

Reaping the benefits of ID systems for delivering Social Protection

Robert Palacios, Lead Pensions,
World Bank Pension Core Course
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Harnessing the ID system for SP

- Program specific
 - Ensure uniqueness (1:n)
 - Whether voting, banking, civil service payroll, or paying pensions or cash transfers, it is crucial to ensure that the individual in question is unique
 - Authentication (1:1)
 - Ensuring that the individual making the transaction (opening an account, taking out a loan, receiving a cash transfer or subsidized good or service) is the right one
- System-wide
 - Linking databases and cross-checking information
 - A unique common identifier allows cross-checking across databases

Program specific: same delivery processes needed, starting with how people are identified

Transactions

(delivery of food, medical services, cash, payment of premia)

Eligibility/enrolment

Identification

Potential ID problems

Fake delivery of benefits

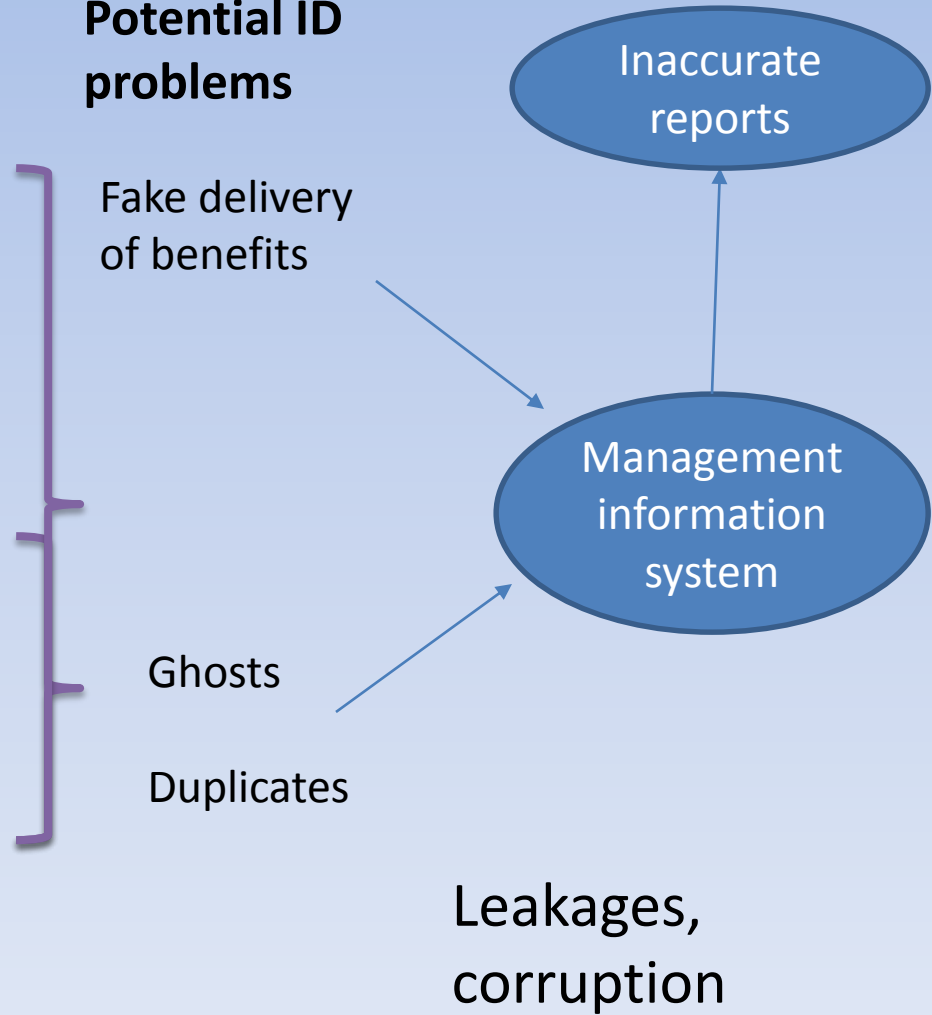
Ghosts

Duplicates

Inaccurate reports

Management information system

Leakages, corruption



Authentication: ID-transaction nexus

Security

Least

Most

<p>Manual verification Some form of ID is shown to the agent/official and may or may not be recorded</p>	<p>No electronic record generated at point of transaction</p>	
Electronic		
<p>What you have</p>	<p>Card/SIM/voucher read by POS and e-record created</p>	<p>Off-line or on-line</p>
<p>What you have and know</p>	<p>Card/SIM plus PIN</p>	<p>Off-line or on-line</p>
<p>What you have and what you are</p>	<p>Card plus biometric verification</p>	<p>Off-line or on-line</p>
<p>Combination of above</p>		

Indian RSBY functional ID...



