



The Ehsaas Programme

Shift from Politics of Patronage to Politics of Performance

September 2020

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Foreword

Pakistan has made progress in the fight against poverty, but there is still a long way to go. Almost a quarter of Pakistan's population continues to live below the national poverty line¹.

As Pakistan joined the International Monetary Fund's (IMF) loan programme in 2018, it was predicted that 8 million additional people would be pushed below the poverty line in the next couple of years. Inflation continues to be high, estimated at 13% in 2019². Gross Domestic Product (GDP) growth has slowed down from 5.8% in 2017 to 3.3% in 2018-19.

The Coronavirus Disease 2019 (COVID-19) crisis has been an additional and heavy setback to the progress made in the fight against poverty. An estimated 3 million people associated with the industrial and services sectors of Pakistan are expected to lose their jobs, GDP growth projections have now reduced to minus 0.4% during the current fiscal year, and the crisis could push an additional 20 million people below the poverty line³.

The wide-ranging and ambitious Ehsaas programme, therefore, comes at a crucial time. Its aim is to address systemic poverty through a multi-sectoral approach at both federal and provincial levels. Since its launch in March 2019, the different elements of the Ehsaas programme have been developed and implemented at a remarkable pace.

Ehsaas's early achievements are a testament to the leadership and determination of Dr. Sania Nishtar. She has inspired trust and support from her colleagues and peers across the government and beyond. Dr. Sania's competence and her deep commitment to the Ehsaas mission is confirmed by all those who work with her and has positioned her at the helm of important structural shifts in the way the public sector functions.

Central to the progress she has made has been the use of data and digital tools to ensure implementation at a large scale, thus protecting institutions from human biases and party-political interference. Fundamentally this represents a shift from the politics of patronage to the politics of performance, a significant social and cultural change for Pakistan and its people.

This shift was clearly visible in the rapid mobilization of the Ehsaas Emergency Cash (EEC) programme, which was designed and rolled out within weeks to safeguard vulnerable households impacted by the COVID-19 crisis. Up to 100 million people have benefitted, directly or indirectly, from the programme. Importantly, the benefits of the EEC programme and its digital infrastructure will go far beyond COVID-19 response and the Ehsaas programme.

The EEC has built data systems and implemented technology solutions that can enhance decision-making for future programmes. It could, for example, enable effective targeting of agriculture

¹ World Bank Brief 2020. https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global_POVEQ_PAK.pdf

² Budget in brief 2009-2020, <https://www.dawn.com/news/1484102>

³ Pakistan Institute of Development Economics (PIDE), <https://www.pide.org.pk/pdf/PIDE-COVID-Bulletin.pdf>

subsidies (and thus a reduction in the overall cost to government of subsidies). Similarly, it will enable effective targeting of emergency relief in response to crises such as floods. In short, the Ehsaas programme can and will help accelerate the government of Pakistan's digital transformation.

As the Ehsaas programme looks to institutionalize its poverty alleviation efforts, there are many lessons to be learned from its first year. These lessons will enable Ehsaas to build on its successful start.

Introduction to Ehsaas

The Pakistan Tehreek-e-Insaf (PTI) government expressed its commitment to establishing a welfare state while contesting the 2018 elections. Once PTI was elected, launching an inclusive social welfare programme was a top priority. Prime Minister Imran Khan expressed his desire to deliver on this commitment as part of his victory speech in August 2018: *“The Government envisages Pakistan to be a ‘welfare state’ based on the principles of the Islamic ideology similar to the one put in place by Prophet Muhammad (Peace Be Upon Him) in Madina. Our commitment is to form a welfare state where rule of law, meritocracy, transparency and accountability in governance are guaranteed, **where equal opportunity exists for all and where social welfare is provided to all those who need it.**”*

In March 2019, Ehsaas was launched to act as an umbrella programme, which would bring together all the different strands of federal and provincial poverty alleviation across several different ministries. Collectively, the programmes under Ehsaas are intended to take a holistic approach to alleviating poverty. This includes social safety net measures, education, and human capital formation, and removing the structural barriers which stand in the way of progress.

Importantly, Ehsaas is aligned with the United Nations’s (UN) Sustainable Development Agenda 2030, including the goals of zero hunger, good health and well-being, women empowerment, elimination of poverty and reduction in inequality.

In May 2019, Dr. Sania Nishtar was appointed as Special Assistant on Poverty Alleviation and Social Safety Nets for Prime Minister Imran Khan, after having served as the Chairperson of the Benazir Income Support Programme (BISP) since November 2018. A physician by training, Dr. Sania Nishtar is a well-known global health expert, who chaired several commissions for the WHO and the UN in her private capacity. She also served as a Minister in the 2013 caretaker government.

Dr. Sania was clear from the outset that the programme had to be established on strong foundations:

*“Ehsaas is about the creation of a welfare state by countering elite capture and leveraging 21st century tools and approaches...The programme’s premise is grounded in the importance of **strengthening institutions, transparency and good governance.** We realize that the limited capacity of public institutions, and governance challenges often impede their ability to deliver. Therefore, Ehsaas is also planned with the ambition to fight through all such challenges.”*

Sania Nishtar

Special Assistant to the Prime Minister on Poverty Alleviation and Social Protection, Federal Minister

As Head of the Ehsaas programme, her first task was to define the programme contours and the policies. She spent her days and nights collating these ideas, posting them on sticky notes pinned onto a brown board. Dr. Sania would often carry this board around to meetings, in an attempt to inspire and motivate government stakeholders across different ministries. Her experience in the past as a Board member of BISP had taught her that problems arose when governance routines and systems were ineffective and good reliable data was missing.

The Prime Minister was impressed by how her ideas were rapidly shaping up into a comprehensive plan for a well-governed poverty alleviation programme. He became an early and staunch champion of Dr. Sania's vision and has supported it consistently throughout her tenure.

Dr. Sania recognized the potential of technology from the outset and thus the need to build stronger IT-based systems to strengthen the system's transparency and reduce human intervention. She had also learnt that her proposed governance routines would need to be able to track progress reliably on the many policies and programmes that made up the Ehsaas programme.

Finally, she knew well that a comprehensive policy framework was only the starting point. A cross-sectoral programme could only be successful if the diverse group of stakeholders shared and believed in the common vision and became part of the Ehsaas journey from the outset.

Dr. Sania began a three-month long consultation period with public and private partners. New ideas and refinements of existing ideas built constructively on the skeleton originally set out on Dr. Sania's brown board. These ideas were finally distilled into what became the official Ehsaas Strategy.

Dr. Sania needed more than a strategy. She also had to build a new ministry to implement it. The Poverty Alleviation Social Safety (PASS) Ministry was created. Ensuring high quality leadership for the new Ministry was clearly essential. She conducted rigorous interviews and hired two very committed and talented individuals onto her team - Secretary BISP & Secretary PASS. With funding support from the Gates Foundation, Dr. Sania was also able to leverage the help of consultants who would help establish the Monitoring and Evaluation (M&E) stream.

When COVID-19 hit Pakistan in early 2020 the Ehsaas programme was already established, several of its programs were already rolled out, and BISP, which is one of the implementing agencies of Ehsaas was well on the way to becoming a reformed and modern income support programme. In addition to the health challenges it posed, COVID-19 threw millions of people out of work and into poverty.

The government responded rapidly putting in place the Ehsaas Emergency Cash Transfer programme, which would not have been possible without the reforms that Dr Sania had already established . It became the largest cash handout in Pakistan's history, providing Pakistan Rupee (PKR) 203 billion to 16.9 million households. As of 15th September 2020, EEC has reached out to 14.9 million families with PKR 179 billion disbursed. It demonstrated how the new Ministry would operate radically differently from the past and would now be obsessed with outcomes and results.

As the many detractors of the Ehsaas Programme (from across the federal and provincial ministries) started to see outcomes actually delivered, they became believers in the potential of Ehsaas and the PASS Ministry. They began to see the benefits of the innovations that had been put in place and were increasingly enthusiastic about working closely with the Ehsaas team. Turf-wars were replaced by conversations about collaboration.

Not only is the Ehsaas programme beginning to work, especially its Emergency Cash Transfers, it is also demonstrating a new approach to government which puts results at the core, and builds resilient systems that minimise historic problems such as corruption, collusion and leakage.

