LiveCast 6: Sep 16, 2020

Spotlight on Inclusion

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SUMMARY KEYWORDS

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14:14
Greetings everyone I'm Joseph Atick, executive chairman of ID for Africa. And I'd like to welcome you all to this very special live cast episode, which we bring to you as always, in English and French. Before we start, please do me a favor and subscribe to our YouTube channel as well and hit the notification bell so you don't miss any of the fresh content that we will be bringing to you throughout the year. Today is September 16. A very special day for the identity community. So I like to wish everyone Happy Identity Day coming up. We will have a very exciting program with many segments and features. But before we jump into it, I'd like to share with you a commemorative message from the ID for Africa creative team.

15:19
Can you imagine a world where you officially don't exist, a world where you can't travel because you don't have a passport, a world in crisis where you can't get aid, because you don't have an ID card. A world where you don't have an identity because you don't have a birth certificate. That world exists for more than 500 million Africans today. Because identity mattered ID for Africa was born in 2014. We started in Tanzania. And since then, we've been advocating throughout Africa, we built one of the strongest identity communities in the world. Our purpose is to make the invisible visible. So two years ago, we pushed for an agenda

16:05
to recognize September 16 as the international identity day

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since then, over 120 international organizations pledged support to the identity day coalition, Nigeria now officially observed add. The rest of the world also joined in the celebrations. But then the pandemic happened COVID disrupted our lives. Some are responding through fear. Others are seeing the historical context of how this pandemic is changing society. It marks a new time in history, and living with COVID has become the new normal. While this has become painful for everyone, we as the identity community are fortunate to have an important mission to accomplish in these difficult times. And we cannot afford to be nostalgic or indecisive for time is not on our side. COVID has thrust upon us the responsibility of making the invisible visible quickly, so they can be counted and helped by their governments as the economic wards deepened. And the need for public assistance makes the difference between life and death. Never before have the words leaving no one behind being more relevant than today. This is the rallying cry that is uniting our community in the face of this devastating menace. On September 16, we reaffirm our commitment to making the invisible visible. The ID for Africa family wishes you a happy and inclusive international identity day. And because identity matters now more than ever before, join us.

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So why call for a commemorative day for identity? As you may know, many important causes have an observance day. December 10 is Human Rights Day, June 20 is Refugee Day. Even tuna has an international observance day. If you know what that day is, you're either a trivia champion or work for the fishing industry. But kidding aside, don't you think it's time for identity to have an observance day, identity has become one of the most important assets that a human can possess. Without it, we cannot function in society. We believe recognizing September 16 as identity day is an effective and practical way to raise awareness and generate momentum around the importance of identity. And the COVID pandemic has made it clear that identity matters even more than ever before. So in this day, we need to reaffirm our commitment to push for the recognition of identity until the majority of countries in the world officially recognized and celebrated. One country that's doing this is Nigeria. They have reaffirmed their commitment yesterday at the highest political level. And we are happy to welcome today a special guest on the program DG Aziz from NIMC, who will tell us briefly what is happening in Nigeria around this issue. Hello, DG Aziz, how are you? Welcome.

19:29

Well, thank you. Thank you. And greetings to the family of ID4Africa. And today we joined the coalition of ID partners and stakeholders to make the second edition anniversary of the National ID day. This events started yesterday with the virtual national ID Day celebration happened today of course about do today COVID and we started early in the morning with a morning show. You're on television. And we have a lot of radio programs and distribution of, of a booklet that we produce for the commemoration of the day. But the most important aspect is that our president, our dear president, Muhammadu Buhari GCF in his address yesterday to the nation, enjoying the wall community, and the United Nations to adopt sustained September as international IDD to raise awareness and push actions on the importance of achieving legal identity for all by year 2020 as encoded in the SDG goals 16.9 the awareness and sensitization focuses on the role of identity in human life and existence. Significance of the national identity and the campaign for global adoption and observance of the International add the

federal government of Nigeria the new, new governing board management staff, and all ideas stakeholders and partners join us virtually as Nigeria mark the second anniversary of the national identity day. But in in his remarks that to the nation, our news supervisor and also the digital economy champion, the Honorable minister of communications and digital economy reminded Nigerians on the importance of the digital identity, adding that the ministry is developing the right policy environment to support enrollment for digital IDs. With the ecosystem approach in the country, and I've caught the minister We will start by capturing internally displaced persons in Nigeria. I will also support NIMC and other stakeholders to ensure we make the process of obtaining digital identities swift and secure. He explained that digital identification can be an important catalyst for various development initiatives in the continent, such as impacting on trade, governance, social protection, financial inclusion, domestic resource mobilization, as well as the security and human rights. Finally, he urged Nigerians to visit New see accredited centers for their digital identities, and it will help the development of a digital economy. So I'll close by saying happy add to all my ID4Africa family. And as we move towards other programs, I wish you success. Thank you very much for listening.

23:05

Thank you. Thank you, DG Aziz. Thanks for having us. I know you've had a very busy schedule. today. I want to remind everyone that we will be holding a unique event Next week, we'll be actually launching the country progress reports. With a spotlight on Nigeria. This is a new series, where the identity stakeholders in the country are united on a roundtable to discuss how they work together, the challenges they face and how they each contribute to the development of the country's harmonized identity ecosystem. This promises to be a very intense and informative session. And it's happening at a time when a lot of progress and changes are being made in Nigeria as DGS has just mentioned, this type of session has never been done before. So please don't miss it. Go to our live cast page and registered for the event today. Also with us as a special guest today is the president of the ICC Marie Kamara with a final goodwill message before we start this session, Marie.

24:17

Hello, greetings to all. I'm Mory Camara. From the Republic of Guinea. I am currently the managing director of the National Agency of electronic governance, and the President of the ICC, the ID for Africa identity Council. He is he is the pan African body representing all 48 African countries that have designated an ID for Africa ambassador. I wish you all the Happy International identity day. It is a moment for us as Africans to reflect on the meaning of this day and what actions we need to take. The covid 19 pandemic is showing us for example, the importance of identity legal or Digital. Over half a billion people in Africa continue to be without proof of identity and identity days a reminder of their plight. no proof of identity means no access or very limited access to social services, no ability to travel safely, no ability to fully participate in the real economy of a country, no bank account, no education, no social housing. in so many words, no real integration into society. It is clear that the road to providing health for billions of people with a proof of legal identity is hard. But the consequences of doing nothing would be even harder for the entire world. on a good note, many African countries are well on their way to achieve this goal. Some are more advanced than others. But within the IC, we all benefit from each other's experiences. The IIC allows us to share information to avoid common pitfalls, and to strive for truth and African collaboration, and solidarity. So on this day, let us reaffirm our commitment to identity

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for all across Africa. On behalf of the ID4Africa identity console, allow me to once again, wish you all have the International Day. Happy International identity day. Thank you.

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Thank you, Mory. Thank you. And again, thank you all for being with us on this day. In fact, on this special day, we thought we take on one of the most important challenges for identity development. And that's the inclusion challenge. Of course, don't take our word for it over two dozen international development agencies and think tanks identified inclusion as critical to the development agenda. And the top two principles in the seminal document called principles on identification for sustainable development have to do with inclusion. Today, we're delighted to have with us an illustrious panel with over 200 years of collective experience in identity management, and economics. I'd like to welcome the panelists please bring them on.

27:23

So with us today, please raise your hand when I when I identify you is Alan Gelb from the Center for Global Development from Washington. Tariq Malik from UNDP, joining us from New York. Barry Cooper from century joining us, I believe from Cape Town, Christabel Onyejekwe from NIBBS, who's joining us from Lagos. Yes, thank you. And Mustafa Mahmoud, from Namati who is joining us from Nairobi, Ken OKong'o who is joining us, he's from GSM. A and he's joining us from Nairobi, Jaume Dubois from Thales, who is from Paris. Welcome. Thank you. Thank you very much. I want to say that the the session is going to consist of three parts. The first part we're going to talk about, essentially, the barriers to inclusion, the origins of exclusion. The second part, we're going to talk about policies, practices and platforms that have been proven to be effective in alleviating the exclusion problem and improving inclusion. And then at the end, I want to end the session with some real calls for action. So ideas that we can take home ideas that we can do as the identity community to move this forward. We have not forgotten about the important contribution of the community voices. So if you're interested in joining the dialogue, please stay pertinent and on topic and raise your hand electronically. An operator from ID4Africa will connect with you and if selected will alleviate you will upgrade you to join the panel and say your contribution but please stay on topic and stay brief. So, before I before we let the other panelists go, I will say in the beginning we are going to have a keynote presentation, which is given by Alan gelt. So Alan will remain on the panel. The panelists will come back after the keynote and we will engage in in continued dialogue from with each panelist participating with the prepared remarks. So at this stage in time, I asked the panelists Except Alan, to turn their video and standby to join us again, Alan, I give you the forum, and somebody will be putting up your screen.

