



DIGID Project

User Consultation Report

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Supported by:



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Introduction

The lack of a **recognised proof of identity (ID)** prevents over 1.5 billion individuals worldwide from accessing and enjoying basic rights and services. In the context of **humanitarian assistance**, the absence of an ID impacts both beneficiaries of assistance and the humanitarian organizations serving them.

In cases where the **primary mode of assistance is cash** (whether in hard currency or e-money), humanitarian organizations and assisting Financial Service Providers (FSPs) struggle to meet regulatory requirements (KYC/AML) and assess the needs of disaster-affected communities. Thus, vulnerable individuals who may be eligible for assistance, but do not have a recognized proof of ID, may risk being excluded from such assistance.

The DIGID Project

The **Dignified Identities (DIGID) in cash programming** project aims to address the issue of **lack of ID for beneficiaries of humanitarian cash assistance** through the introduction of a **digital identity solution in Kenya**.¹

Given the **Kenya Red Cross Society's (KRCS)** established cash transfer framework for mobile money (M-Pesa) and hard cash distribution and that around **25% of KRCS beneficiaries lack an official ID**, the pilot will be conducted in collaboration with the KRCS, with support from the **International Federation of Red Cross and Red Crescent Societies (IFRC)**.

User Consultations

Given the variety of users who will be using and interacting with the solution (such as beneficiaries of assistance, humanitarian organization personnel and FSP agents), a **user centered design** approach will be followed to ensure its usability and usefulness for all users.

As part of this approach, the DIGID project team conducted an **initial round of user consultations with beneficiaries of assistance**. These consultations will help in the elaboration of user personas, journeys and preferences, which in turn will inform product development and pilot implementation.

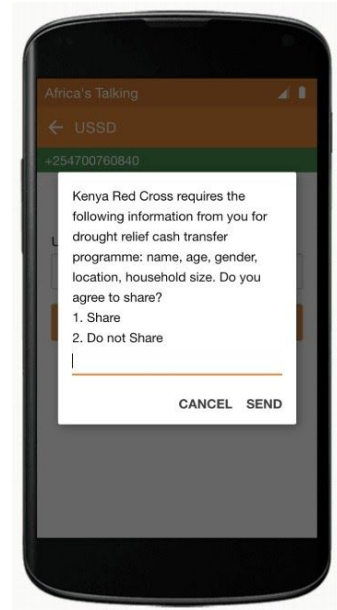
Objectives of the consultation

The DIGID project user consultations had the following objectives:

1. **Understanding the general user journey** of users in terms of accessing aid and any interactions with identification/ID,
2. Learning firsthand from users about their **preferences and motivations** regarding:
 - a. **ID related needs:** ID usage, value proposition of IDs, motivations for having or not having an ID,

¹ More information on the DIGID project can be found here: <https://hiplatform.org/digid>.

- b. **Barriers to getting an ID:** factors which have prevented those without an ID from getting one,
 - c. **Digital ID:** the perception, appeal of and barriers to having a digital ID, and
 - d. **Privacy, trust & guardianship of data:** Concerns about data privacy and protection, perception of data ownership, willingness to share data with and trust in humanitarian organizations.
3. Testing of a **prototype of the solution (USSD menu)** to establish:
- a. **Functionality:** does the USSD menu work in low connectivity settings?
 - b. **Value:** do users understand what the solution does?
 - c. **Usability:** are users able to navigate through the USSD interface and perform the required actions easily?
 - d. **Content/Language:** do users understand the content and functions of the USSD interface? What language do they prefer to use it in?



Mock up of the USSD prototype tested

Methodology

Participants

The target participants for this round of user consultations were primarily **individuals without a proof of identity (ID) in an at-risk/disaster prone area**. Individuals who had received **humanitarian assistance (cash based or other)** were also targeted, but this was not a hard requirement.

Although there are other stakeholders in the use and operationalization of the DIGID platform such as staff and volunteers of KRCS, the focus of this round of consultations was on beneficiaries of assistance. A separate consultation with KRCS staff and volunteers will be conducted as part of the design process.

Locations

The sites for the user consultations were identified **based on an area's proneness to disaster/shocks** which served as a proxy for having received humanitarian assistance. Further, since the precise location for the pilot is yet to be determined, it was decided to hold consultations in **urban as well as rural** settings to ensure that the findings obtained can be generalised and applicable to any pilot location. In light of government

mandated COVID 19 restrictions, locations were also selected so that they were reachable by road within 3 to 4 hours by road from Nairobi.