The Ehsaas Journey & the Emergency Cash Transfer

This section summarizes the key milestones of Ehsaas, from strategy formulation to the creation of PASS Division, and the COVID-19 response.

Ehsaas Strategy

The launch of Ehsaas in March 2019 came after a period of intense deliberation and a series of consultations with experts and government officials: 23 consultations were held over a 45-day planning period and 359 experts were formally consulted. Dr. Sania and her team boldly went one step further: they published the draft Ehsaas Strategy online and gave citizens a month to engage online and provide feedback.

After these consultations and with the final approval of the Prime Minister's (PM) Secretariat, Ehsaas distilled its very large mandate down to five main objectives:

- Address elite capture and make the government system work for equality of opportunity
- Provide effective and comprehensive safety nets for the marginalized and the vulnerable
- Create livelihoods and jobs for the poor
- Invest in people for human capital formation
- Lift lagging areas

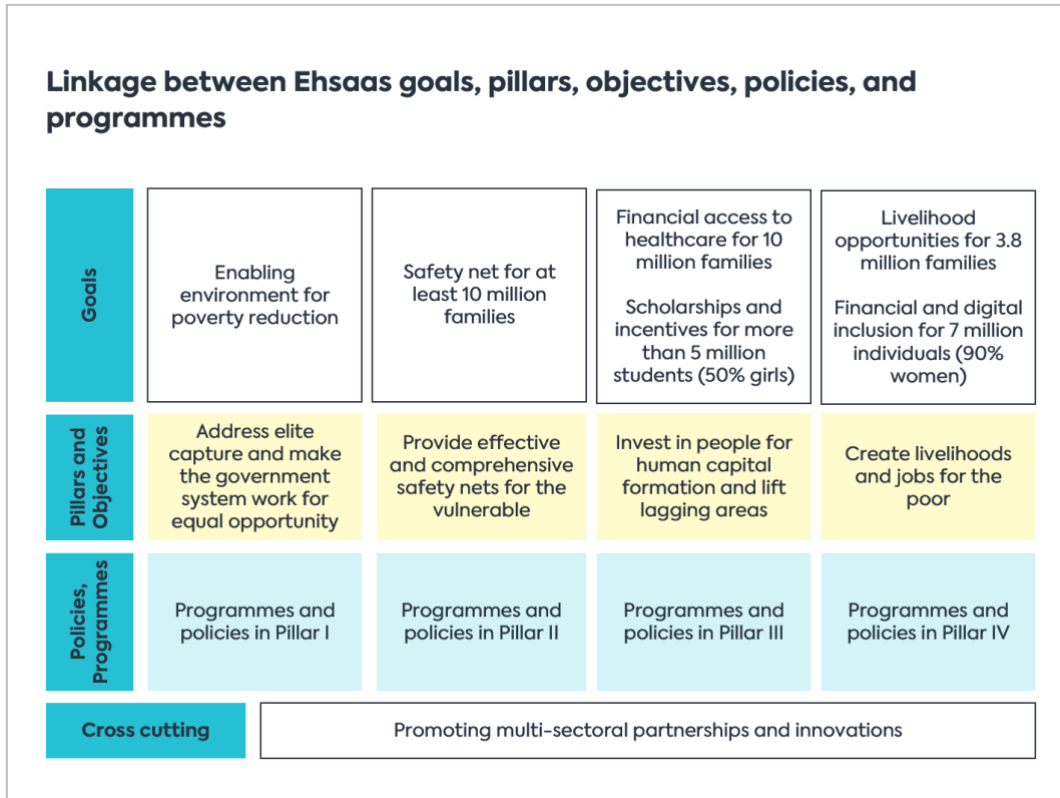
The first four objectives translated into the four Ehsaas Pillars, while the fifth objective is cross-cutting:

- **Ehsaas Pillar I:** Addressing elite capture and strengthening governance
- **Ehsaas Pillar II:** Safety Net
- **Ehsaas Pillar III:** Human Capital Development
- **Ehsaas Pillar IV:** Jobs and Livelihoods

Under these pillars, the Ehsaas programme comprises of 140 policies and programme areas that span several ministries. The 140 elements vary in scope and range from simple tasks such as setting up working groups to policies that need to be passed into law, and provincial programmes that need to roll out.

Although the bulk of Ehsaas, and its social protection part in its entirety is meant to be implemented by the PASS Division, there are total of 34 other federal agencies also tasked with the implementation of the various strands of Ehsaas. This presents Dr Sania and the PASS Ministry with a sophisticated challenge of co-ordination and sequencing. They are also in the process of putting in place a mechanism to mainstream the role of the private sector. The Ehsaas leadership believes its strategy should guide the way but also be a living document. It provides the pillars and foundations but is also open to refinement in response to feedback from implementing partners.

Fig.1 Ehsaas Pillars



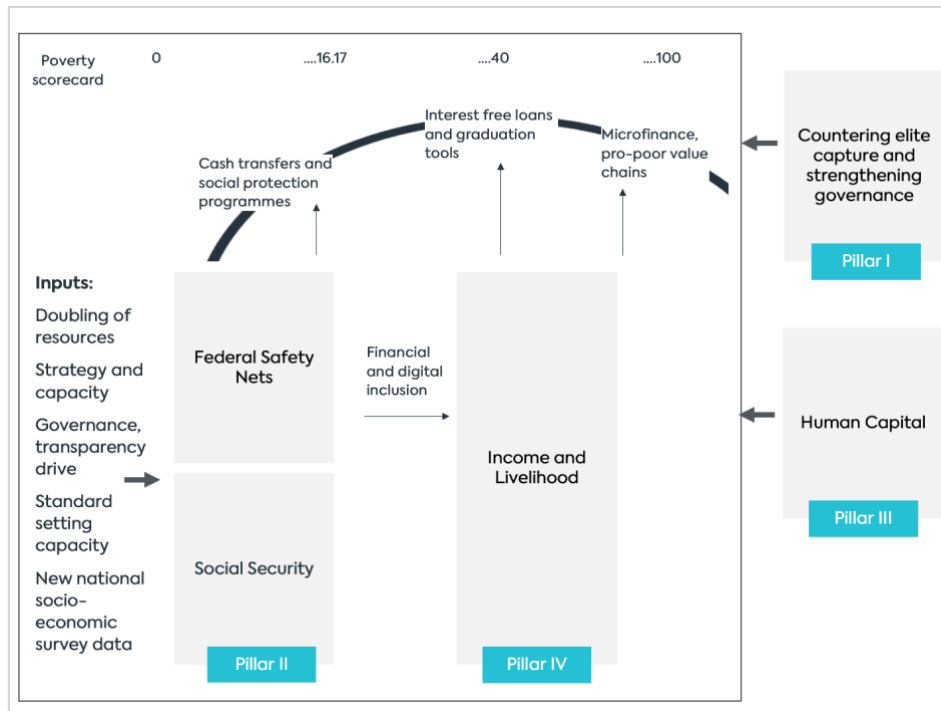
Source: The Ehsaas Strategy

Fig.2 Selected key policies and programmes



Source: Ehsaas Strategy document

Fig.3 Ehsaas Theory of Change



Source: Ehsaas Strategy

The Ehsaas programme's Theory of Change aims to lift citizens out of deeper levels of poverty, while simultaneously targeting various interventions to citizens at the different levels of poverty.

For the most vulnerable poor, the programme focuses on the role of Safety Nets (Ehsaas Pillar II). Ehsaas seeks to ensure safety nets are effective, comprehensive, and well-targeted. To resolve the fragmentation and duplication within the 198 safety nets in the country, the One-Window Ehsaas operation was set-up. Through the One-Window operation, potential beneficiaries can find out their eligibility for different welfare schemes, and the system can then triage these requests appropriately.

The starting point is social protection. Once people are safeguarded against basic livelihood shocks, the programme provides access to livelihood through the National Poverty Graduation Initiative (NPGI) under Ehsaas Pillar IV: Jobs and Livelihoods. Together the Safety Nets and NPGI constitute important approaches to poverty alleviation under Ehsaas.

For system wide transformation, Ehsaas addresses systemic inequalities under Ehsaas Pillar I: Addressing elite capture, to target inequality and regional disparities by embedding pro-poor policies across sectors.

Finally, Ehsaas focuses on Human Capital Development under Ehsaas Pillar III, to tackle health, education, and female empowerment.

