

Building User-Centric DPI: Practical Tools

Preston Auditorium

Presentations and Discussions with:

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Policy Advisor, Aspire to Innovate (a2i) Project, Bangladesh

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Introduced by:

Marie Eichholtzer

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Why human- centric design matters?





“when [my wife] went to [register], they said she should come back. After going a couple of times and she has not gotten it, I didn’t allow her to go again

Younger men, rural Abia state,
Ukwa West LGA, Nigeria



Why human- centric design matters?





“Asking people to testify for me is difficult because I am living in a rental house and don't have children. This may make them question my trustworthiness.”

IDP, SNNPR, Ethiopia



Key Input- Gathering Approaches for Service Design



User-Centric Engagement

Interviews, Surveys, Focus Groups

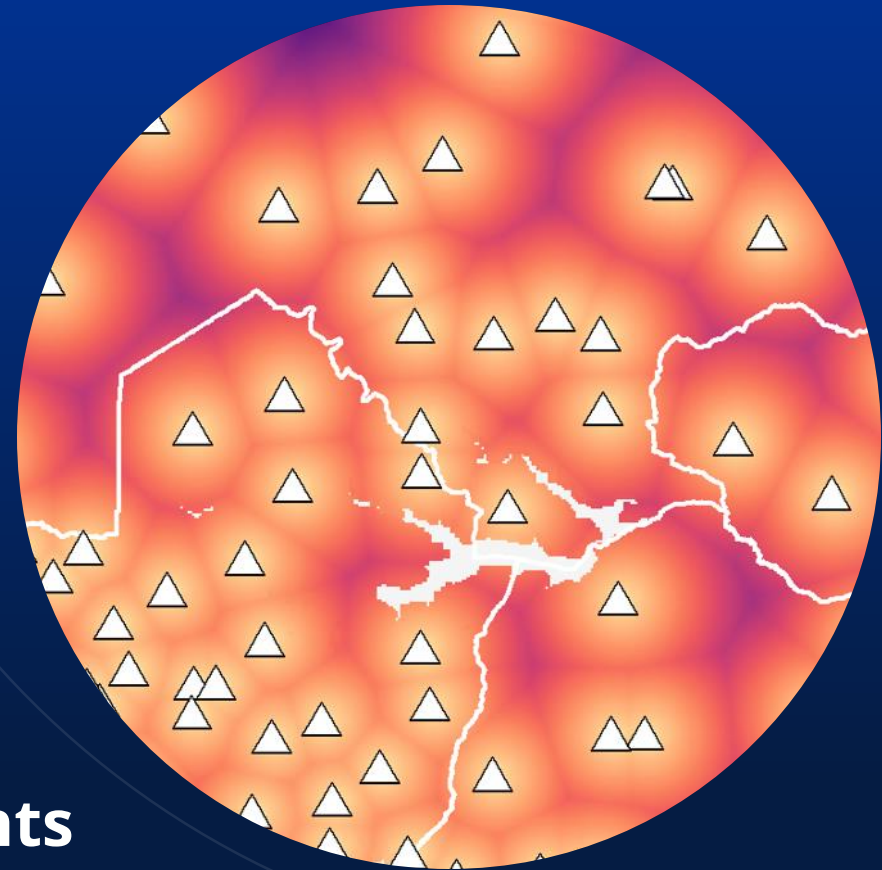
Key Input- Gathering Approaches for Service Design



Collaborative Ideation

Co-creation, Design Spint, Prototyping,
Usability Testing, User personas
Journey mapping

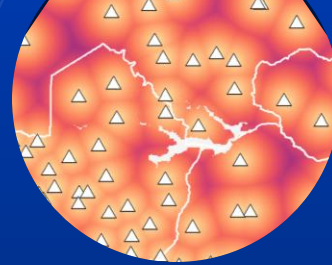
Key Input- Gathering Approaches for Service Design



Data-driven insights

User Analytics, data visualisation,
performance Metrics

Key Input- Gathering Approaches for Service Design



Stakeholder engagement

Partnerships with CSOs, local associations, etc...

Anir Chowdhury
Policy Advisor, Aspire
to Innovate (a2i)
Project, Bangladesh





Building User-Centric DPI: Practical Tools



Anir Chowdhury

Policy Advisor, a2i

ICT Division/Cabinet Division/UNDP Bangladesh

September 12, 2023

Service at Doorsteps: Union Digital Centres – 16 Years of Evolution

2007-2008



Spent more than a year determining what makes sense to citizens

2 Centres

1 Service

2008-2023



9K+ Centres
350+ Services
7-10M Delivered/month
800M+ Total

Financial Inclusion: Unbanked Ultra Poor



Sarbati
Above 90 years, Widow .



HH Monthly Income: Only allowances that she receives from Govt.

Reality:

She needs to be accompanied by a member of the family to collect the allowance

She has to spent \$1.5 transport fare to collect the allowance from bank.

She needs to wait for hours in queue often in harsh weather conditions

Financial Inclusion: Partially Banked



Salma
36 years, mother of 3.

Reality:

If she uses mobile money to receive remittances, she has to go 3 times a month because of daily limits.

Housewife, husband sends remittance from Malaysia
HH Monthly Income: BDT 70,200

So, she has to deposit into a DPS savings scheme in a traditional bank account 8km away.

MFS has reach but not the required product variety

Financial Inclusion: Visually Disabled



Vashkar
36 years,
Development worker,
Innovator



Bank account holder

Banks refuse to
give debit or credit
cards because of
visual disability

So, he applied to
National Human
Rights
Commission for
remedy

FinLab: Revolutionizing Social Protection with Digital Payments

Ministries	Social Safety Net Programs
Department of Social Services	- Old Age Allowance - Disability Allowance - Widow Allowance
Department of Disaster Management	- Employment Generation Program for the Poorest
Ministry of Liberation War Affairs	- Freedom Fighters Allowance
Ministry of Women & Child Affairs	- Maternity & lactating mother Allowance
Ministry of Education	- Secondary edu stipend



Case Study: Social Protection Digitization in Bangladesh

- Scaled up from a pilot with 100K beneficiaries in 2017 to 30M in 2022 with 20+ government agencies (16.75% of budget; 2.55% of GDP)
- Reduced 82% time, 91% cost, and 90% visits
- Modeling Smart targeting with AI-enabled big data analysis of cell phone usage data

Gender Inclusion Lab: Engendering Digital Interventions

- **Gender-parity** in last-mile Digital Centers: 9K
- **Pregnancy monitoring** challenge competition

Sathi: women financial agents going door to door in marginalized communities

- #agents: 300+
- #accounts: 160K+
- Total deposits: \$8.5M
- Partnership: Central Bank, 13 Banks, 3 MFS



Case Study: 333 Helps Prevent Child Marriage

- **Asma Akhter, a 15-year-old girl** from Syednagar village in Faridganj upazila, **called helpline number 333.**
- **Officials from the upazilla administration promptly responded** and foiled the marriage attempt.
- **A mobile court fined Asma's father** and obtained a written undertaking to prevent any further attempts to marry her off early.
- **Police and local authorities were present during the intervention** to ensure a successful outcome.

