

MISSION BILLION

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World Bank Group

Agenda

- Introduction
- Context
 - Global Prize
 - West Africa Prize
- How to participate in the Challenge?
 - Submitting a Solution
- Questions during the webinar
 - Please use the chat feature throughout the webinar
 - Questions will be addressed at the end

Why ID?



An estimated **1 billion people** around the world lack any foundational ID

Nearly one out of every two women in low income countries do not have a national ID or equivalent

(World Bank, 2018)



3.4 billion more may have an ID but it is not digitally-enabled

(McKinsey Global Institute, 2019)



They **face barriers** accessing services, rights and opportunities created by the digital economy

ID4D brings global knowledge & expertise across multiple sectors to help countries realize the transformational potential of identification



Thought leadership and analytics

- Measuring ID coverage gaps and barriers globally
- Original research answering questions on why ID and how



Global platforms and convening

- Developing global public goods
 - **Mission Billion Challenge**
- Peer-to-peer knowledge exchanges, workshops, etc.
- Global Advocacy: High-Level Advisory Council



Country and regional action

- TA and financing for 40+ countries to strengthen identification and civil registration systems

2019

Focus: privacy & user empowerment

170
submissions

54
countries



2020

Focus: inclusion, incl in the COVID-19 era

Global Prize

+

West Africa
Prize



COVID-19: Good digital ID has never been more important

Responding effectively to the economic crisis: 190 countries have introduced new or expanded cash transfers and other social protection measures to mitigate the massive impacts on people's livelihoods.

Minimizing disruption: Governments and businesses have had to try continuing operations in the midst of lockdowns by shifting to fully online service delivery.

Countries with key digital platforms, including trusted and inclusive digital ID systems, have been best able to leverage technology to respond more quickly, safely and accountably.



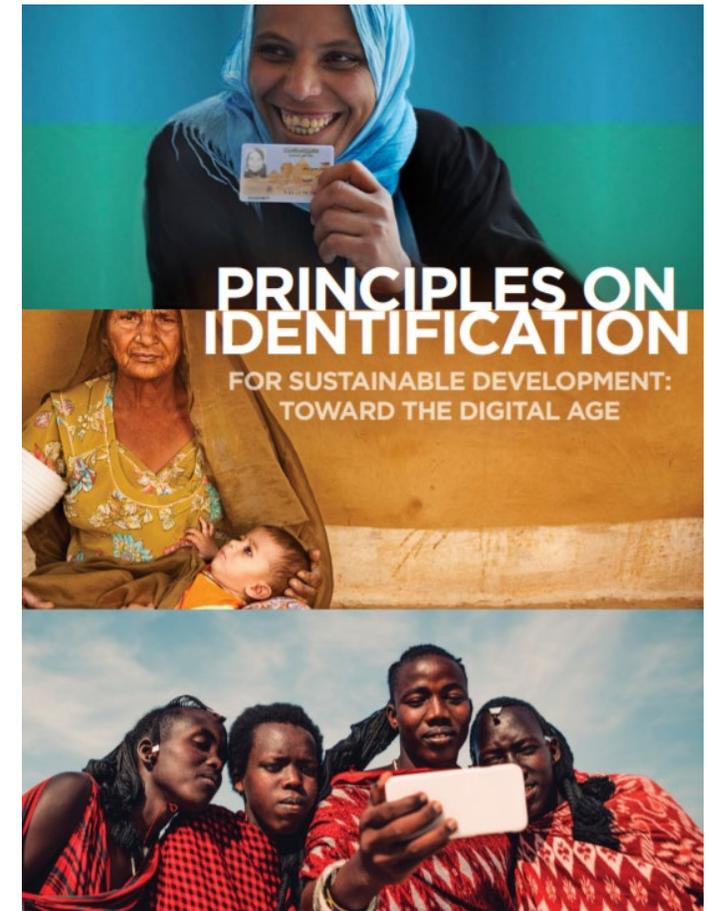
Good ID for Recovery and Building Back Better

Interest and investment in digital ID systems (along with other digital platforms) are likely to surge as countries seek to target their stimulus packages, adapt to the 'new normal' and strengthen their resilience.