Rollout: 2008

Number covered today:
120 million

Cost: about \$2-3 a head

Integration of different processes

Program/ Process	Identification	Registry	Eligibility determination	Enrolment	Transaction
Program 1					
Program 2					
Program 3					
Program 4					
Program 5					

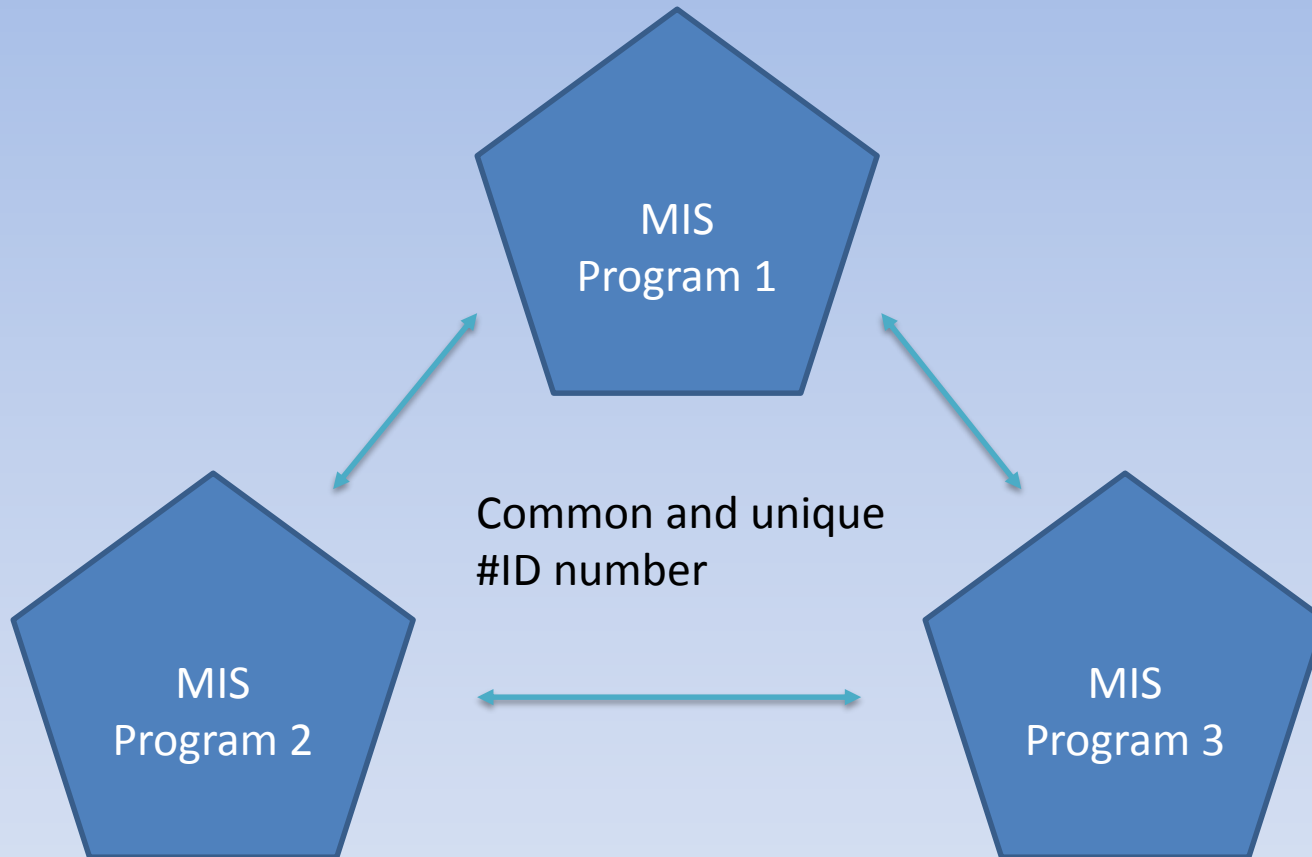
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“Egypt's Sisi scores early success with smart cards for bread subsidies”