Disability Innovation Lab: Catalyzing Breakthroughs

- **Multimedia Talking Books (MTB)** for all visually impaired K-12 students: 300K total
- **MuktoPaath**, largest e-learning platform in Bangla, accessible to students with disabilities: 6K registered
- **National Intelligence for Skills, Education, Employment and Entrepreneurship (NISE3)** registered 13K disabled youth and 2.7K employed through job fairs.



Case Study: Accessible Digital Financial Services

- Vashkar Bhattacharjee, a visually impaired person **faced discrimination** when a private **bank refused him a credit card**
- Seeking help from the NHRC, the bank was directed to issue a credit card, initiating the journey toward **accessible digital financial services**.
- **4 banks** are currently working to make their digital services accessible.

Developing Institutional Capacity For User-Centric Innovation and Digitization within Government



Innovation Officers and Teams

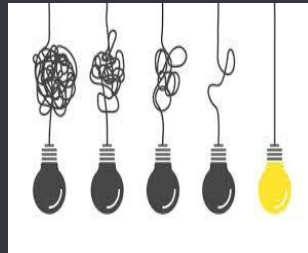
5,000

Chief Innovation Officers supported by Innovation Teams in every Ministry/Directorate/District/Sub-district



Empathy Training

Design Thinking to 35,000 Civil Servants to Redesign Services through the Citizens' Lens



Service Process Simplification

Simplification to every government agency – nearly 1000 services simplified



TCV Measurement

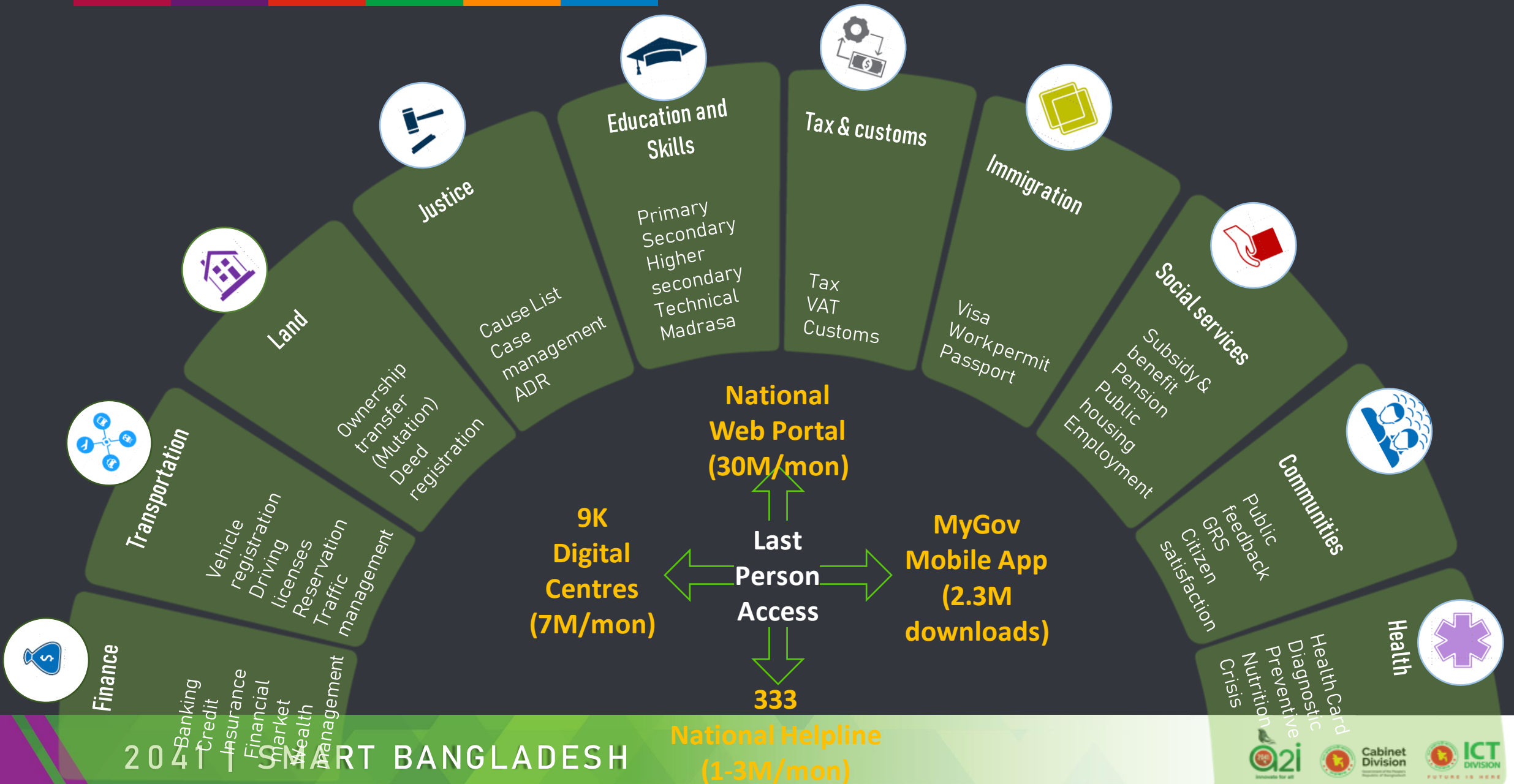
Measuring Impact through Time, Cost and Number of Visits (TCV) for Digital Transformations



Augmenting Civil Service

Creating an extension of Civil Service with 16,000 Grassroots Last-mile Service Delivery Agents

Addressing Digital Divide Using Innovations and Whole-of-Government DPI



Deepening the Understanding of Digital Divide

DIGITAL RIGHTS

Marginalized Communities

Gender, Disability, Extreme Poor, CMSME

Access

Affordable
connectivity

Capabilities

Digital literacy

Service Design

Health, Edu, Employment,
Finance, Public Services

Information
Asymmetry

Power
Asymmetry

Adverse Digital Incorporation

e-Quality

Envisioning a world with Zero Digital Divide

Rahel Abraham
National ID Program,
Ethiopia





National ID
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FAYDA - USER CENTRIC IMPLEMENTATION ETHIOPIA

Identity is the new collateral TM



SEP 12, 2023

Why Digital ID for ET

- Provide a countrywide Foundational digital ID.
- Identify residents in the country.
- Base for:
 - Digital infrastructure & services: Digital Ethiopia 2025 strategy, Homegrown Agenda II.
 - Advanced financial, social, public and other services; 10 year National Development Plan.



What?

A foundational Identification system to support all use-cases



Who?

All residents of Ethiopia.



How?

Issue digital IDs and deploy authentication system



When?