30:21

Thank you very much, Joseph. And, Joseph, it's really a privilege to be here with you and the other participants on this very important day to talk about the problem of inclusion. So thank you very much for the opportunity. Next place. In the principles, Joseph talked about the principles on identification for sustainable development. And, as Joseph said, the first two principles relate to inclusion and exclusion. And they point to the two sides of inclusion. The first is coverage, universal coverage for individuals. And the second is removing barriers to access and usage. Because we must remember that the ID is actually an entry point into a whole range of services, and benefits. Next, please. Now we we are in a race against time, I think we have to recognize this. Because most countries, most societies and

economies have made a transition. They've moved from local ID towards centralized ID. And most societies and economies have done that some time ago. But now we're moving towards digital ID and towards digital services. And so that process is a very rapid process of transition. And the ID is increasingly a gateway. It's a gateway into a whole range of participation services, of being able to operate effectively in a modern state. Thank you. At the same time, over the last 15 years, we've seen a boom in the number of identification programs, number of national IDs, many of them now with digital elements, and a proliferation of functional programs, ad programs for particular purposes. And so the for hundreds of millions of people. The question is going to be will this ID gateway be open? Or will it be shut? And this is hundreds of millions of people? And we've seen this very much in terms of the response to the Coronavirus. That ID has been the hinge it has been the entry point for the programs of social assistance that many countries have launched to provide support for their citizens during this very difficult period. Those who have not had Id have generally not been able to access these programs. Well, thank you. When we come to exclusion, why why do we have exclusion from coverage. And we know that there are many multiple overlapping factors, it's not just one thing. It's often associated with the personal attributes the features of the person, poverty, if you're poor, if you're remote, if you're a woman, if you have low education, if you belong to a minority group, if your national status is not clear, all of these together or separately in combination, they increase exclusion. We know that there are supply side constraints, the time and the distance to registration, the costs, the documentation requirements, cultural or language barriers, sometimes people can't understand the instructions. Poor communications are very frequent problem. And we know also that there is some demand side constraints in that there may be poor services or difficulties using the ID which discourage people from applying for it in the first place. And across countries there are differences. But there are many common factors. These are usually the factors and they reflect often a failure to adopt a customer centric approach. The approaches see the ID as a service centered around the customer. So for example, moving on,

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if we look at the findex surveys, they show how these combinations of factors, low education, being a woman being rural, being poor. All of these factors act in combination to create exclusion Overall, the survey found that about 44% of women living in low income countries did not have an ID compared to only 28% of men. And in this survey, eight of the 10 countries with the largest gender gaps in ID were actually in Sub Saharan Africa. And these groups that are excluded are often the groups that we want most to be included in public services and benefits. So we have a challenge. When we look at registration. Next place, we have to think about the incentives, we know that for the users incentives are very important in terms of the benefits that they can achieve. But also on the provider side, we have to recognize that last mile registration can be costly. And we need to look at the economics of registration. It's far more costly to enroll people in remote areas than it is in the cities. And we need to think about the incentives here. And there are good practices in a number of countries where some functions of registration to be outsourced, or whether there has been allowance for the cost of reaching people. Next please. Civil registration, only 45% of children under five are registered in Sub Saharan Africa by the age of five, globally 73%. And the unregistered children are about half the total of people without identification. So we have to strive towards better integration between the ID system and the civil registration system. Also, to help continuous registration, we need integration, we also need technology. And here we're seeing the use of mobiles for birth notification, a very important step that

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can help us bring down costs and reach people. And again, we need to look at the incentives on both the demand and supply side. And we see examples where in some cases, the ID system has worked backwards, to strengthen the civil registration system, helping to provide technical support, and providing incentives to report and register quickly. Next place, turning to barriers in use, we also know a lot about these barriers, information. Often information is poor people do not understand they do not know the processes, capacity constraints. The last mile needs people. It's not just technology. It's the use of intermediaries, like NGOs or other agencies to help bridge between the technology and the people. And here again, we have good examples. There are weaknesses and authentication ecosystems, when they rely on smart devices that many poor people don't have no backup processes. In cases of technology failure, we see examples of these requirements for additional credentials, for example, KYC. And another thing we see is that it makes a difference as to why one introduces identification requirements. We have examples from India, where the same ID systems have been introduced into different states, in one case, to save money, only to save money. And in the other case, for better service. And what do we find? Not surprisingly, when the ID is introduced to save money, people get excluded. When the ID is introduced to improve citizens, people are included. And actually the state save money as well, because the service was so much better delivered. So there are lessons here for us when we look forward

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next week.

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So it's interesting, if we look at the two big risks from it, system exclusion, and the erosion of trust, these are very different. Because the trust issues, the surveillance, the data privacy, concern, everybody, including the rich and the privileged. These are the people who are concerned, the exclusion affects marginalized people who are less powerful and we sometimes look at this from a siloed perspective. We need to look at it holistically from a user journey perspective. And I think this is important for the way forward. Finally, thank you, just to end off, I think it's very important that we monitor exclusion carefully and routinely. We do it sometimes as part of a one time project assessment. But it's a continuing process and we should be focusing on both coverage and on use. And each country is different. We know that but the fact is, is exclusion is shaped by many common factors. And it's not just the technology, it's the human bridge between the people and the technology. That is very, very important. And here, again, inputs from CSOs and NGOs can be very important. So let me stop there, Joseph. And again, wish everybody a very happy identity day. Thank you.

40:22
Thank you. Thank you, Alan. Operator, bring back the panelists. And while you're bringing back the panelists, I want to raise a question for Alan to think about, Alan, the critics of identity systems argue that actually, there is a very high risk of discrimination, whether intentional or non intentional, intentional in the sense that marginalized groups or certain ethnic groups could be discriminated against by an ID system, and then therefore resulting in exclusion. And then there is another aspect is that often ID programs that are badly executed, result in in the opposite in what they were intended to do, instead of to the people, they become barriers to exclude people. So how do you answer critics that say, Id programs have an increased risk for exclusion?

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That's a great question. The first point is, I think we need to first of all be very clear on what the counterfactual is, there is a lot of exclusion for reasons unrelated to ID programs, we see that as well. And we have to be honest about that. So there isn't a perfect world out there, where everybody is included, then an ID program comes in, and it excludes people. It's not that simple, right. But it is nevertheless true. That, while the ID programs can help to include, they can also exclude, they can do both, they have both sides to it. So I agree that there is a risk. And it's a risk, for example, as national status to take one example, as national status is increasingly formalized, there are many people who now participate, they may be on the fringes of society, but they participate, they are anonymous, they are not classified. And once you start bringing that classification in, you run the risk of excluding those people. So there has to be a focus on those issues. The critics have a point in many of these cases that this requires serious look at. The second point is the the the opposite effect, you know, and again, I think part of it is the the the surrounding ecosystem in which the ID system is being implemented. I gave you the example from India, where we see two states. One is the purpose is only to save money, the other is to improve services. And we need to embed the ID system in a very good feedback system, where we are continually feeding back information on who is benefiting, who is being crowded out. And we need to act. We need action from that feedback. And this is what I think we need to do. We need to take this criticism seriously.

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So I mean, the critics continue to claim that in certain cases, and they mentioned certain government, that actually these governments utilize ID systems as part of a in a deliberate policy to exclude. I mean, how do we ensure that that is not the case? Is there some sort of an international standard that we can impose on any government that's about to launch an ID system to say, look, we're not going to let you use the ID system to discriminate against certain ethnic groups that exist in your country?

44:00

This is a very difficult question, because countries are sovereign. Right. And in some of these areas, and I'm thinking particularly of nationality problems, countries have traditionally had a fair amount of leeway in terms of deciding how to approach them. So I don't believe that you can impose, what you can do is you can make transparent, you can make it transparent, you can make it clear. You can look at the network, the whole array of international agreements and conventions, and try to make sure that countries are living up to their own commitments, which is often the problem sometimes they have made commitments, but they're not living up to them. And it's a process and this is where I think the international community needs to be involved and needs to stay involved. And that's really the way forward here.

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And what about the basically linking loans and support financial support to certain performance certain standards, what do you think? Is that an effective way that international community could use to ensure that that programs will not become discriminatory?

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I think in some cases, yes. I think in some cases where there is clearly over discrimination, where the purpose of systems are being brought in, clearly for the purpose of exclusion, that those systems should not be supported internationally. But in other cases, I think it may be more productive to have incentives. In other words, incentives where funding and advice is tied towards certain goals of the system, and do it on a results based do it on a results based system. You know, rather than supporting and funding programs with large block grants, give incentives for the registration of underrepresented groups, give incentives for reaching these groups with programs using the ID systems, and I think, be quite an effective way

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of doing. So you would argue that maybe we can give an incentive for marginalized groups, you would be getting better, more credit for reaching out to the ones that are marginalized, what would you say, for example, women have not been taught? If you're able to get rural people, those would be worth twice as you would get in? Exactly, exactly. Yes,

46:25
I think we have to, I think we have to recognize that the costs of reaching some of these people are higher, right. And that, in fact, Joseph, in some of the cash transfer programs now that are going in, right, the payment service providers are being paid, graduated fees are being paid more, if they are in rural areas, recognizing that they have to reach people, it's more costly. So their commission is higher. And I think we should look at that idea, and begin to build it into our economic modeling of these systems, because it makes sense. Okay, great.

