August 2024

Citizen Experiences with DPI: Kenya's Digital ID Transition

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ACKNOWLEDGEMENTS

Thank you to the many Kenyan citizens, civil society leaders, private ID system users and stakeholders for sharing your views so candidly with our team. We would like to thank David Porteous and Grace Mutung'u for helpful comments on earlier drafts of this work and to the participants of the Responsible Finance Forum 2024 for their feedback and engagement. Thank you especially to the CFI team—especially Edoardo Totolo, Jayshree Venkatesan, and Alexandra Rizzi—for enabling this inquiry and providing helpful guidance along the way. The views expressed here are our own and may not be shared by CFI and its staff.

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Abstract

The government of Kenya is in the process of rolling out a new digital ID — the Maisha Namba — with some partners viewing this as an important step on a larger digital public infrastructure journey.[1] Key stakeholders, firms, and citizens, however, express skepticism and frustration. With high ID coverage (91 percent as of 2021[2]) and strong existing digital authentication capacities, many question whether the investment will deliver significant benefits and worry about new costs and risks. A number of firms, civil society leaders, and citizens we interviewed in this exploratory study believe the government is not committed to a high-quality implementation, instead being motivated primarily by the opportunity to extract procurement-related rents, an unfortunate pitfall of digital ID initiatives in many countries.[3] The lack of transparency around the initiative further stokes doubts about its value. As of June 2024, no official documentation has been shared explaining the parameters, benefits, or costs of the new program. The terms of donor engagement and vendor contracts are unclear. Citizens doubt the government's intentions and abilities to execute following a number of previous, disappointing digitalization and digital ID experiences. We hypothesize that realizing benefits of DPI and managing these risks is a function of two factors: 1) governments' commitments to high-quality implementation (a function of executive motivations and incentives); and 2) effective constraints on state power made possible by the accountability environment, including strong legislatures, judiciaries, and civil societies. Even if both are present ex-ante, activating the accountability environment for interventions requires high levels of transparency around DPI plans and citizen outcomes.

1 UNDP. (2023, July 17). UNDP Unveils Digital Public Infrastructure Portfolio and Signs MOU to Drive Inclusive Digital Transformation [Press release]. https://www.undp.org/kenya/press-releases/undp-unveils-digital-public-infrastructure-portfolio-and-signs-mou-drive-inclusive-digital-transformation

2 Central Bank of Kenya, Kenya National Bureau of Statistics, & FSD Kenya. (2021). 2021 FinAccess Household Survey Report. https://drive.google.com/file/d/12c_SdZW7ic8uSTjDAeW4LFzdY2PPtZ2e/view?usp=sharing&usp=embed_facebook

3 Gelb, A., & Diofasi Metz, A. (2018). Identification Revolution: Can Digital ID Be Harnessed for Development? Center for Global Development. https://www.cgdev.org/publication/identification-revolution-can-digital-id-be-harnessed-development

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01 Introduction

Financial service providers, donors, and champion governments have grown increasingly interested in advancing digital public infrastructure (DPI) as the next frontier for advancing inclusive finance. There is some definitional ambiguity around DPI, but in the broadest sense, it includes "society-wide digital capabilities" providing access to critical services.[4] There is some consensus that three core technical pillars of DPI are digital ID, payments, and data exchange;[5] some proponents include a broader range of digital applications, such as those that help savings groups keep accounts or that share climate and soil information with farmers.[6]

There is much excitement about DPI's potential to increase efficiency for citizens and the private sector, reduce fraud, and even reduce poverty by improving social safety nets.[7] Digital ID is

4 Eaves, D., Mazzucato, M., & Vasconcellos, B. (2024). Digital public infrastructure and public value: What is "public' about DPI? Institute for Innovation and Public Purpose. https://www.ucl.ac.uk/bartlett/public-purpose/sites/bartlett_public_purpose/files/iipp_wp_2024-05.pdf

5 Vekatesan, J., Totolo, E., & Michaels, L. (2024). Responsible DPI for Improving Outcomes Beyond Inclusion. Center for Financial Inclusion. https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/07/Responsible-DPI-for-Improving-Outcomes-Beyond-Inclusion_jul1.pdf