Enroll +90 million residents by end of 2025

Current Status of the Project

✓ FAYDA (Value) Platform

- Customised and localized platform
- Enrollment and Authentication

✓ 1M + Pilot Enrollment (2022)

- Enrollment in selected use-cases: Social Protection Programs (PSNP), Education ,Banks , Industrial Parks Development Corporation (IPDC)

✓ Legal Status

- 1284/2023 Proclamation

✓ 3M+ Enrollment Progress (2023)

Enrollment of high demand use cases:

- Finance sectors (Banks, MFIs)
- Ministry of Revenue (MoR)
- Ministry of Education (MoE)
- Refugees



User Centric Approach - Enrollment

✓ Minimum Dataset Collection

- *Name, DoB, Gender, Current Address*
- *Facial, 10 Fingerprint, Dual Iris*

✓ Various Evidence of Documents

- *35+ Proof Document are allowed*
- *Witness (Introducer base)*

✓ Major inclusive factors

- *Consent, Based Registration*
- *Fayda For Free*
- *Pre Registration*
- *Handling Exception*



Credentials

Fayda Digital copy

Fayda SMS

Dear Henock Tilahun Ali, we are happy to announce Ethiopia's Digital ID Proclamation No. 1284/2023 has been adopted by the House of Peoples' Representatives. Following your successful registration, your ID information is as follows:

Fayda ID Number: [REDACTED]
Fayda Alias Number: [REDACTED]

Please keep your Unique ID private and use Alias ID for authentication services.

Visit id.gov.et for more.



Fayda ID Card



eFayda



Recommendations

Pilot Enrollment

- Birth of physical card

Collaborate with Sector Regulators Bodies

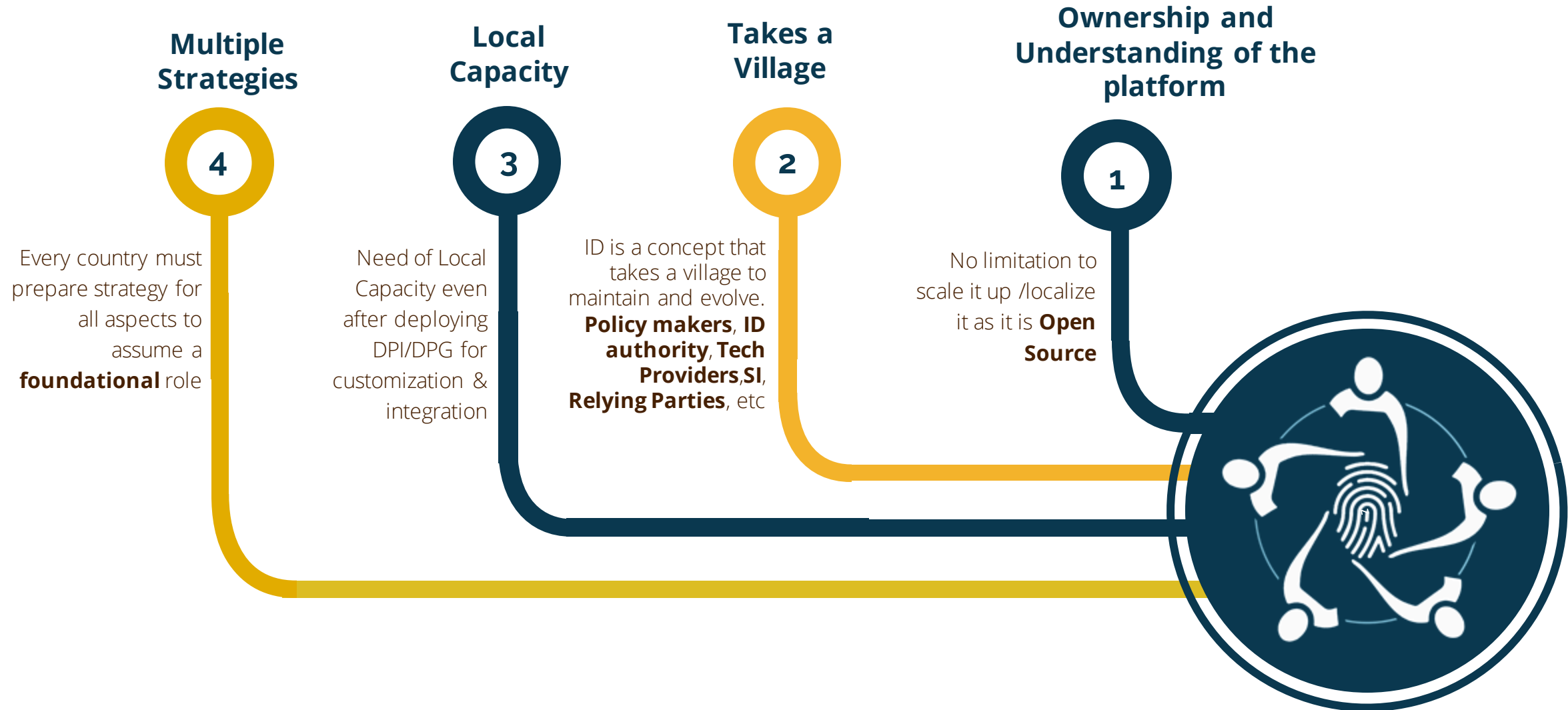
- Quick adoption of DID at service point
- Tap in to the sectors trusted ecosystem

Develop a strategy prior to scale out by engage sectors, CSOs, Human right Advocate, Sector expertise etc..