Research methods

A combination of the following **qualitative methods** were used across all locations:

Method	Participants	Total N° of participants
Focus Group Discussions (FGDs)	Community members	15
Key Informant Interviews (KIIs)	Community members and leaders	10
Prototyping	Community members	10

Sessions were facilitated by Gravity and Kenya Red Cross staff in Kiswahili and local languages. Responses were translated in English and shared with the wider the project team.

Limitations

Our methodology had the following limitations:

- **No experience with receiving humanitarian assistance:** A majority of the participants had not been beneficiaries of assistance delivered by humanitarian organizations. This was particularly the case among those who did not have an ID in Mukuru. In Emarti, individuals had benefited from assistance delivered by church organizations in forms other than cash. This made it difficult to visualise a user's journey in terms of interactions between cash assistance and identification.
- **Selection of participants for FGD:** In Emarti,, the selection of participants for the FGD was done by village elders. The FGD participants in this location were thus not fully representative of all age groups.
- **COVID 19 restrictions:** Locations were decided keeping in mind COVID 19 restrictions and risks. This excluded locations which were not conveniently accessible by road from Nairobi.

Overview

Identification systems in Kenya

The identity ecosystem in Kenya has been described as fragmented due to the myriad of foundational and functional identification systems which co-exist. These systems are governed by different entities (public and private) and serve various purposes for

Kenyan residents and nationals. Two of the most widespread national identification systems are described below.

National ID

Managed by the **National Registration Bureau**, the Kenyan **national ID system** covers **88% of the Kenyan population** ([ID4D World Bank, 2017](#)). The national ID card is mandatory for all upon reaching the age of 18 and serves as a **foundational credential to access most services** (such as SIM card registration, passports, social protection programmes and financial services). The national ID is delivered in the form of a **plastic card** which contains the holder's name, place and date of birth, sex, date and place of issue, a fingerprint image and an 8 digit national ID number.

The national ID system has come under **criticism** for various reasons such as **bribery and corruption** in the registration process, **discrimination** against minorities and its susceptibility to **fraudulent use**.

National Integrated Identity Management System (Huduma Namba)

The **National Integrated Identity Management System (NIIMS)**, more commonly referred to as **Huduma Namba**, is a recent state-led digital identification system implemented by the **Ministry of Interior** with assistance from the **Ministry of Information & Communication Technology**.

Successful enrollment in the Huduma Namba system results in the delivery of a **Huduma number** which can then be used by the holder to access services that fall under the government's Big 4 Agenda: food security, affordable housing, manufacturing and affordable healthcare ([Huduma Namba Website](#)). **Approximately 36 million individuals** have reportedly registered for the Huduma Namba as of May 2019 ([The Star, 2019](#)). A physical Huduma card is reportedly in the works as well. The Huduma Namba system has also been at the center of **several controversies regarding privacy, corruption and discrimination**.

Local contexts

User consultations were held in the 3 following locations:

Mukuru kwa Njenga

Mukuru kwa Njenga, located towards the east of Nairobi, is one of the **largest informal urban settlements** in Nairobi with an **estimated 700,000 residents**. Given its proximity to Nairobi, Mukuru provided an **urban context** for the consultations. Additionally, due to the **socio-economic vulnerability** of its residents, humanitarian assistance has also regularly been directed to Mukuru.

Metu & Emarti, Kajiado County

Kajiado County is bordered by Nairobi to its north and Tanzania to its south. Its estimated **1.12 million inhabitants**



Kajiado County (in red), Kenya

as of 2019 are subject to frequent flooding and droughts. 2 locations were identified within Kajiado to serve as the rural context for the consultations:

- **Meto**, Kajiado South and
- **Emarti**, Kajiado East

Kajiado has historically been known as the **heartland of Maasai tribes and culture**. The system of **social organization relies on age-group based hierarchies** such that **community elders** are the leading force behind community decisions.

This was visible in both Meto and Emarti, where **participants in FGDs were selected by the elders**. Additionally, **participants emphasised their trust in the elders** and other social structures when it came to matters such as identifying who should be eligible for assistance.

