



# The Human Impact of ID Exclusion

**W**  **MEN**  
IN IDENTITY

# Agenda

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# Women in Identity Overview

## Vision

*Digital identity solutions built  
**for** everyone are built **by**  
everyone.*

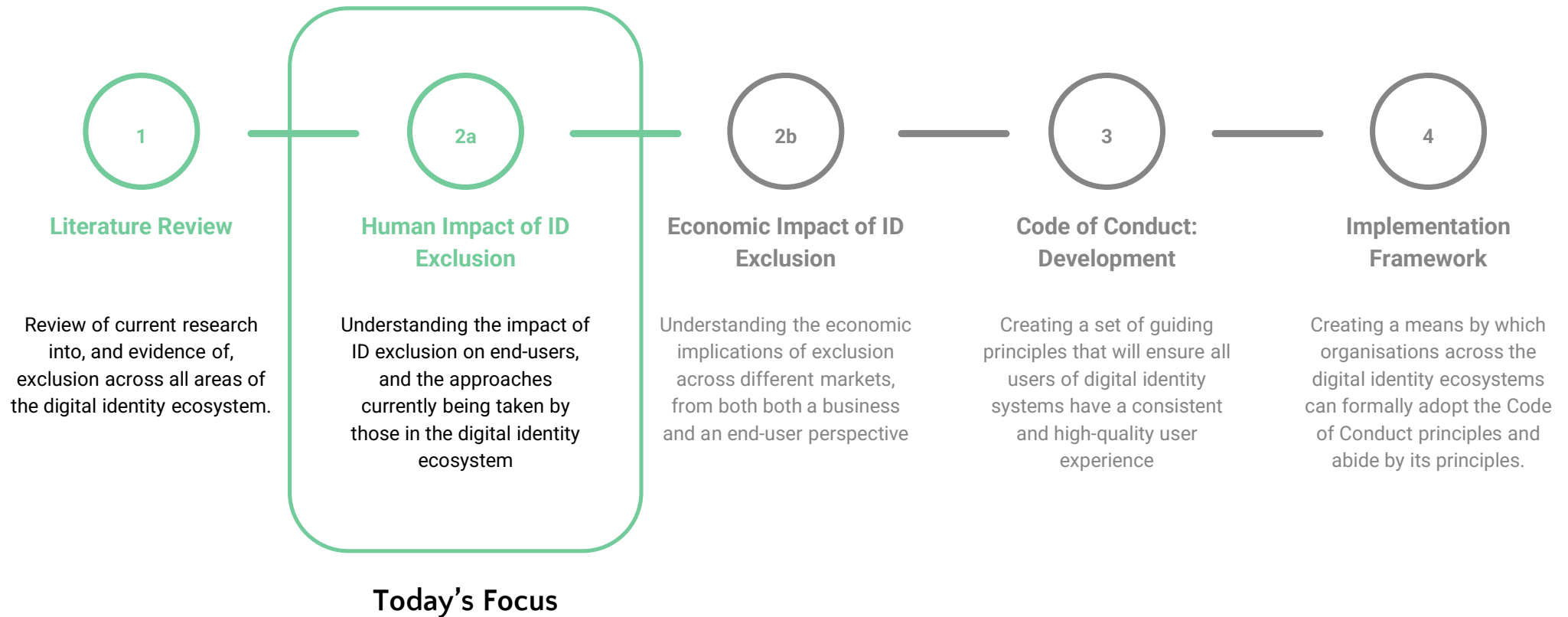
## Mission

*We drive the digital identity  
industry to build solutions with  
diverse teams to promote  
universal access which enable  
civic, social and economic  
empowerment around the  
world*

## Values

- ✓ Committed to diversity and inclusion
- ✓ Catalyst for change
- ✓ Solution oriented & a force for good
- ✓ A team accountable for our actions

# Code of Conduct: Overview



# What is the Human Impact of ID exclusion?



# Human Impact: Summary

This phase of the research focused on the financial services use case, and sought to answer four groups of questions:

1. Who are the key demographics excluded in digital identification to access financial services and products? How might they differ in mature and emerging markets? (Markets selected for this work were UK and Ghana)
2. What form does this exclusion usually take? What do users recommend in terms of inclusion?
3. What measures are product designers and policymakers taking to ensure inclusion? How can these be strengthened? How do those buying ID systems see how inclusion has been built in?
4. What might an Identity Code of Conduct for inclusion and diversity in identification for financial services look like?

