Reaping the benefits of ID systems for delivering Social Protection

Robert Palacios, Lead Pensions, World Bank Pension Core Course
April 30, 2015
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

Inaccurate reports

Management information system

Leakages, corruption

Ghosts
Duplicates
## Authentication: ID-transaction nexus

<table>
<thead>
<tr>
<th>Security</th>
<th>Manual verification</th>
<th>Electronic</th>
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<tbody>
<tr>
<td>Least</td>
<td>Some form of ID is shown to the agent/official and may or may not be recorded</td>
<td>No electronic record generated at point of transaction</td>
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<td>Card/SIM/voucher read by POS and e-record created</td>
<td>Off-line or on-line</td>
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<td>Card/SIM plus PIN</td>
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<td>Card plus biometric verification</td>
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<td>Combination of above</td>
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Indian RSBY functional ID...

Rollout: 2008
Number covered today: 120 million
Cost: about $2-3 a head
Integration of different processes

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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

Non-poor informal = Total − poor - 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

- Total Pension
- Subsidized pension
- Self-financed Pension
- Poor → Rich
- APS
Chile’s integrated SP System

Chile 2009/2010

SIIS – Integrated System of Social Information

Registry and Monitoring of the Program Puente
Registry and Monitoring of the Program Vínculos
Registry and Monitoring of the Program Caminos
Maintenance of the Social Network of Chile Solidario
Electronic Forms for the Program Identificación CHS

Social Protection Targeting Registry

Chile Solidario (CHS)
Chile Crece Contigo
Other social protection programs

Administration of Social Protection Targeting
Statistical Module

Social Information Registry (SIR)
Mi PROTEGE – information system and online platform

Registration and monitoring module: Trajectory of development
Management and Referral Module
Registry of the Program of Support for the Recently Born

Monetary Services
Non-monetary Services
Municipal Services
Emergency Registry and Monitoring
Turkey’s differentiated HI premium
Provide the Investigation Information Automatically

Application → Evaluation → Scoring

Inquiry of Past Aid Records

Central Social Assistance Database

Beneficiary Information
Past Social Assistance Information
Social Investigation Reports

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

Social Assistance Portal

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

Bank Information Systems
VakıfBank

Poverty Map
Scoring and Decision Support Software
Monitoring and Evaluation Software

SYGM Information System

Municipalities
Non-Governmental Organizations

Social Assistance Portal

MERNİS
Population and Social Security Information

SGK

School and Health Information

e-okul

AHBS

Central Social Assistance Database

Beneficiary Information
Past Social Assistance Information
Social Investigation Reports

SYDV

Municipalities
Non-Governmental Organizations

Türkiye İş Kurumu

İŞKUR

Wealth Information
Electronic Data Exchange between Public Organizations

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

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<th>Robustness</th>
<th>Integration</th>
<th>Legal Protection &amp; Transparency</th>
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| • 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?  | • 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?**  | • 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  | • 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
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


- Civil servant pensions
- Subsidized food
- Health insurance
- Provident Fund
- School meals
- Public Works
- CCT for hospital births
- Pension Fund
- Health insurance for poor
- Unique National ID
- Social Protection Programs in India over the last century
- School meals
- CCT for hospital births
- Health insurance for poor
- Unique National ID
Social Protection Programs in US over the last century

- Social security number
- Civil servant pensions
- Pension for private sector
- Subsidized food
- Wage supplement
- Health insurance for poor, elderly
- Civil servants in National Pension
- Health insurance Obamacare

There is a need to formulate a national identification strategy.