In alignment with the programme's Theory of Change and in light of the austerity measures by the government at the time of programme launch, Ehsaas has focused first on Pillar II, Safety Nets.

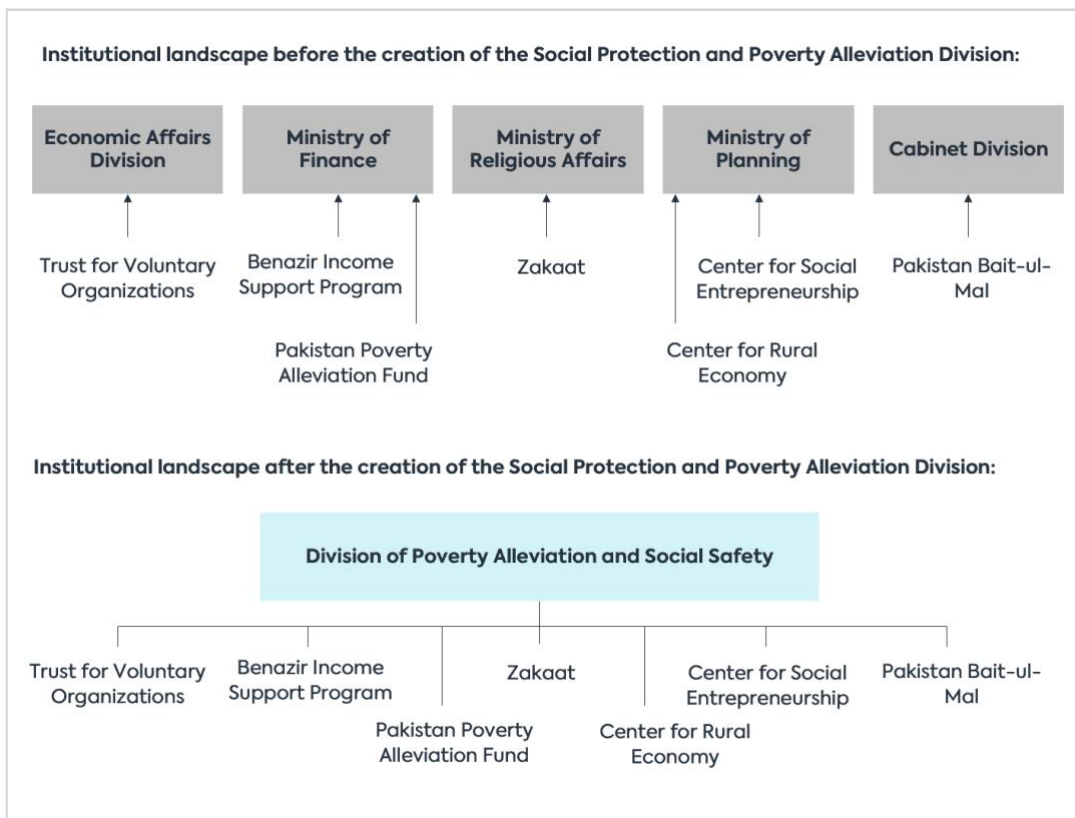
This focus has been strongly reinforced as the government has responded to the COVID-19 crisis, which has included the EEC, and the Ehsaas Rashan Portal.

Collaboration and Coordination: Setting up of Poverty Alleviation and Social Security Division

Given the large mandate and wide scope of the programme, the first important step for implementing Ehsaas was the creation of the PASS , in April 2019.

Having worked in and around the public sector, Dr. Sania understood the challenges that come with a lack of coordination between departments and the associated communication challenges. Building on that understanding, Dr. Sania collected all the social safety net government bodies under one umbrella to cultivate a culture of cohesion and collaboration. Within a single week, after the formal announcement of the Ehsaas Programme, the Cabinet gave approval to create the PASS division, bringing together the fragmented social protection agenda into one ministry.

Fig.4 Institutional Landscape before and after creation of PASS



Source: the Ehsaas Strategy

The PASS Division and its attached agencies were now directly responsible for two of the four Ehsaas pillars, the Safety Net Pillar and the National Poverty Graduation Initiative under the Jobs and Livelihoods Pillar.

In addition, PASS is the coordinator of the Ehsaas Programme, and plays a monitoring and tracking role for elements that fall under the other two pillars with consistent support from the Prime Minister's Delivery Unit (PMDU).

Setting up the PASS Division was the first step in organising Ehsaas for delivery. The second step was to recruit the right team to deliver this ambitious programme. Dr. Sania required a highly motivated and competent Secretary for PASS and another specifically for BISP. She was determined that the appointments would be strictly merit-based and spent weeks working to shortlist, interview and select for the two roles.

Dr. Sania has also reoriented all programmes under PASS to be driven by data-based decision making. Dr Sania's strong stance on merit and performance, supported by the Prime Minister, has prevented political interference and misuse of funds.

Dr. Sania's focus on collaboration and close coordination has been lauded and quoted by multiple stakeholders within the Ministry and outside of it. Whilst she has to manage a complex set of relationships and keep her eyes focused on the broad goals, she continues to host a daily check-in with her team to monitor progress and remove roadblocks across the Ehsaas programme.

This coordination goes far beyond government stakeholders. Dr. Sania proactively sought the views of civil society and the private sector as well as policy makers during the early consultations of Ehsaas and has continued to involve them ever since.

Ehsaas Achievements in its first year

Ehsaas has made rapid progress in its first year. Even while planning and organization has been ongoing, Ehsaas has already managed to put in place significant elements of the strategy, some of which are already having citizen impact.

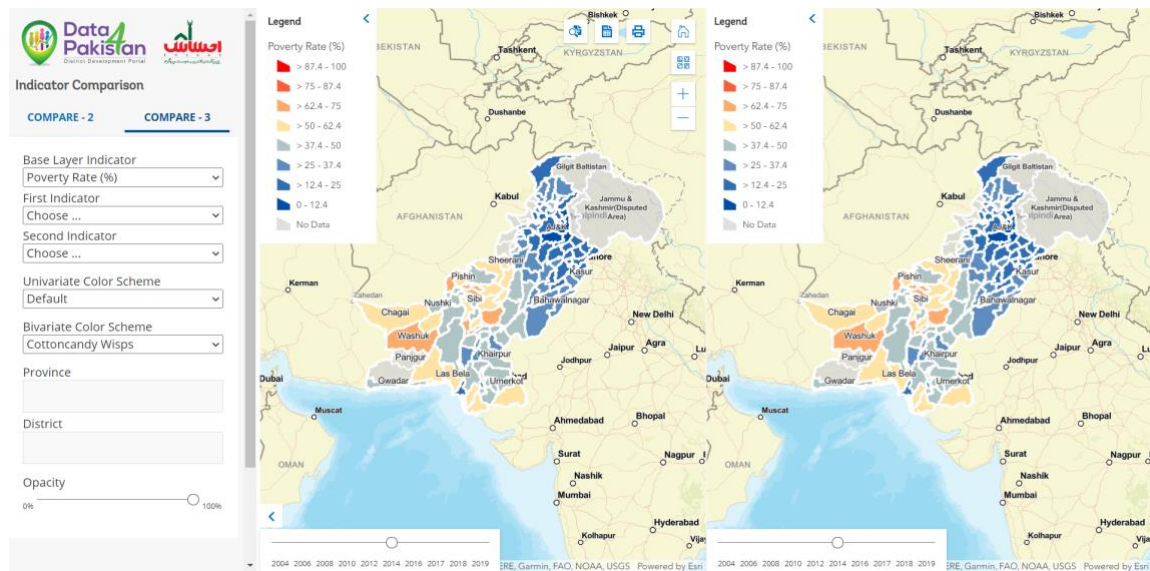
These include early wins across different sectors such as:

- The **Ehsaas Kafaalat programme**, was launched in January 2020. Kafaalat is an unconditional cash transfer programme (UCT), which is different from its predecessor UCT programme at BISP on many accounts. Payments are made through a new digital payment system after biometric verification and for the first-time biometric ATMs are used for payments. Data analytics checks have been introduced to exclude serious inclusion errors and false claimants, using Pakistan's ability to triangulate varied personal information using unique national identities as the peg. Registrations in this programme are desk-based and dynamic; additionally, financial and digital inclusion are built into its design.
- The **Ehsaas Undergraduate Scholarships programme** was launched in November 2019; 50,762 undergraduate scholarships were awarded to deserving students by the Prime Minister in March 2020. The programme will support 200,000 students over four years.
- In July 2020, the BISP board approved an expansion of **an existing Education Conditional Cash Transfer programme** for out of school children from 50 to all 150 districts of the

country. In addition, female stipend has been increased from PKR 750 to PKR 2,000 (whereas stipend for boys has been increased from PKR 750 to PKR 1,500). A total of 3.2 million children will benefit from this over the next 3 years. This programme has been significantly reformed. It has been made end to end digital, and in-house capacity has been developed for monitoring to overcome reliance on adhoc monitoring. Administrative costs have come down by 60% as a result of the reform and due to changes made, the space for collusion, previously rampant in the program, has been plugged.