6 G20 & UNDP. (2023). Accelerating The SDGs Through Digital Public Infrastructure: A Compendium of The Potential of Digital Public Infrastructure. https://www.undp.org/publications/accelerating-sdgs-through-digital-public-infrastructure-compendium-potential-digital-public-infrastructure

7 Kant, A., & Mishra, S. (2023, August 23). The International Significance of India's Digital Public Infrastructure. World Economic Forum. https://www.weforum.org/agenda/2023/08/the-international-significance-of-indias-digital-public-infrastructure/; Hong, T. (2023, August 16). Why Digital Public Infrastructure Matters. Bill & Melinda Gates Foundation. http://www.gatesfoundation.org/ideas/articles/what-is-digital-public-infrastructure; Chakravorti, B. (2023, May 22). The Case for Investing in Digital Public Infrastructure. Harvard Business Review. https://hbr.org/2023/05/the-case-for-investing-in-digital-public-infrastructure

widely considered a crucial mechanism through which to fulfill documentation requirements, facilitating access to low-cost digital financial services. India's Aadhaar ID system, for example, has enrolled 1.38 billion people, 99 percent of the country's adults, leading to an enormous expansion of financial account opening and enabling an expansive, low-cost digital payments network, the Unified Payments Interface or UPI.[8] However, data on citizen experiences and material impact of DPI remain limited, especially outside a handful of exemplar countries. We do not yet fully understand the conditions under which DPI might be able to efficiently deliver meaningful benefits for citizens.

Kenya is an interesting case for reflecting on this issue. Some of the country's digitalization efforts — like M-PESA, the Integrated Population Registration System (IPRS), the payment switch PesaLink,[9] and the government services platform eCitizen — function like DPI, providing society-wide access to payments, digital ID authentication, and digitized government services, respectively. Many practitioners would, however, exclude them from being formally considered DPI, due to being run by private companies (though part government-owned in the case of M-PESA), not being open source, and, in the case of eCitizen, not strictly serving as a platform for private players to plug into an interoperable network.

“Digital ID is widely considered a crucial mechanism through which to fulfill documentation requirements, facilitating access to low-cost digital financial services.”

While not framed explicitly as DPI, the IPRS arguably fits the definition. It is a government-run database integrating data across government departments. It allows individuals and firms to digitally confirm citizen and resident identities and has been the foundation for credit information sharing and eKYC for digital financial services.

Kenya's rollout of a new digital ID, the Maisha Namba, has drawn the interest of DPI proponents who are curious how closely it will adhere to the definition of a DPI approach. Both UNDP and the Gates Foundation have pledged at least advisory support through their DPI initiatives.[10] Maisha Namba comes on the heels of multiple failed digital ID attempts that wasted hundreds of

8 Shankar Prasad, R. (2018, January 16). Aadhaar Has Built a Strong Base for India's Digital Achievements. Hindustan Times. https://www.hindustantimes.com/analysis/aadhaar-has-built-a-strong-base-for-india-s-digital-achievements/story-FdH9dgLuRF9tM4C9oNp1eJ.html; Unique Identification Authority of India. (n.d.). Aadhaar Dashboard. Retrieved July 23, 2024, from https://uidai.gov.in/aadhaar_dashboard/india.php; Klapper, L., Singer, D., & Ansar, S. (2022). The Global Findex Database 2021: India Country Brief. World Bank. https://thedocs.worldbank.org/en/doc/4c4fe6db0fd7a7521a70a39ac518d74b-0050062022/original/Findex2021-India-Country-Brief.pdf

9 Porteous, D. (2023). Is DPI a Useful Category or a Distraction? [White paper]. Integral. https://irp.cdn-website.com/779b0d6a/files/uploaded/Is%20DPI%20a%20useful%20category%20or%20a%20distraction%20V4.pdf

10 Amboko, J. (2023, October 15). Gates Foundation to Advise on Maisha Namba Rollout. Business Daily. https://www.businessdailyafrica.com/bd/economy/gates-foundation-to-advise-on-maisha-namba-rollout--4402224; UNDP (2023)

In the minds of citizens, previous digital ID failures compound with their painful experiences with other public sector digitalization efforts and generally poor government service delivery.

millions of dollars in public resources.[11] How will Maisha Namba be different? What marginal gains does it make possible beyond what IPRS has already delivered? What risks might the initiative pose?

