Leveraging Foundational Identity Registers in Support of Social Protection Initiatives

Kigali, Rwanda
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• Profile of Pakistan
• Introduction to National Database Registration Authority (NADRA)
• Introduction to Benazir Income Support Programme (BISP)
• Leveraging National identity registry in:
  – Targeting
  – Payments
PAKISTAN - Overview

Area: 796,095 km²


Per Capita Income: $ 1512


Below Poverty Line: 25 to 30%
1 Introduction to NADRA
National Database and Registration Authority

- Eighteen Thousand Employees
- 467 Registration Centres
- 11 Overseas
- 250 Mobile Vans; 94 Semi-Mobile Units
- Two data-centres 150 miles apart
- 1,000 servers and 9,000 computers
- 120 Million Identities Issued
- 1,000 servers and 9,000 computers
- 95% Population Coverage
- 108 Million Facial Images
- 450 Million Fingerprints
- 120 Million Identities Issued
# Major Projects in Pakistan and Worldwide

<table>
<thead>
<tr>
<th>Project</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machine Readable Passports and Visas</td>
<td>Pakistan</td>
</tr>
<tr>
<td>Civil Registration System</td>
<td>Sudan</td>
</tr>
<tr>
<td>Passport Issuance and Control System</td>
<td>Kenya</td>
</tr>
<tr>
<td>National Drivers License System</td>
<td>Bangladesh</td>
</tr>
<tr>
<td>Biometric Refugee Registration System for UNHCR</td>
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</tr>
<tr>
<td>Identity Cards and Civil Registration</td>
<td>Pakistan</td>
</tr>
<tr>
<td>Electronic Highway Toll Collection</td>
<td>NHA</td>
</tr>
<tr>
<td>Identity Card Issuance System</td>
<td>Nigeria</td>
</tr>
<tr>
<td>Electoral Rolls</td>
<td>Pakistan</td>
</tr>
<tr>
<td>IDP Registration and Cash Disbursement</td>
<td></td>
</tr>
<tr>
<td>E-ID Government of Sri Lanka</td>
<td></td>
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<tr>
<td>Benazir Income Support Program</td>
<td></td>
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</tbody>
</table>
Registration Coverage

Men: 52.1
Women: 42.8
Total: 94.9

Millions
2. Introduction to BISP
A statutory body established under an Act of Parliament – BISP Act 2010

First largest, methodical & transparent social safety net

Maintains National Socio-Economic Registry: authentic and extensive database of socio-economic status of the population

Nationwide presence: more than 400 offices & 2200 employees

Technology based operations especially Payments
BISP – Initiatives

- Waseela-e-Haq: Interest Free Returnable Financial Assistance
- Waseela-e-Sehat: Health/Accident & Life Insurance Coverage
- Waseela-e-Taleem: Co-responsibility Cash Transfer for Education
- Smart Card Debit Card Mobile Banking
- Poverty Survey
- Waseela-e-Rozgar: Vocational/Technical Skill Training

CASH GRANTS
BISP – Achievements

Scientific Targeting through PMT based POVERTY SCORECARD SURVEY

27 million HHs, 155 million population surveyed, Identified 7.7 million families; 5.3 million active beneficiaries

Unconditional Cash Transfer: $47/Beneficiary/Quarter

Total Cash Grant Disbursements: Approx. $3.87 Billion

Successful experiment of electronic payment mechanisms
Women Registration: Women Empowerment

- **2008** (Seven Years of NADRA)
  - Men: 33.3
  - Women: 20.8
  - Total: 54.1

- **2013** (Five Years After BISP)
  - Men: 52.1
  - Women: 42.8
  - Total: 94.9

- **Increase**
  - Men: 57%
  - Women: 104%
  - Total: 74%
Enhancement in Women Registration