There is an opportunity to use this momentum to promote digital ID systems that are *inclusive and trusted* (see Principles on ID for Sustainable Development).

To this end, **scalable innovations are needed to enable developing countries to adopt:**

- Safe registration practices, with minimal physical contact
- Remote authentication methods for online service delivery that are accessible for the most vulnerable populations



Jonathan Marskell
Identification for Development (ID4D) Initiative
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The missing middle challenge in developing countries

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Formal sector workers

Wage subsidies, unemployment benefits,
contribution waivers



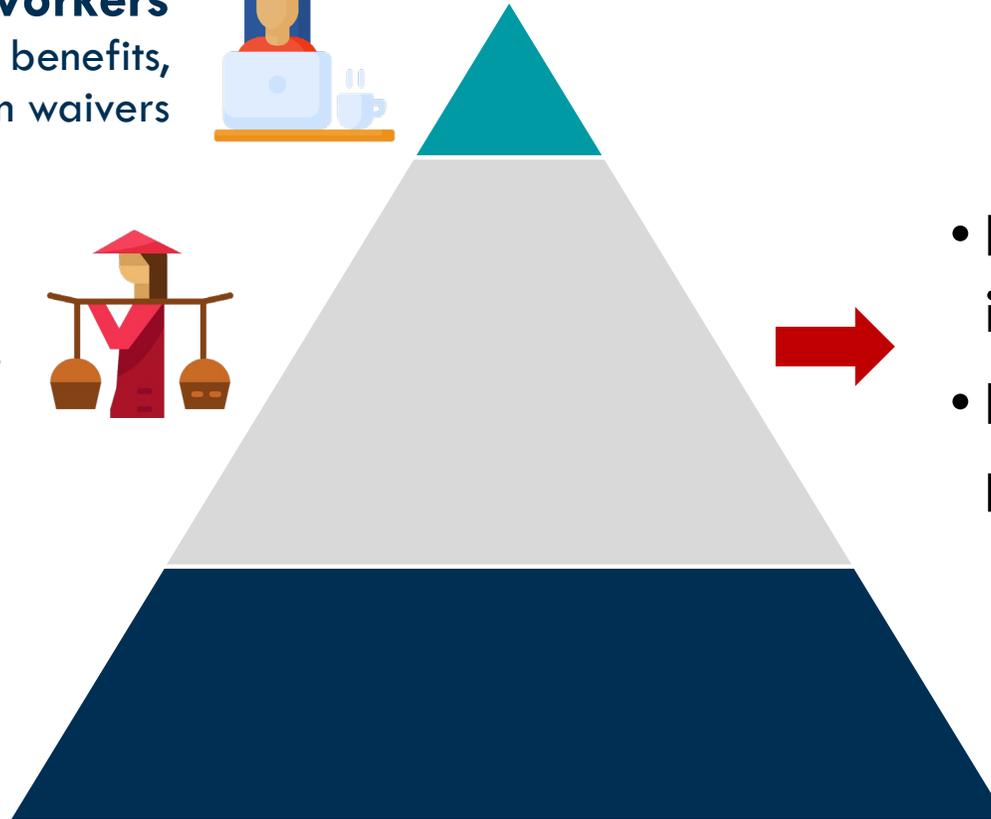
Non-poor, informal sector workers

New, temporary cash transfers



Social assistance recipients

Temporary benefit increases



- How can they be identified?
- How can they be paid digitally?

How digital ID has helped the COVID-19 response

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Uniquely identifying beneficiaries cross-check eligibility for assistance and reduce fraud



Chile pre-enrolled millions of new beneficiaries into new programs and allowed citizens and foreign residents to check online using their digital ID if they were included.

Seamless bank/e-money account opening to enable digital payments



India rapidly paid 200 million female Jan Dhan bank account holders because their accounts were linked to their Aadhaar.

Verifying identity online to allow people to do transactions remotely, without physical presence



*In just a few days, **Thailand** built a website and had 28 million unique and verified applicants for a new payment to informal workers.*



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Mission Billion Challenge: Global Prize

How can countries ensure that everyone—especially vulnerable groups—are able to apply/register for an ID in a way that protects people's health and the integrity of the ID system?