Participant profiles

Location	ID Possession	Mobile Device	Cash /Other Assistance
Mukuru	No (majority)	Basic phones (majority) 1 smart & feature phone each	No (majority)
Meto	Yes (majority)	Smartphones (majority) Feature phones (some)	Some women and children
Emarti	No (FGDs) Yes (KIIs)	Basic/no phones (FGDs) Smartphones (KIIs)	No (majority)

Connectivity

Connectivity to mobile networks was satisfactory across all locations. Facilitators and project team tested SMS, calling and mobile internet access across all locations.

Digital literacy and device usage

Those with **feature/basic phones** regularly used their devices to perform basic functions such as **calling and texting (SMS)**. Most of these individuals also used their phones for **M-Pesa transactions**.

Those who had **smartphones** were also comfortable with **calling, texting and M-Pesa** use on their devices. In addition to these functions, some smartphone users also used **other applications for various purposes** among which were **accessing social media, the news, photos and videos, the bible, dictionary, etc.**

Elder users (especially those above 60 years of age), especially in Emarti, didn't have any phones.

Mobile money usage

A majority of individuals who had mobile phones used mobile money services (M-Pesa) frequently. Some smartphone users regularly used mobile banking applications such as KCB Mobile Banking.

Among those who did not have an ID, some individuals owned a mobile phone with SIM cards registered in a proxy individual's name (trusted relative, neighbour or community member who has a valid ID). A subset of these individuals did not have M-Pesa accounts at all.

However, some participants who had a SIM registered in a proxy's name had also signed up for M-Pesa accounts through a proxy. Given that cash deposits and withdrawals require agents to request IDs, some individuals were **unable to "cash in and out"** of their M-Pesa accounts. However, in Mukuru, agents were less likely to ask for an ID for such transactions, allowing some users with no ID to also cash in and out of their accounts.

One participant who didn't have a phone but instead possessed an ID card was able to register for an M-Pesa account. He regularly withdraws cash from his **M-Pesa account by telling the M-Pesa agent his ID number which he has memorised**. This practice was also followed by those who had lost their ID cards.

User Journey

This section describes the user journey in terms of a beneficiary of assistance's experience registering for and receiving cash assistance from the KRCS. In general, the user journey can be divided into 3 phases.

1. Community outreach & validation

Once a disaster or shock has struck a community, humanitarian organizations (such as KRCS) active in the area **visit the community to introduce themselves and inform the community about potential assistance**. KRCS staff will approach the community leaders and trusted members, such as village elders and chiefs in the case of user consultation locations in Kajiado. This allows them to gain a first **understanding of which households could be most vulnerable and hence eligible for assistance**.

Once a list of potential beneficiaries eligible for assistance has been compiled, KRCS staff will initiate a **community validation process to confirm the eligibility of potential beneficiaries for the cash assistance program**. This process of community validation helps ensure that assistance is indeed being delivered to the most vulnerable members and households in the community. This process also helps facilitate **transparency and trust** in humanitarian organizations.

