Dignified ID's: Invitation to a Dialogue

Overview

Due to lack of recognized proof of identity, roughly 1.5 billion individuals (World Bank, 2016)[1] face challenges in accessing or enjoying basic rights and services such as voting, setting up a bank account, registering a business, land ownership, receiving social protection payments, school enrollment, and even humanitarian assistance.

Identity (ID) management remains one of the biggest challenges for humanitarian action. The causes for not having an official proof of identity varies. Some may have lost documents during a natural disaster or fleeing from conflict. Others have never owned an ID, due to cumbersome procedures, high costs, lack of knowledge on how to register for instance for a National Identity Card (NIC) or lack of feeder documents, such as birth registration. Lack of registration makes people "invisible" and hampers effective humanitarian assistance[2]. Attempts to address this issue have been ad hoc and siloed within individual aid organizations.

Early experiences in developing digital ID solutions seem to indicate potential for empowering and engaging recipients of aid, facilitating efficient and large-scale cash transfer programming (CTP), and enhancing coordination and collaboration among multiple agencies.

With support from Innovation Norway, four of Norway's largest humanitarian organisations (Norwegian Red Cross, Save the Children Norway, Norwegian Refugee Council, Norwegian Church Aid) have come together to help tackle this challenge. As a first step, we consider essential to start a public discussion on key problem statements (see Appendix 2 - Detailed Problem Statements) related to *dignified* identities and particularly with regard to cash transfers in humanitarian contexts.

We would like to invite private companies, social enterprises, and other institutions to engage in a dialogue process and discuss the problems related to identities we see in the humanitarian space, and to understand concrete ways on how they could be solved using available technologies and know-how.

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[1] World Bank Group. 2016. Identification for Development. Strategic Framework. http://pubdocs.worldbank.org/en/21571460567481655/April-2016-ID4D-Strategic-RoadmapID4D.pdf

[2] World Disaster Report 2018: Leaving No One Behind https://media.ifrc.org/ifrc/world-disaster-report-2018/

Key Requirements

We consider that the identity challenge faced by the humanitarian sector and especially by affected individuals has a multi-pronged dimension, and that all its constituting factors must be identified, analyzed and understood before a solution can be proposed or tested. Here we try to summarize key aspects of an identity solution and what it should do:

- Facilitate access to aid (particularly cash assistance) for crisis-affected people without official government identification
- Improve the efficiency of humanitarian assistance through increased coordination and data sharing among humanitarian agencies (avoid duplicating registration efforts, minimize errors)
- Establish trust in the assessment and registration processes conducted by different actors / organizations for beneficiaries
- Embed mechanisms for traceability and accountability to donors
- Allow both the issuing entity and the beneficiaries themselves to provide the validity and provenance of identity credentials
- Increase user control and utility of personal data stored
- Allow easy recovery of lost identity credentials
- Provide multiple options for storing and accessing identity credentials (E.g. smartphones, chip card, paper document, other)
- Function in offline / low connectivity / low tech settings
- Prioritize mitigating risks related to data protection, privacy, and consent
- Enable different approaches to guardianship for those that cannot/will not manage their own digital credentials

While adopting a tech agnostic approach at this stage, we are particularly interested in exploring how distributed technologies, cryptography, self-sovereign identity solutions and biometrics are addressing these issues.

Invitation to Dialogue

This project is tasked with finding a solution to "Dignified Identities in cash programming, a route to scale". Before the formal RFP procurement process, we are performing a learning process where we collaborate with the market to find the right approach, problem description and finally a RFP-able solution description (or RFP-able problem statement). The process will consist of three parts:

1. **Virtual Information Sessions** - this is a opportunity for vendors and interested parties to learn more about the project and problem statements, ask questions, and learn what a solution needs to deliver on. We will organize a number of information session covering different time zones to ensure vendors from across the globe have a chance to engage with us.
2. **Concept note and bilateral follow up** - every vendor who has a viable solution strategy is encouraged to write a concept note outlining the strategy. The template for the concept note will be published shortly. Every vendor who submitted a concept note will

be invited for a bilateral follow up meeting. The purpose of the meeting is for us to learn more about the solution strategy and scope the RFP requirements.

3. **Request for Proposals (RFP)** - once all concept notes are submitted and bilateral meetings have been conducted, the team will finalize the requirements that will be published in the RFP. All actors, whether they have participated in the learning processes or not, will be eligible to submit a proposal to the RFP.

This process is in alignment with DIFI rules for Innovative Procurements in Norway.