47:07
So let's pause for a second, just reminding the audience that if you want to join the conversation on an ad hoc basis, raise your hand, and we can try to upgrade you to the community voices. Actually, Mustafa will suffer from it. I know, I know, you have something coming up, you're going to be talking to us about this question. If you have a short teaser, to tell us in response to this question of discrimination, go ahead for the teaser, I'll come back to you afterwards. Okay,

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it's a it's something that I entered in the intention of identity system to discriminate against people. But unfortunately, the people who are implementing it have already have professionalized the systemic discrimination for years. And unfortunately, it is that there is a push for digital identity, the new digital identity around the world. But unfortunately, we've not resolved the existing problems of the current identity systems. So by the push to enroll into new identity systems, we are going to further marginalized communities that have been marginalized by the current identity systems. For example, in Kenya, where we have over 5 million people who have to go through differential treatment in terms of application for identity systems, they had a problem of enrollment in the in the current one, and then now we are going to go to a new digital identity, which the all identity cards are prerequisites to enroll into a new one. So you see, as much as the intention is not to discriminate, either, we have a system that will further marginalize them, because they have a prerequisite to enroll to a new system. So that's the irony of it. The intention is good, but the implementation is really the challenge.

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48:55

Okay, so as a result of a bad implementation, we're seeing a system that is becoming exclusionary Hold that thought, I want to I want to ask, can we come back to you because I know you have more to say on this on this topic. I want to come back to Ken from GSMA, can you GSMA does a lot of research, on access, on exclusion on participation, etc, etc. Can you tell the audience Where can we learn about some of the research studies that you have done on the origins of exclusion or the barriers to inclusion? I have there been any studies that you guys have done on a large scale that would corroborate what Allen has said, and where can we get them?

49:45

First of all, thank you, ad for Africa and on behalf of the g7 I want to thank you for inviting us to this forum to share our thoughts on this international identity. It's a privilege and we do not take it for granted yet. Indeed, despite the existing strong link to other development outcomes, access to identity has to for too long being taken for granted. And this has been brought to the fore with the United Nations SDGs. And then over half of the number that's actually excluded that we talk about of a billion, over half of the number is tied up today in Sub Saharan Africa. Our mission, first of all, as GSM, a digital identity is to leverage mobile technology as an enabler for inclusive and responsive digital identity. And we've worked with the operator members, the mobile network operator members and other partners to research and actually analyze the barriers to this digital identity. We've also gone ahead and explored some sustainable commercial models, through pilots that demonstrates how mobile can be leveraged to build an inclusive ID ecosystem.

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So specifically, we'll come back to that. Sorry, I don't interrupt you. I wanted to know if you had studies about the origins of exclusion and the barriers to inclusion, because that's the sort of the topic we want to afterwards we can talk about platforms and etc, that could help with inclusion. Does. We have studies on the inclusion?

51:20

Yes, I was just trying to build the context specifically produced certain research and publications since 2006. And we've documented certain trends that are going to share and this point to some of the root causes of integration that could be spotlighted at this particular time to inform the design of this more inclusive idea frameworks, okay, and some of which are actually in sync with what has been presented here. In, for example, in 20s. In 2019, we conducted some qualitative research on digital identity with stakeholders, and end unit end users in a number of countries in Sub Saharan Africa. And we went beyond those in Asia. The countries actually, for example, included Tanzania, Rwanda, Nigeria, Ghana, and Ivory Coast. And we found out that Id documents for sure have practical value, but there's a complex narrative, gender related associated with it. And nearly all research participants are certain that women and men in as much as they've got equal rights to an ID, the prevailing social norms that reinforce this widely held assumption that women have less practical need for it, compared to men. And this perceived lack of urgency as further complicated for this vulnerable segment of the population, the women and girls, and many women, for example, are unable to leave their homes to travel long distances to the national registries, or even an enrollment centers. And this is further compounded by the fact that they are even less willing to navigate this lengthy and sometimes, and often naturally

complex enrollment processes. And this is just a summary of the key insights from this work. The detailed research is now our 2019 briefing paper titled, end user research our top five lessons available online. But again, in 2019, we consolidated a range of insects on the unique identity challenges faced by three types of urban dwellers, children, for example, born in the urban areas, the rural urban migrants, and those who have been forcibly displaced, including the internally displaced persons and refugees, we found out that the unique identity needs of a person living in urban poverty can be influenced by a wide range of factors, one of which include one of which is the place of origin. And have they immigrated into the place, the level of education for example, the digital skills, access to or even the need to access employment, and overall financial stability of the person of the household. If these are not favorable, there's a possibility that this can lower access to and even use of this official ideas that we're talking about. And this has the potential of even worsening the consequences of ad expression. Again, the detailed report of this work is available online somewhere titled identity and the urban poor. But in summary of V was a program globally from the various pieces of research that we've conducted is that those in low income countries are less likely to have access to ID often for reasons related to outdated paper based identity systems or schemes. cultural norms, like I've stated about the ones that relate to women and girls, poor communication channels between the rural areas, and the identity registry offices, as well as cumbersome registration processes, and even the costs associated with this registration, and lack of awareness of the importance of having this ID. So we've attempted to understand all these what all this means for the industry. And I'll share further insights when I get.

55:14

Okay, I'll come back to you. What we want to move in now in this part of the discussion into the section where we can share some proven policies, practices and platforms that we know, have led to positive results in the inclusion challenge. And the way we're going to do it is we're going to look at the big picture first, from two countries, maybe Malawi and Pakistan from Tariq, then I'm going to go to a very specific sector, which is the financial sector where there have been policies that have led to improvements in the inclusion plus identification of policies that are actually detrimental to the inclusion, then we're going to go to the platforms and try to understand what those would do. So why don't we, of course, anybody from the community that wants to join this discussion, please raise your hand and operator, please let me know. We bring them after Tariq has has given his prepared remarks. So Tariq, can I ask you to share with us your experience on what are the policies and practices that you think could help alleviate the inclusion challenge?

56:33

Thank you very much, Dr. Joseph. And happy ID day, to all my colleagues. We are going to discuss the strategy and the policies and share few examples from two recent projects that I have done one in Malawi, and before that in Pakistan, of ID implementation. As far as strategy is concerned, you know, there is it goes without saying that adoption of a well crafted, deliberate, no one left behind strategy is the key inclusive strategy to ensure universal access to ID system. And to hedge against exclusion risk. It may include among other initiatives, specific to the country updating legal framework to remove barriers, such as discriminatory measures, Exception Handling mechanisms, complaints, and redressal systems for citizens for those without ID to prevent an exclusions to basic rights and services, and minimizing data collection and documentation requirements for registration. Just like, you know, Alan has also pointed towards it Mustafa can also mentioned, you know, the process of registration, the

documentation in those areas which prevent people to register. I one key area that we missed is basically the stress on social contract between the state and the people. And we sometimes tend to forget that ID is the key in building that trust. And, unfortunately, discrimination exclusions are often embedded in national ID schemes in the political way. We see we just heard the example of Kenya and even in Kashmir, you know, attire is for everybody. But you know, in India, there is no internet for one whole year and, you know, in Kashmir, people are deprived for from that. Similarly state of Assam and other areas also, where the people lack the ID, although the ID is touted as the instrument for all. Now what how did we addressed in Malawi, Malawi, we had national level policy and community based civic education campaign. So two campaigns we ran one national level campaign and the other one is community based civic education campaigns using NGOs CSOs print electronic social media, a strategy was developed where there is a CSO is called nice national initiative on civic education. It was tasked to generate public demand using local language. They conducted cultural events to 28 districts with hundreds and 1000s of villages within the villages using African dance drama folk theatre to educate The public.

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And you know, the public actually found out that what is the value of it how it is going to strengthen the social contract. Pakistan used the same strategy. I gave registration targets to NGOs who conducted folklore fears targeting women and vulnerable communities, which actually spiked the registration demand from 35%. In 2009, to 104%, in 2012, about 21 million women were registered. So strategy for addressing the cultural norms, while onboarding woman in areas where, you know, there were cultural norms, like control of religious extremist in Pakistan, helped to open up registration offices in remote areas of Pakistan, which increased the enrollment, I remember in a religious extremist controlled area like Taliban, where we were thrown a challenge that, you know, men are holding the hands of woman to register to take the biometrics, we ended up opening all woman staff office 13 of them and when first of such office opened in Medan in the remotest area of Pakistan, you know, 3000 woman on the first day, came up and said yes to identity, because they understood that, you know, if they, they can report domestic violence, they can get aid in the times of crisis, if they are displaced, they, they can count on the government. So, these strategies worked very well. Similarly, you know, empowering the people with the identity like transgender Pakistan is the first Muslim country that issues the guard to the transgender via their, you know, gender is written, you similarly, if you go to the policies, people, and citizens are the key stakeholders of such projects. Hence, the best policy for enrollment or onboarding them is to consult them. Hence, public engagement to collect their valuable input is the key policy. This consultation during the planning phase and throughout implementation is crucial for understanding and mitigating barriers to access and designing it systems that are user friendly, and solve real problems. Likewise, conducting qualitative and user research can help improve the design of ID system from the perspective of people. I could think additionally robust and intensive, you know, information campaigns, as I mentioned, are necessity to educate the public about registration as well with easily accessible grievance redressal system. Now, this is very important that the citizen has some way to go to complain if their rights are severed if they are not able to register themselves. And this is helpful to erode the trust deficit between citizens and the states and the institution involved in onboarding. in Malawi, we tested that proof of concept was done before rolling out to overall a mass registration phase, with built in lessons learned in that proof of concept. partnerships with CSO helped also we conducted surveys within phases to solicit public feedback and corrective actions were taken. Meeting with all agencies

who issue any type of identity instrument or paper which has citizen data revealed that Malawi had some secondary ID IDs like driver's license, voter id health document electricity, city utility papers, SIM card banking cards, now there was a problem in