<table>
<thead>
<tr>
<th>Province</th>
<th>Number of Women Registered for every 100 Men Before 2009</th>
<th>Number of Women Registered for every 100 Men After 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjab</td>
<td>65.92</td>
<td>121.61</td>
</tr>
<tr>
<td>KP</td>
<td>53.02</td>
<td>181.63</td>
</tr>
<tr>
<td>Balochistan</td>
<td>54.61</td>
<td>152.59</td>
</tr>
<tr>
<td>Sindh</td>
<td>61.58</td>
<td>143.09</td>
</tr>
<tr>
<td>ICT, AJK, GB</td>
<td>73.31</td>
<td>157.51</td>
</tr>
<tr>
<td>FATA</td>
<td>24.95</td>
<td>117.68</td>
</tr>
</tbody>
</table>

After 2009

2009

Before 2009

Number of Women Registered for every 100 Men
### Increase in Beneficiaries

<table>
<thead>
<tr>
<th>Financial Year</th>
<th>No of Beneficiaries (in million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008-09</td>
<td>1.76</td>
</tr>
<tr>
<td>2009-10</td>
<td>2.24</td>
</tr>
<tr>
<td>2010-11</td>
<td>3.09</td>
</tr>
<tr>
<td>2011-12</td>
<td>3.63</td>
</tr>
<tr>
<td>2012-13</td>
<td>4.80</td>
</tr>
<tr>
<td>2013-14</td>
<td>5.01</td>
</tr>
<tr>
<td>2014-15</td>
<td>5.15</td>
</tr>
<tr>
<td>2015-16</td>
<td>5.30</td>
</tr>
</tbody>
</table>
Leveraging NADRA in Targeting

• Community based targeting (Phase I)
  – 4.4 million filled applications
  – Screening through NADRA
  – 2.4 million screened beneficiaries

• PMT based Targeting (Phase II)
  – 27 million HHs surveyed
  – Data entry, verification, validation, PMT calculation done by NADRA
  – CMS developed and run with the help of NADRA

• PMT based CAPI Targeting (Phase III)
  – CAPI application developed by NADRA
  – Data verification, validation, filtering to be done by NADRA
  – PMT calculation and Post-survey CMS to be managed by NADRA
Cash Transfers – Payment Mechanisms
Different Payment Mechanisms

- Pakistan Post: 300,000 Beneficiaries
- Smart Cards: 170,000 Beneficiaries
- Mobile Phone Banking: 130,000 Beneficiaries
- Debit Cards: 4,700,000 Beneficiaries
# Cash Transfers

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>PHASE – I</th>
<th></th>
<th>PHASE - II</th>
<th></th>
<th>Total Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No of Beneficiaries</td>
<td>Amount Disbursed</td>
<td>No of Beneficiaries</td>
<td>Amount Disbursed</td>
<td></td>
</tr>
<tr>
<td>2008/2009</td>
<td>1.76 M</td>
<td>15.81 B</td>
<td></td>
<td></td>
<td>15.81 B</td>
</tr>
<tr>
<td>2011/2012</td>
<td>61,501</td>
<td>653.75 M</td>
<td>3.62 M</td>
<td>40.35 B</td>
<td>41.00 B</td>
</tr>
<tr>
<td>2012/2013</td>
<td>16,020</td>
<td>162.44 M</td>
<td>3.72 M</td>
<td>42.74 B</td>
<td>42.90 B</td>
</tr>
<tr>
<td>2013/2014</td>
<td>5,433</td>
<td>78.23 M</td>
<td>4.63 M</td>
<td>65.00 B</td>
<td>65.08 B</td>
</tr>
<tr>
<td>2014/2015</td>
<td>5,432</td>
<td>94.73 M</td>
<td>5.04 M</td>
<td>88.51 B</td>
<td>88.60 B</td>
</tr>
<tr>
<td>2015/2016</td>
<td>5.28 M</td>
<td>71 B</td>
<td></td>
<td></td>
<td>71 B</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>64.46 B</strong></td>
<td><strong>321.83 B</strong></td>
<td><strong>386.29 B</strong></td>
<td></td>
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</tr>
</tbody>
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First APM: Smart Card
Smart Card: Card Issuance Process