We explored Kenyans perspectives on these questions by speaking with 53 citizens, multiple civil society organizations, and private sector firms that rely on existing identity verification systems (see Annex A: Methods). In the minds of citizens, previous digital ID failures compound with their painful experiences with other public sector digitalization efforts and generally poor government service delivery. This is generating skepticism around the government's interest and ability to execute DPI in ways that meaningfully benefit citizens. The need for a new digital ID appears to citizens and firms as unnecessary given the existing high rates of ID coverage (91 percent according to a 2021 survey; 96 percent as claimed by government officials[12]), integration of government identities through the IPRS, and high-functioning remote ID verification capacities. Seeing no marginal benefit from the Maisha Namba, many private sector players, civil society, and citizens suspect the government's pursuit of the digital ID is primarily driven by their desire to benefit from procurement-related rents, raising doubts about their commitment to implement well and in ways that generate significant citizen value. This perception is reinforced by high levels of opacity around the Maisha Namba plans, supplier contracts, and terms of donor engagement.

Still, citizen skepticism hasn't slowed the rollout of the Maisha Namba. In theory, digital IDs could increase ID coverage, enable digital authentication, eliminate physical IDs, and deliver backend government efficiencies. From

11 Oruta, B. (2023, June 30). Huduma Namba Was Fraud, We Lost Sh15 Billion – Ruto. The Star. https://www.the-star.co.ke/news/2023-06-30-huduma-namba-was-fraud-we-lost-sh15-billion-ruto/; Gelb, A, & Diofasi Metz, A. (2019). Biometric Elections in Poor Countries: Wasteful or a Worthwhile Investment? Review of Policy Research 36(3), 318–40. https://doi.org/10.1111/ropr.12329; Breckenridge, K. (2019). The failure of the 'single source of truth about Kenyans': The NDRS, collateral mysteries and the Safaricom monopoly. African Studies 78(1), 91–111. https://doi.org/10.1080/00020184.2018.1540515

12 FSD Kenya. (2022). Identity in Kenya. https://www.fsdkenya.org/wp-content/uploads/2021/12/22-01-27-FinAccess-ID-analysis.pdf; ID4Africa. (2024, May 21). EP48: Dr. Atick's ID4D Annual Address + The Africa Report on Digital Identity (Part 1) [Video]. YouTube. https://www.youtube.com/live/o8tNPusfNk8?app=desktop&si=wjEAtOirAb3GcDY8https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3DXObCtsdMhGc&t=7536s

the little information publicly available about Kenya's new digital ID program, its purported benefits appear to be marginal and are unlikely to resolve existing challenges many Kenyans face in efficiently accessing an ID or using it to access public services. And yet, our research participants see the risks of digital ID, as outlined by Gelb and Diofasi Metz (2018) — exclusion, misuse, and ineffective investment — as substantial. Kenyans express trepidation that this initiative will waste significant resources and achieve very little while passing new costs and risks back down to citizens.

Kenyans' experiences with digital ID and government digitalization more broadly raise questions about the conditions under which one might expect DPI to deliver significant benefits for citizens, as most bureaucratic outcomes are not a function of technical design, but rather political incentives to achieve high-quality implementation and constraints on power that inhibit misuse. Such preconditions, usually placed under a "DPI governance" umbrella, tend to be backgrounded as the technical pillars of DPI carry the discussion spotlight. Yet, as Kenya's digitalization journey overall continues to show, the intrinsic political motivation of "high-tech" rollouts is just as (if not more) important than technological specifications when it comes to delivering on the promise for impact.

This is not the last word on Kenya's digital ID initiative and certainly not on DPI. This was a very small, exploratory study we prepared to invite new

conversations about "responsibility" in this emergent space at the 2024 Responsible Finance Forum. Our conversations in Kenya came amid rising frustration with poor governance that erupted into ongoing nationwide protests in late June of 2024. That general anger and mistrust is certainly reflected here. The Maisha Namba has emerged as one (small) target of the current protests, adding new dynamics to the way it will roll out in practice. Even with these limitations in mind, we think this experience raises a number of implications for DPI practice, among them the need for many more cases and much deeper, richer data about country experiences and citizen outcomes of DPI interventions.