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Malawi Did you know they didn't have an a specific primary ID. So what we did is that we created a scoring model and we said okay, if you have a voter ID, you get let's say 15 points, if you have driver's license, you get 25 points, if you have passport, you get 40 points, and if you score 400 overall, then you know we will register you so and it helped to actually create a system where which people can trust. And you enrolled the real Malawians in the system. But if you don't have any of these document, then simple verification from the village head or the, you know, Registrar of the that area district helped it very well, in

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one second, you said the real Malawians so this program, the registration was linked to the quality. So what was it in Malawi? Specifically, only Malawians that were registered? What do you mean? Yeah,

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there were. The program was for everybody. But it was linked to Michigan and nationality that you will get an ID card national ID card for Malawians have foreign Resident Card for foreigners, refugee card for refugees. So there were like, four or five different instruments. Same in Pakistan. And in Pakistan, you know,

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special policies

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were approved to reach out to vulnerable segment of the society. For example, I found out as chairman, that you know, they were cumbersome positions, sorry, processes. And the documents which were required to register for minorities, I relaxed the procedure, for example, a baptismal certificate from the church, I said, it's as good as birth certificate. And it helped to register 1.2 million Christians. Similarly, you know, 1.3 million Hindus were registered 943, proud Jews, families in Pakistan, were registered, also. So, so on and so forth. So you have to register minorities, and you linked it with the voter registration database, and you find out that you ended up in creating a voter registry, which is inclusive of all minorities. And for the first time, you know, 2.6, or 3 million minority folks had the right to vote. And there was a study that was done that in every constituency, there are 10,000 votes that makes the decision who wins the election, and there are exactly 10,000 minority votes, right. So the religious parties to go to the minority is also, you know, that's how

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you engage the civil society as partners with you from the beginning to ensure the trust involved. Just one question that I'm going to hold you on pause, we'll come back to the platforms. But I want to know, what was the level of inclusion in the Malawi program and the Pakistan program? Where are we right now.

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In Pakistan, we have registered 122 million people and you know, 98% of population is registered, there is a gap slight gap between male and female registration, we have to do more to register the rest of the woman. But overall 98% population is registered. in Malawi, we have 98 and 99%. adult population is registered. But here is a very good story of Malawi. In a there was a folklore that woman work a lot and women assert their identity in Malawi. Now we have peer data of that 50 from in each district 51 to 58% women were registered. So woman registration outweighed men registration and market.

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That's excellent. Tariq, thank you so much. I think these are impressive results. I think those experiences I think they've been written up that are available. I know that on the center of global development, Alan, there's a beautiful article that talks about some of those experiences. And so we can we can consult them. I want to pause this for a second, because I want to go into another sector, which is fundamentally linked to this question of inclusion, which is this question of financial inclusion, we will talk about identity as a legal right. But in fact, it is a practical necessity. If you don't have access to banking or payment, then you are basically unable to function in society. So I'm going to take a little side bar because that's a form of inclusion that I think is very, very important. So I want to come to christabel from NIBBS from Nigeria, to to understand sort of their perspective on the sectorial including which is financial inclusion, what did you do and what was the strategy and what what were the results

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Thanks, Joseph for having me. I think I'm quite excited to be here today muscle, the digital MC just spoke. So I'm joining my fellow Nigerians to say a very big congratulations for having set up September 16 as the ID for Nigeria. That's it.

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So first of all, Yes, we have.

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Okay, great. I'm so sorry about that. That's a huge milestone. And as such, if I'm here today, then of course, it's a privilege and an honor to be here on the same day. So your question of Nigeria as well, no, it is a 200 million mass population country with huge potentials, both human and material, and a very strong the financial services industry. So to propel the financial inclusion statement in this was more enabled by Central Bank of Nigeria, that in the year 2012, it launched the Nigeria National Financial Inclusion strategy document with KPIs which included a few but not limited to the following. We had, of course, access, which is the most important discussion, usage, affordability, financial literacy, consumer protection, and then gender. As we all know it and a lot more. The aim at that time was actually to reduce the percentage of adult population of those who do not have access to financial services in 2020, to be precise, it was 46.3% 2010. And then, of course, if you look at that the whole idea behind the strategy document was to move that to 20% in 2020, so technically put issue assess Nigeria, in the eye 2010, to be said that, about 50% of the adult population did not have access to financial services. And that's a tall order. But the same sub law was revised in 2018. And by this time,

based on the two yearly data being produced by feanor, we're able to witness a lot of milestones. And these were predicated on both macro and micro enablers. I will cannot dwell on the micro enablers because of the timing. And again, the subject issue. So we'll find that, given the elaborate stakeholder involvement, we had to focus on the digital evolution that was happening, and some enablers around digital ID. We had to expand our agent network, and we're trying to improve the p2p payments and the p2p payments this other time was quite weak. But if you look at what has happened in think precisely, February 14 2014, the then CBN governor loyalty vision project, and that was a catalyst in trying to push the identity subject discussion in Nigeria forward. So when you look at this screen, some of the details that we want to compare Nigeria with other countries, countries that appear like ourselves in terms of population, you have Brazil, Uganda, Tanzania, and India. When you look at the financial inclusion rate of India, for instance, you can see that they have achieved a two 1%. And clearly for Uganda, which is an African state achieved 85%.

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And this, I think compared to Nigeria, we are currently and this is 2018 data on 63.2%. This particularly we are not happy with and the whole idea was to reduce this also keep improving this as much as possible, which was head trauma. We talked about 98% identity registration, and I'm sure that's where a lot of countries would like to be. So but we had to look at some riders. So for agents, for instance, in Brazil, you find that they had over 377,000 agents in 2015 was the India had 500,000 in 2018. Nigeria by the last thought we had in 2017, which was in December, we had barely 18,228 agents. And that was prior to the seneff. policy that was launched by CBN in 2018. So fast forward to 2020 August, we have currently 418,000 agents, and still counting. And like I said, thanks to Senate and CBN, and not forgetting the banking community, and ourselves nips, this was quite deliberate and intentional. And you can see the, we have the affiliate data. In the next slide, it kind of speaks to where we were in terms of exclusion and inclusion. So you find that that is 6.8% of the 99 point 6 million adult population, why financially excluded by December 2018. But if you go to the next slide, you will be seeing the journey of transformation, what we had to do over time, there were salient milestones and nibbled clearly by the Central Bank of Nigeria, we had in 2010, had introduced a mobile money to include unbanked population, we had in 2013, introduced the agent banking as a delivery channel. And we had to look at the 2018, which was the breaking point that we had to release a National Financial Inclusion strategy revised document. And of course, the sunlamps seneff was created. If you look at what has happened in the last two years, we can see a huge jump from where we were, and from where we are today. And this is more because if you look at the bvn data, by the time of 2018 130 6 million, if you are registered Nigerians and by 2020. We are currently on 43 million, that all of it means that it's not because there was this strategy by the Central Bank of Nigeria, who focused clearly on carrying the community along, it was very clear, very timely. And so far, we have noticed that with a lot of collaboration in the ecosystem, there has been so much going on. And the last but not the least, the very recent introduction of psps, just like we had in the India, payment service banks. So they have just been issued their formal licenses. And we're hoping that there will be further improvement in the financial inclusion space in Nigeria. Thank you,

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Christabel. Fantastic. I am I'm very surprised to see that in a period of three years, your agent network has exploded. It's 418,000 you reached? I mean, are we expecting that the financial inclusion will start

accelerating after that now that the agent network is in place? Or what's driving the this is there a commercial business model that these agents are being incentivized to to enter this market? I mean, this is a large increase in three years.

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Okay, one of the biggest enablers were like, introduced by Central Bank, again, the governor of the Central Bank of Nigeria. Last year 2019 came up with a five year policy that spoke to the fact that we must have like 100 million billion by the year 2024 and 95%, financial inclusion rate. And, lastly, that by this year, we should come up with 500,000 agents. So they push between last year and this year was more from that mandate by Central Bank. So creating the signage was what pushed the numbers forward. And again, maybe you can talk about commercial there is a commercial incentive around it CBN had reduced the MSC charge from 0.75 to 0.5%. Creating a very special MCC line for agents so that it can clearly to reduce that cash in cash out charges. So we have a lot of things going on and it's still an ongoing journey

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and going to a BBN 100 million people for 2024. Will the agents be the ones conducting the enrollment for the BBN? Well, that would that be the how you're gonna get there by 2024.

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It's a is a mix because the agents the banks, of course we have the biggest involvement of the limb three leg of it, we call it our national identity here and bank verification number. So there will be A lot of agents out there that can do this that which is why I mentioned the psps. So I believe that if we're able to work together, which we're able to achieve that number. Okay,

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so we're going to talk about that next week between the central bank and then see how these two agencies are going to be able to leverage their agent network and their enrollment capability in order to arrive at a large, ambitious number of inclusive and coverage. Okay, so clearly the story in the BBN is a positive story if you've made a lot of progress. Right now, what what would you say the biggest barrier for those people who want to be financially included? is right now what why aren't they everybody was an adult having a BVN number.

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I think when Dr. spoke, he spoke about challenges and barriers. And I take it it's not so different from one country to another, the biggest usually we say is access to finance, the access, because we in this part of the world, we're talking about economic inclusion. Most of the time, you find that a lot of people don't even have enough to eat more so to begin to register for some identity, so they'd rather have the money than have anything identity. So I believe that the barrier on access is major. And if you look at it, it's something that the federal government, again can support to actualize it for the community.