- In August 2020, **Ehsaas Nashonuma**, a new Conditional Cash Transfer programme to increase the uptake of Health and Nutrition services has been introduced in collaboration with the World Food Programme. In July 2020, its 31 centres in 9 districts have started functioning. The programme involves provision of Specialized Nutrition Food for pregnant and lactating mothers and their children aged 6-23 months. In addition, immunization and awareness sessions on breast feeding, hygiene, sanitation, dietary diversity, and antenatal and postnatal care are also part of the programme.
- A new **policy for disabled people** was announced in July 2019, which will benefit 2.5% of the country's population. Under this policy, Insaaf Insurance cards will be issued to disabled people who will gain access to assistive devices. The policy also ensures 1% quota for disabled government employees in government accommodation, 2% quota for the disabled in the Naya Pakistan housing scheme, and 2% quota in employment.
- The **National Poverty Graduation Initiative** was launched on July 5, 2019 at a cost of PKR 42.65 billion. NPGI is being rolled out in over 100 lagging districts across the country and aims to benefit 16.28 million vulnerable people, with 50% of loans reserved for women. As part of it 80,000 interest free loans will be given out every month for the next 4 years and more than 220,000 asset transfers will be made.
- The **Ehsaas Amdan programme** rolled out in 375 union councils across 23 districts. Under this programme assets are given to the deserving to enable them to graduate out of poverty. Assets include livestock (goats, cows, buffaloes and poultry), agricultural inputs, bodies of Chingchi rickshaws, and inputs for small retail outlets and small enterprises.
- The **Ehsaas Financial Inclusion** initiative was launched in November 2019 in the presence of Her Majesty Queen Máxima of the Netherlands. Ehsaas Financial Inclusion includes "one woman one bank account policy", bank accounts for informal workers under Mazdoor ka Ehsaas and promotion of access to credit for the bottom of the pyramid.
- '**Data4Pakistan**' is an online dashboard developed with support from the World Bank. This dashboard provides open and public access to a spatial interactive portal. This has poverty estimates for every district in Pakistan, along with over 120 development and policy indicators. Making this data public is of high value for civil society, donor organizations and government departments, helping them plan and implement more effectively.
- Data integrations for **One-Window Ehsaas** are in the final stages, which will allow all agencies to coordinate their social protection operations.

Fig.5 Data4Pakistan Portal



Source: data4pakistan.com

These wide-ranging programs under the umbrella of Ehsaas are holistic and beyond the narrower focus of the previous BISP programme.

Monitoring Progress on Ehsaas

Ehsaas's unprecedented scale poses a unique governance challenge. First, the complexity and number of strands creates a management challenge. Second, there are numerous agencies involved in implementation at both the centre and in the provinces, each with their own reporting structures.

As the leader of Ehsaas, Dr. Sania has been aware of this challenge from the outset and understands the importance of good governance to ensure transparency and accountability. Upon becoming chair of BISP, her immediate focus was on improving governance discipline throughout the organization. She has since brought a similar discipline to the broader Ehsaas Programme.

Within Ehsaas she has successfully established vital monitoring routines. The Prime Minister heads the Ehsaas Steering Committee, which meets every year to take stock of progress. To create transparency for the Prime Minister, a policy dashboard has been set up. This dashboard has an in-built traffic light system to track progress on the different strands of the programme.

PASS with support from the PMDU has developed a planning template for all ministries. This planning template is shared with federal agencies, which are required to commit to timelines for implementation milestones. Once these timelines are authorized, the PMDU and the Ehsaas team at PASS follow up.

When timelines are not met, PMDU issues yellow, or red “warning papers” to federal agencies. At PMDU, Deputy Secretaries responsible for federal agencies compile efficiency reports on the performance of federal agencies.

Currently the efficiency reports only measure the progress on the process inputs for each Ehsaas policy/programme. As implementation begins, the Ehsaas team will develop outcome indicators that will measure the actual impact at the citizen level. During this process of developing outcome indicators, they will define what success looks like for each initiative.

To effectively evaluate progress on the outcome indicators, and the input and output indicators from which these flow, Ehsaas will need a reliable data collection and analysis system.

Fig.6 Sample Planning/Monitoring template

Template	
Initiative # 42 – Universal access to assistive devices	
Ministry/Department/Province/Organization:	Poverty Alleviation and Social Safety Division
Responsible person name and designation:	
Responsible person contact	
Focal person name and designation	
Focal person contact	
Step 1 – Develop a 1 page abstract in line with the initiative	Timeline for step 1
Step 2 – Share a draft policy/legislation/strategy	Timeline for step 2
Step 3 – Run a consultative process with relevant stakeholders and experts	Timeline for step 3
Step 4 – Get approval from relevant forums	Timeline for step 4
I have reviewed the timelines and approved them	
Authorized Signature (Secretary) & Date	

Source: Ehsaas Dashboard

Ehsaas Implementing Agencies

The multi-sectoral implementation architecture of Ehsaas requires cross-collaboration and responsible ownership from more than 30 federal ministries and respective counterparts in the provinces; making it the largest joint, poverty alleviation effort in Pakistan’s history.

The PASS Ministry was created to facilitate the required collaboration and set Ehsaas up for success. The Ministry, however, does not restrict itself to a monitoring and strategic oversight role but is also responsible for implementation of numerous key Ehsaas programmes. Organizations like Pakistan Poverty Alleviation Fund (PPAF) and BISP are responsible for end to end planning and implementation of full-scale programmes that fall under Ehsaas. One of such programmes is the Ehsaas Cash Transfers, for which BISP is the responsible owner.

Ehsaas Cash Transfer Programmes:

Cash transfers are an important component of the Ehsaas Safety Net Pillar. The BISP launched in 2008 is one of the 4 agencies mandated to implement the social protection programmes of Ehsaas. Recent governance reforms have significantly strengthened its implementation mechanisms. Three Ehsaas cash transfer programmes are run by BISP.

First, Ehsaas has reformed BISP's Unconditional Cash Transfer Programme—as described below—to introduce its Kafaalat programme, which amongst other things also focuses on financial and digital inclusion of beneficiaries. Second, the already running Waseela-e-Taleem has also reformed and is being upscaled nationwide. Third, a new Nutrition Conditional Cash transfer programme Ehsaas Nashonuma has been introduced.

In 2019, Ehsaas introduced three major digital tools in BISP, which were brought into play to deliver EEC as a COVID-19 response. These included a new payment system, a data analytics mechanism and a demand based SMS shortcode assistance seeking service.

The evolution of BISP and the battle against corruption

The BISP was launched as a response to protect Pakistan's poorest households against rapid inflation and rising food and fuel prices. The core of BISP was an UCT with the original short-term objective of cushioning the adverse impacts of the economic crisis on the poor. Its longer-term objective was to meet the redistributive goals of the country by providing a minimum income support package to the chronically poor, and to support the poor in eventually graduating out of poverty. To achieve its supplementary objective of women's empowerment, BISP's quarterly payments to eligible households were paid directly to the female head of the family.

Over the past ten years, BISP has been supported by successive national governments and eventually integrated into the much larger Ehsaas programme. BISP beneficiary numbers have continued to grow from 2 million households in 2008 to 5 million in 2019; and since 2008 PKR 412 billion has been disbursed to beneficiaries across the country⁴. The nominal value of the quarterly cash transfer has increased steadily throughout the lifetime of the BISP, from PKR 3000 in 2009 to PKR 5000 since July 2018.