2. Registration

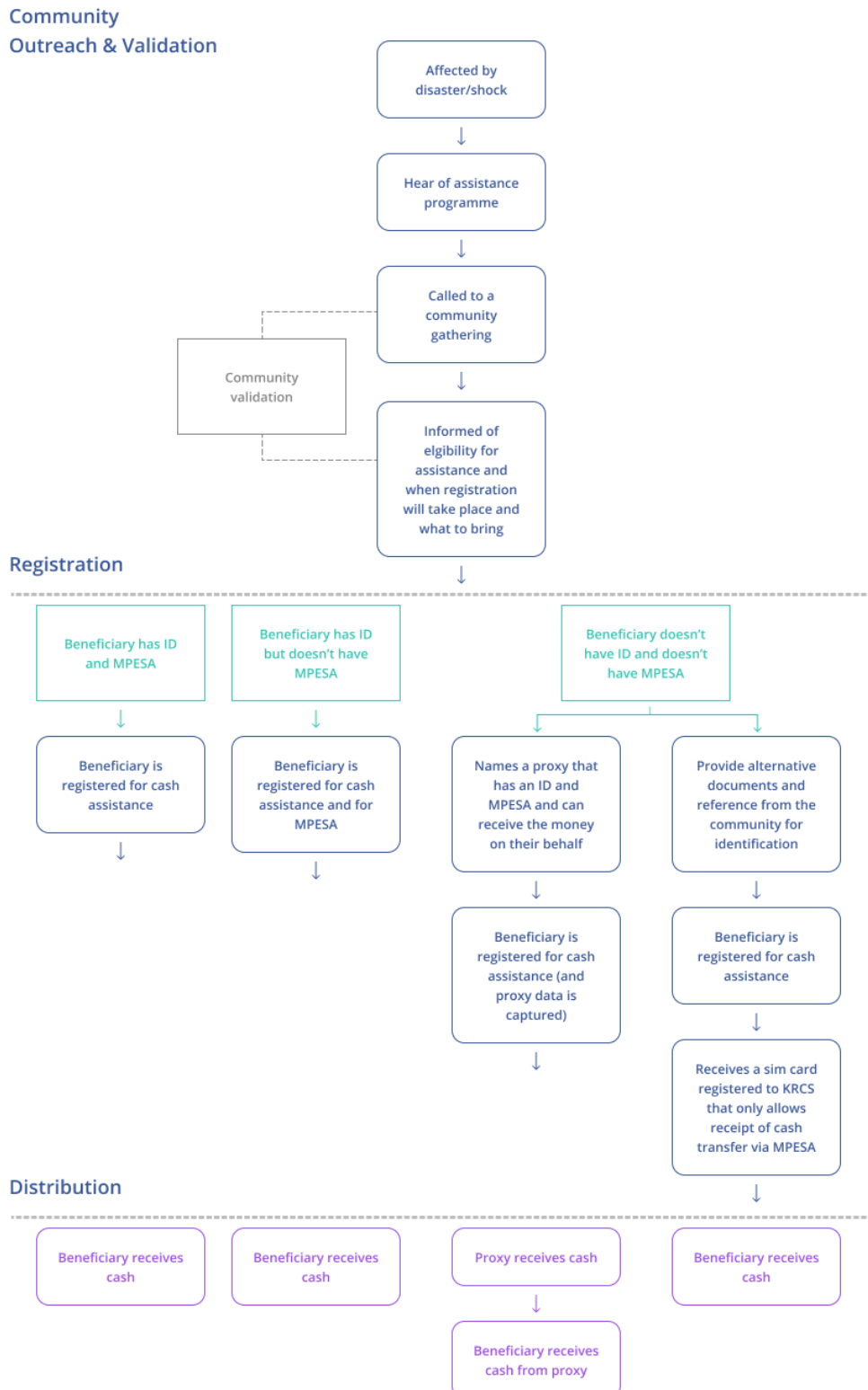
Once beneficiaries have been informed of their eligibility for assistance, KRCS staff proceeds with their registration for the program. The exact user journey for registration depends on whether or not the beneficiary has a valid proof of ID, and on the delivery mechanism (cash in hand vs M-Pesa).

3. Distribution

Assistance may be delivered in the form of mobile money (M-Pesa), or cash in hand. Depending on the local context and infrastructure, distribution may take place through money vendors, banks or other financial service providers.

The user journey, specifically in terms of differences in registration and distribution, has been outlined below.