Statement of Interest

For those interested in participating in this dialogue process, we would like to invite you to register to one of our upcoming information sessions (http://bit.ly/digid01). If you have any questions please contact digid@hiplatform.org. Please see the Appendix 1 for Detailed Problem Statements. And Appendix 2 for sample personas that we drafted to highlight key pain points and needs.

APPENDIX - Appendix 1

Detailed problem statements

Through this project develop/adapt technologies that can, at scale, address the following core challenges in the humanitarian sector, with a focus on cash transfer programming and protection:

1. **Financial Inclusion and Cash Transfer Programming:** Roughly 1.5 billion individuals lack official proof of legal identification (World Bank, 2017). Without this, these individuals are unable to access government and financial services. While agencies may be able to bypass KYC-requirements for short-term cash transfer programmes, lack of official ID slows down the process through requiring special procedures to be put in place, further implies that cash programmes do not add up to the longer-term objective of financial inclusion as the recipients accounts are established by the responding agencies and typically closed after each project. *How may Digital IDs enable more accountable and efficient cash transfer solutions and support financial inclusion?*

2. **Social Inclusion and Protection:** Recipients of aid that have been displaced or are migrating often lack basic documentation about themselves. Although they interact with different agencies, these interactions don't necessarily contribute to the (re)establishment of their identities, or facilitate additional social protection services, as neither the beneficiaries themselves nor the agencies are currently able to aggregate and share this data in a consistent and secure manner. *How may a digital identity provide beneficiaries with an opportunity to build a coherent identity in order to access a broader array of their entitlements within social protection.*

3. **Accountability and efficiency:** As there is no standard approach to registering and sharing information, recipients of aid are registered by each of the different agencies providing assistance. Agencies must share and analyse data manually, which is resource intensive and if not done properly can lead to duplication of services. *How may recent advances within ICT technologies, like distributed ledgers, improve agencies' ability to increase accountability and efficiency in the delivery of humanitarian assistance?*

4. **Data Protection and Security:** Being registered multiple times resulting in the collection and replication of the same data across multiple organizations, increases the risk of data being lost or stolen. Humanitarian organizations often rely on private entities to manage and store data. This model is increasingly of concern as, in many contexts, humanitarians and private entities alike are yet to demonstrate the capacity and aptitude for consistently ensuring the privacy of crisis affected populations personal data. This is especially critical for protecting vulnerable populations in unstable or insecure environments. User-managed identities involves putting control over personal data in the hands of the people we serve and minimizing the costly burden of storing data for humanitarian actors and private sector partners. *How may Digital IDs empower and enable beneficiaries to manage access to their own data and identity, while also ensuring the agencies providing the assistance meet donor accountability requirements?*

5. **Collaboration and Scale**: In most distributed ledger technology (DLT) pilots Digital ID remains the missing link and proves to be the hardest nut to crack. Hence the potential value and impact of the technology has yet to be unleashed and proven across the sector. A contingent to realizing the technology's value for beneficiaries and organizations, is interoperability across organizations and country contexts. *How may digital ID systems utilizing DLT technology be built with shared underlying protocols to enable interoperability?*
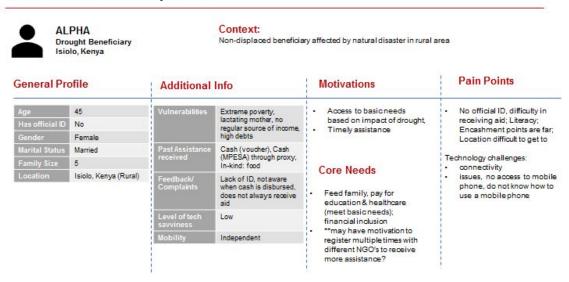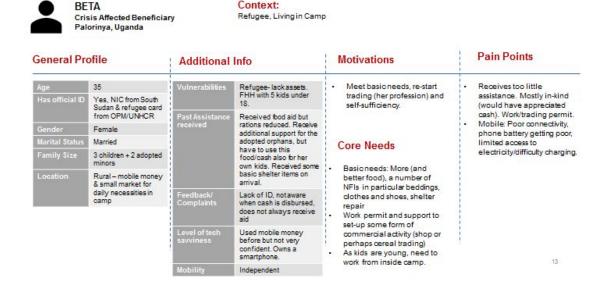
APPENDIX - Appendix 2

Sample Personas

The following are a few of the personas that have been identified in the context identity and humanitarian assistance.

