



## Ehsaas Emergency Cash

Ehsaas Emergency Cash program has been planned in the context of the economic hardship being experienced by the vulnerable due to the ongoing coronavirus crisis. The currently stalled economic activity affects daily wage earners and piece-rate workers, the most. In addition, layoffs in the formal economy are pushing people below the poverty line.

Within this context, the Ehsaas Emergency Cash initiative has been designed for simple and easy rollout, using the existing at-scale digital payment capacity of the Government of Pakistan, which has been developed within the Poverty Alleviation Division.

### **Amount disbursed, number of families, total amount:**

12 million families; 12,000 per family, total budget Rs. 144 billion.

If the demand for Ehsaas Emergency Cash is higher, additional resources may be earmarked

### **What is the Ehsaas SMS campaign:**

An SMS campaign will be the entry point to identify these beneficiaries. Through an aggressive communication campaign, citizens will be informed that they can send an SMS on 8171 to check their eligibility status. In the event of their being eligible, they will receive an SMS message informing them of how to collect money. If they are not identified in the database, they will be directed to contact their respective district administration.

### **Who will get Ehsaas Emergency Cash; how will beneficiaries be identified:**

- **Category 1:**

Special cash assistance of Rs. 1,000 per month will be given to the currently enrolled 4.5 million *Kafaalat* beneficiary families, in addition to the regular cash transfer of Rs. 2,000 per month. They will get a lump sum of PKR 12,000 covering 4 months

- **Category 2:**

7.5 million other new beneficiaries will be given a lump sum of Rs. 12,000 as well. This is one time assistance. Two further categories of recipients will emerge from this:

- **Category 2.a:** Higher eligibility/poverty threshold will be used to identify beneficiaries through the National Socioeconomic Database.
- **Category 2.b:** Lists of those that are not in the database or those that are not deserving—as identified by 2.a—will be sent to the Districts for verification. A secure web portal will be developed to allow district administration to enter the

requisite data of the individuals identified by them as deserving of special assistance.

We are expecting that 4 million will be identified in Category 2.a and 3.5 million will be identified in Category 2.b. Depending on the demand and response, the number of families in the categories 2.a and 2.b will be adjusted upwards or downwards remaining within a total of 7.5 million.

Special data analytics on defined parameters (Government officials, those owning cars, and those with history of multiple foreign travel) will be applied by NADRA on all categories of potential beneficiaries, to address inclusion errors.

Two levels of eligibility ascertainment are being used to minimize inclusion and exclusion errors.

### **How will the cash be given?**

People will be able to collect cash from Points of Sale (POS) of biometrically enabled branchless banking operations and biometrically enabled ATMs. All cash transfers will be made after biometric verification of each beneficiary through NADRA.

In addition to identification of additional beneficiaries' provincial governments will be requested to provide open public spaces for setting up cash disbursement arrangements, security for these spaces, permission to keep retail POS agents open, management of crowds at cash disbursement points and ensuring preventive measures like facility of hand washing etc.

### **Communication**

In the communication campaign, we will reinforce that this is one-time assistance for those whose livelihood has been badly affected as a result of the coronavirus crisis. The assistance is meant to help them buy rations so that they don't go hungry. We will emphasize that this must not be abused and that those who have even meagre means, should not apply so that others who risk going hungry can benefit.