CAIRO Mon Jan 12, 2015 8:04am EST



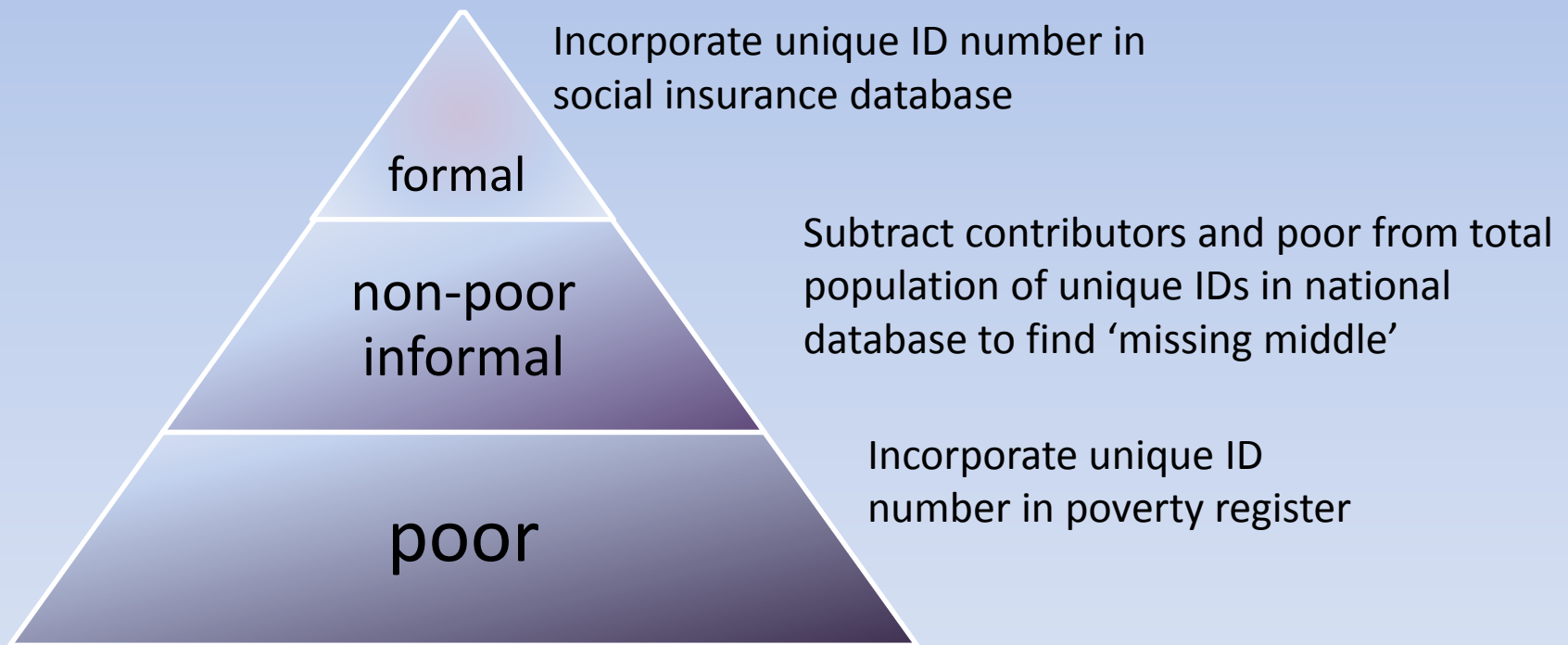
System-wide: Linking databases



Examples:

- Compare Social Insurance to Social Assistance
- Compare Social Insurance to income tax
- Update address w/utility bill
- Check CCT education conditions met