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Okay, So basically, in some cases, the demand may not be there, somebody's saying, look, I am, I am in a situation where I'd rather keep my money and use it to buy food instead of go and register and get

a VPN. It's not there yet compelling in the education level, to say this is something that you need to have in order to function. Would I would I be correct in saying that the demand is also not as strong.

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As the demand is one, the financial literacy is another interesting aspect of it is that when as was the lead for me, I'm almost certain that from what the banks are doing right now, a lot of them are common in agent locations. Really. Currently, we have in all the 774 local government areas of Nigeria. So you find that if you're easily able to access your finance, whereby you can do your day to day payments, that are able to register more. So we're having that enabled accounts have been opened at that touch points. So it's only when it's enabled from the federal government perspective that we cannot push.

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Okay, so I want to I want to move on to battery and basically understand from his perspective, what are the barriers to financial inclusion in Africa and how those could be could be eased up. But while while Barry's setting his thoughts up, I want to share with you a question, and then I'll come back to your crystal ball to answer that question. Maybe other panelists could join in that. And the question was, countries like Nigeria tend to be excluded from economic advantages of generating income citizens via services like PayPal, you can spend through PayPal but cannot receive payment. identity verification of Nigerian users and fraud is often cited as reason. Cannot they use a verifiable digital ID, such as the name be used to allow such financial inclusion online, it would be easier than acquiring scanned copies of plastic ID cards and selfies as required by online services like Uber. So, Christabel, I'll leave you to compose your thoughts about this. And anybody else who wants to join that we'll come back after Barry gives his perspective on the spotlight on financial inclusion in Africa. Okay, Barry, thank you.

1:24:07

Thank you, Doctor Atick. So, in all our studies in financial inclusion, one of the biggest and the most seven barriers is this issue of lack of documentation. And you can see it's pervasive across the entire continent. And when you when you drill down into see what this lack of documentation is, it's often people with an ID, but they don't have the other records and documentation or people with some documentation and not a not an ID. So it's across, it's across the board and it's in every country. And it was odd for us to say no, why is it physical documentation that is that is such is such a barrier. And then what we found is that there was actually there was a requirement for physical documentation like proof of address, physical ID to see the ID and also face customer onboarding, even where there was digital ID you need face to face customer onboarding. And this is a an enormous barrier to inclusive Financial Integrity. From the perspective of financial inclusion, many people in Africa do not have the documentation needed to open account. So those will be over and above

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those,

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those that those that that are currently listed in a file for financial institution, or sign up for digital payment options of Mobile Money, money, and consequently, they are by rule excluded from the financial services, just that sink in, what you're doing here is you're separating a population, and you

are actively discriminating and reinforcing inequality in a population by by, by eliminating people out of the financial system, and also out of the economic inclusion possibilities. And but those people don't, don't just sit back and and take and take this at what they do is they they involve themselves in illicit and sometimes informal financial services. And that's a bigger, it's a bigger problem, because those informal financial services, I'm not saying all the formal financial services are bad, but a lot of them link into illicit financial services and illicit flows. And our research into illicit flows, indicates that, you know, in some jurisdictions, up to 10% of GDP siphoned out of a country is extracted. So you've got, you've got this position where you really need to protect the integrity of these financial systems. But at the other hand, you can't do it at the cost of people not being included. So you have to, you have to work on both, and you have to protect the integrity, and you have to include people to make to make a much more vibrant economy. So in drilling down into this problem, we looked at it from from from the at the global standards level, the regional federal style bodies, and also the the regulators and then down to the institutions to really understand what is in place, and from for at the global standards, and even at the regional bodies, there seems to be a relative equality in view that this should not be an issue. And they correct that the fact of the federal standards are really

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quite,

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quite, well, they are quite progressive in allowing people into the financial system, in fact that they acknowledge that excluding people is is a is a risk if we go to the next one. So if what we did was we looked at an institutional level, what's happening at the institutional level, and often we found that the laws in countries are sometimes are sometimes to blame. Sometimes the regulators, but often the institutional levels to blame. So we looked at what is that? What is the impact and, and the current compliance modality in those financial institutions, we looked at six, six of them. And this is a an average representation of what's happening there. So the first thing that that really was noteworthy is that none of these financial institutions actually track the cost of compliance, they didn't actually track to see what's pushing up my costs, how much am I spending on compliance? And why am I doing this? And why am I excluding people, and if you have a look at the predominant driver is due diligence. So this is getting people into the system onboarding into the system and maintaining them on system. And of those, you can see that the biggest portion is staff costs. And that's because you need people in various locations, interviewing people getting physical document documents and the logistics around those physical documents. That so that's, that's a, that's a big cost. And you have to say, what, to what end? And that, that, I think is the key question. When you look at and why they do this. It's because they are aligned with this KYC approach. So KYC is very, very, it's not well defined as a business regulatory supervisory concept. And what the KYC approach looks at is saying, What?

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To comply what is my risk is a business. My Risk as a business is that they'll get compliance fines. So the whole thing is staged around compliance. What can I do to demonstrate that I'm complying, I can collect a whole lot of documents and I can tick them off and hopefully my, my collection of artifacts will translate somehow into money laundering risk, or reduction in money laundering risk. And that, and that is the position. I mean, this this should have been over with more than a decade ago. So what we're

seeing now is that you've got very, very high costs of compliance. And that translates directly into the financial services that can be offered, even people with identities often cannot access those services, because either they're too far away, or, and the costs are prohibitive for the consumer, because they have the other Mr. day's wages or production at a high transport costs. And inevitably, it's more than one truck because they don't have all the other paraphernalia that you need to put into it. And we looked at this and said, Well, what is actually necessary to overcome these barriers, and it's not it's not all these artifacts that they require, what's actually necessary is a digital identity and a verifiable and unique and verifiable identity. And that's it, all this other prepare from IT personnel, you're like, proof of address does very little, these things are I've got very, very limited veracity, that they paper documents that are easy to falsify, and you didn't replace reliance on them. I mean, yeah. So so with with proof of address, it seems to be pervasive that as a requirement, they using proof of address as an identifier, probably regarded more highly than, than then than a very good biometric. So it's, it's a, it's an odd situation where you've got, it's almost like in the context, it's like identifying the passengers on the bus by the bus registration number, it's, it's, it's a very little consequence. And so we looking at moving towards, and a lot of a lot of countries and institutions are moving towards digital identity digital, because with digital, what you do is you as you, you break those those bonds of logistics, you don't have to have people in in many branches, your logistic costs shrinks, your potential customer base increases both geographically. And also in terms of affordability, you can't offer a 10 $10 or $20 savings account, which is meaningful for many people, you can't offer that if your compliance cost is $10 or $20, for the savings account, and irrespective of that, so irrespective of of, you know, whether whether they have the there is or not. So for for us this is this is a big issue, moving to digital, really shapes down to the cost increases the market potential, and also in moving into identity proofing scheme, in line with the recommendations on digital identity and identity proofing stops us from from from going into this KYC type of of initiative KYC we see it as almost like a turnstile, where you need a whole lot of artifacts in order to be allowed into an arena. And then once you're in the arena, let's hope you do good. Whereas in digital identity, it's more of a highway where people come in ident identifiers are attached to them. And in time those identifiers are linked with the behavior, we've got a much robust profile of this customer, we understand the risk of this customer and the exposure of the system to the customer. And what that does, is enables us to, on the first end to protect the system from from abuse, but also to open up the other end and also allow people into the system that don't necessarily have a formal ID or foundational ID. It allows it allows that flexibility and this is absolutely in line with with the fact that Scott it's it's just so difficult to get this into, into into into cultures particularly where there's this zero tolerance approaches and fines and and and often built into laws. We are currently rewriting some some of the laws in the continent to to enable this.

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So, yeah. You have another slide.

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No, no, that was

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great. So actually, this is a very, very important point that you're raising, which is basically a barrier to inclusion and compliance. And so we need to reform the compliance laws we need to adapt to the

digital age. The digital age is allowing us to create a partnership between the banking the central bank and between the identity authorities in order to help each other the central bank wants financial inclusion. The identity authorities wants inclusion of people in their ID domain and therefore, there is a real opportunity. Let's get away from KYC the ways of doing business. And let's embrace a more modern digital way, which can help the inclusion. We'll revisit that subject in the in the call for action. But I want to go back to crystal and see, what's your position on the question that I've just raised. Barry, thank you for this insight. Really, really tremendous.

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you question they can just have this?

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Yeah, I mean, basically, what they're saying is that they cannot receive money with PayPal, because the banks say that there is fraud in Nigeria, they use PayPal as an example. out, going to link basically, Payment Services at some point through a verifiable name, or verifiable bvn. And therefore allow people to receive and send money through PayPal, for example, without the risk of being told because of fraud, we shutting down this payment service.