ELIGIBLE BENEFICIARIES

Pending

Verified

NADRA + Bank Counter

Original CNIC

Thumb Impression

Benazir Smart Card Issued

Per Tehsil
Smart Cards – Payment to Beneficiary

Benazir Smart Card

- Pin Code
- Original CNIC

Franchises

- Franchises-1
- Franchises-2
- Franchises-3

Original CNIC+Benazir Smart Card

Trns Authorized+Beneficiaries enter PIN #

Franchise Scan

Benazir Smart Card QR Code

Pin Accepted+Beneficiary sign Receipt slip+receive Cash+Her Smart Card

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Second APM: Mobile Banking
Mobile Distribution Process

BISP Letter

Police will check the BISP Letter for entering into the camp and queue up for set collection

BISP Helpdesk

BISP Regional office will check the status from NADRA list and issue new letter.

BISP Letter

Police Counter

NO

YES

BISP Helpdesk

BISP Regional office will check the status from NADRA list and issue new letter.

NADRA Verification Counter

Verified

YES

BANK Counter

Opening Bank A/c + SIM Card issuance

NO

CAMP ENTRY

EXIT

NADRA Mobile van (MRV) updates Beneficiaries record

Police will check the BISP Letter for entering into the camp and queue up for set collection

NADRA Verification Counter

Verified

YES

TELCO Counter

Telco will check SIM Card and issue the Mobile Set
Mobile Banking: Payment to Beneficiary

Mobile Phone

- Pin Code SMS
- A/c. Credited Alert
- Original CNIC
- First Time Trn within 72-hrs

Monthly/Quarterly Basis

Franchises

- Franchise 1
- Franchise 2
- Franchise 3
- Franchise 4
- Franchise 5

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Third APM: Debit Card
Benazir Debit Cards – Features

- Magnetic stripe technology
- QR Code
- ATM Compatible
- Accepted at ONE LINK ATMs
- POS Compatible
- Accepted at selected Bank Franchises
Debit Cards – Distribution Process

BISP will send letters to Beneficiaries having unverified status to update status with NADRA for collection of BC.

Police will check the BISP Letter for entering into the camp and queue up for set collection.

BISP will send letters to Beneficiaries having unverified status to update status with NADRA for collection of BC.

BISP Helpdesk
BISP camp office will check the status from NADRA List n issue new letter.

Police Counter

NADRA will send letters to Beneficiaries having unverified status to update status with NADRA for collection of BC.

BISP Letter to unverified Beneficiaries

NADRA office for update

Card Issued

BISP Distribution Camp

BISP Distribution Camp

BISP Helpdesk
BISP camp office will check the status from NADRA List n issue new letter.

BISP Letter to unverified Beneficiaries

NADRA will send letters to Beneficiaries having unverified status to update status with NADRA for collection of BC.

Card Issued

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Beneficiary visits BISP office for payments transaction

Bank representative logs in to Express application, enters beneficiary details along with CNIC number. System asks for beneficiary thumb impression to process the transaction

Payments made & receipt provided if beneficiary Biometric is authenticated by

End

Bio-metric based Payment Process
New Bio-metric based Payment Model

BISP

Settlement

Commission Claim submission

Authorization for Payment

BISP PAYMENT SYSTEM

Front End Web Interface for BISP, Payment partners & SBP

Online Authentication Management Module

Payment Reconciliation & Settlement Module

Payment Complaint Redressal System

Payment Partner System

Branch With Biometric

ATM

Payment Partner System

Branch With Biometric

ATM

Payment Partner System

Branch With Biometric

ATM

Branch With Biometric

ATM

Data Management
Beneficiary
Payment Partner
Touch Points
Funds claim
Complaints

Etc.

BISP MIS System

NADRA
Thank You