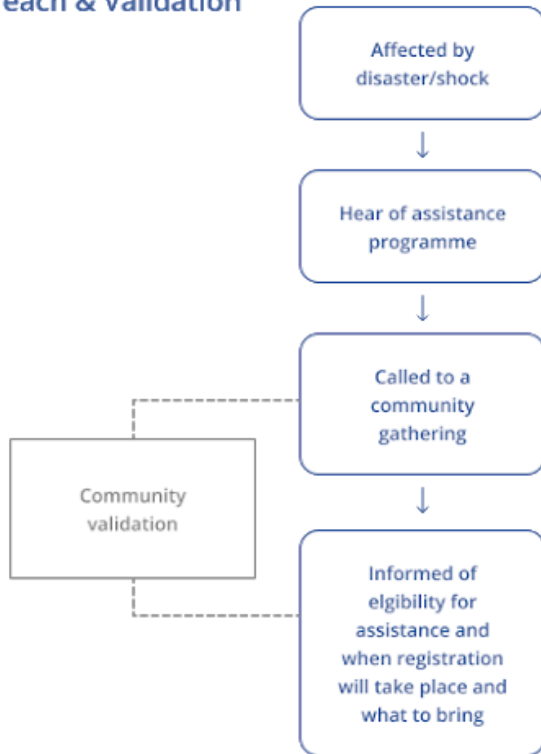
3.1 M-Pesa Distribution Scenario



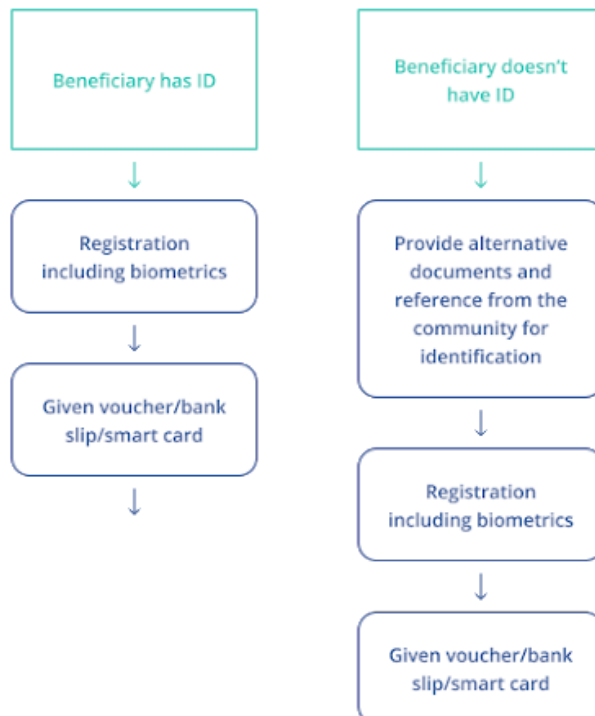
3.2 Non M-PESA Distribution Scenario

This is a **general user journey** for cases where distribution does not take place through mobile money but rather via **money vendors, banks and other FSPs**.

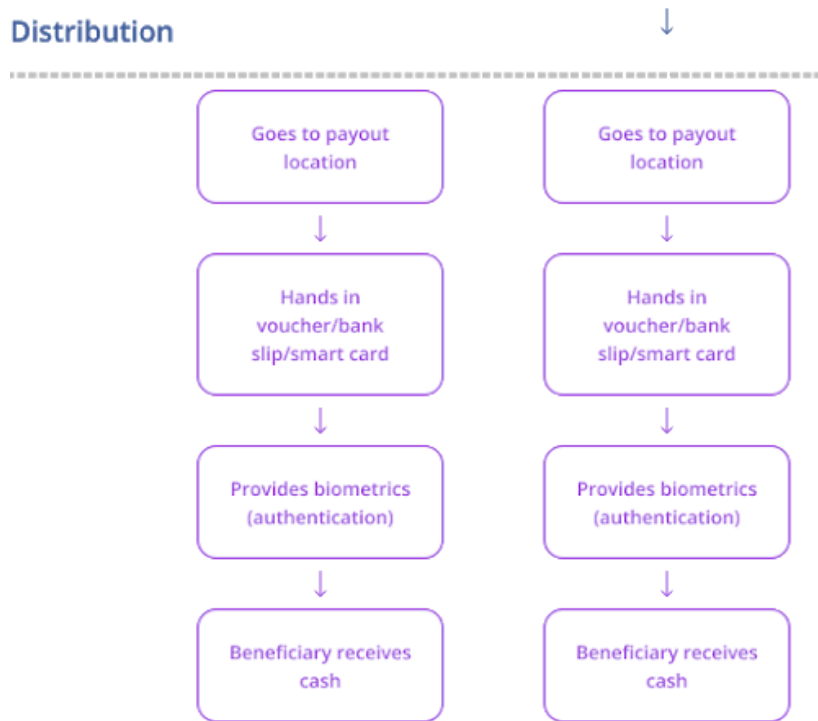
Community Outreach & Validation



Registration



Distribution



Findings

1. ID related needs

1.1 Value proposition of having an ID

There was widespread **recognition of the importance of having an ID among participants**. Participants understood that having an ID served as a prerequisite for accessing services and opportunities. In Emarti, elderly participants without an ID saw the importance of having one for younger community members.

1.2 ID as an enabler of other services

An ID was largely seen as a **stepping stone to accessing services and opportunities**, such as:

- Job opportunities: both casual and formal,
- Government services,
- Mobile money,
- Transport services such as Standard Gauge Railway,
- Cash/other aid assistance, and
- Other credentials like huduma number, birth certificate etc.