## Project Collaborators:



# Human Impact: What we did...

**End-User Interviews** – across both the UK and Ghana, we interviewed 20 individuals who live with the impact of identity exclusion when trying to access financial services. Whilst there were some country specific differences between the stories from the two groups of end-users, there were a number of similarities particularly around the specific demographics who are more likely to face exclusion. The factors that limit an end-user's ability to obtain an ID document were similar across both markets, for example a lack of finances, lack of breeder documents (e.g. a passport), lack of knowledge on how the process works.

**Expert Interviews** – we interviewed 10 identity experts (five in each geography) to understand the current state of digital identity in their respective markets, and the approaches that were already being taken to drive greater inclusion. We were also able to take the challenges posed by the end-users, and discuss how these might be addressed with the experts from the respective markets.



Photo credit: Edem Robby Abbeyquaye



Photo credit: Habitus Insight

# Human Impact: What we found...

## Five key principles emerged that will be foundational to the creation of an ID Code of Conduct::

1. The user is at the centre of the ID ecosystem (not just one, but many ID systems)
2. Social norms are changing and we need to acknowledge these – i.e. “one size does not fit all” – and we need our processes and customer journeys to reflect these changes;
3. We need to move towards proportionality, vouching, tiered KYC, and e-KYC (drawing from other government data) to reduce the burden of identity in the user;
4. Identification may be individual but we live in networks of people that already know us – we need to account better for delegated authorities and intermediaries and ensure we are leveraging the network effects that already exist to improve the user experience;
5. It is essential to build diversity into ID or ID-based design and development teams, to ensure that we are designing for the broadest range of potential users.

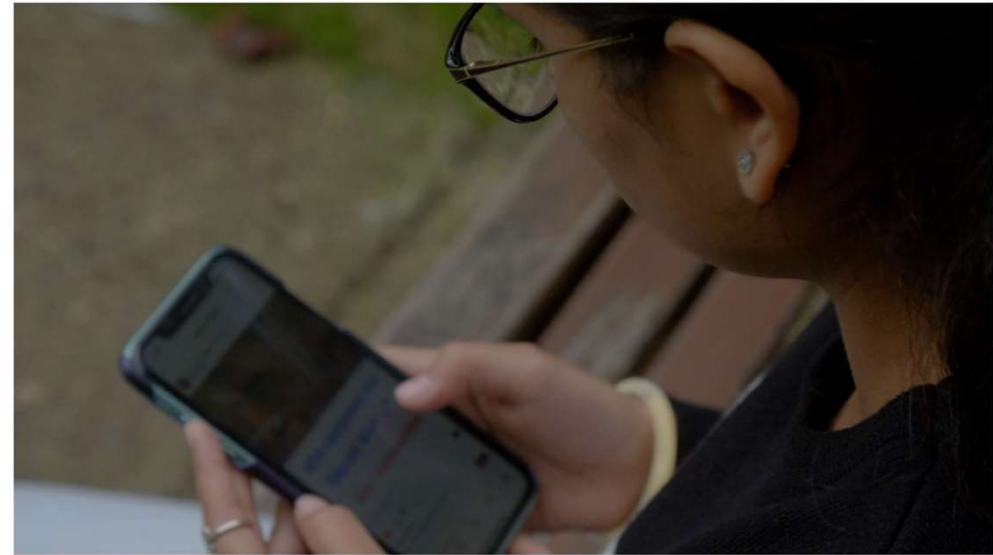


Photo credit: Habitus Insight

# Human Impact: Resources available...

## PR & Blog Posts

New page on Women in identity website...