- Conduct town hall discussions



Key Messages for Success





National ID
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Thank You



Tariq Malik
Technical advisor,
ID4D, World Bank



Pakistan's Service Design Methodology

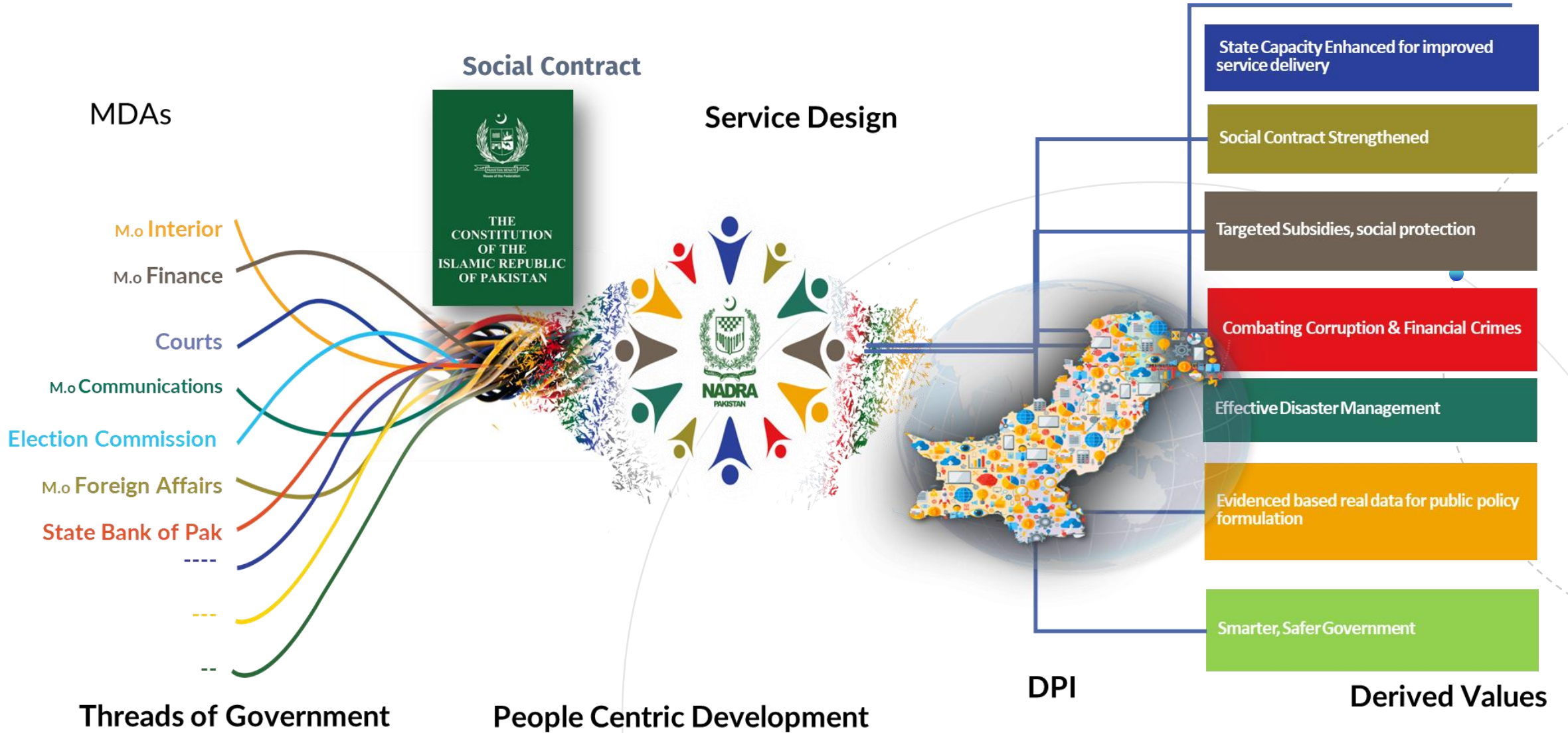
Tariq Malik



WORLD BANK GROUP



Digital Transformation Journey



Motivation & Strategy

Ecosystem focused on development

- **Inclusive Registration**

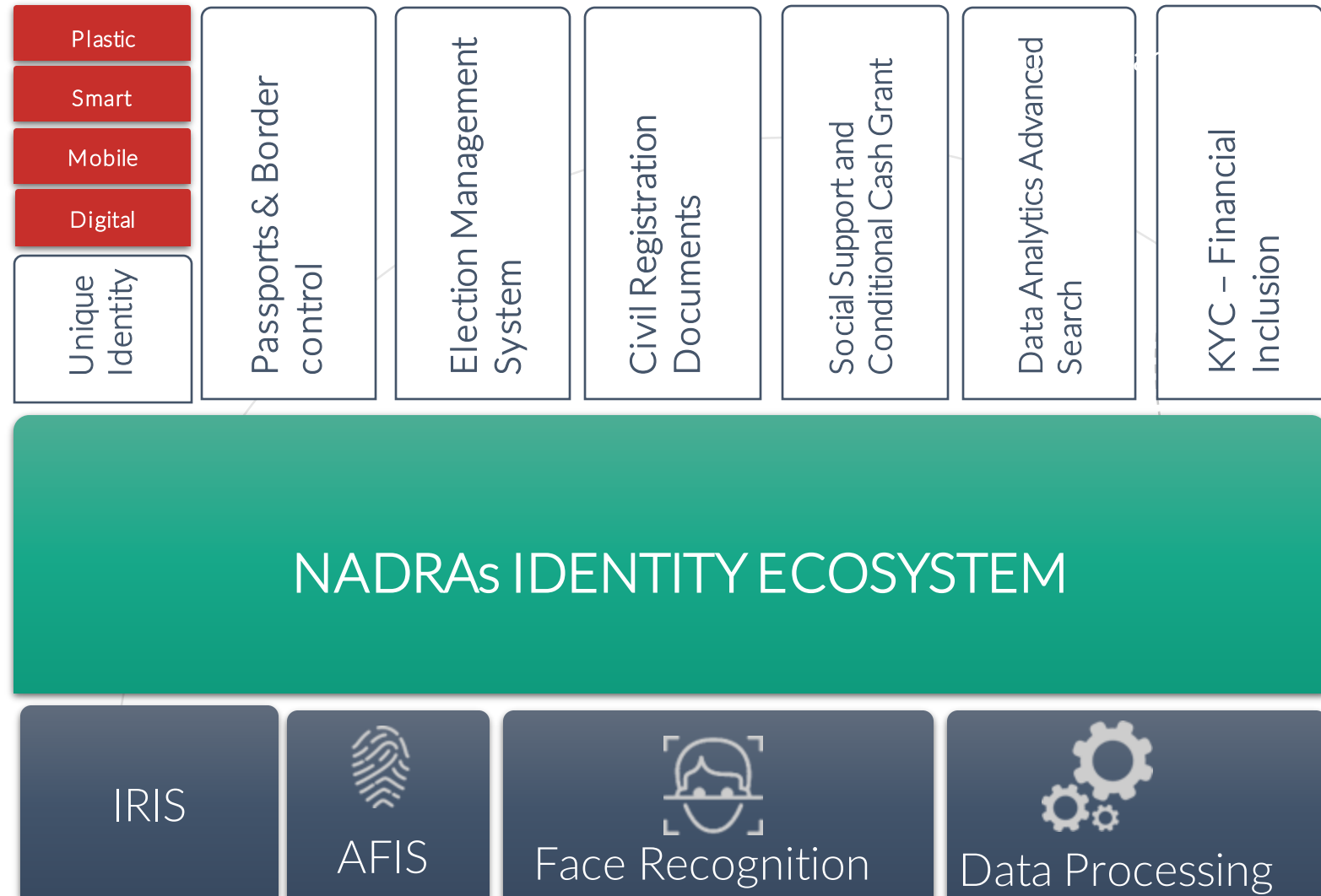
- ✓ Pakistanis
- ✓ Overseas Pakistanis
- ✓ Foreigners of Pakistan Origin
- ✓ Minorities
- ✓ Transgenders
- ✓ Vulnerable Population
- ✓ Refugees
- ✓ Foreign Residents

- **Real Data for Planning**

- ✓ Biometric
- ✓ Biographic
- ✓ Digitized Household Survey

- **Data Analytics**

- ✓ Empowering people
- ✓ Building State Institution's Capacity



Three New Structural Interventions



Mystery Customer concept was used to assess service delivery

Institutionalization



Citizen Engagement
Media Campaigns
Citizen Awareness

Public Engagement Department (PED)

Complaint Management System



Customer Service Department



Data Analytics
Complaint Resolution
Performance Monitoring



Mystery Customers

Feedback

Feedback

Policy Change Required

Strategic Reforms Unit (SRU)