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Okay, I want to believe that for most of the parties that want to participate in the Nigerian payment space, you have to be admitted as part of the ecosystem. So currently, today, we actually give access to parties like banks, and those who have licenses from Central Bank of Nigeria. So in an ecosystem, third parties are greeted for those who have licenses from Central Bank of Nigeria. So Pay Pal is a foreign company in this case. So clearly, for us to begin to open access. I'm sure everybody understands the sensitivity of the identity of the customer. So we're currently reviewing a document on data protection view by the federal government, and clearly tends to protect the consumer rights around the concept prior to any access to the data. So I'm not sure that as we speak now that we're able to do that. But I'm sure with the conjunction with partnership with NIMC and all that, we will certainly get that, again, at the we today in Nigeria, we have API's via API that are open, that again, is able to consume that, then you can be able to have that data maybe for all validation, or the other. But to open it up to the to just everybody is not in place right now.

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And that's the reason the identity verification is not open to say a party like PayPal to do that. And therefore over time, you're going to be assessing technologically, you can do it, it's just from collation point of view. It's not being done. Now, I want to go back to the technology platform, we talked about policies, we talked about practices. I want to talk with Jaume Dubois from Thales, and then GSMA, which are both technologists, they have platforms. And I'd like to understand how can technology alleviate the inclusion challenge and advanced countries, especially in an affordable manner? So jaume,

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hello, I wish to all the wonderful identity day first. And thank you for allowing me to take back to this one decision. Now we focus about the inclusive legislation. We know us identity stem provider out under

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large legislation campaign of identities, we've made that very often around the countries are using either online mechanism or offline mechanism. But the challenge come when you have to register the last night people the ones that you're never able to register. Can I have the slides? Okay, and go on to slide two, please. Okay. So finally, having an increasing registration is about succeeding in registering the unregistered people. And for that you need to serve the reason for the enrich station. If you ever look to the bias, to vegetations army, it will be difficult really to address them or with fortunately, it's possible to move them in categories and then to address those categories. next piece. On our side, we've explored reason during trips that we've made to Cameroon and Burkina Faso, which have allowed us to discover and categorize them more. This is basically a part of three articles that we're releasing, following about statement paper on unique identity. And I'm taking your opportunity to things that are that will come into contact briefly what we have discovered, it's we can see three kind of categories. First is lack of access first because of some too restrictive rules preventing forestation or phenol. So there is a physical license up to the registration place, and maybe the whole at the expense that we go with it. Then we can hear so it was already mentioned by the panelists the lack of awareness. Most of people don't use words that they need to register and don't really understand the benefits on the note. And also the importance to register your child from the beginning what it will be enabling for them later. And also, militarism which is leading maybe some people don't understand for example, investigations at the best birth certificate given by the doctor is not in fact, civil registration the certificate. Finally, we have mentioned also some bias from society bias coming from country of family of origin, leading to some fear finally to register. Okay, so as we see the value can be a mini So the solution can be unique. And finally, it's important to come with a portfolio of solution which are adapted to the different categories of people living in your urban area, living in communities being shown a woman what, what we can propose, first is to he does a process, don't expect two people to come to register, try to register in the place where the events happen, for example, in our center in village in markets, when registering births or deaths going to the hospital going to isolate the market, try to target some specific population that are under registered like children, woman or small community. Don't expect the world population to be aware and to understand the importance of registration.

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Yeah. also

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prefer lightweight device for example, tablet or mobile device in order to is as a move of legislation towards people and address the communities I'm assuming this one slide. So, for example, you can propose to have an efficient legislation in place who has a lot of passion and when there is a connectivity available, you can move some of our markets to the place where there are significant amount of people. And so, therefore, naturally jurisdiction campaign and choose a capability we use some small factor device like a smartphone like tablets for small community try to invent with Google innovation to do more with less like it is used to be done in the developing country. Important also is to optimize the usage of the equipment, not trade your message, but try to do cartography carefully analyze the population and proposals discussion. not try to manage the peak, but try to manage the electronic registration needs by having a vision and approach and finally monitors or restrictions so that you can adapt. For example, a view of the operators in case you don't properly register try to have life feedbacks so that you can correct if needed.

Next,

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and the last point is about to permissive approach. So an increasing registration was not Avenue other than the biometrics unicity. No Krita. The Krita has to be applied in the eligibility have to be applied at the service level when you use the identity but not as a registration as a key for inclusion. no restriction on gender. The goal is to just to acknowledge the existence of people in this in this systems and the service delivery we take care to see the eligibility. Also, it's important to not reject legislation because of incomplete data, an incomplete identity with your real identity dummy trickery, okay, even in the absence of a certificate or some information about the person. Okay, so finally, to conclude on the left side, we can see the demand is iron, and the solution exists and the government are ready to go with the help of the development agencies. So in order to work to increase the registration, we need to lead the process which plays a registration channel and use a permissive approach. It's important to put in place continuous registration. Not just One time, and of course, make sure that this system of sexual and privacy is protected. we vote that we can hope that we can reach one of the percent increase in registration of identity, which are tested.

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Great. Jaume, does industry have a hybrid approach to registration, where, for example, you can allow people to register self registration through their mobile phones, in which case, this incomplete data, they provide certain types of biometric data, but not the ones that you can capture from an enrollment center etc. And yet, you can still result in a in an identity. And then in a in a registration record or or ID record. That is the industry developing hybrid approaches to registration in order to allow basically, open door let's get people in and then over time, we can improve the data that we have. Is this happening if it's happening, where it is happening?

1:46:07
Okay, yes, yes, opening the PC in two domains. First, in the unique identity restrictions are foundational at for example, Philippines are planning to do clear illustration of information using some form factor device. And after all, invite people to go to organizations in order to capture the biometrics maybe scans a grid of documents. Moreover, in the in the civilization in the murder of civilization, but births and deaths, there is no complete information, which is captured moment of the restriction. And we have some example where we can see using smartphone, you can already declare others create a unique number, and you will verify the evidence, which is a parent of two, one, but legislation is made and then it's made life. So it's a good benefits form for completeness, observe registration. Okay, so it's basically

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not, it's not going to be one size enrollment kit that will fit all there will be many types of enrollment capture devices, capture the sources of data, etc. And that eventually the vetting process and the data analytics has to be sophisticated enough to attribute a trust value, depending on the quality of the data

1:47:18

is this is this and this is the first thing is to acknowledge the existence of the person very quickly enough to verify. Maybe just give you the names of those dates as evidence, but acknowledge the first thing for you.

1:47:32

Okay, okay, great. I mean, technology is clearly not, not the silver bullet, but it does help if you have powerful technologies to move this process forward. Speaking of platforms of technology, I want to see what the mobile operators what GSMA thinks they can contribute in terms of solving this inclusion challenge. Ken, could you please join us?

1:47:56

This, thank you again. First of all, I just want to mention that about a few statistics, just before I go into the details, that 5.2 billion people at the moment or as at end of 2017, as of the end of 2019, are connected to the mobile services. And this already shows just the reach and the scale, and integration of this technology, which is in the hands of the people. And it's against this that we are building our initiatives, just to address to address what has proven to be inclusive in our view. So look at just this slide that has just been brought up. This is just a global index that against the unique mobile sub subscription across many countries. And it shows us one thing, it's just the link that it presents between the mobile unique mobile subscription and the ID penetration in these countries, the former driving the ID registration or penetration. And this is just an illustration of the relationship between the ID coverage and the mobile penetration across these countries. These are countries that mandate sim registration as a requirement to enable sim enabled services. So even if you look at the blue line, and then it gives you one case, take a case of Malawi with the 15% of the population with ID and 32% of the population with the unique mobile subscription. The question is can we leverage mobile network operators infrastructure to bridge this gap? And considering Malawi population of around 18 million or there abouts? Then the mobile technology then holds the potential of impacting the lives of around 1.5 million people in helping bridge this gap. But just try to bring up the next slide. Yeah, this presents another value that we found in the business of of the mobile network operators that can be leveraged to drive inclusion. One side addresses the supply side challenges when the other side is the demand side challenges. And the supply side challenges you consider extensive networks of agents established Privacy Practices, given the whole the customer data, the personal data and the experience in money managing the customer personal data, these are some of the efforts or some of the assets that we feel and believe that could be leveraged to complement government efforts to improve access or even accelerate enrollment foundational ID schemes. And looking at given the other side of the demand. It also gives a representation of the degree to which government and businesses have been digitized to create a pool for adoption of and usage of these IDs. For instance, for instance, access to ID links in government services, or social protection grants. This is a case of the way government works the government 3.0 a minute providing data driven decision making based on the data that they already hold even about the the citizens of that country. And a practical case is just the case of the Federal Republic of Nigeria that has been mentioned, with a population of again, close to 200 million.