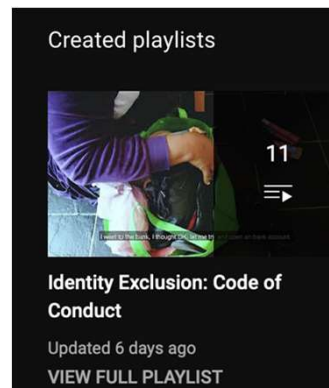
## YouTube Videos

Playlist of all Human Impact videos

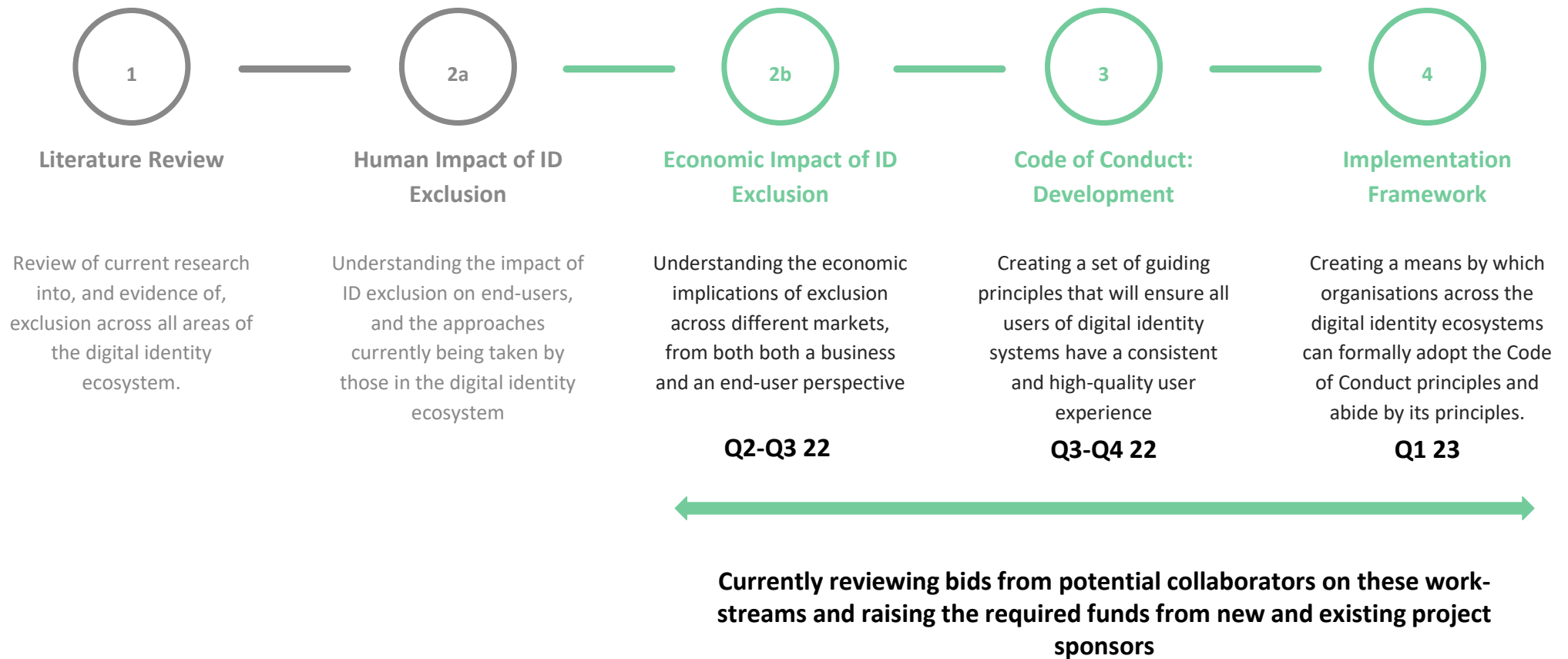


## Full Human Impact Report

Full report available for people to download from the website; or can be shared with interested parties directly...



# Code of Conduct: Next steps...



# Code of Conduct: How you can help...

Please **share** the Human Impact of Exclusion content across your channels and within your organisations, and continue to engage in discussions on this topic

Share

As we move into developing the Code of Conduct itself, we're keen to **collaborate** with as many industry partners as possible, as we believe this will drive greater adoption of the principles once they are finalised

Collaboration

Sponsorship

We're still **fundraising** for the subsequent workstreams within the project and are always keen to engage with potential sponsors. If you would be interested in finding about sponsorship opportunities, please reach out to us

# Thank-you

## Q&A