Operational Policies
Administrative Policies
Strategic Policies
Legal Changes

Marginalized Groups

Admin Support

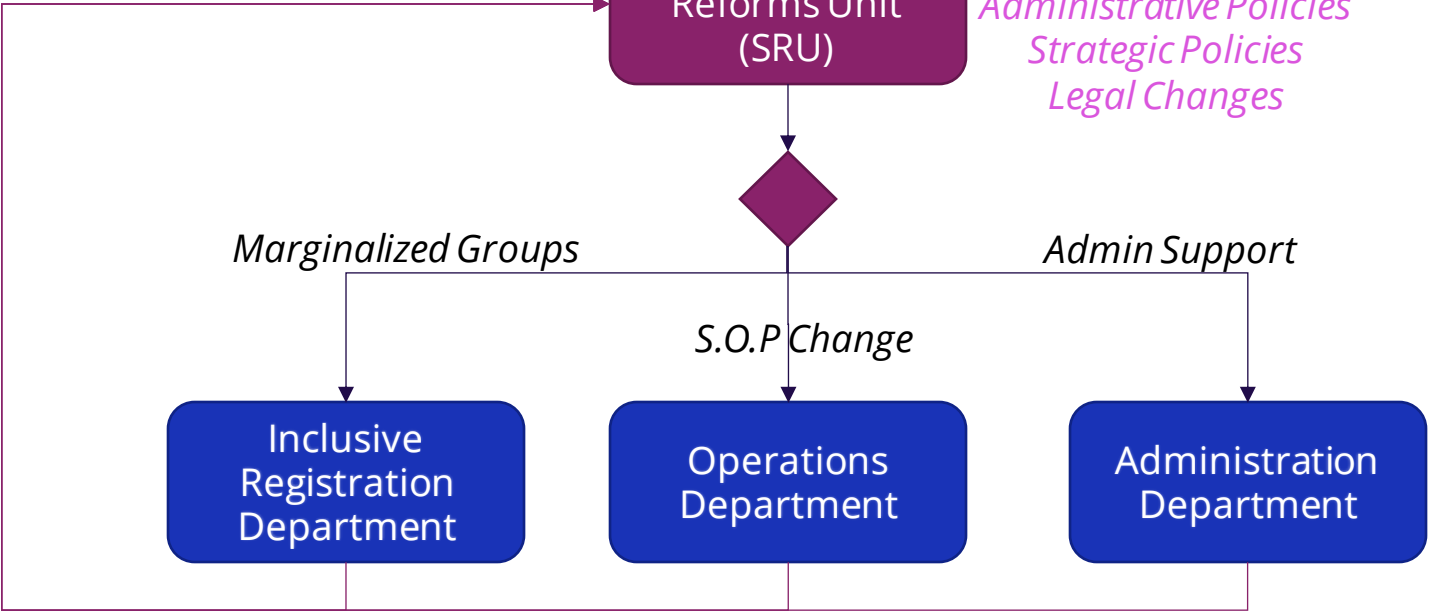
S.O.P Change

Inclusive Registration Department

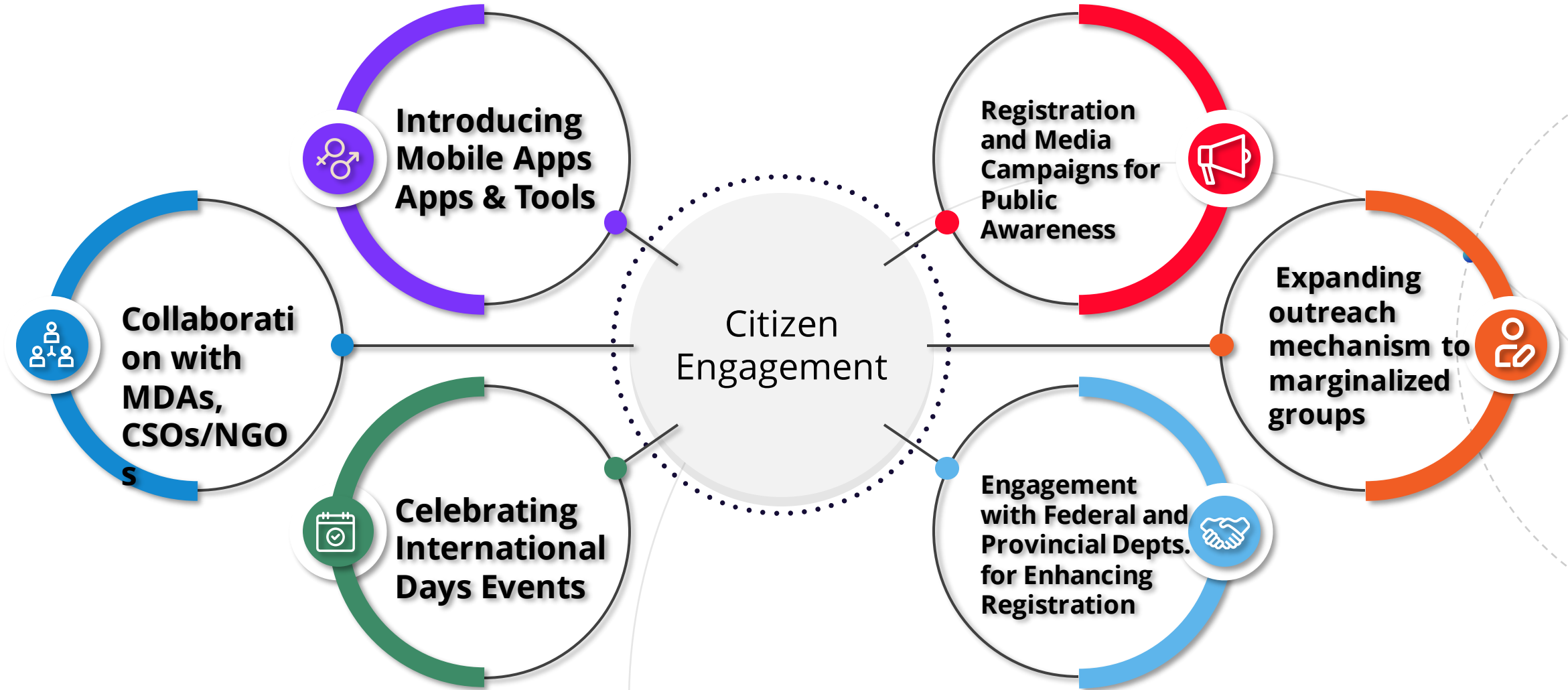
Operations Department

Administration Department

Impact Analysis



Approach



Citizen Engagement Using Digital Tools



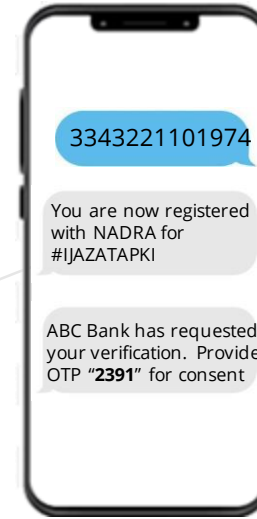
**PAK-Identity
Complete Registration App**