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We've helped utterly broken the relationship between the private sector particularly the mobile network operators, to convene with governments and agree and agree to partner with a view to accelerating

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enrollment into the country's digital ad ecosystem, leveraging on these assets that are mentioned. And again, I want to bring you to the case of Tanzania again, we are mobile enabled digital birth registration projects have collectively registered the births of over 4 million since 2013. And this is the potential that you also see in the mobile platform, just because of its reach operator assets. And even they are actually their agents in dealing with customer for personnel related data. And this has helped government facilitate rollout of digital IDs. Again, to unlock the potential of the opportunities in this new economy. Identity assurance is also key. And mobile network operators have had the potential to offer this very verification platform to unlock access to this wealth of services or online services that can be accessed on a mobile platform. For instance, look at the mobile network operators that hold personal data assets, customer attributes, network mobility data, and even other KYC related data. This is a key improving the level of identity insurance and can support the development of functional identities that have the potential again to unlock access to certain other services, like even ID link services in the educational sector in the health sector. And think about even of improving the creditworthiness of an individual based on mobile money, transactional history, or even subsequent access to credit and debt, just some case study in 2018. Again, we documented innovative cases in the Caribbean, and Canada. And these are startups again, leveraging mobile technology to establish functional and foundational identities. And this could be developed to provide people with further access and to other services. The details of this, again, is available online, but all around the assets that the mobile network, the assets and the infrastructure of the mobile network operators. And to tie that point, even to the current pandemic COVID-19 has impacted our lives again in profound ways, including the way we use our mobile phones. And these are, again has also brought sharp focus for effective sharp focus on the effective digital ad platform. And remote access to systems and even services are going to become more in demand. And therefore it's an another area that means that there is need for secure and safe authentication that can only be done remotely. But based on this mobile network platform. Of course, all these also requests supportive policies and regulatory frameworks, which again, I just want to share briefly. And we focus this actually alone three key objectives. This,

1:54:42
there is

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no, no, it's not on the last slide. There's actually a need for an environment that accelerates enrollment of this underserved on this fundamental, foundational digital ID platforms. And there is also a need for development of mobile enabled services that can drive demand for this ID. And this actually focuses on the demand side of the the slide that actually is being presented there. But beyond that, there's also need for the conducive regulatory framework to support this encrypted inclusive ID systems via mobile, for example, look at the proof of identity that is actually mandatory for scim. Registration, this need for policies that must be proportionate to the market context. And this is where we ask the question, what is actually proportionate to ask for, and we are asked, we are we actually what we talk about is, it should be a policy that takes into account at the entity penetration, the cost and ease of access of this. And this has also to take care of the gender disparities that exist in the market. But more important is also the development of frameworks around the privacy and data protection, which is also key just because of the personal data that is actually handled by this platforms in this new economy. And this brings me to the next slide on Yeah, that is titled, trust, trust, the trust is actually key. So trust is actually

key, especially if end users like to volunteer part of the personal data that actually constitutes the identity. Look at the slave that is actually being projected, as at March 20 2020, only 59% of the country's requiring an ID to Access ID link services, such as mobile, hard and robust data, data privacy framework in effect. And therefore we also encourage that, even as we use mobile, as a platform for identity, we encourage best practices around that consumer protection, or Privacy Practices, as well as sectoral practices on handling customer data. Because this is actually what constitutes a personal identity, and must be aligned with the consumer expectations so that it's more inclusive and takes care of the interests of the consumers having this framework in place to not only encourage adoption of this ID link services, but also provide clarity on each of these parties role around personal data that actually sits as KYC data on this mobile platforms. Again, beyond that, it builds confidence and drives the adoption.

1:57:44
Yes.

1:57:47
Okay, you can wrap up please, can.

1:57:49
Yes, I just want to mention about something a bit about the the one use case around digital birth registration. And this is where we, when we started, we began tracking and reporting a number of mobile enabled digital bundles. But the distribution initiative supported by mobile operators in Tanzania, Senegal, and even Ghana, we documented some lessons in two reports that we want to cite here, the battery distribution in Tanzania, as of 2019, again, leveraging on the mobile platform just because of the reach, access, and even integration in people's lives, over 3.6 million children, under the age of five have been registered and issued with a birth certificate under this initiative, as of May of 2019. And we are looking at having around a million more children under this initiative registered by end of 2020. Again, this leverage is just on the extent of penetration, by technology into the community. And even the experience of agents of mobile networks, handling customer data, their connection with the community, even as they collect their personal data.

1:59:08
can thank thank, thank you so much. It's clear that the mobile platform is a gateway to identity inclusion, and therefore is going to be more synergies between the two. So glad to have you with us. I want to ask all the panelists to compose their thoughts if they have anything regarding calls for action, because we're going to come back to that, but I want to spend some time with Namati Mustafa Mahmoud because I know Mustafa is itching and he wants to really come in and say, you know all this well and good, but there is something fundamentally missing from this discussion. So I go to MIT and say, Mustafa, what are we doing that is not right, and what we need to do in order to bring the both sides so that the critics of ID systems realize that this is for the public, good and Those who are very much into justice ABOUT IT systems understand that we cannot ignore certain legitimate concerns that continue to linger. So while you can trace that the panelists will think about constraction.

2:00:16

Thank you, just if I'd like to begin by stating that, I believe that is not in the interest of the service providers or solution providers to create solutions that will be used to discriminate against individuals, nor it is in the interest of the donor communities to fund projects. That would be but that used to discriminate against minorities and marginalize. So since it's not in their interest, I think it will be best for even solution providers to have a budgetary allocation for civil societies that are doing monitoring around issues of identity programs around the world, because, for example, just a half an hour ago, the Ministry of Information was just sharing that they've been able to register around 7 million people in the new digital IDs system, but they've been able to just manage 14 million individuals into the new database, because they are trying to make a centralized database. Now the question is, why is it that such errors, if you look at 37 people registered and only 14 million people were able to imagine to register? Why are they happening, it's because we have a failed system in existence, that we've not addressed these problems before going to a new system. For example, the current ID card system that we have and can can bear witness to this, as service providers of mobile, they've been able to see that one ID number has been used by like 55 people. So if you look at the margin of error, where one ID number can be used by five people, and you're going to bring a new identity system requiring the same ID number to enroll into a new system, it beats the purpose. I think the biggest problem is that whenever we're designing an identity system, we don't do human centered, centered approach in terms of policy and systems design, because for example, a good example also goes to when you want to register as stateless people because the constitution allows us to register stateless people. But unfortunately, we have the law in practice in place. But when it comes to the practice, it says that for you to register as a stateless person, you have to register online on a platform that is called FNS. For you to register on that platform, you need a valid passport, or a valid identity document. Now, the practical bit is for a stateless person, he does not have a valid passport, he does not have a valid ID. So it means you have given him the room to apply for something, but you've locked him again, because you have a prerequisite that he does not have. So apologies. Basically, we need to have systems in place that can help communities enroll. And our approaches. Number two is the legal environment approach whereby when you talk about legal environment, we look at empowering communities, not alone, not another procedures of enrollment. And then once they know these things, they we work with the paralegals to help them and help them enroll into these systems. Because we believe that because we believe in several researchers that by just someone working a process with you, the journey becomes shorter. Because these are communities that have been marginalized for years and years and years, somebody's been given up on the process. So basically, we look at paralegal approaches at boosting the registrations in these countries like Kenya. And I like one question that Christoph had asked in the chat, where he was asking the comparison, where countries are reporting that they have 100% registration rate. And the question is, if you are the person registering, how do you even do an evaluation of your own system and say we have 100% registration, we need to have a shadow mechanism whereby even civil societies can be able to come and say, based on our research, and based on our groundwork, this is the statistics that is accurate. For example, the country in Kenya, again, where we say behind 90% registration for the Duma number. We are still alive to the fact that over 5 million people have to go through differential treatment to enroll into an identity system. And we're saying 90%. So going back to Kristof's point of being alive to the fact that we have pastoralist communities that basically might have migrated from the area that you're going to register. So it means we've left them out. How do we assure the people that these people are included, especially for Ronnie Such initiative. And another thing that I wanted to highlight is can mention about the ID penetration.

Also, we also live to the fact that there are issues of geographical marginalization whereby there is one registration center, serving a very big geographical space. And we look at the cost of getting an identity could be as much as you say that an ID is free. But the cost of applying for an ID in places like quality, which isn't the cost, it can go up to 2000 shillings because of transportation, because the center is very far when I say 2000 shillings, I mean $20. So, as much as the thing is free, there is a cost

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in it, because the access to the registration center is an impediment. So as as service providers, we should look at how do we encourage governments to have an inclusive identity system that is alive to the fact that women are marginalized, geographical marginalization exists. And another aspect that is very important if you have design, human interest, Human Centered Design, you realize that there are people who suffer from hyper sweating, where the finger prints sometimes cannot appear because their hands are too. They've sweated a lot. We have issues of eczema under the list. And even in countries where we have like an array of people do a lot of hard labor, the fingerprints corrode. So if we look at the reality on the ground, we'll have we'll develop systems that work for people. So if we factor in individuals into the system design into the policy design, we can be able to have an inclusive identity system.

2:06:51

Okay, so factor people in in the design of your program. That's an important point. Actually, what I like to do is, I'd like to give every single panelists just one or two minutes to talk about final thoughts, or calls for action if you have one. And then I think I have somebody from the committee voice that wants to that wants to get on, we'll get them on before we end the session. Alan, I was very intrigued by your last slide. And it leads to a natural call for action, which is the notion that just like privacy impact assessments, should we be developing what we would call exclusion risk assessments, which is a domain that we are not yet familiar with as a community. What are your thoughts about that? How can you shape that into a call for action? Well,

2:07:48

Joseph, yes, I mean, I think that the concept of privacy risk assessment is a very well established concept. And one of the reasons is that the privacy issue affects everybody includes powerful people and includes commercial interests. And so it's something that the world community has rallied around. The issue for inclusion is that it is many different facets, and it affects usually the least powerful people and the most marginalized groups, that makes it different. And for that reason, I think it would be a good idea to reinforce the process on inclusion. It's a reinforcing process. It's not something that isn't done now. But I think that process could be reinforced, to have a more systematic approach, including many of the points that have been raised about the ground up process, the views from NGOs and civil society organizations. I think this point about the alternative view, the fact that it's not just simply an official number, but it's something coming from the society that needs to be factored in as a way of looking at these barriers and reducing them. And then as I said, I would like to see that tied into the whole incentive question. Inclusion is expensive at the margin, reaching that last mile can be costly. And we have to recognize that and build it in. And again, public information. So those are some of the thoughts on my mind.