There have been many challenges in implementing a programme of BISP's scale: setting up robust systems for working with critical stakeholders, ensuring transparency, obtaining and using data, coordinating with country-wide implementation offices, and ultimately ensuring that the funding reaches the beneficiaries for which it was intended, and only those beneficiaries. Over the decade after its creation, BISP made some progress in addressing these challenges but was by no means universally successful in doing so.

Over its lifetime, BISP changed many payment systems, which were aimed to improve the integrity of payment disbursement and to minimize misappropriation of funds that could reach their targeted beneficiaries and were not appropriated by middlemen or lost during disbursements, however, this has been an ongoing challenge for BISP.

When the programme was launched in 2008, the BISP transfer was disbursed to beneficiaries via the Pakistan Post Office. There were significant financial leakages under this system and limited means to verify if the transfer had reached the beneficiary. To remedy this, BISP trialled mobile

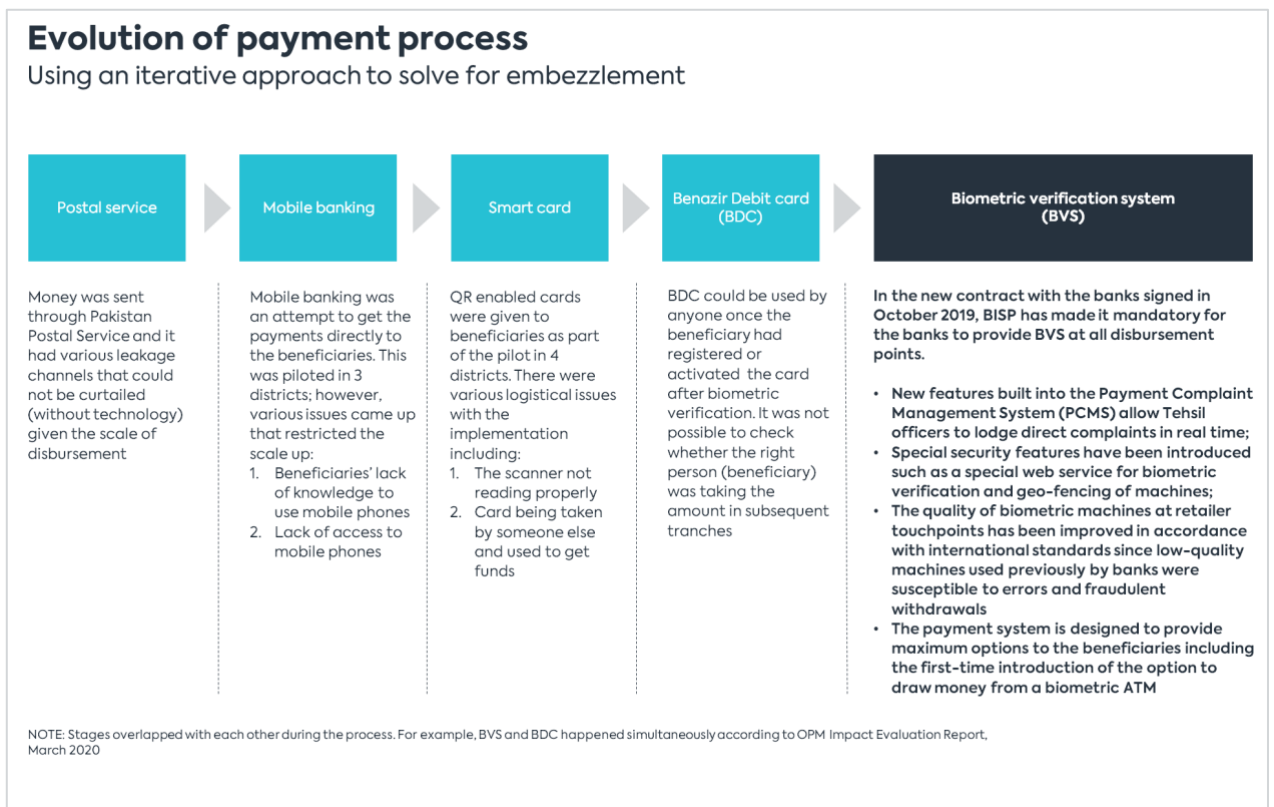
⁴ bisp.gov.pk

banking with limited success: beneficiary access and tech illiteracy proved to be significant hurdles.

In 2012, the Benazir Debit Card (BDC) was introduced: beneficiaries were provided with an ATM card through which they could draw instalments from an ATM machine or from a designated Point of Sale (POS) machine. The Debit Card mechanism presented significant challenges too. Once registered, it could be used by anyone to withdraw cash and there was no beneficiary identification at the time of cash withdrawal.

In 2015, BISP began to phase in a Biometric Verification System (BVS) of payments. Under this system, beneficiaries were verified based on biometrics against the National Database and Registration Authority (NADRA) sanctioned database at the POS. This was done by presenting their Computerized National Identity Card (CNIC), before receiving the cash transfer. Even so, some of the staff at POS found ways to exploit this system too.

Fig.7 Evolution of BISP payment process



Source: BISP

From the moment she was appointed as Chairperson of BISP in 2018, Dr. Sania took significant steps to consolidate the BVS mechanism of payments and transform the system (Figure 7).

BISP relies on banks to make payments to its beneficiaries. In 2011, 6 banks were sole source contracted by BISP to make payments to BISP beneficiaries. The contracts with these banks were weak agreements, which made enforcement around quality and integrity of outcomes very

difficult. In 2019, based on a competitive procurement process Bank Alfalah and Habib Bank Limited (HBL) have been contracted to carry out nationwide disbursements. Under the new and tighter contracts with the banks, it is mandatory for the banks to process their payments through BVS nationwide. Special security features have been introduced such as a special web service for biometric verification and geo-fencing of machines. The quality of biometric machines at retailer touchpoints has also been improved in accordance with international standards. The low-quality machines used previously by banks were susceptible to errors and fraudulent withdrawals. The payment system is designed to provide maximum options to the beneficiaries, including, for the first-time, the introduction of the option to draw money from a biometric ATM. This means vulnerable women will no longer be hostage to corrupt agent and touts who take fraudulent deductions. A range of other integrity building measures were embedded in the contracts. Furthermore, bank charges have been reduced from 2.75% to 1.59% by Bank Alfalah and to 0.6% by HBL. This has resulted in a saving of PKR 2 billion on bank charges annually, a massive saving. Dr. Sania and her team hold weekly meetings to review compliance with the stated stipulations of the contract.

BISP Tehsil Offices work closely with bank officers to manage disbursements, meeting routinely in “pre-tranche meetings” to resolve issues. Tehsil Officers monitor and report to the Federal Office on POS agents via spot checks, and also report on beneficiary interviews conducted every month.

New features built into the Payment Complaint Management System (PCMS) allow Tehsil officers to lodge direct complaints in real time, which reduces the complaint redressal time and make the process more efficient.

The communication between the field offices, the BISP Federal Office, and banks helps to coordinate, solve problems and escalate issues. The BISP Divisional and Tehsil Offices are a critical implementing arm of the programme. These offices provide centres for the beneficiaries to engage with and enable the BISP Federal Office to understand, and react to if necessary, the on-the-ground reality.

At the same time, BISP has significantly improved its beneficiary targeting process. In 2010, BISP developed the National Socioeconomic Registry (NSER) - a database of information about the socioeconomic status of over 27 million households across the country. The registry was set up as a result of a Poverty Scorecard (PSC) survey developed with the support of the World Bank. The survey covered 87% of the country’s population. The registry enables BISP to identify eligible households through a Proxy Means Test (PMT) which calculates the poverty levels and determines the welfare status of a household on a numeric scale.

The NSER update, was set up with Computer-Assisted Personal Interviewing (CAPI). It is 4 years behind schedule, and, as a result of daily monitoring, is now scheduled for completion in December 2020. The NSER was outsourced to Non-Governmental Organisations in 2017 and led to complex issues, as a result of which the model had to be changed.

A demand-driven parallel desk-based data collection system was put in place in 2019 in association with NADRA in part of the country to expediate the process. The desk-based centres facilitate self-registration of missed-out households, and address grievances and discrepant information. In the rest of the country the model has changed, and the survey is being conducted through the ‘teachers model’. In the meantime, the BISP team continues to gather demand-

driven data on beneficiaries at Ehsaas Registration Centres, and to implement IT security policies to protect the data from security breaches and cyber-attacks.