How can countries ensure that digital authentication mechanisms in low connectivity environments are accessible and user-friendly for vulnerable populations to facilitate remote access to services and benefits?

Mission Billion Challenge: Global Prize

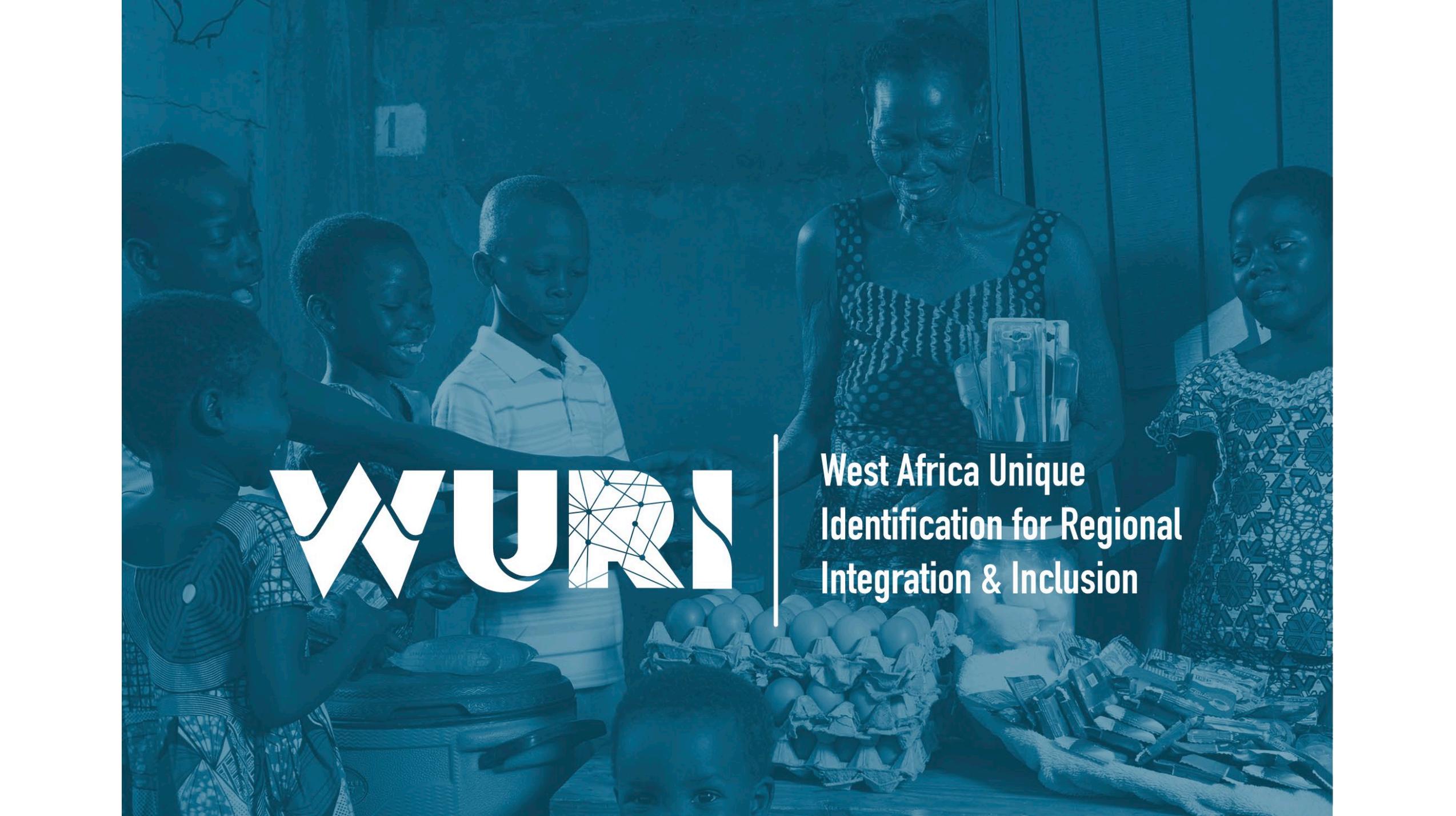
Solutions should be practical, cost effective and be relevant for developing country contexts, such as in Africa and Asia, in which some segments of the population may have low literacy and numeracy levels, as well as limited digital skills.

