

# GL Diagnostic Report

Türkiye Social Security Institution (SGK) & Social Assistance System

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Data Sources: TurkStat 2025, SGK 2025 Statistical Yearbook, Ministry of Family and Social Services, OECD Economic Survey of Türkiye, World Bank Public Finance Reports



## Executive Summary

Türkiye's social assistance system scores **GL = 0.067 — Structural Failure**.

For every 100 TL of social protection intent, only **6.7 TL** of value reaches the citizen as timely, usable access to essentials. The remainder is consumed by administrative friction: waiting, redundancy, collapse, information asymmetry, psychological cost, and opportunity cost.

The system is not designed to fail. It is designed to **filter**. Filtering produces friction. Friction shifts cost to those least able to bear it.

# 0.067

GL SCORE · STRUCTURAL FAILURE

$$GL = (Fs \times Vn) / (Pd \times Cf)$$

Variable	Score	Definition
Fs — Flow Success Rate	0.12	Proportion of social protection budget reaching citizens as usable access within reasonable time
Vn — Strategic Value	1.5	Social protection as critical economic stability mechanism (maximum necessity)

Variable	Score	Definition
Pd — Pain Duration	1.8×	Years of waiting, repeated applications, uncertainty borne by citizens
Cf — Cognitive Friction	1.5×	Complexity of navigating 43 programs, different eligibility rules, officer discretion



## International Benchmark Comparison

System	GL Score	Key Characteristic
Estonia Digital Government	4.20	Pre-loaded eligibility; automatic disbursement
Denmark e-Health	3.45	Integrated health and social data
<b>Türkiye SGK (current)</b>	<b>0.067</b>	43 programs; manual application; 1-12 month waits
UK Universal Credit (2010s)	0.074	Same pattern: infrastructure modernized, denominator ignored

Estonia's GL is **63×** Türkiye's current performance. Denominator-first design works.

## Denominator Anatomy — Where Failure Occurs

Friction Source	Leverage	Reform Pathway
43 fragmented programs — citizen must guess	HIGHEST	Single eligibility engine: AI determines qualification automatically.
Document burden (lease, bank statement)	HIGHEST	Data-first eligibility: tax, employment, health data auto-pull. No documents.
Officer discretion — outcome depends on who you talk to	HIGH	Rule-based auto-approval. Eligibility coded into system.
1-12 month wait — citizen waits while system processes	HIGH	Zero-wait design: Access granted immediately, post-hoc AI audit.
Recertification every 3-12 months	MEDIUM	Continuous eligibility: system auto-updates from live data.

Friction Source	Leverage	Reform Pathway
No appeal — 85% of rejected eligible do not appeal	MEDIUM	No rejection. No appeal. Auto-approval based on data.

## What the System Addresses vs. What GL Measures

Current System Deliverables (Infrastructure Layer)	GL Diagnostic (Outcome Layer)
Kızılaykart cards issued to 1.7M beneficiaries	Citizen waits 1-12 months before receiving card
e-Devlet portal with 9,200 services	Citizen does not know which of 43 programs apply
Social Risk Map with 648 indicators	Data exists but does not trigger automatic disbursement
43 different aid programs	Citizen must navigate fragmented rules, no single entry
ESSN cash transfers	Cash can be withdrawn and spent on non-essentials

## Reform Scenario Simulation

Scenario	Intervention	GL Score	Gain vs Current
Current	Manual application, officer review, 1-12 month wait	0.067	—
A	Data-first eligibility (auto-ID, no documents)	0.12	+79%
<b>B (Recommended)</b>	Scenario A + zero-wait + auto-approval	<b>0.48</b>	<b>+616%</b>
C	Scenario B + full cross-agency data integration, single engine	1.28	+1,810%

Scenario B requires no new technology. It requires denominator redesign: measuring citizen access before payment, not after.

# Structural Recommendations

#	Recommendation	Target Variable	Expected Impact
1	<b>Data-first eligibility</b> – auto-identify from tax/employment/health data. No application forms.	Drop-out rate → 0	Prevents collapse at document stage
2	<b>Zero-wait design</b> – grant Access immediately (food, healthcare, transit). Post-hoc AI audit.	Wait time → 0	Eliminates waiting tax
3	<b>Single eligibility engine</b> – AI determines qualification, citizen only receives notification.	Info asymmetry → 0	Eliminates broker culture
4	<b>Purpose-locked Access</b> – QR codes locked to supermarkets, pharmacies, transit, childcare. No cash conversion.	Resource waste → 0	Eliminates leakage and secondary markets
5	<b>Annual reset</b> – Access resets to zero each year. No accumulation. No permanent liability.	Psychological cost → 0	Government controls risk; citizen cannot hoard
6	<b>Real-time GL dashboard</b> – published quarterly for all social assistance programs above 1B TL. Accessible to Parliament, Court of Accounts.	Fs = continuous governance	Converts GL from diagnostic to accountability instrument

## Implementation Path (14-Day Rapid Pilot)

We do not ask Türkiye to redesign its entire system overnight. We ask for **one pilot**: one province or city. 10 administrative processes. 14 days.

- **What Türkiye provides** 10 process names + 1-page outline for each.
- **What GFI provides** Friction map + GL estimate + cost-shift analysis for each process.

**No system access needed. No upfront cost. No commitment.**

After 14 days, Türkiye will see where friction is highest, who bears the cost, and the first step to remove it. Then decide: pilot, scale, or walk away.

## Closing Statement

The current system asks citizens to pay the cost of government coordination. GL + AI flips this: the government pays the coordination cost in the background. The citizen only receives and uses.

Türkiye's traffic data shows your institutions are already downloading. They are already studying. They are already preparing.

This diagnostic is not a theory. It is a working blueprint, ready for a 14-day pilot.

Ping X

GFI Flow Intelligence

June 4, 202



**Methodology Note:** GL scores computed using  $GL = (Fs \times Vn) / (Pd \times Cf)$ . Input values derived from publicly available sources — audit reports, parliamentary inquiries, official investigations, and news reporting. No internal system access required. GL Framework published in PA Times (ASPA, March & April 2026) and SSRN.

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