This document provides an overview of what the DIGID team presented during the information sessions. A separate Q&A document has a compiled list of all questions and answers that came up over the course of the course of the information sessions.

DIGID opened the meeting with an introduction of the team.
- Part 1: Presentation from DIGID (heading 1-5) (See also session slides published)
- Part 2: Q & A session (See separate Q&A doc for all sessions)

**Presentation from DIGID (see also slides)**

1 **Project introduction**
We represent four agencies that have come together to address the challenge faced by lack of ID, which is a problem for those we aim to serve as well as for us as humanitarian organisations. We have received funding from Innovation Norway for two years to work on this challenge, i.e. for the period 2019-2020.

DIGIDs governance structure: Norwegian Red Cross holds the grant and functions as the administrative lead of the project. We have a Steering Group consisting of one representative from each organisation as well as a Technical Working Group with one member from each organisation.

We are now engaged in a learning process where we document the needs on the ground, through personas, aiming to understand the primary challenges related to ID for crisis affected populations but also for other partners, such a finance service providers (FSP).

2 **Innovative procurement process**
We use an innovative procurement process, following guidelines from the Norwegian Government. The learning process also involves speaking with other organisations/coalitions or vendors working on the same challenge. To engage in a broader market dialogue is an approach that is found to be particularly useful to address complex problems such as digital ID.

We will hold a number of information sessions from mid-February to mid-March, aiming to engage a number of stakeholders. These also functions as an opportunity for all of us to learn more about the problem statement, and for vendors and others to ask questions. Following the initial information sessions, we will request that vendors present a short concept note that will be followed by bilateral conversations in the period mid-March – May 2019. (A concept note template will be shared with our mailing list, including all that partake in these information sessions).

Information gathered through the market dialogue will be used to refine problem statements in the later tendering process. The RFP will be issued summer 2019. This will be a public tender, and any actor is free to submit proposals to the RFP.
3 Info session objectives
These information sessions are open fora. The objectives with info sessions are:
- to introduce the project to a wide audience, not least including vendors, share/discuss problems related to ID's for cash programming in particular
- to receive and give clarification on problem statement and use cases
- and to engage with potential partners and vendors working to address the challenge of digital ID.

In short, these are not the right place to pitch solutions. We want to increase our understanding of the challenge through a broad interaction. More detailed discussions on possible solutions will follow after the concept note and through bilateral dialogues.

4 Humanitarian Sector Overview
There can be many reasons for humanitarian agencies to be interested in digital IDs, however DIGID approaches it from the angle of direct resource transfers or distributions, to a large number of crisis affected people, and then cash distributions in particular.

There are two main reasons distributions involve registrations, often at large scale:
- resource tracking: Agencies need to be able to track and report where resources end up
- time lag between registration and distribution: Enrolment (or targeting) for receiving resources is based on eligibility criteria, not on having an ID or not. ID becomes an issue for authentication during the actual distribution, to confirm that the recipient is the same person (or representing the same household) as the one originally enrolled.

Most all distribution programmes includes some form of registration on enrolment – then some form of authentication during the actual distribution. However, this became trickier with the transition to cash transfer programming through external FSPs, as now we (almost always) need to follow KYC-requirements, and many of our clients do not have an ID that meets such requirements.

Humanitarian agencies have found ways around eligible recipients not having an ID. The most commonly used are:
- Use of an alternate or proxy: The client is registered as the beneficiary, but simultaneously is registered an alternate recipient that has the right ID-card, and this alternate will collect the cash entitlements on behalf of the intended beneficiary. This alternate is selected by the client, not the agency, still - this solution is very far from ideal.
- In many countries, agencies have been allowed to issue photoed “beneficiary cards” that are used as ID to collect cash transfers from a bank account established specifically for our cash transfer programme. This is not a regular debit card – it does not give access to any other financial services – but is more to be considered a “gift card” or a “mobile top-up card”. When our cash transfer programmes end, this card cannot be used for any other services, as it is connected to a specific cash transfer programme. In a protracted crises, a family can be enrolled in a series of cash transfer programmes, but this will never accumulate to any form of financial inclusion or towards meeting KYC-requirements.

We also face many challenges connected to the peculiarities of the humanitarian sector and the contexts we work in. The humanitarian sector consists of multiple agencies with partially
overlapping objectives and agendas, resulting in that the same client may be registered 4-5 times to partially receive different services, partially receive the same type of support. In other words: There is a lot of duplication of work on the registration of more or less the same type of information, and when we double-target beneficiaries, this also means that we are not using the resources available in the most efficient manner. As organisations today operate with different systems for enrolment and resource tracking, there is no (easy) way to de-duplicate registers and reconcile resource tracking.

We also face a number of challenges connected to the context we work in, these will be further specified under requirements at a later stage: Here we can just quickly mention:
- Lack of energy (electricity) and connectivity
- Lack of financial infrastructure including poor cash logistics (vendors frequently run out of money, irregular opening hours, can only be found in urban centres/long travels, etc.)
- Lack of literacy/numeracy
- Language; many don’t speak the official language (not only displaced)
- Lack of familiarity with tech. gadgets and software; do not have gadgets
- Lack of mobility and distances (in particular refugee camps are often placed in somewhat isolated areas; may also have curfews; many of the “most vulnerable” lack physical mobility – connected to age, disabilities, chronic illness and high dependency-ratios
- Lack of social capital/trust - may be more of an issue in displacement settings

5 Problem statement and personas/user journey (see also DIGID Executive Summary

1. Financial inclusion and CTP
2. Social inclusion & Protection
3. Accountability & Efficiency
4. Data Protection & Security
5. Collaboration & Scale

DIGID went through the presented executive summary and the personas and here in particular mentioned the questions raised by a (field) Programme Officer on using IDs that are already available and the trust factor involved in recognising a persona/ID registered by another NGO. It is needed a minimum of protocol and formal coordination for this to happen.

Part 2: Q & A session (See separate Q&A doc for all sessions)

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We appreciate to hear from people. Please use the following contact details:
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After the last info session currently planned (18th March) we look forward to receive concept notes (template will be shared). Advantage to present early, we look forward to hearing your ideas, your approaches. But the CN is not a competition, the RFP will come later.