**Rahbar
Find NADRA Office**



Constitution of Pakistan



**IJAZAT APKI
Consent Management**

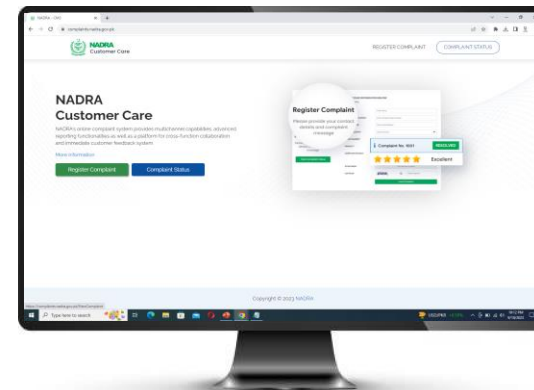


**National Sex Offender
Registry Service**

**National
Immunization
Management
System**



**Central Complaint
Management
System**



Expanding Public Infrastructure



More Centers, Better Coverage

157 New Centers in 2021-23



Promoting Women Employment

96% of NRC have women staff
196 of NRC have women in-charge



Conforming to Local Norms

Dedicated Booth for women observing parda and hijab



Establishment of Female Only Centers



20 Female Dedicated Centers



All Female Staff From in-charge to guard



Removing Financial Barriers

First ID Card is free

Next Generation Mobile Registration Van

✓ **222** New Mobile Vans

✓ **Human Resource**

3 NADRA Personnel

10 Vans with Woman only staff including driver

✓ **Introduced NADRA Biker's Service to register women at home**



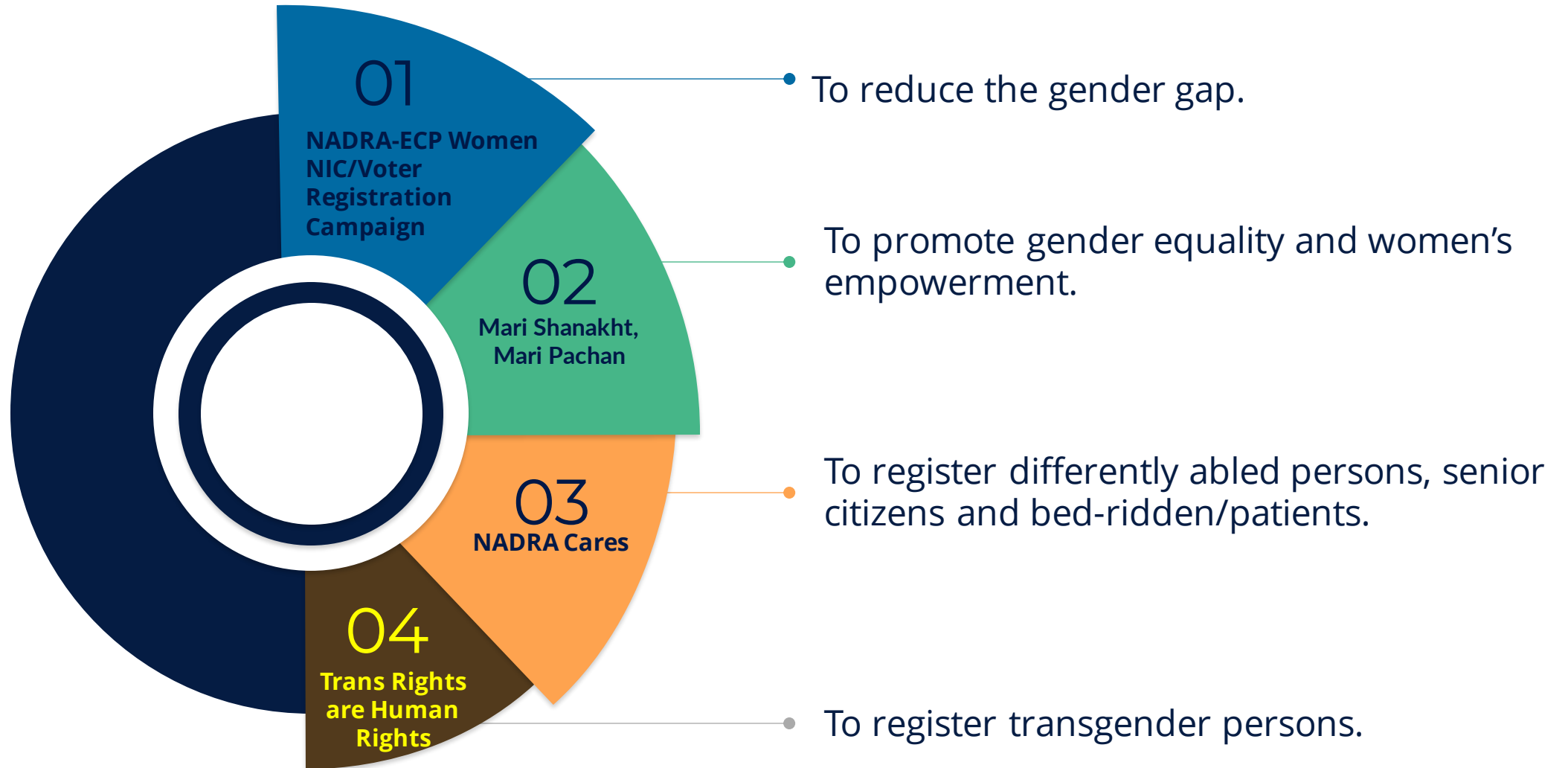
Policy Changes

Challenging Status Quo

- **Registration of children with single parent especially women**
- **Allowed Female applicants to register with Father name or Spouse name.**
- **“System Independent Registration” for women who lack necessary documents**



Inclusive Registration Campaigns



Campaign: Meri Shanakht; Meri Pehchan

Translation: my identity; my recognition



- To promote gender equality and women's empowerment,
- Launched Registration Campaign in July 2021
- **8M+** Females Registered in 2 years



Campaign: Educational Institutes

Celebrated one week of women registration campaign in the sprit of **International Women Day**



Seminars in educational Institutes



Inclusive Registration Department (IRD)



 Disabled Application

538,047

Registered

 Marginalized Groups

6,713

Registered

**INTERNATIONAL DAY OF RURAL WOMEN
15 OCTOBER**

EMPOWERING RURAL WOMEN THROUGH IDENTITY

میری شناخت... میری بیچان

شناخت بنانے با اختیار

ایک مددگار ہاتھ - آپ کے ساتھ

International Human Rights Day
DECEMBER 10

EMPOWERMENT THROUGH IDENTITY

شناخت بنانے با اختیار

نادر رجسٹریشن مراکز اور نادرا موبائل ویں کے ذریعے خواجہ سراؤں کی رجسٹریشن

تومی شناختی کارڈ کے فوائد:

- سرکاری و نجی ملازمت کا حصول
- ترقی یافتہ تعلیم اور روزگار کے مواقع
- صحت اور بینکاری کی سہولیات

