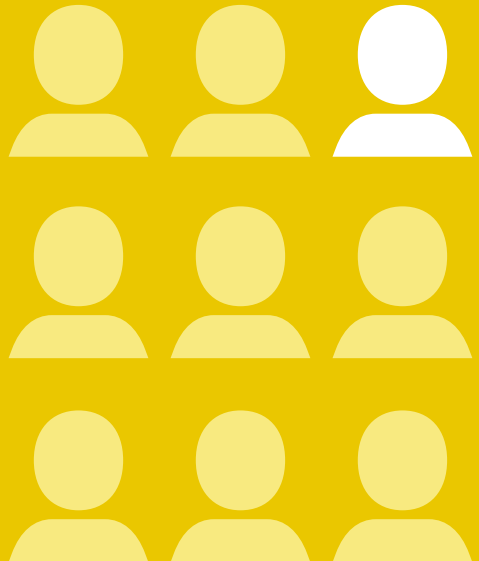

GEN
KEY



How biometrics can improve the targeting of social protection

What we do. How we do it.





In developing countries, social protection programs are vital for helping people escape poverty. However, a lack of official identification often means that these programmes fail to reach the very people they were designed to protect. GenKey’s biometric solutions are addressing this problem, helping some of the world’s poorest and most vulnerable people find a foothold in society.

→ In 1995, the UN defined extreme poverty as “a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information”. It’s a condition that depends not only on low income, but also a lack of access to the basic services and resources human beings need to live. It’s estimated that more than 800 million people around the world live in extreme poverty.

In December 2015, the UN launched 17 sustainable development goals to guide development actions over the next 15 years. Of these, the number 1 goal is to end poverty in all its forms, everywhere, by 2030.

Social protection is one of the key ways governments around the world are seeking to achieve this goal. Social protection systems – which include welfare programs, food aid, social housing, and measures to improve access to education – play a critical role in helping people climb out of poverty. In the last half-decade, countries have made remarkable progress in setting up these systems. >

More than 800 million people around the world live in extreme poverty.

Approximately 1.5 billion people in the developing world do not have a legal identity.

› In fact, as of 2015, the World Bank reported that every country in the world had at least one social safety net program in place. That's the good news. The bad news is that, despite this progress, most of the world's poorest and most vulnerable people remain outside the reach of social protection, especially in lower-income countries. In other words, the very people who need social protection most are the ones who have least access to it.

For these people, the main barrier to accessing social protection is lack of official identification. In order to deliver social protection programs effectively, governments must have a social register in order to identify and classify those who need help. But in many low-income countries around the world, particularly in sub-Saharan Africa,

such registers are either unreliable or don't exist. As a result, vulnerable people with no legal means of identification simply fall through the social safety net.

At GenKey, we believe biometrics is the answer to overcoming this barrier. Our biometric solutions are delivering credible social registers that are used by government departments, and associated agencies, to inform policy and ultimately provide assistance to those in need. Using biometric technology, we work with partners to offer a complete end-to-end process for social protection that increases accuracy and reliability, and reduces costs. ■

GenKey registered over 138,000 households across Ghana's Upper West Region for the Ghana National Household Registry (stage 1).

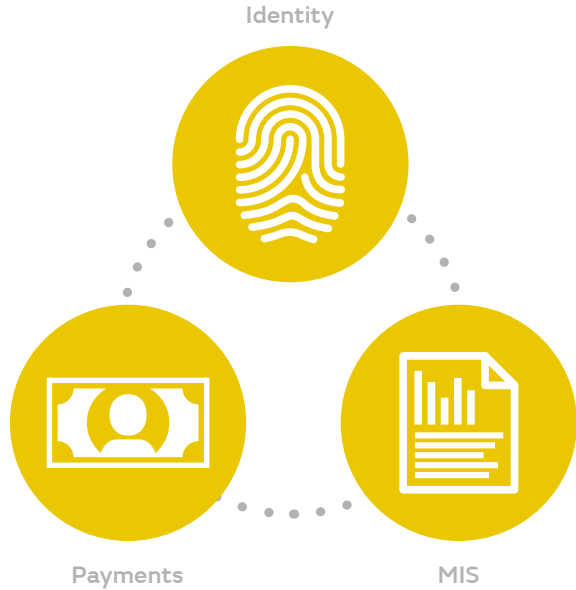


Identity

Protection

Social protection system:

How it works



Social protection systems are broadly made up of three interconnected elements. These are: 1) Identity (building a clean register and ID verification); 2) the Management Information System (the central hub that classifies, updates and processes the data) and 3) Payments (identifying payment beneficiaries, and facilitating and tracking payments).

In order for a social protection initiative to work effectively, each part of the process must work together efficiently and securely, from identifying members and building a register to making and tracking payments. To ensure that payments are targeted accurately and the entire process is free from fraud, we work with partners to develop a strong end-to-end infrastructure.

Identity

Identity has three core functions that provide a complete end-to-end solution. 1) Registering people's data. 2) Making sure every identity is unique. 3) Verifying a person's ID (eg. when receiving payments).

The first function, (registering people's data), builds the social register in order to identify, classify and target households eligible for certain types of social assistance. Using GenKey's purpose-built software and tablets, trained operatives register each member of a household, capturing a mixture of biometric, biographic and socio-economic data. During the registration process, each member is assigned a Unique Member Number (UMN). Their UMN is then linked with other members of their household on the register.

The second function, (making sure every identity is unique), is critical to ensuring the register is credible and that one person = one unique ID. GenKey's ABIS solution maintains and updates the registered data, running a constant deduplication check to ensure every ID is unique. This process of enrollment and deduplication happens continuously so that the data is always up to date – especially important in countries with high levels of migration.