Unique ID allows for differentiated subsidies

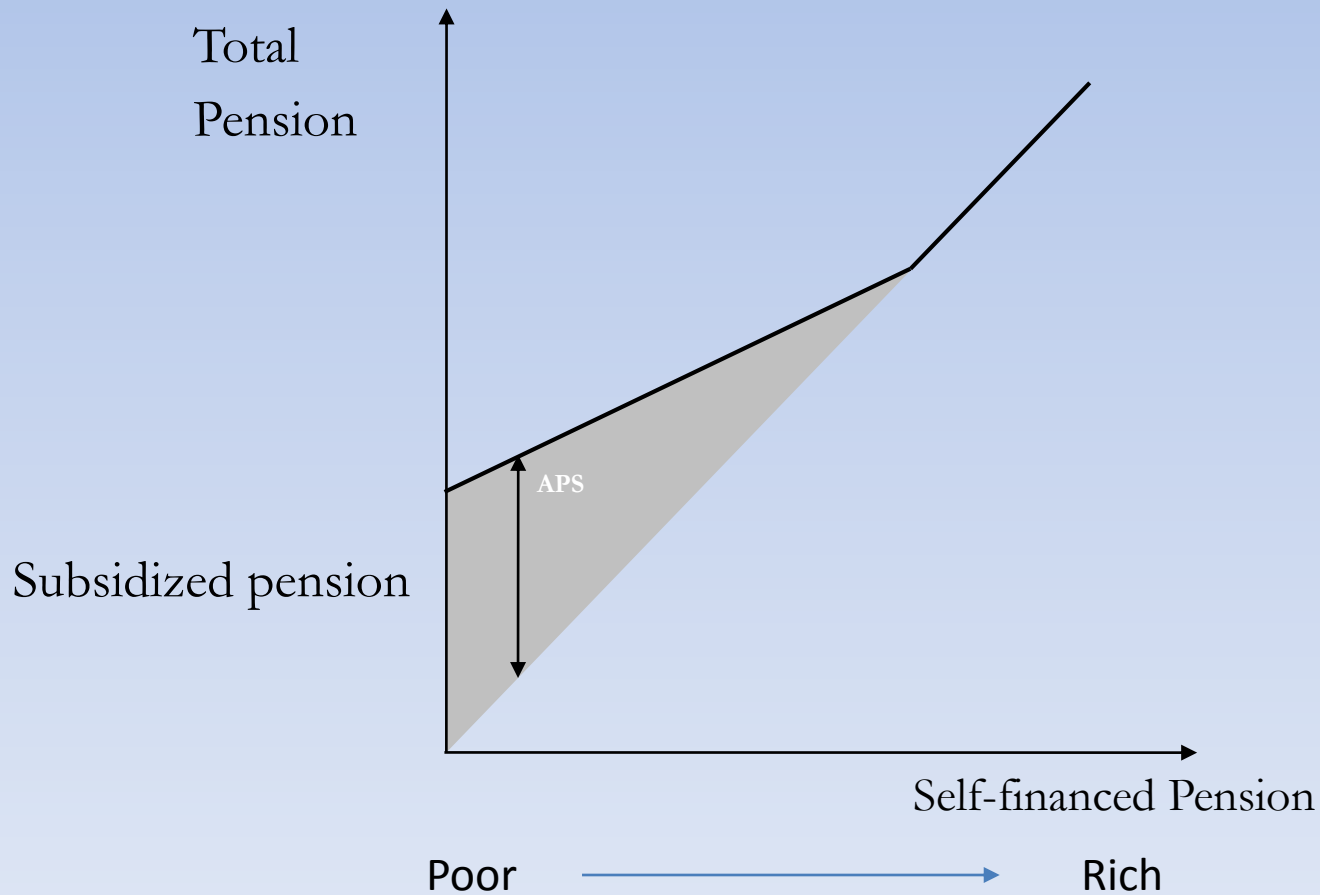


$$\text{Non-poor informal} = \text{Total} - \text{poor} - \text{formal}$$

Two examples

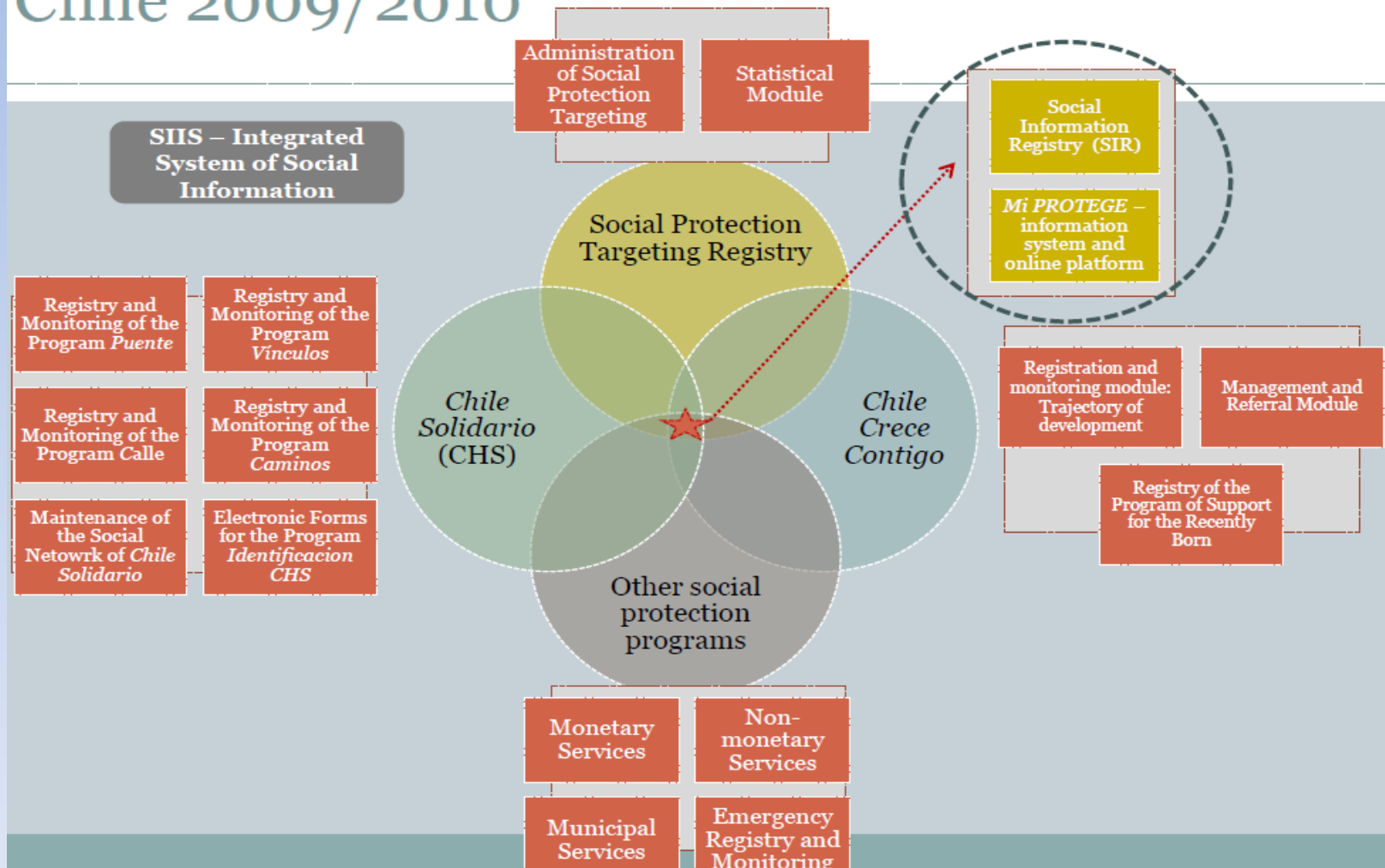
- Chile's Pension reform in 2008
 - Linked three databases – contributory and non-contributory pension and targeting database to have differential subsidy and achieve universal pension coverage
- Turkey's Health Insurance reforms of 2012
 - Linked numerous databases (income tax, land, auto, social insurance, social assistance, property etc.) to determine level of premium subsidy