The creative ideas and innovative solutions can be complete solutions for digital identification systems, or features, or components that enhance existing systems. Examples of the types of submissions the Challenge is seeking include (but are not limited to):

- New ways of thinking
- New technologies or different uses for existing technologies
- Business and/or technical processes
- Enterprise, technical or functional architectures

Tina George
Regional Task Team Leader - WURI Program
&
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Social Protection and Jobs Africa
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WURI

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In Sub-Saharan Africa, 89 percent of employed women and girls are in the informal sector workforce.

The informal sector accounts for 80 percent of total employment.

The irregular and low earnings of informal workers leave them particularly vulnerable to economic shocks, including the COVID-19 pandemic, locust epidemics, or displacement.

THE MISSING MIDDLE

However, individuals in the informal sector often fall through the cracks of existing social protection programs.

They are often not eligible for social safety net benefits; and, being outside of the formal economy, are ineligible for social insurance programs mandated for the formal sector.

A Simple Typology of Households in the African Context



HOUSEHOLD TYPE



Typically part of existing social assistance programs for the poor

Precautionary savings to last a few weeks

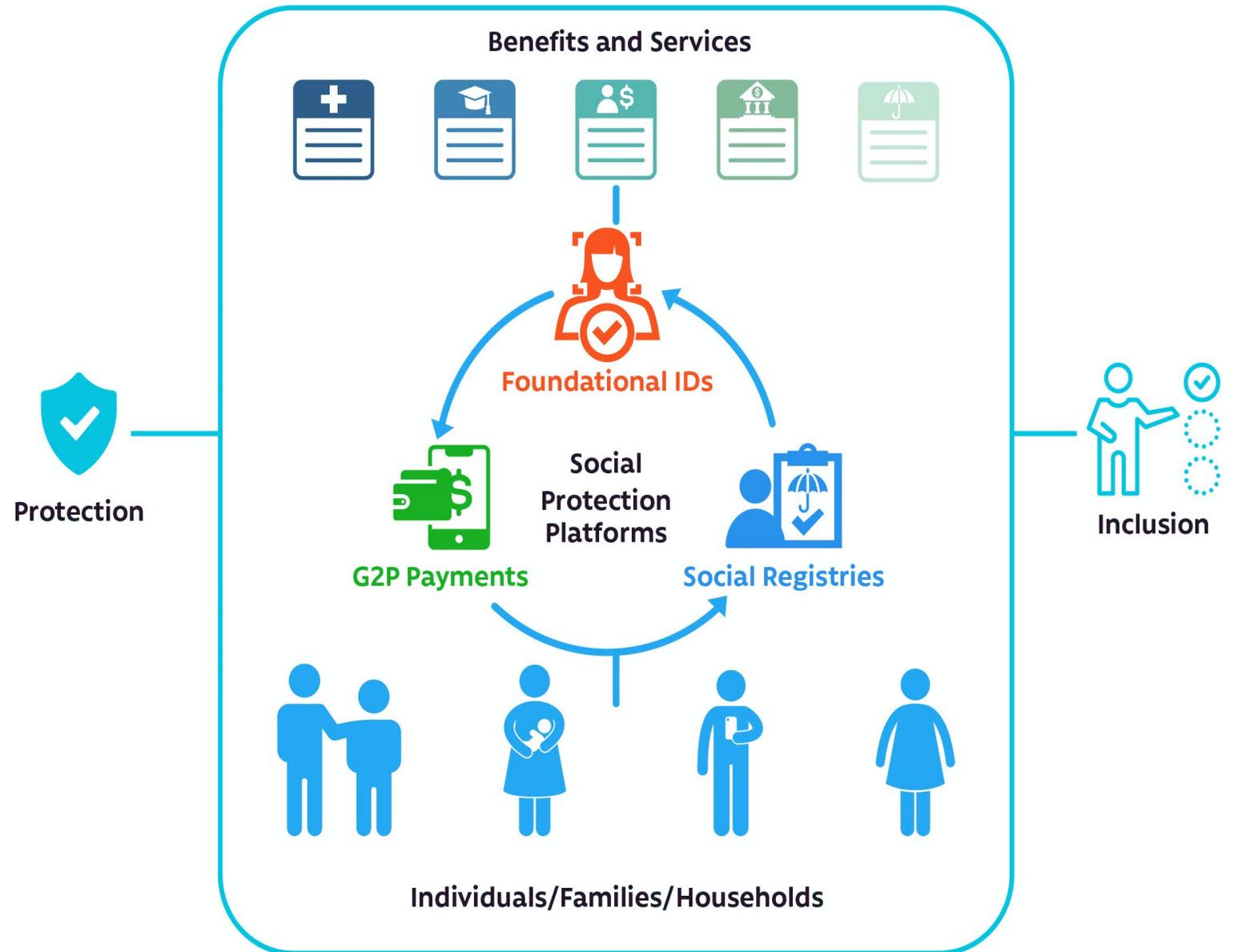
Precautionary savings + Long term savings