The BISP leadership has been actively working on alternative practical means of identifying beneficiaries accurately. In 2019, BISP strengthened its beneficiary data by triangulating it with the NADRA database and setting up a wealth-profiling data analytics mechanism.

The NADRA database was used to check beneficiary CNIC numbers against wealth proxies, such as ownership of vehicles and household bills. These proxies were used as an exclusion criterion to update the BISP beneficiary list, recognizing that the demographic and socio-economic status, as well as the composition of households may have changed since the original NSER survey, and to remove fraudulent inclusions

Following the approval of the Federal Cabinet, 820,165 beneficiaries were removed from the beneficiary list based on these criteria (Figure 8). Addressing a press briefing, Dr. Sania stated that the decision had been taken to ensure transparency and merit, and that BISP would continue to enlist deserving people into the programme who fulfilled the criteria.

Fig.8 Breakdown of beneficiaries removed from BISP database

Category	No.
Travelled abroad once	153,302
Spouse travelled abroad once	195,364
Travelled abroad more than once	10,476
Spouse travelled more than once	166,319
One or more vehicles registered	692
Spouse having one or more vehicles registered	43,746
Average monthly bill > Rs. 1000 (PTCL or mobile)	24,546
Spouse average monthly bill > Rs. 1000 (PTCL or mobile)	115,767
Applied passport via executive <u>centres</u>	666
Spouse applied passport via executives <u>centres</u>	580
Three/more family members got CNIC on executive fee	36,970
Employee of Govt./railways/post office/BISP	14,730
Spouse of employee of Govt./railways/post office/BISP	127,826
Total beneficiaries removed	820,165

Source: pass.gov.pk

Dr. Sania recognized that as part of her reform it was important to set a new modus operandi for BISP. Between 2012 and 2019, Dr. Sania accelerated the implementation of many new policies that have helped improve the governance and accountability structures in place.

Fig.9 List of reforms

	2012	2013	2014	2015	2016	2017	2018	2019	2020
1 Board meetings according to statutory requirements (minutes as evidence)	✓	✓	✗	✓	✓	✗	✗	✓	✓
2 Board members declare conflict of Interest at every board meeting	✗	✗	✗	✗	✗	✗	✗	✓	✓
3 Budget is not approved post-facto and is approved in time for the year	✗	✗	✗	✗	✗	✗	✗	✓	✓
4 Conflict of interest policy approved by board	✗	✗	✗	✗	✗	✗	✗	✓	✓
5 Risk register and Error Fraud Corruption framework approved by board	✗	✗	✗	✗	✗	✗	✗	✓	✓
6 Transfer / posting policy for BISP employees approved by board	✗	✗	✗	✗	✗	✗	✓	✓	✓
7 CAAT (ACL) Data Audit Tool deployed	✗	✗	✗	✗	✗	✗	✗	✗	✓
8 IT strategy developed and approved by the board	✗	✗	✗	✗	✗	✗	✗	✗	✓
9 Firewall installed and customized access rules implemented	✗	✗	✗	✗	✗	✗	✗	✓	✓
10 Unnecessary access to accessories (i.e. camera, GPS etc.) on mobile tabs removed	✗	✗	✗	✗	✗	✗	✗	✓	✓
11 No DB server exposed to internet	✗	✗	✗	✗	✗	✗	✗	✓	✓
12 Encryption keys for databases changed	✗	✗	✗	✗	✗	✗	✗	✓	✓
13 Log visibility of Exa-data server hosted by NADRA	✗	✗	✗	✗	✗	✗	✗	✗	✓
14 All services updated from HTTP to HTTPS	✗	✗	✗	✗	✗	✗	✗	✓	✓
15 Firewall software updated	✗	✗	✗	✗	✗	✗	✗	✗	✓
16 Contracts with banks on competitive basis	✗	✗	✗	✗	✗	✗	✗	✓	✓
17 Data cleaning through data analytics and exit of beneficiaries through data analytics	✗	✗	✗	✗	✗	✗	✗	✓	✓
18 Financial regulations approved by the board	✗	✗	✗	✗	✗	✓	✓	✓	✓
19 Payment regulations approved by the board	✗	✗	✗	✗	✗	✗	✗	✓	✓
20 Internal audit manual approved by the board	✗	✗	✗	✗	✗	✗	✗	✓	✓
21 Internal audit charter approved by the board	✗	✗	✗	✗	✗	✗	✗	✓	✓

22	Whistle blowing policy approved by board	✗	✗	✗	✗	✗	✗	✗	✓	✓
23	Procurement manual approved by board	✗	✗	✗	✗	✗	✗	✗	✓	✓
24	Grievance Redressal Manual approved by board	✗	✗	✗	✗	✗	✗	✗	✓	✓
25	All within-government deputations to BISP from other govt. departments are through open competitive process	✗	✗	✗	✗	✗	✗	✗	✓	✓
26	All consultant hiring in BISP is through open competitive process	✗	✗	✗	✗	✗	✗	✗	✓	✓
27	All consultants and hiring committee members signed COI declarations	✗	✗	✗	✗	✗	✗	✗	✓	✓
28	Employee conduct rules have approved by the board	✗	✗	✗	✗	✗	✗	✗	✓	✓
29	Key action for internal audit autonomy taken (Audit DG reporting to Board rather than Secretary BISP)	✗	✗	✗	✗	✗	✗	✗	✓	✓
30	Payment Verification Interface	✗	✗	✗	✗	✗	✗	✓	✓	✓
31	Third party MIS Audit was conducted	✗	✗	✗	✗	✗	✗	✗	✓	✓
32	Internal Audit report presented to the board	✗	✗	✗	✗	✗	✗	✗	✓	✓
33	External audit for the year presented in time to the board	✗	✗	✗	✗	✗	✗	✗	✓	✓
34	Accounts conversion to accrual accounting	✗	✗	✗	✗	✗	✗	✗	Commissioned	✓
35	Dashboard for public visibility of payments	✗	✗	✗	✗	✗	✗	✗	✓	✓
36	Tehsil level breakdown of public visibility	✗	✗	✗	✗	✗	✗	✗	✓	✓
37	Public visibility of accounts being credited and debited	✗	✗	✗	✗	✗	✗	✗	✓	✓

Source: BISP

The exhibit above (Figure 9) shows a selection of 37 out of the 98 reforms taken by BISP over the last one and half years to strengthen governance. Most of these reforms had been under discussion since 2012; however, these policies only came into practice in 2019.

BISP’s achievements with Dr Sania’s leadership are impressive, but, as she would be the first to point out, there is still work to be done. Communication with beneficiaries on availability of funds and location of agents can be improved further, particularly as many beneficiaries lack the necessary literacy skills to read written material. Tehsil Offices can be strengthened by making disbursement data promptly available to them so they can follow up as necessary. In addition, adherence to the payment disbursement schedule can be improved as too often there are delays.

As BISP continues to strengthen its data and systems, it is important to credit BISP for its contributions to setting up the foundation for future social protection programmes. BISP’s consolidation of technology, investment in the development of a socioeconomic registry, and

links to the national database have been critical in making it possible to leverage digital mechanisms for transparency and accountability. These lessons have proven crucial in building out the Ehsaas programme, for developing the first socioeconomic registry, and launching cash transfer programs. However, from the changes shown in the tables above it is clear that the 2019-ushered deep rooted reform of BISP and the safeguards introduced are the critical building blocks which are now allowing the organization to deliver on the Ehsaas programs with greater integrity, transparency and accountability.

Responding to the COVID-19 Emergency: Ehsaas Emergency Cash (EEC)

As Ehsaas was picking up momentum, COVID-19 struck, posing an unprecedented challenge to governments all over the world. Pakistan was no different. Given the proportion of daily wage earners and people below the poverty line, the capacity of Pakistan's poor to earn and spend was disproportionately hurt. Dr. Sania and her team were quick to re-prioritize and implement Pakistan's largest ever cash transfer programme to provide immediate relief to the poor.

The EEC program was launched in April 2020 to support vulnerable households impacted by the COVID-19 economic crisis. EEC offered an unconditional cash transfer of PKR 12,000 - enough to maintain a family for three months - to support eligible families. The programme originally set out to assist 12 million households with a total budget of PKR 144 billion⁵. However, due to the large number of nationwide applications, the programme increased its beneficiary enrolment to 16.9 million households. Given that the average household has five members, this means up to 100 million people, around half of the country's population has benefitted.