Chile's phased out subsidized pension

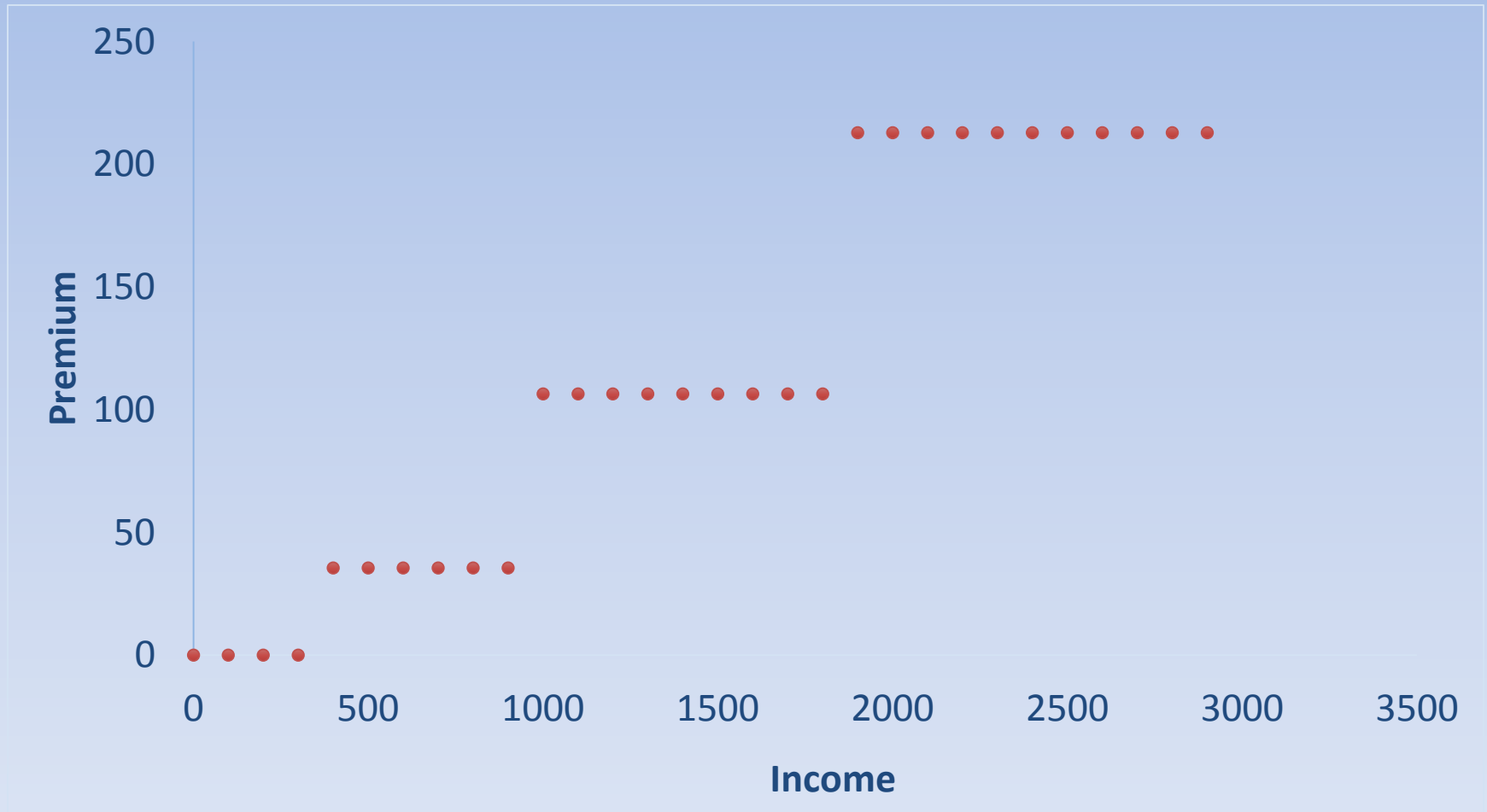


Chile's integrated SP System

Chile 2009/2010



Turkey's differentiated HI premium



Social Welfare Information

Population and Social Security Information

School and Health Information

Wealth Information

Provide the Investigation Information Automatically



Bank Information Systems

Payment Information

↕

Education, Health, Disabled, Fuel, Food, Sheltering Aids, Project Supports

Inquiry of Past Aid Records

Central Social Assistance Database

Poverty Map Scoring and Decision Support Software

Monitoring and Evaluation Software

SYGM Information System

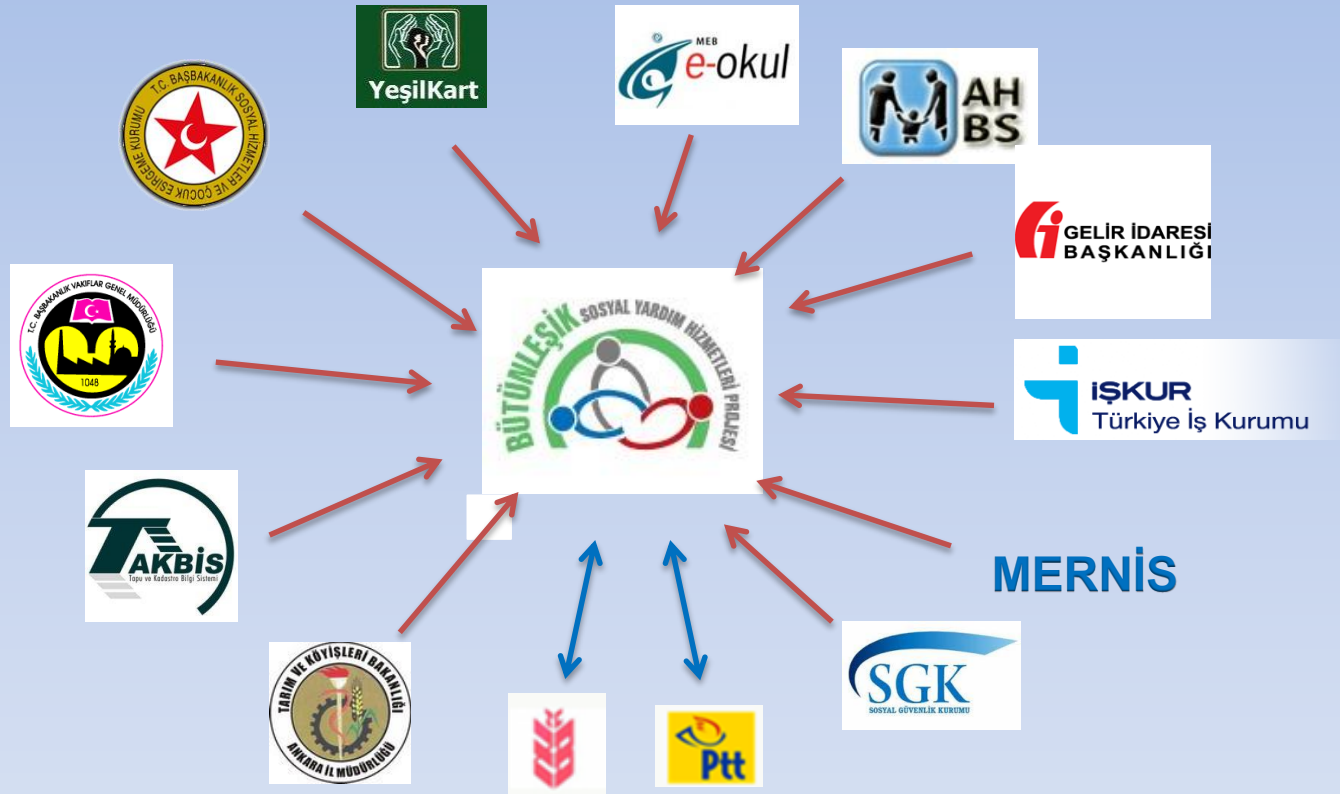
Social Assistance Portal

- Online Applications
- Social Assistance Information for Citizens
- Statistical Information
- Supervision and Monitoring
- Procurements

Municipalities **Non-Governmental Organizations**

Beneficiary Information
Past Social Assistance Information
Social Investigation Reports

Electronic Data Exchange between Public Organizations



Ministry of Education (E-school), Ministry of Health (Family Medicine Information System), Presidency of Revenue Management, Turkey Business Organization, Central Population Management Project, Social Security Institution, PTT (Postal Services), Ziraat Bank, Ministry of Agriculture and Rural Affairs, General Directorate of Land Registry and Cadaster, General Directorate of Foundations, Social services and Child Protection Agency, Green Card

What does it take for an ID system to yield these benefits to SP systems?