تعمیر اور روزگار کے مواقع

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تعمیر اور روزگار کے مواقع

Registration Trend

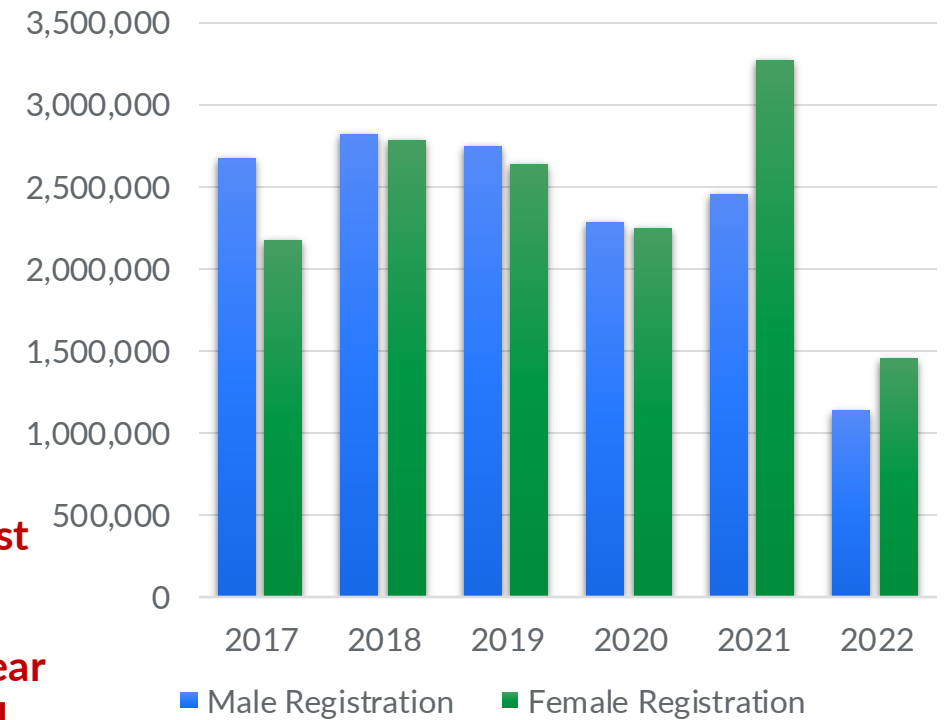
(2017-2022)

Year	Male Registration	Female Registration	Total Registration	Female Registration
2017	2,678,573	2,171,809	4,850,382	44.78%
2018	2,813,503	2,786,421	5,599,924	49.76%
2019	2,749,243	2,635,926	5,385,169	48.95%
2020	2,277,436	2,244,583	4,522,019	49.64%
2021	2,450,748	3,269,013	5,719,761	57.15%
2022	1,134,464	1,451,865	2,586,329	56.14%

Highest Ever

Half Year trend

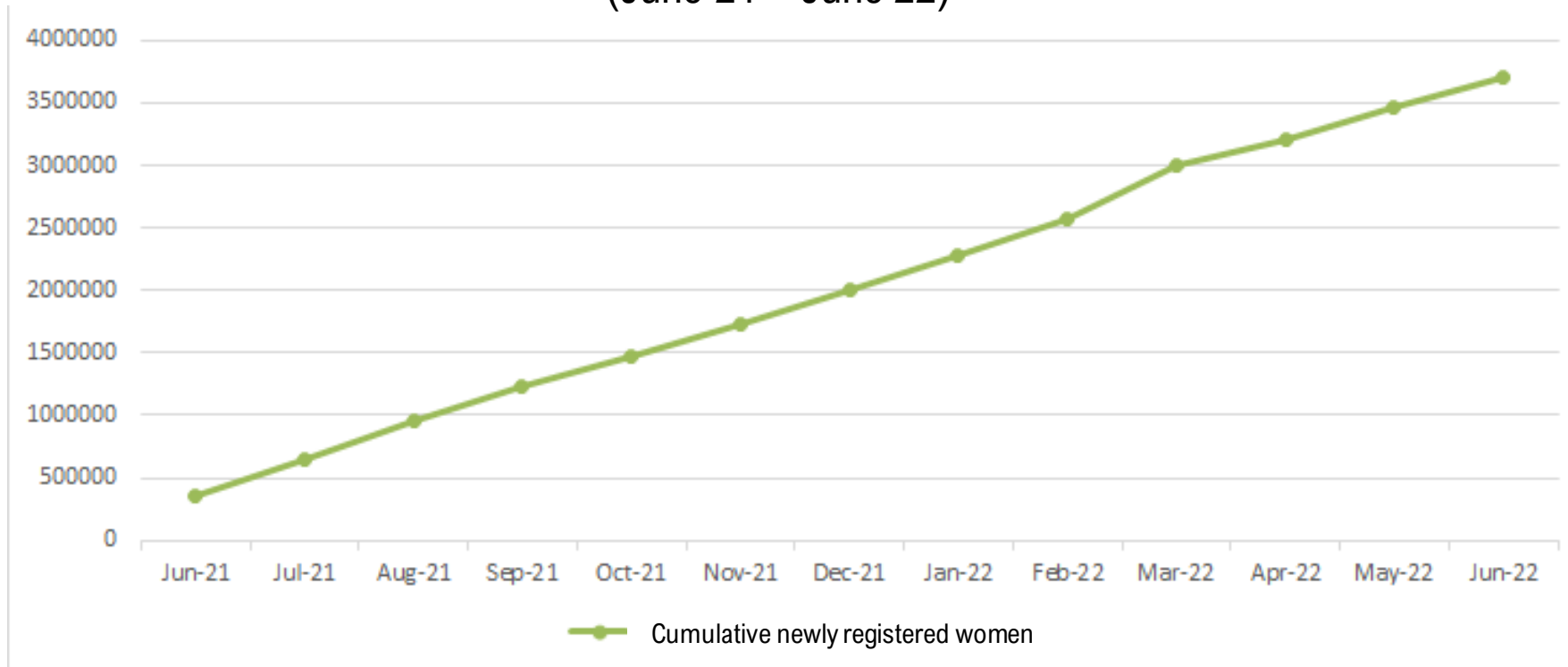
Registration Trend – Gender Wise



Newly registered Women - Trend

(June 21 – June 22)

Cumulative newly registered women trend
(June 21 – June 22)



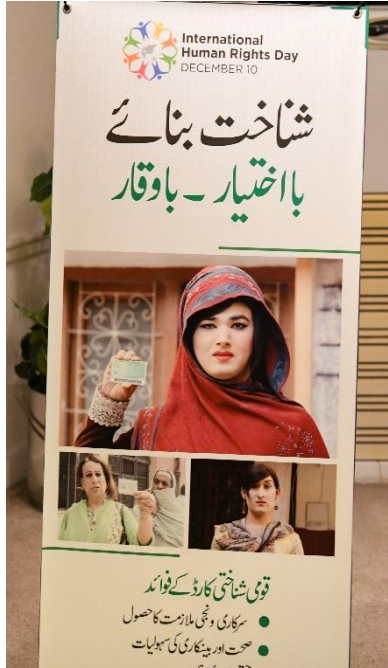
Gender Gap

14%



8.9%

Trans Rights are Human Rights



- Launched countrywide registration campaign for Transgender person's registration.
- Recognition of Gender Mark "X" by Foreign Governments/their Missions in Pakistan.
- Dialogue held by Chairman with prominent TGs Activists and professionals.
- TGs Focal persons nominated at each NADRA center.

