a specific category (no. 3) for the program. Enrolling informal sector workers in a social protection scheme is a global issue, which many

countries have struggled with. However, some key lessons that may work include working with CSOs, such as HomeNet, who specifically engage with the urban informal sector and home-based workers. These NGOs can help identify potential beneficiaries or carry out communication outreach to improve self-enrollment numbers. Similarly, informal sector associations – in the sub-sectors where they do exist – such as market associations for street vendors and transport workers, should be utilized along the same lines.



The riskiest though possibly most high-reward strategy would be to expand the role of constituency-based political representatives in identifying (not enrolling) possible beneficiaries and then using pre-existing parameters to assess eligibility. While this opens up the possibility of

political influence, oversight from the federal level, involvement of NADRA, FBR, and PTA, and transparency in the dataflow where self-enrollment and parametric assessment is carried out could mitigate against the adverse impact of heightened political involvement in the process.

3 Harnessing Digital Wallets

Financial inclusion from a gendered and non-gendered perspective also has to do with the more systemic issue of limited and underdeveloped digital networks. The pandemic provides an opportunity to synergize existing and old systems, and as recommended by several policymakers in the digital finance space, beneficiaries of cash transfers must be able to use digital wallets for their everyday expenses, without relying on bank withdrawals. One way

is to treat the Ehsaas cash assistance as a digital payment that can then be transferred directly to existing mobile wallets like EasyPaisa and JazzCash rather than through physical disbursements at retailers, and then used for payments for everyday expenses. Not only will this make the use of cash transfer mechanism easier and more effective, it will also provide a much needed boost to the health of the e-payment and digital finance sector as a whole.



STRUCTURAL STEPS

1 Thinking Beyond Cash Transfers

Dynamic thinking around social protection would involve supplementing cash transfer mechanisms with a host of other, much needed programs, given the limitations of cash transfers highlighted earlier. A review of programs in neighboring countries shows that constitutional guarantees for the right to food, shelter and dignity are met through a host of formal programs. The case of India is instructive where a minimum guarantee of food is met through a nationwide food distribution network known as the Public Distribution System (PDS), and the National Employment Guarantee Act

(NREGA), which guarantees a hundred days of employment to India's poorest citizens. In Bangladesh a large-scale public works program provides employment to seasonal agricultural workers during the lean season for rice growing when there is a dearth of rural employment and concerns about poor families' ability to purchase food supplies. Pakistani federal and provincial authorities should study such cases and expand the remit of social protection interventions to ease the expectations and burden from just one cash transfer program.



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