Persona example 1

ALPHA
Drought Beneficiary
Isiolo, Kenya

Context:
Non-displaced beneficiary affected by natural disaster in rural area

General Profile

Age	45
Has official ID	No
Gender	Female
Marital Status	Married
Family Size	5
Location	Isiolo, Kenya (Rural)

Additional Info

Vulnerabilities	Extreme poverty, lactating mother, no regular source of income, high debts
Past Assistance received	Cash (voucher), Cash (MPESA) through proxy, In-kind: food
Feedback/ Complaints	Lack of ID, not aware when cash is disbursed, does not always receive aid
Level of tech savviness	Low
Mobility	Independent

Motivations
- Access to basic needs based on impact of drought,
- Timely assistance

Core Needs
- Feed family, pay for education & healthcare (meet basic needs); financial inclusion
**may have motivation to register multiple times with different NGO's to receive more assistance?

Pain Points
- No official ID, difficulty in receiving aid; Literacy; Encashment points are far; Location difficult to get to

Technology challenges:
- connectivity
- issues, no access to mobile phone, do not know how to use a mobile phone

Persona example 2

BETA
Crisis Affected Beneficiary
Palorinya, Uganda

Context:
Refugee, Living in Camp

General Profile

Age	35
Has official ID	Yes, NIC from South Sudan & refugee card from OPM/UNHCR
Gender	Female
Marital Status	Married
Family Size	3 children + 2 adopted minors
Location	Rural – mobile money & small market for daily necessities in camp

Additional Info

Vulnerabilities	Refugee- lack assets. FHH with 5 kids under 18.
Past Assistance received	Received food aid but rations reduced. Receive additional support for the adopted orphans, but have to use this food/cash also for her own kids. Received some basic shelter items on arrival.
Feedback/ Complaints	Lack of ID, not aware when cash is disbursed, does not always receive aid
Level of tech savviness	Used mobile money before but not very confident. Owns a smartphone.
Mobility	Independent

Motivations
- Meet basic needs, re-start trading (her profession) and self-sufficiency.

Core Needs
- Basic needs: More (and better food), a number of NFIs in particular beddings, clothes and shoes, shelter repair
- Work permit and support to set-up some form of commercial activity (shop or perhaps cereal trading)
- As kids are young, need to work from inside camp.

Pain Points
- Receives too little assistance. Mostly in-kind (would have appreciated cash). Work/trading permit.
- Mobile: Poor connectivity, phone battery getting poor, limited access to electricity/difficulty charging.

13

Innovation Norway

Norwegian **Red Cross**

International Federation of Red Cross and Red Crescent Societies

NCA

Save the Children Norway

NRC
NORWEGIAN REFUGEE COUNCIL

Persona example 3

GAMMA
NGO / Program Field Officer
Nairobi, Kenya

Context:
NGO officer based in headquarters assisting affected communities through their local branch, follows their Standard Operating Procedures (SOP's) for cash assistance

General Profile

Age	25
Has official ID	Yes
Gender	Male
Marital Status	Single
Family Size	0
Location	Urban

Additional Info

Vulnerabilities	N/A
Past Assistance received	N/A
Feedback/ Complaints	N/A
Level of tech savviness	High (uses smart phone for mobile data collection & payments)
Mobility	Independent

Motivations

- To be able to help people in emergencies in a more efficient way,
- To create solutions for a better working environment, and a better dialogue within his team and with people in need,
- Donor confidence

Core Needs

- Provide assistance to most vulnerable;
- Need to deliver quality programming (identify beneficiaries meeting targeting criteria, provision of aid)

Pain Points

- Challenges in including beneficiaries with no ID (not possible for most FSP to provide assistance due to KYC requirements)
- Risk of fraud and duplication
- Difficult to trust alternative ID's that are not gov't issued. Should trust ID's provided by other NGO's/agencies (e.g. WFP)?
- Difficult to verify if beneficiaries have received assistance from other NGO's already (risk of duplication)

14

Persona example 4

SIGMA
Mobile Money Provider
Nairobi, Kenya

Context:
Mobile Money Provider contracted to disburse cash assistance

General Profile

Age	N/A
Has official ID	Yes
Gender	N/A
Marital Status	N/A
Family Size	N/A
Location	Services available to urban and rural

Additional Info

Vulnerabilities	N/A
Past Assistance received	N/A
Feedback/ Complaints	N/A
Level of tech savviness	N/A
Mobility	N/A
Other Info	Subject to government regulations (KYC). NGO has strategic partnership with vendor and may be able to ease up KYC requirements with conditions. Very good with technology.

Motivations

- More money disbursed more income

Core Needs

- Need to authenticate beneficiaries for assistance provision

Pain Points

- Unable to send cash to those with no govt ID due to compliance/government regulations (KYC requirements) - loss of marketshare; accepts proxies with official ID, but up to the NGO's to vet.

15