Building User-Centric DPI: Practical Tools

Preston Auditorium

Presentations and Discussions with:

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

**Rahel Abraham**
National ID Program, Ethiopia

**Tariq Malik**
Technical Advisor, ID4D

Introduced by:

**Marie Eichholtzer**
Program Officer, ID4D, World Bank
Why human-centric design matters?
"I do not have a phone, so I had to borrow my friend's phone."

Ethiopia exit survey 2022
“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?
"I do not have a phone, so I had to borrow my friend's phone"
“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.

HH Monthly Income: BDT 70,200

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

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

Housewife, husband sends remittance from Malaysia
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

<table>
<thead>
<tr>
<th>Ministries</th>
<th>Social Safety Net Programs</th>
</tr>
</thead>
</table>
| 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-enable 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

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**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

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#### 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

National Web Portal (30M/mon)

9K Digital Centres (7M/mon)

Last Person Access

MyGov Mobile App (2.3M downloads)

333

National Helpline (1-3M/mon)
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
Identity is the new collateral™

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.
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 SMS
Dear Honorable Tshahun 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

1. Ownership and Understanding of the platform
   - No limitation to scale it up / localize it as it is Open Source

2. Takes a Village
   - ID is a concept that takes a village to maintain and evolve.
   - Policy makers, ID authority, Tech Providers, SI, Relying Parties, etc.

3. Local Capacity
   - Need of Local Capacity even after deploying DPI/DPG for customization & integration

4. Multiple Strategies
   - Every country must prepare strategy for all aspects to assume a foundational role
Thank You
Tariq Malik
Technical advisor, ID4D, World Bank
Pakistan’s Service Design Methodology

Tariq Malik
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

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**NADRAAs IDENTITY ECOSYSTEM**
Mystery Customer concept was used to assess service delivery
Approach

- Introducing Mobile Apps & Tools
- Collaboration with MDAs, CSOs/NGOs
- Celebrating International Days Events
- Registration and Media Campaigns for Public Awareness
- Expanding outreach mechanism to marginalized groups
- Engagement with Federal and Provincial Depts. for Enhancing Registration
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

01
NADRA-ECP Women NIC/Voter Registration Campaign
To reduce the gender gap.

02
Mari Shanakht, Mari Pachan
To promote gender equality and women’s empowerment.

03
NADRA Cares
To register differently abled persons, senior citizens and bed-ridden/patients.

04
Trans Rights are Human Rights
To register transgender persons.
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
Celebrated one week of women registration campaign in the sprit of International Women Day
Inclusive Registration Department (IRD)

**ISSUES / CHALLENGES**
- Identity for everyone

**REFORMS**
- Established Inclusion Registration Department (IRD)

**DIVIDENDS**
- Marginalized group registration increased

<table>
<thead>
<tr>
<th>Disabled Application</th>
<th>538,047 Registered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marginalized Groups</td>
<td>6,713 Registered</td>
</tr>
</tbody>
</table>
## Registration Trend

(2017-2022)

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

**Registration Trend – Gender Wise**

- **Highest Ever Half Year trend**
- **Male Registration**
- **Female Registration**
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
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

Khuli Kacheri & e-Kacheri

ISSUES / CHALLENGES

REFORMS

DIVIDENDS

Total NCCMS Complains
30,476

Received

29,613

Resolved
Thank you
Building User-Centric DPI: Practical Tools

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](http://id4d.worldbank.org)
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