Thousands of transgender persons registered

Khuli Kachehri & e-Kachehri

ISSUES / CHALLENGES

Tedious complaint resolution



REFORMS

Khuli Kacheri & E-Kacheri
Centralized Complaint
Management System NCCMS



DIVIDENDS

Greater outreach with
twitter, social media and
online service channels



Total NCCMS Complains

30,476

Received

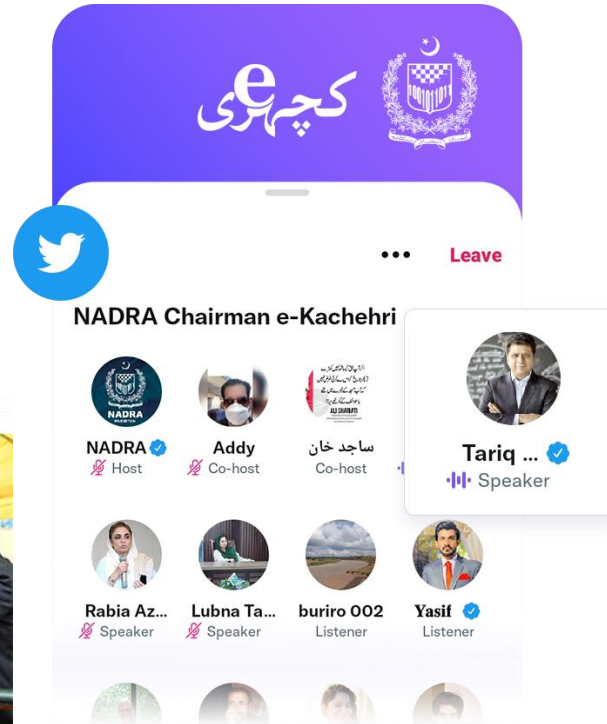


Total NCCMS Complains

29,613

Resolved

نادرا کچھری





Thank you



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@ReplyTariq

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Anir Chowdhury

Policy Advisor, Aspire to Innovate (a2i) Project, Bangladesh



Rahel Abraham

National ID Program, Ethiopia



Tariq Malik

Technical Advisor, ID4D

Location: Preston Auditorium



Some materials already available, more to come at <http://id4d.worldbank.org>



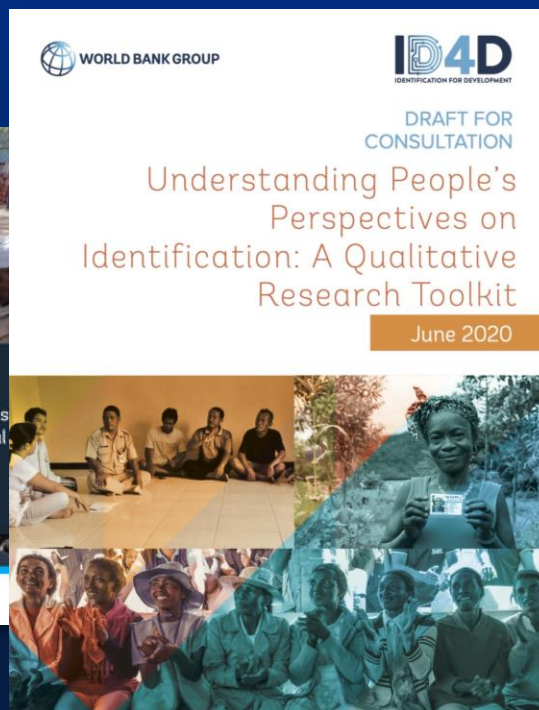
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Strategic
Communica
tion



Engaging CSOs



Qualitative
Research

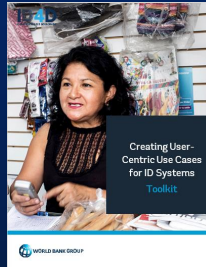


Practitioner's
Guide

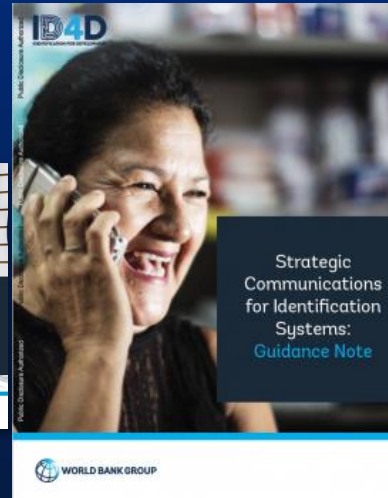


Use-case
assessment
(Upcoming)

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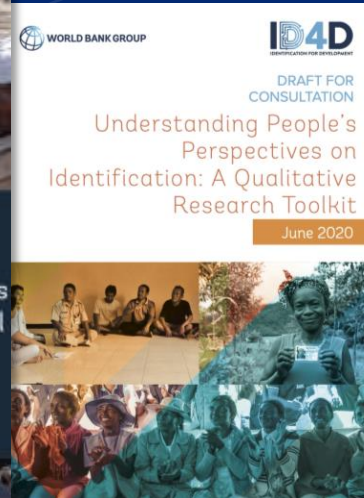
Use-case assessment (Upcoming)



Strategic Communication



Engaging CSOs



Qualitative Research



Practitioner's Guide

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Practitioner's Guide

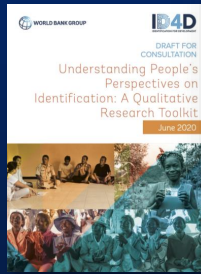
Use-case assessment (Upcoming)

Strategic Communication

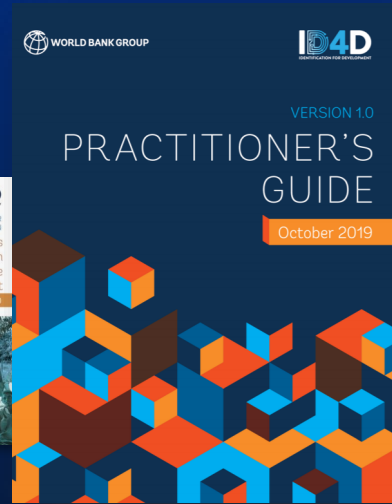
Engaging CSOs

Qualitative Research

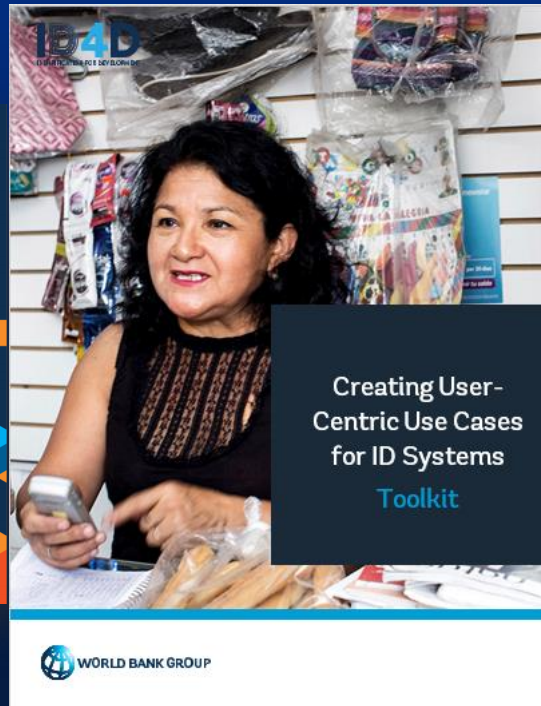
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Qualitative Research



Practitioner's Guide



Use-case assessment (Upcoming)



Strategic Communication



Engaging CSOs

Thank you