1.3 Motivation for getting an ID

Participants stated that their primary motivation for getting an ID was to access other services (stated above).

Individuals who had an ID, especially those registered for **Huduma Namba**, stated that they had been incentivised to register for one because they considered it a **directive from the government** to do so following public information campaigns.



Focus Group Discussion participants in Mukuru

2. Deterrents to getting an ID

Individuals who did not have an ID stated various reasons as to why they didn't have one. The most commonly cited obstacles were:

- **Lack of information/awareness:** Individuals lacked information on the processes and channels of getting an ID. In the context of the national huduma namba initiative, individuals felt that the government had not conveyed information on how to apply and whom to consult for more information. Individuals were also unclear about differences between an ID and the huduma number.
- **No perceived need for an ID:** Older participants in Emarti did not see the need for themselves to get an ID since they did not interact with services and institutions which required an ID. However, they did see the importance of having an ID for the youth.
- **Affordability:** Participants also stated that the costs incurred in the process of getting an ID deterred them from doing so. Given that both the national ID and the huduma namba processes are free of cost for individuals, these costs allude to those incurred in travelling to registration centers and getting the requisite materials for the applications (photos, breeder documents, etc.). They may also allude to unofficial payments to officials (see below).
- **Lack of breeder documents:** The absence of breeder documents, such as birth certificates, along with the investment in terms of time, money and effort required to get these documents, also prevent individuals from getting an ID.
- **Corruption:** Many individuals stated that they were discouraged from obtaining ID because of the corruption involved in the process. Previous research in Kenya has demonstrated the widespread prevalence of bribery in the form of

“unofficial costs” levied by officials such as for the application form, photos, vetting processes and late registration.²

- **Inconvenience:** Individuals also pointed to the inconveniences they had faced in the process of trying to get an ID. Some of these inconveniences are as follows:
 - **Long distances and time** taken reach enrollment/registration centers,
 - **Gathering required application materials** such as breeder documents, photos, forms, etc.
 - Foreigners resident in Kenya stated that they faced **additional hurdles** in getting an ID because of their **foreign status**,
 - **Inefficient and misleading bureaucratic processes.**
A handful of participants in Meto recalled how they had applied for an ID while in high school. Their application documents had then been taken to Kajiado town after which they had not received any updates on its status. When they enquired about their IDs in Kajiado town after graduation, they were directed to several different offices for an update on their application status. Eventually they were told that the documents had been misplaced in the process.
 - Some participants mentioned how getting an ID, which was otherwise a **long and slow process**, is faster in the run up to election periods due to government-led voter registration campaigns.

3. Privacy, trust & guardianship of data

3.1 Privacy

Participants saw their own data (personal information) as a means to accessing different services. A substantial proportion were aware of how their personal information such as ID and phone number could be misused for fraudulent schemes. A participant recalled how he had been the victim of a SIM swap incident because he had shared his personal information to an unknown person asking for it over a phone call.

3.2 Willingness to share data

The willingness to share data was high among participants conditional on:

- **Clear purpose of data sharing:** Participants are made aware of the purpose for which an entity is asking for their data (e.g. to receive cash transfers),
- **Approval/consent by local authorities:** The entity has introduced themselves to the local authorities such as the chief or village elders, explained to them and received their approval to approach the community, and

² See [Caribou Digital \[2019\]](#) and [Kenya National Commission on Human Rights \[2007\]](#) for existing research on the subject.

- **Trust in the entity:** Participants are willing to share their data with entities which are well known and trusted by them, such as the Red Cross.

In general, participants were **more willing to share certain types of data such as name and location rather than other types such as ID and phone number**, title deeds due to fear of fraud and misuse.

3.3 Trust and guardianship of data by humanitarian organizations

Participants found it **difficult to grasp the idea of “data sharing” with humanitarian organizations**, perhaps since a majority of them had not previously received assistance. Most participants felt **no sense of “ownership” over their data and saw it as a means to access services and assistance**.

Given that a majority of participants had not received assistance and had therefore not shared their data with humanitarian organizations, it was **difficult to obtain meaningful responses on whether participants felt they had agency over the data** they shared with humanitarian organizations. Consequently, questions about the right to view their own data, request for its correction and deletion were not addressed.

However, participants mentioned that they would be **willing to share data with KRCS** since it is a known entity.