The rapid implementation of EEC was possible because it was able to effectively build on the digital infrastructure developed under Ehsaas in 2019. Dr. Sania used these newly established systems and her institutional knowledge to establish transparent and data-driven mechanisms in EEC implementation.

Ehsaas' digital infrastructure, which was developed in 2019 and 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.

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

⁵ www.pass.gov.pk

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.

Source: Report on Ehsaas Emergency Cash

The first step was to develop a targeting system to identify the deserving recipients of the cash transfer. Given the outdated NSER data, a hybrid targeting approach was adopted, combining emergency assistance for the known vulnerable with demand-based support for the “new poor”⁶.

Existing BISP beneficiaries (~5 million) comprised the known vulnerable. “New poor” were identified through demand-based mechanisms. Ehsaas launched a short code ‘8171’ on which citizens could message their CNIC to request EEC assistance. Citizens could also register on the PM’s web-portal. In addition, districts were allowed to assemble lists of deserving individuals.

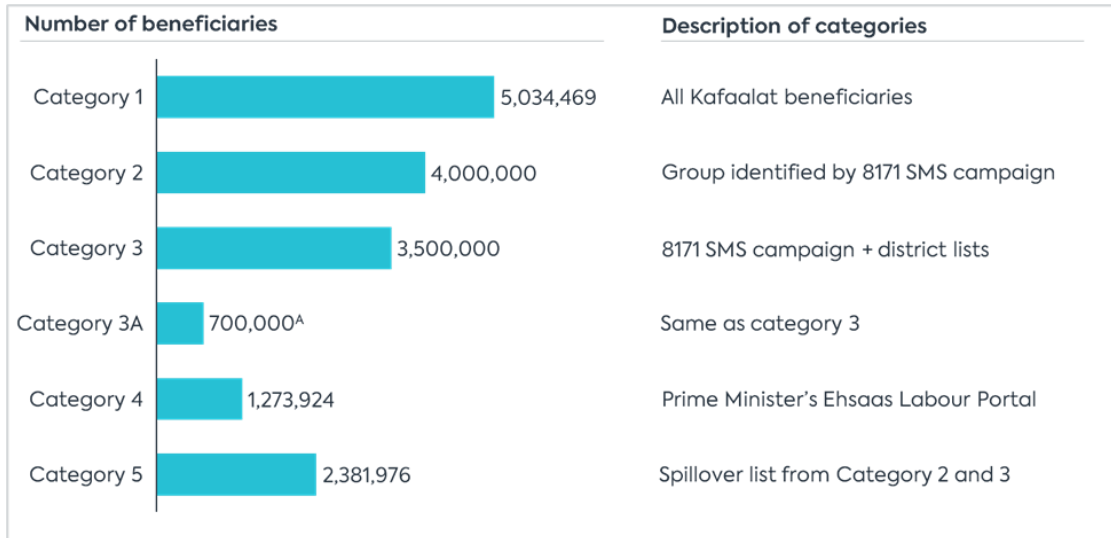
The targeting and data analytics methodology was deliberated at the design committee and Board of Directors of BISP, Economic Coordination Cabinet subcommittee, and Cabinet levels and was approved at all levels.

To determine eligibility, all requests were put through a wealth-profiling data analytics mechanism, developed in collaboration with NADRA. These wealth proxies were validated by additional federal and provincial datasets, such as the Household Income and Expenditure Data (Pakistan Bureau of Statistics 2017)⁷. This rigorous use of data eliminated political interference and biases in the beneficiary identification process.

⁶ Nishtar, Sania. “Ehsaas Emergency Cash: a digital solution to protect the vulnerable in Pakistan during the COVID-19 crisis”, 2020

⁷ Nishtar, Sania. “Ehsaas Emergency Cash: a digital solution to protect the vulnerable in Pakistan during the COVID-19 crisis”, 2020

Fig.10 Categories of EEC beneficiaries



Source; PASS EEC Report

Once approved, eligible beneficiaries were notified via SMS to collect payments at specified dates. Payments were staggered to avoid a large number of people congregating, in view of COVID-19 safeguards.

To disburse payments to such a large number of people, Ehsaas campsites were created across Pakistan. Campsites were set up on publicly owned lands such as sports complexes or schools where beneficiaries could be organized while practicing COVID-19 social distancing guidelines.

The National Disaster Management Authority provided free masks and sanitisers to each beneficiary at the campsites. Beneficiaries were requested to sit in designated spots to maintain the six-foot distance COVID-19 protocol, as they awaited their turn in queues. District governments were responsible for overseeing queue management and ensuring that no safety guidelines were violated, and law enforcement agencies were mobilized to ensure safety at campsites. Even with the scale of EEC, no COVID-19 transmission was reported from campsites.

Payment disbursement to beneficiaries at campsites was made on the basis of biometrics, verifying the beneficiary's identity and checking against his determined eligibility. Almost 100% of the verification process was done by the BVS system, with alternate arrangements made for the exceptions in the case of those where biometric verification is not possible. This verification process significantly reduced the risk of fraudulent payments. According to the President of HBL, more than 25 million ineligible people were rejected payments because of the technological verification process.

EEC payments have brought more than 10 million additional people into the documented financial enclosure in under a month. An individual bank account has been set-up for each beneficiary. These accounts can be used as the foundation to scale financial relief through various services including micro-finance loans and savings accounts. In addition, Ehsaas is in a unique position to champion and lead on testing digital wallets in Pakistan in its next iteration; Dr Sania is very committed to pursue that policy.

Dr. Sania, her team, and the Prime Minister conducted frequent visits to Ehsaas campsites to see the operations first-hand and to engage with the beneficiaries. They visited multiple cash

disbursement points across the country where they viewed the overall system and spoke to beneficiaries to hear their first-hand accounts and experiences.

The Ehsaas team had foreseen many of the challenges of implementing EEC and had planned for these as far as possible: the difficulty of rolling out the programme in lockdown, the lack of willingness of provincial governments to open payment sites, and connectivity issues of BVS machines at campsites.

However, the team also faced many unforeseen implementation challenges. To address these, Dr. Sania and her colleagues had to solve problems in real time, coordinating across provinces and federal agencies for solutions. For instance, after rolling out the SMS campaign, it came to the team's attention that people did not have mobile credit to send the text messages to request assistance. After negotiations with telecom providers and other agencies who shared SMS fees, the Ehsaas number was made toll free.

Similarly, many people did not have valid CNICs to register for the programme. NADRA was requested to waive this check to enable people with outdated CNICs to register for the programme.

Even though the team tried to control the flocking of crowds to campsites by sending staggered text messages to the beneficiaries with specific dates, significant number of people still showed up; many not even in the beneficiary pool. With the support of district governments, crowd management strategies evolved.

Availability of liquid cash and internet connectivity for BVS machines were both a challenge at the sites of disbursement⁸. The partner banks addressed the issues of connectivity in remote areas as the programme progressed from one day to the next.

Security arrangements with the police department and district administration improved the confidence of bank retailers to bring large amounts of cash to disbursement points at a time. A massive effort was put in place to resolve these issues through daily coordination between field and central Ehsaas staff, and bank officials.

Another issue was incentivizing partner banks to work in the difficult situation. As a result of the efforts of the Ehsaas team, the Federal Government waived off tax charges on EEC payments for retailers.

EEC implementation has reinforced the importance of clear team responsibilities and clearly defined routines, especially coordination meetings⁸. Routine meetings with banks, NADRA, Provincial Chief Secretaries, and Provincial Director Generals of BISP were key in rolling out rapidly, taking stock of progress, and solving issues in real time. Provinces had daily check-ins with the Ehsaas team where they were able to resolve problems as they came up.

⁸ Nishtar, Sania. "Ehsaas Emergency Cash: a digital solution to protect the vulnerable in Pakistan during the COVID-19 crisis", 2020

The focal person of Punjab, Mr. Babar Hayat, Senior Member Board of Revenue, was very impressed by the quality of leadership, especially from Dr Sania, and by how well the centre collaborated with the provinces in delivering the programme.

Dr. Sania herself led daily check-ins with the Presidents of HBL and Alfalah to ensure effective coordination and implementation. This helped make rapid, transparent decisions during implementation. This level of active engagement from her is appreciated by both government and private partners alike.