- Last year, World Bank formed inter-sectoral team to produce a strategy for the Bank's ID work
- Starting to engage with interested countries starting in early 2015; technical assistance/lending
- Developed ISA – Identification System Analysis to help our counterparts and our staff better understand where there could be improvements

Analysing Identity Systems

Accessibility

- Extent of coverage of entire population
- Inclusion metrics
- How accessible it is to every individual
- How costly it is
- Are there barriers to certain groups?
- Universally available at negligible cost?

Robustness

- Resiliency of the system to fraud (uniqueness of identity), duplication of credentials & security breaches
- Identity authentication post enrollment
- Data quality
- ***Do they contain the right data to perform their function?***

Integration

- Interoperability of identity across multiple applications (can a register provide identity for another application)
 - Eg can the NPR provide identity for SP programs?
- How easy it is to system integrate the register into other applications

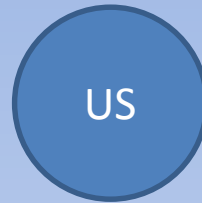
Legal Protection & Transparency

- State of maturity of law under which the register operates
- Privacy, data protection and protection of other rights.
- Capacity of responsible organizations to enforce compliance
- Transparency of ID practices

iSPA: Assessment tool and methodology developed in cooperation with 16 international organizations (World Bank, ILO, UNICEF, UNDP, etc) primarily focused on fitness of registers for SP purposes