Typically part of mandated social insurance schemes

Need to reach them using **horizontal expansion**

This typology was developed by [Clement Joubert](#), economist in DECHD, World Bank. The typology is implemented using information on consumption, employment and economic shocks from household surveys. Poverty status is based on the national poverty line. Vulnerable households are those who report being recently hit by a shock and resorting to costly coping mechanisms (reducing food consumption, selling productive assets, taking children out of school, etc.). Formality is defined as contributing to social protection benefits through one's employer.

For us to succeed in including the informal sector in flexible social insurance schemes...the rapid growth of digital innovation can re-imagine how social protection is delivered, expanding coverage to the “missing middle”





THE REGIONAL CHALLENGE

For social protection platforms to reach those in need, people need to be empowered to access services. Yet:

- Only 43% of people in SSA participate in the formal banking system
- ~196 million people (53% of people in the ECOWAS region) lack any form of identification

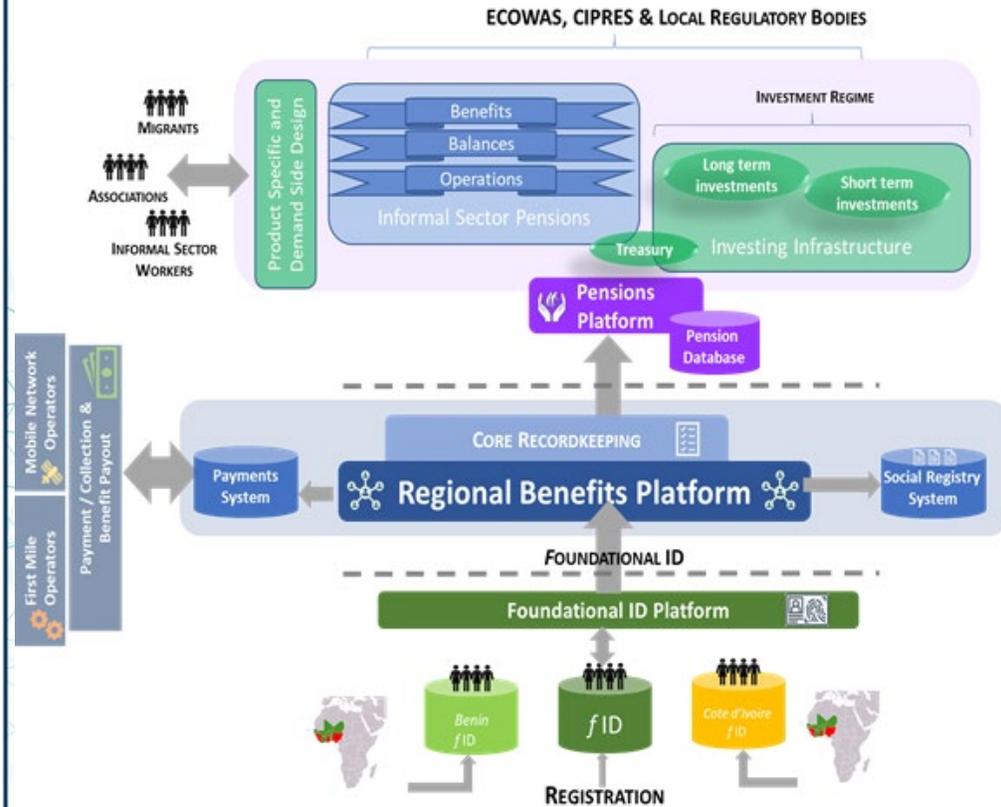
These challenges are compounded by regional context:

- 70% of people in ECOWAS region are mobile across borders
- Significant non-national populations reside across ECOWAS countries

Building on the ECOWAS community...