Learning live through implementation challenges

Ehsaas's leadership's commitment to strong feedback loops allowed the team to remain flexible and rapidly learn and evolve with each implementation challenge:



Liquidity & Connectivity at the front-line

Partner banks needed to coordinate across bank accounts (*in some cases even with other banks*) to ensure campsites were supplied with enough cash throughout the week. Partner banks also assisted with providing connectivity in remote areas



Cost to enroll

Many citizens who wanted to enroll in the programme did not have enough mobile balance. The "8171" SMS service was subsequently made free of charge to the public



CNIC Validity

Some citizens had expired CNIC cards. After the first week of transfers, CNIC validity was no longer a requirement to withdraw cash enabling more citizens to participate



Long queues

As the programme benefits became widely known, long queues could be seen at many leading campsites. The waiting time problem was narrowed down to 25 districts and increased communication with beneficiaries assisted in queue management



Partner Incentives

Partners were concerned about costs especially the Advance income taxes and GST. Policies were passed to waive off these taxes on commissions to incentivize branchless banking retailers



Biometric Failures

Alternate mechanisms were devised for those whose biometrics could not be read (e.g. in-branch verification of IDs). An SMS goes out to those individuals to direct them to a bank branch



Cyberattacks

An inter-agency working cybercrime elimination group was monitoring the risks of cyber attacks on a weekly basis

“During the Ehsaas Emergency Cash, I personally conducted two daily check-ins with Dr. Sania and her team, who were very helpful in problem-solving operational challenges. It is rare to see this kind of logistical coordination on this scale and the kind of engagement from the Chair of the Programme” -President, Habib Bank Limited

EEC has also shown how provinces and the Federal Government can coordinate effectively to deliver results: federally administered targets were set for each level in the delivery chain and provinces provided their support to achieving those targets. Frequent communication and data-driven governance helped establish a unified approach.

“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”⁹

EEC established the integrity of its mechanisms not just with provincial governments but also through frequent communication with the public. In the spirit of transparency, the EEC public dashboard displays how much money has been disbursed and how many beneficiaries have been catered for at any given point (Figure 11). This data can then be searched by province, district, and tehsil.

EEC has reinforced the importance of a whole of government approach and set precedents on how this can be practically implemented. NADRA, Pakistan Telecommunication Authority (PTA), Federal Board of Revenue (FBR) and multiple other federal bodies worked together to make the EEC programme a success.

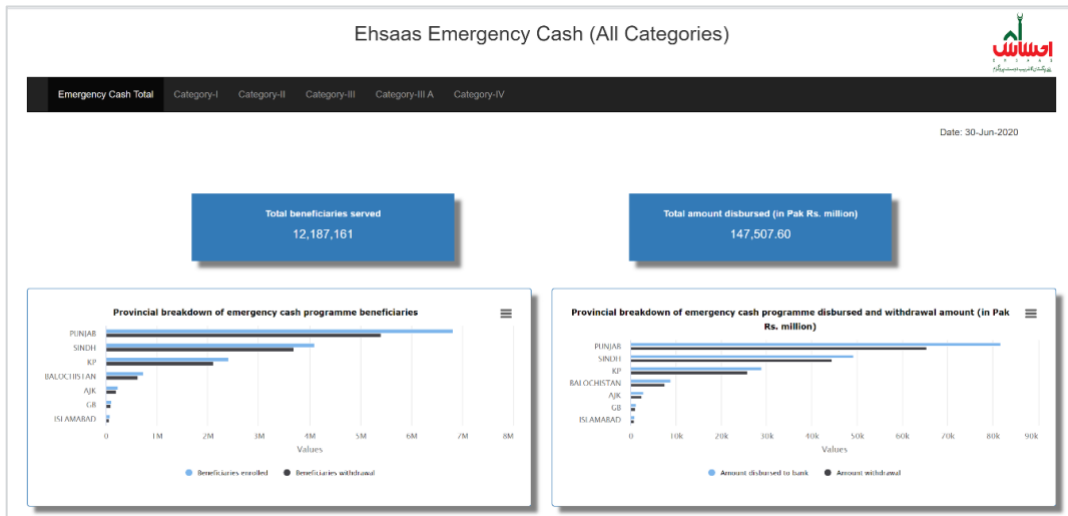
This was made possible by systems and structures which facilitated coordination. In addition, EEC demonstrated unprecedented synergy between different factions of the state: setting aside the budget, mobilization of budget, using data for policy, and implementation support.

The datacentric culture and innovation demonstrated by the Ehsaas team have inspired other government stakeholders who have worked with the Ehsaas team.

“The Ehsaas team has built a culture where they encourage innovative ideas and are willing to test and learn by rapidly rolling out the ideas we bring forward on to the field” – Head of Software Development, NADRA

⁹ Nishtar, Sania. “Ehsaas Emergency Cash: a digital solution to protect the vulnerable in Pakistan during the COVID-19 crisis”,2020

Fig11. EEC Public Dashboard



Source: pass.gov.pk Ehsaas Cash Stats

The Senior Member Board of Revenue of Government of the Punjab (GoPb), also the focal person for EEC for GoPb, pointed out that the data put in place for the EEC would also provide the basis for the reform of other aspects of government such as the agriculture subsidy programmes. By using this data, these could become more precisely targeted and therefore much less expensive. The data would also be exceptionally helpful in the case of response to emergencies such as floods, he said, since it would allow the rapid targeting of emergency flood relief to those who needed it most.

In all these ways, EEC has been a win for Ehsaas and the people of Pakistan.

Ehsaas Campsites



Conclusion

As the world economy and Pakistan grapple with the challenges of COVID-19, poverty and inequality present an overriding concern. The mission of Ehsaas is more important now than ever to safeguard decades of hard work in the fight against poverty and build on it.

Ehsaas's contribution to protecting the most vulnerable from hardship, and building pathways for the poor to graduate from poverty is at the heart of the government's agenda, as it contends with protecting vulnerable citizens and rebuilding the economy in the face of the ongoing health and economic crisis.

With the right team under Dr. Sania's guidance, Ehsaas has the makings of an impressive success story. Its multi-sectoral approach and focus on embedding welfare objectives into the workings of all ministries promises a long-term contribution to the redistribution of wealth in Pakistan, beyond the life of the programme itself.

Ehsaas's focus on leveraging digital tools, using technology innovatively, and building nationwide partnerships can also create a legacy for public sector programmes of the future. These governance practices can create a shift from the (traditional and failed) politics of patronage to the (much more promising) politics of performance. If its early success can be sustained, it can also become a model for radical reform of government and the public sector more broadly.

With the drive to learn from the past and continuously improve delivery for the ultimate beneficiaries, Ehsaas can transform poverty alleviation in Pakistan and perhaps become a globally celebrated example of what can be done with the right combination of ambition and effective delivery.

The time to act is now. It is up to the Ehsaas team to take the programme forward, urgently and relentlessly pursuing the fulfilment of Ehsaas's commitments and striving to deliver impact at scale. If Dr. Sania and her Ehsaas team see Ehsaas through to completion, it will be a major victory for the people of Pakistan and the programme could become a globally leading example of how to tackle poverty.

Acronyms

BDC	Benazir Debit Card
BISP	Benazir Income Support Programme
BVS	Biometric Verification System
CNIC	Computerized National Identification Card
COVID-19	Coronavirus Disease 2019
DU	Delivery Unit
EEC	Ehsaas Emergency Cash
FBR	Federal Board of Revenue
GDP	Gross Domestic Product
GoPb	Government of the Punjab
HBL	Habib Bank Limited
M&E	Monitoring and Evaluation
NADRA	National Database and Registration Authority
NPGI	National Poverty Graduation Initiative
NSER	National Socioeconomic Registry
PASS	Poverty Alleviation Social Safety Division
PCMS	Payment Complaint Management System
PSC	Poverty Scorecard Survey
PKR	Pakistan Rupee
PMDU	Prime Minister's Delivery Unit
PMT	Proxy Means Test
POS	Point of Sale
PPAF	Pakistan Poverty Alleviation Fund
PTA	Pakistan Telecommunication Authority
PTI	Pakistan Tehreek-e-Insaf
SAPM	Special Assistant to the Prime Minister
UCT	Unconditional Cash Transfer
UN	United Nations
WHO	World Health Organization