4. Digital ID: Perception & motivation

As with the concepts of data sharing and ownership, participants found it difficult to grasp the concept of a digital ID. However, **participants did express preference for a physical ID**, stating it would make them **feel safer about potential misuse and loss** due to its tangibility.

5. Prototype: Usability & Preferences

	Objective	Findings
Functionality	Does the solution work in low connectivity settings?	Yes, the USSD menu worked in all locations.
Value	Do participants understand what the solution does?	Participants understood that giving consent to share data would allow them to access assistance.
Usability	Are they able to navigate the USSD menu easily?	Participants understood and were able to use the basic functions of the USSD menu (such as sharing data, entering the shortcode) easily.

Content/ Language	Do participants understand the content of the USSD menu? What language do they prefer the USSD menu to be in?	Preferred language: Swahili/English as priority, option for location languages. Participants were able to speak their local languages, however they mentioned that they couldn't read/write it.
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Gaps

Various constraints resulted in the following gaps in our research:

- Limited testing of prototype:** This round of prototyping focused only on usability, language and content. An additional round of testing will be conducted for feedback on precise features and processes such as registration and authentication.
- Unrepresentative beneficiary sample:** In Emarti, the participants for the FGDs were selected by village elders. The group thus consisted of elderly individuals which limited the representativeness of their responses for the larger population of the village, especially the youth.
- No history with humanitarian assistance:** Many beneficiaries had not received any assistance before, making it difficult for us to envision user journeys that show interactions between identity and aid. This also made it difficult to discuss trust in and guardianship of data by humanitarian organizations.
- Difficulty with abstract concepts:** Concepts such as privacy, digital identity, data sharing and ownership were difficult to explain to the participants due to their literacy levels and technological aptitude. It was thus difficult to obtain elaborate responses on these subjects.

Recommendations

Product

Our findings will have the following implications on the product:

USSD menu

Given the varying levels of smartphone penetration and digital literacy, testing the USSD based solution should be prioritised during the pilot. This will increase the usability of the solution uniformly across different groups of beneficiaries of assistance, regardless of device type.

Kiswahili as the main language

The language for the USSD menu will be decided upon the selection of the pilot location. This is because verbal and written literacy in Swahili and English was not uniform across all locations. For instance, a substantial number of participants stated that while they were able to speak and listen to their respective local languages, they

were more comfortable with Kiswahili for reading and writing. However, for additional prototyping sessions, a Kiswahili-only menu should be sufficient.

Physical credentials

Since respondents found the idea of a digital ID difficult to grasp, they preferred a physical ID (credential) in their possession. A physical ID was perceived as safer by respondents in light of fears related to its loss or misuse. Additionally, since a physical ID is more tangible, respondents expressed it could be useful in helping them access services on their own. This is indicative of a sense of ownership that respondents may feel by being in possession of a physical ID.

Visibility on the implications of not giving consent

During the prototyping sessions, facilitators observed that participants were unclear as to what happens if they do not consent to sharing their data. The implications of not granting consent could thus be made explicit and visible to beneficiaries of assistance via the user interface. This may contribute to the obtention of free and valid consent.³

ID numbers

A handful of participants who had lost their ID or phone were still able to withdraw and deposit cash from their M-Pesa accounts by visiting an M-Pesa agent and telling them their ID number. The agents had become familiar with these individuals and were thus used to this process. **An ID number can thus potentially be used as an identifier for such beneficiaries.**

Pilot programming

Local social entities for outreach and adoption

Participation in the pilot and adoption of the solution by beneficiaries of assistance can be facilitated by leveraging the trust placed in local social structures and figures such as community leaders, village elders, Nyumba Kumi, church/other religious committees, etc. These structures are already regularly used by humanitarian organizations as channels for program outreach and beneficiary identification.

Transparency and familiarity for confidence building

Stating a clear purpose for data collection and being a “known” entity will incentivise beneficiaries of assistance to share data. Since beneficiaries already knew KRCS, they were willing to share data with them. **Outreach and communications** for the program should thus leverage the local social entities to make the purpose of data sharing known to all beneficiaries.

³ [Handbook on Data Protection in Humanitarian Action](#) [2nd Edition, ICRC]

Testing within a cash transfer framework

Participants saw an ID as a stepping stone to accessing other services and opportunities. It is thus **Important to test the solution within a cash transfer framework** since “getting an ID” in itself may not be the most effective incentive to participate and register.