- Contribute to progress towards economic integration
- Facilitate cross-border access to services through interoperable platforms
- Build collaborative approach with open standards
- Produce a model for other regions

WE ARE SEEKING SOLUTIONS THAT FACILITATE CONTRIBUTION FROM AND PAYMENTS TO INFORMAL WORKERS BY



Source: World Bank 2019

Deploying features that promote the continuity of contributions to social insurance schemes from informal sector workers, incorporating behavioral tools that incentivize and encourage financial savings, transparency, and accountability.

Deploying features that encourage contributions regardless of literacy and numeracy levels—including in contexts with limited internet coverage.

Deploying features that make use of regionally interoperable foundational ID systems, which can be accessed across borders, network providers, and languages—thereby allowing workers to receive services and make contributions or withdrawals regardless of their origin or current location.

THE FIRST MILE CHALLENGE: INFORMAL SECTOR

Who are the people we are trying to serve? Are they a homogeneous or diverse group? What are their characteristics, situations, perspectives?

What is their experience navigating the program or delivery processes? What does that journey look like? What are their pain points?

How can programs and delivery processes be better designed to serve these end-users?





West Africa Unique Identification for Regional Integration & Inclusion

HOW IS THE WORLD BANK TAKING ACTION?

The WURI program, financed by the World Bank with US\$ 395.1 m, has the objective to

Increase the number of people who have a unique proof of identity recognized by the government and which facilitates access to services

By 2028, the program aims to provide foundational identification to **100 million individuals** in 6 countries across West Africa: **Benin, Burkina Faso, Côte d'Ivoire, Guinea, Niger, and Togo.**

Through initiatives such as WURI, the World Bank is scaling up efforts to build digital platforms that **improve the speed, reach, quality, and efficiency of social protection** at the regional level

HOW CAN YOU BE A PART OF THE CHANGE?

Globally, **the nature of work is being upended**—a change characterized by the rise of the gig economy and short-term digital work in advanced economies. But precarity has long been the norm in emerging economies, where **delivering social insurance to informal sector workers has been a development challenge for decades.**

You can help us change the status quo

We know that talented developers exist throughout the world, and especially in Africa where mobile and digital payments ecosystems are creating new opportunities to encourage small and steady contributions to savings accounts. **Your solution can help us deliver social insurance that accounts for precarious, informal work across borders.** These platforms could also be used to compensate for income loss in the event of a shock such as COVID-19.



Together, your design features and ideas can prototype more locally tailored, open source solutions that are interoperable across countries in West Africa—pioneering a new model of delivering social insurance for the world.

Matthew Minor

MIT Solve

Mission Billion Challenge Judging Criteria

Alignment: The idea or solution addresses the challenge that has been set forth.

Context Appropriateness: The idea or solution – *whether it is a global or a regional submission* – takes into account the context of developing countries, including low to no connectivity in some areas and little formal technical training among individuals, as well as low literacy and numeracy levels.

Scalability and Ease of Use: The idea or solution can easily be scaled to affect the lives of millions of people.

Feasibility: It is feasible to implement the idea or solution, and the team has a plan for the solution to sustain itself after implementation.

Innovative Approach: This is a new technology, a new application of a technology, a new idea, or a new process for solving the challenge.

Mission Billion Challenge Timeline

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May 27, 2020 - Mission Billion Challenge Opens

August 14, 2020 - Deadline to Submit a Solution

September 16, 2020 - Finalists Announced

October 16-18, 2020 - Pitch Event during Annual Meetings of the World Bank Group and the International Monetary Fund (or alternative)



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Mission Billion Challenge: How to Apply

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Global Prize & WURI West Africa Prize

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Question/Answer Session

Please submit using the chat feature