The third function, (verifying a person's ID), enables operators to quickly authenticate the identity of members, ensuring the right benefit goes to the right claimant. This is a quick task, with members simply placing their finger on a mobile scanning device. Using a tablet, the operator can then access the MIS to validate, accept or reject a claim for any form of assistance, on the spot.

Tablets can be configured to the needs of each government department / agency, and can also be integrated with payment processes, for money transfers and direct payments.

Management Information System (MIS)

The Management Information System (MIS) handles the member and claim information. It classifies each household according to their needs, so that they can be assigned appropriate rights and benefits. Multiple government departments and agencies are able to retrieve and update the MIS, by verifying a person's unique UMN. GenKey partners with MIS providers.

Payments

When a credible register has been built and the MIS is in place, governments and agencies are able to provide social assistance through a payment solution. When a payment solution is linked to a credible biometric-based register (via the MIS), the paying agency can reliably verify a claimant's identity before issuing any assistance, potentially saving millions of dollars in misdirected payments. GenKey partners with payment providers.

Working with partners

No single provider can offer a complete end-to-end social protection system. Each of the core three functions (identity, MIS and payments) require specialist technical expertise. Our job at GenKey is to provide best-in-class biometric identity solutions, from registration to verification. Our technology is designed to integrate with partner systems to create a seamless experience for governments, from setting-up a register to issuing payments.

When created and deployed effectively, we believe that biometric-based social registers can be a key driver for socio-economic development. The benefits are enormous, ranging from better access to jobs, education and healthcare, to stronger social security through pensions and child benefits. At GenKey, we're proud to be playing our part in delivering the robust systems that countries need to eradicate extreme poverty, and help their most vulnerable citizens find their place in society.



Case study:

Building a social register for Ghana

In 2016, the Ghanaian government asked GenKey to undertake a highly ambitious project: to help build a complete, biometric-based social register of every household in the country. The aim of the Ghana National Household Registry (GNHR) is to support social protection services, giving vulnerable people with no formal identification access to the social assistance they desperately need.

Working closely with data collection software designer Esoko, GenKey handled the overall project management, as well as providing technology and training. Using a door-to-door approach and hundreds of biometric tablets, we helped enroll over 138,000 households in the Upper West Region of Ghana (stage 1) into the register, comprising a total of over 600,000 individuals.

“GenKey’s integrated biometric capture device and software solution enabled the GNHR to use a paperless census approach for the biometric registration and data collection exercise. The deduplication system prevented multiple registrations and identified bad enumeration practices that would have compromised the accuracy of the data. The inclusion of biometrics in the creation of a social register is therefore crucial to safeguarding the integrity of the data and ensuring that only the poor and vulnerable benefit from the resulting targeting programs.”

Robert Austin - National Coordinator, GNHR

Social protection:

How biometrics makes a difference

The success of any social protection program depends on the precision and efficiency of its targeting – in other words, making sure that the right payments get to the right members at the right time.

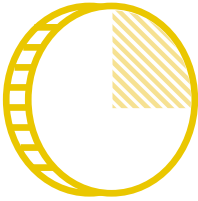
With traditional paper-based social registers, keeping member records accurate and up to date is a challenge, particularly so in African countries with large migrant populations. This means that funds are distributed with less accuracy, costs can spiral unnecessarily, and vulnerable people slip through the net.

With a biometric-based register, accuracy is significantly increased. A biometric system not only produces a clean, reliable register with no duplications, it also keeps that register continuously and automatically up to date. And because the payment system

is linked with the biometric register, payments can be made and tracked with far greater efficiency.

The result is reduced costs, less potential for errors and fraud, and more targeted social protection.

At GenKey, we're proud to be playing our part in delivering the robust systems that countries need to eradicate extreme poverty, and help their most vulnerable citizens find their place in society.

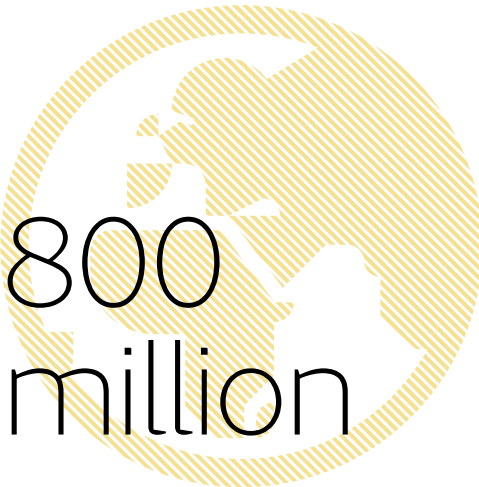


25%

Only one quarter of the poorest quintile are covered by social safety net programmes in low and lower-middle-income countries, according to the World Bank.

138k

We registered over 138,000 households across Ghana's Upper West Region for Ghana's National Household Registry (phase 1).



800 million

More than 800 million people around the world live in extreme poverty.

380

We deployed 380 biometric tablets to register households for Ghana's National Household Registry (phase 1).



600k

People issued with a Unique Member Number (UMN) for Ghana National Household Registry (phase 1).

We're GenKey. We're experts in biometrics.

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www.genkey.com

We work with governments and their partners to help millions of people across Africa to register and verify their identity.

Our 3 step approach is proven to deliver large scale ID programs across a wide range of markets, including elections, healthcare and social protection to name a few.

There are 1.5 billion people with no legal identity, that means no birth certificate, no ID card, no passport. Nothing. What's more, it's estimated that over 600 million children alive today have no registered birth. Access to a legal identity is one of the UN Sustainable Development Goals. It calls for every person to have a legal identity by 2030.

It's GenKey's mission to help bring about *Identity for all.*