SPIAC-B
Social protection inter-agency
cooperation board

Integration

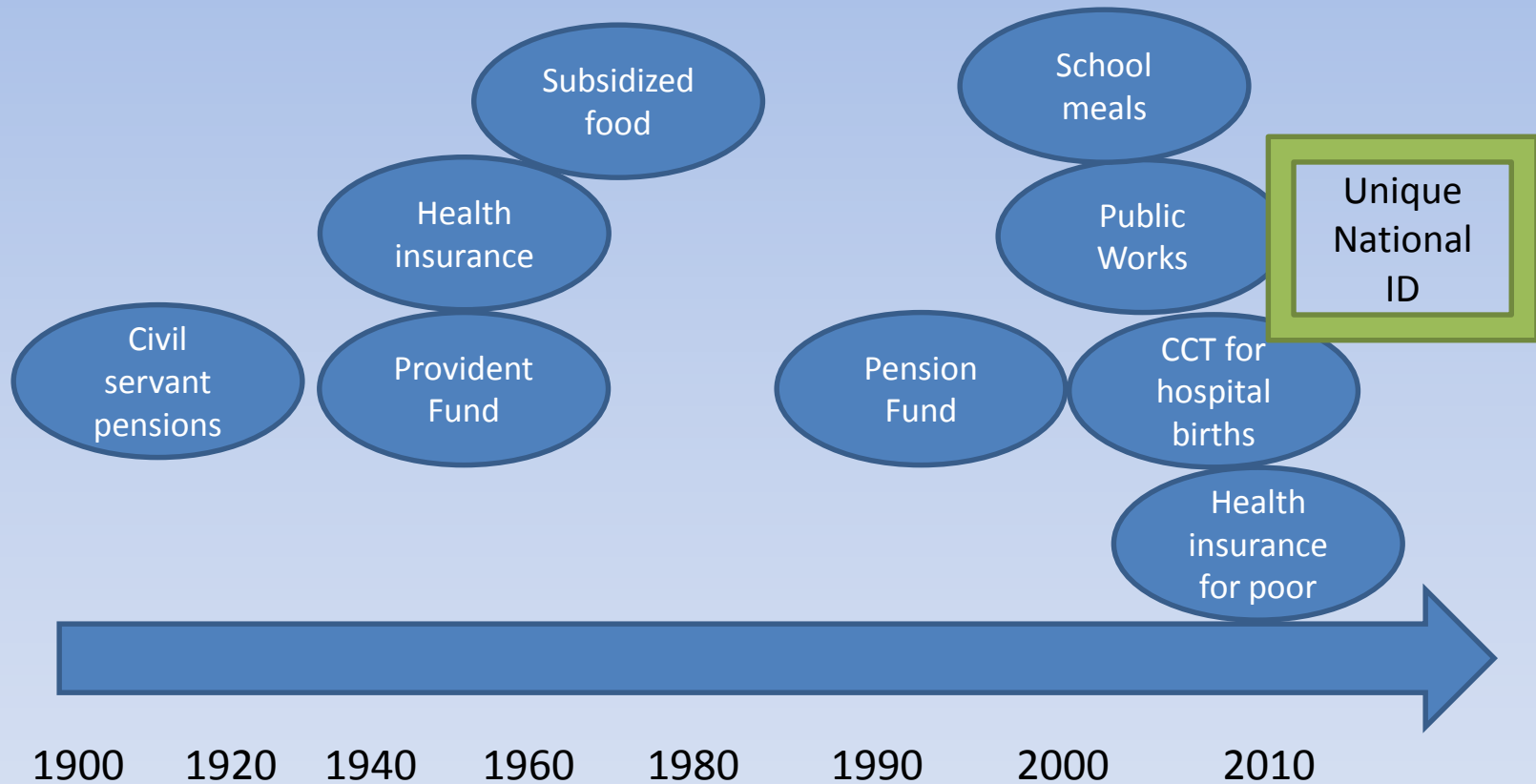


Size of circle =
proportion of
population with NID

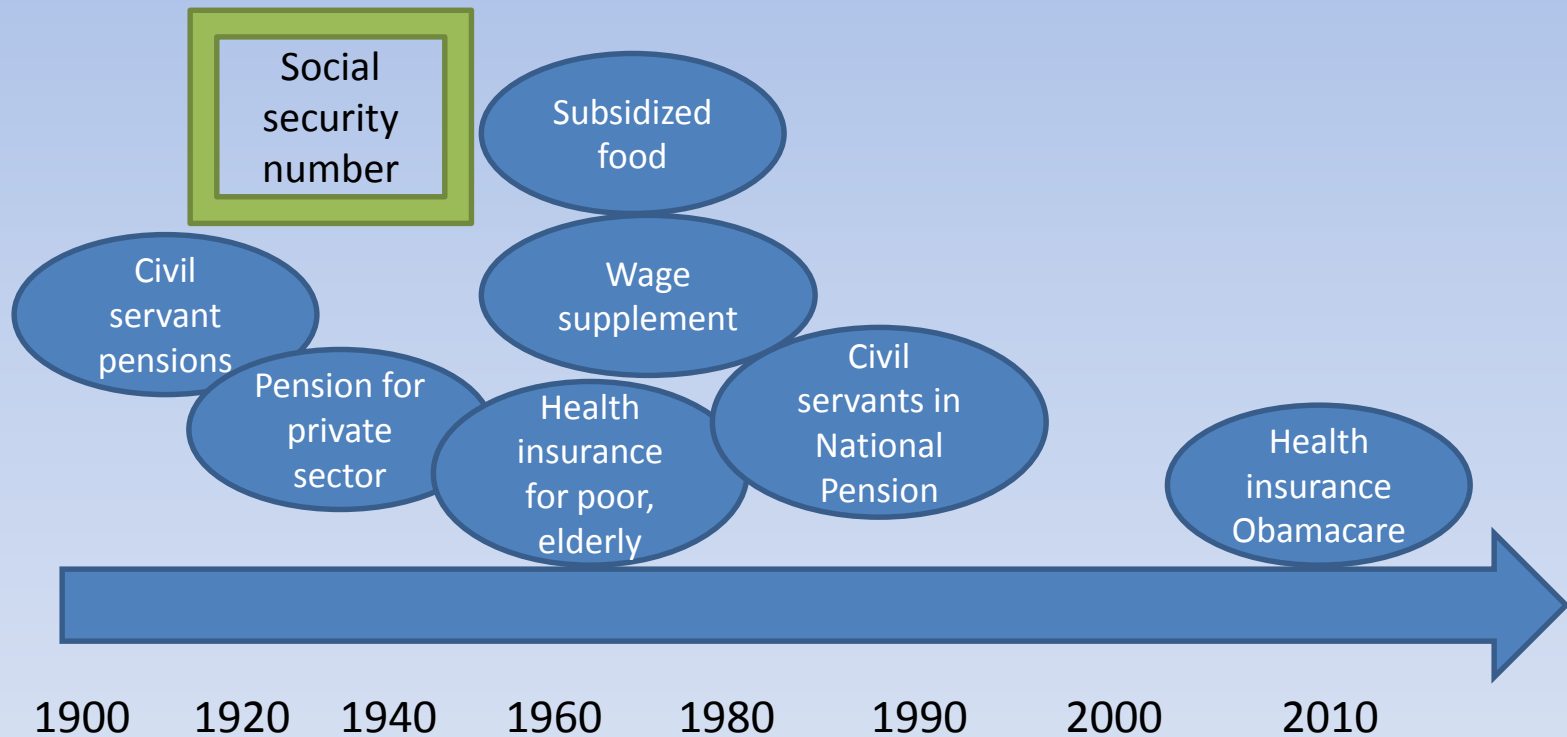
Robustness

US is highly integrated
and very accessible
while coverage is still
partial in India and
integration is still low

Social Protection Programs in India over the last century



Social Protection Programs in US over the last century



There is a need to formulate a **national identification strategy**