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2:09:16

But would you think that that this is something that is worth developing from for from the think tanks, developing a domain, which we would call exclusion, risk assessment or exclusion impact assessment? Because privacy impact assessment is now well developed, established after many, many years of people knowing there are even checklists, you can say this is what I do. Is this something that you think the community should collectively be working on to produce a guidance on this subject?

2:09:47

Yes, I think it would be very useful. I think we know enough about the factors to be able to shape such an assessment. And in fact, there are elements of this that are done already chosen. So it's not that It's something completely new, that institutionalizing it in this way, and bringing together some of these different facets so that we're not just looking at one or other aspect. We're trying to look at them together from the the society point of view. I think that'd be a positive step forward.

2:10:19

Okay. Thank you. Thank you so much for your contribution. Tariq, can you give your closing thoughts?

2:10:25

Yes, I will go back to the social contract, you know, team. And I would say that, you know, it's very important that when you architecture, the ID application, or a program, the legal framework is very important, because it's a social contract, that is a contract is a legal thing. So have your representatives in the parliament debate about the inclusion part also so so that nobody is left behind? Then what most of us said is very important, that role of CSOs NGOs. And not only that international organization, who protect the civil society, right, that nobody is excluded. Number two, number three, then what you mentioned, and I think, can and do, we also have also mentioned, the ID system should be designed to introduce flexibility to enroll the people upfront with minimal criteria, and then do in depth analytics set the background regarding credentials of ID verification documents, you know, use the technologies to register the uniqueness, unique attributes of the citizen. And that becomes the key identity and rest of the documents or the verification, you know, or identity level assurance, as we say, comes next and you can first include everybody, and then use the criteria to see that the identity assurance level is increasing or not, so that everybody is counted. It is important that you the state counts all the people so that the people can count on the state. It's a two way process, you can enhance state capacity, and but ensure that state doesn't become big brother to exclude anybody.

2:12:25

Okay. Thank you. Thank you for your contribution. Christabel, your closing thoughts.

2:12:32

Thank you .Say that for Nigeria, I believe from what we said. It's simply about closing the gap. If my last comment was the bbl was to protect the customers, account bank customers from unauthorized access. And has this been achieved? Likely Yes. But 240 3 million Nigerians. If we have the gap of 99.6. The call to action will therefore be that the priority will be to achieve digital identity for the remaining adult population. That's critical, then again, on the economic inclusion, that we should be able to put up incentives. That alone can be telephones can be phones for like palliatives, as we know

it, cash transfers, and all of that can help to move the traction forward, then we can continue on the products that we are able to annville the agents and customers, more products that are easier to assess. And of course, cheaper that will be having the ecosystem token one ship. And lastly, for me will be the collaboration when a complex environment, and that should be more intensive collaboration, discussions, alignment, and focused action to achieve timelines based on what we are, where we're going. Thank you.

2:14:10

Thank you. Thank you for your contribution. First of all, Barry, I was intrigued by your message, which was basically a reform. Compliance is a major barrier. And we see it we see it even in developed countries, it's gotten even worse and worse and worse, many of the banks are actually rejecting people and looking for high net worth individuals, because the cost of maintaining the low level bank accounts has become very prohibitive, let alone in developing countries. So what do we do? I mean, what is the call for action? When we say wake up, we need to reform the compliance for KYC. So what is simply doing in that regard and what others are doing to solve this issue? To me, I think this is a one of those criteria, which is If you solve it, it can open up a wide floodgate.

2:15:04

Yeah, from from our from our work with the the UN remittances Task Force, what we would be finding is that this inertia to digitalization has gone with COVID-19 people, the market shifted, and digitalization is is where, where the what the market requires. So I think it's it's exactly the time now to start embracing embracing things like digital identity proofing digital identity, guidance from from the fact of and, and moving towards a more inclusive system and and a stronger system. I think, I think the, the, if you hear KYC, then you just need to understand that this is a very, very compliance orientated but not an outcomes orientated view. And I think moving away from KYC, to digital ID proofing, I think is will open up immeasurable benefits. But not only that, it'll give a lot more utility to an idea that exists. And it will give a lot more functionality to somebody that doesn't have an ID on the journey of creating it.

2:16:10

Excellent words of wisdom very, really thank you for your contribution job to you.

2:16:19

Thank you, Joseph. So I will have to affliction to conclude so the first one is about. So identities moving to digital, and the identity legislation is to move to digital, but the infrastructure are not yet there. So we need to think out of the box to reuse as much as we can the identity assets that we can have in countries. Also think, with a frugal innovation, try to do more with less from now, so that we can accelerate. Second point, we need to be careful, because the value of identity is going to increase with all industries agent services that we have. The first level needs to get very high in order to keep the world value of identity and not as identity system to collapse. So what's important is to secure the data during the registration ensures the university the uniqueness of the identities and system and also protect the privacy when talking about usage.

2:17:18

Excellent, thank you job contribution can do

2:17:24

this. Reflecting on the insights over the years, we are focusing now on addressing specific identity challenges where mobile platforms can drive this inclusion. But we are looking at inclusion that is socially impactful, but also sustainable. So that means there will be high demand for building capacities of this governments, especially the ones that implement foundational ideas. And that would focus on the role of PPPs. Public Private Partnership, and health technologies with such scales in terms of reach, could be used to create accessible and inclusive digital IDs. But to make this successful again, you'd expect or continue to work in exploring ways to work with commercial partners to advance a shared view in terms of the key principles underpinning digital identity, educating the policymakers in building this thing, this this Kim's, therefore, ours is to call upon policymakers represented here to reach out to us feel free to reach out to us as GSM a so that together we can explore this through training or building capacities of policymakers to create inclusive ID scheme that also address the unique characteristics of the vulnerable, vulnerable populations that you're talking about.

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This is a great point. So I mean, rephrasing it, I would say any government that is planning on launching ID systems, I think they should be thinking about them from the beginning within the context of a PPP, or at least certain aspects of the program that that collaboration can bring significant amount of value to the table. And I think PPP as a default, starting point might be a useful frame framework for adopting for ID development. I thank you for your contribution thanks to GSMA for making, making yourselves available. Namati,please, your quick closing point.

2:19:29

Thank you very much. For us to achieve an inclusive transparent identity system. We need to have stakeholders like civil societies and international organizations more into the sector, and for them to be active into the sector. We also need to increase the funding into the sector because we do a lot of funding in other areas, like light land matters, economic matters, but we forget that an identity is the gateway to accessing all these areas. It's it's a good pass to having rights. And as they get past the yummy existence. So basically, the donor community must increase funding in this area. And also, as service providers as solution providers, we should, we should get out of the cocoon of thinking of the end user, as the corporates, we should think, as the end user as the person at the end of that card, individual owning that card. If we think of the end user, as the owner of that card, we'll be able to look at how will this individual be able to enroll? So if we focus on enrollment and inclusivity, we can be able to have better inclusive system. That's my check.

2:20:40

Okay. environment and inclusivity starts with a moment. That's a resonance. And thank you very much. Actually, I want to bring in whoever is raised their hands from the community voices, I don't know who it is. Operator, could you please bring the person from the community voice so we can end the session, but I don't want to not have community voices. Well, let's see who's bringing is being is coming on. Let's see. Is there somebody

2:21:15

up?

2:21:16
Oh, ed. Hi, ed.

2:21:21
I, Joseph, thanks very much. Give me the opportunity at the end of this meeting, and great conversation, and very happy international identity day, everybody. Yeah, I just wanted to take the opportunity. Why did the Why did the end to circle back to something that Alan mentioned at the beginning, which I think is really important. And to emphasize it a little bit. And in general, I think there's a, there is a lack of recognition of the role that civil registration can play when it comes to inclusion. Generally, in some of the presentations and elsewhere, I've seen when we speak about inclusion, for example, for a national enrollment program, it's all about percentage coverage, and how can we drive up the coverage. But I think, also to echo what Mustafa was saying, it's about individuals and human beings that it matters which individuals are being left behind. So if you imagine, very briefly a national enrollment program for ID, which is linked to new social protection and financial inclusion initiatives in a country, clearly those the the ID can give a uniqueness, that sense of uniqueness. But how do you know who has enrolled individually? How do you know who has been excluded? And now I think civil registration is the key to civil registration is a sole consistent continuous source of population data. And can provide and can provide the universal data set from which we can understand who is included and not. So in addition to what Alan mentioned, in terms of better integration with civil registration, it's more universal civil registration, which will allow it to play a primary role in terms of the inclusion mechanisms for ID systems and beyond. Thank you.

2:23:15
Excellent, excellent point. And I think civil registration proud provides the ground truth against which we can measure the progress of ID systems. What I'd like to do is ceremonially end this session with with without saying goodbye to the to the attendees, there'll be please play the background music in the meantime of the spotlight. So thank you very much for your for this. But we wouldn't be doing this discussion.

2:24:00
Thank you.

2:24:33
Happy, happy to see.

2:24:36
I guess. Twitter today has a mini course Africa has been despite I think we still more than ever What needs to happen next? Thank you, thank you.