02 The Nature of the State and Public Interest

We argue that the risks of DPI cannot be simply "managed" nor substantive benefits achieved through "principles" or careful practitioner design alone. Instead, DPIs that emerge in practice are a function of political realities in a given context.

That DPI practitioners rarely speak or write about political constraints may stem from shared, implicit assumptions about the nature of the state. Eaves et al. (2024), for example, view states as inherently high capacity and believe they can and should take a proactive role in setting directions for proactive development. They see states as public value maximizers that are able to achieve these gains through collaboration rather than coercion. With this in mind, they outline ways states could or should behave in order to maximize public value.[13] James C. Scott (1998) also paints a somewhat universalizing picture of states, but believes they have much different ambitions. To him, states have a compulsion to control; bureaucracies exist to make citizens legible, taxable, and controllable. He views attempts at social engineering as "tragic" attempts to generate administrative order through high modernist authoritarianism and sees states through history pursuing these agendas through coercion and the suppression of civil society.[14]

Africanist scholars argue there are some particularities about the ways that African states function, owing to their post-colonial legacies and their subordinate incorporation into the global economic order. Achille Mbembe (2001), for example, argues that African states govern through "commandment" to both exercise authority and "civilize" the masses. They maintain authority

13 Eaves, Mazzucato, & Vasconcellos (2024)
14 Scott, J. (1998). Seeing Like a State: How Certain Schemes to Improve the Human Condition Have Failed. Yale University Press.

by small distributions of public salaries and the gains of corruption in ways that keep diffuse networks of authority loyal through the debts they create on society.[15] While acknowledging these challenges and the pervasiveness of neopatrimonialism, Thandika Mkandawire contended that developmental states (states with governments effectively achieving inclusive growth and social development) were possible in Africa, but required appropriate political conditions, including: 1) a governing elite embracing an ideology that prioritizes development above short term, personalized gains; and 2) the capacity to implement, isolated from private interests. Mkandawire was frustrated by development institutions expecting technocratic behavior that presupposes such a developmental state while ignoring the political and structural conditions that make it possible.[16]

The reality is that many states do not have those conditions in place and are thus not in a position to deploy interventions — including DPIs — in ways that maximize public value. It is those political conditions that generate the risk environment for DPI.

In Figure 1 below, we hypothesize about how structural political realities

> “To implement DPI well, a state must have the political motivation to execute the initiative with a high level of coverage and quality.”

shape DPI outcomes. To implement DPI well, a state must have the political motivation to execute the initiative with a high level of coverage and quality. This imagines they either embrace technocratic innovation due to a pro-development inclination[17] or a more coercive inclination to control. In order to execute well, they must have both sufficient resources and commitment to either agenda, isolated from private interest.[18] Some in the DPI space lament governments’ low technical capacities for implementation and even present DPI as a solution to low bureaucratic capacity.[19] They see low “governance capacity” as something that can be hacked with the right technical assistance or technical safeguards, rather than a product of very real political pressures.[20] Instead, we argue that governments’ decisions to avail sufficient resources, technology, and manpower to DPI deployments are an

15 Mbembe, A. (2001). On the Postcolony. University of California Press.

16 Mkandawire, T. (2015, July 24). Neopatrimonialism and the Political Economy of Economic Performance in Africa: Critical Reflections. World Politics 67(3), 563–612 https://www.researchgate.net/publication/276422670_Neopatrimonialism_and_the_Political_Economy_of_Economic_Performance_in_Africa_Critical_Reflections; Mkandawire, T. (2001, May 1). Thinking about Developmental States in Africa. Cambridge Journal of Economics 25(3) 289–314. https://doi.org/10.1093/cje/25.3.289

17 Eaves, Mazzucato, & Vasconcellos (2024)

18 Mbembe, A. (2001). On the Postcolony. University of California Press.

19 UNDP & Dalberg. (2023). The Human and Economic Impact of Digital Public Infrastructure. https://www.undp.org/sites/g/files/zskgke326/files/2023-07/undp-the-human-and-economic-impact-of-digital-public-infrastructure-final.pdf

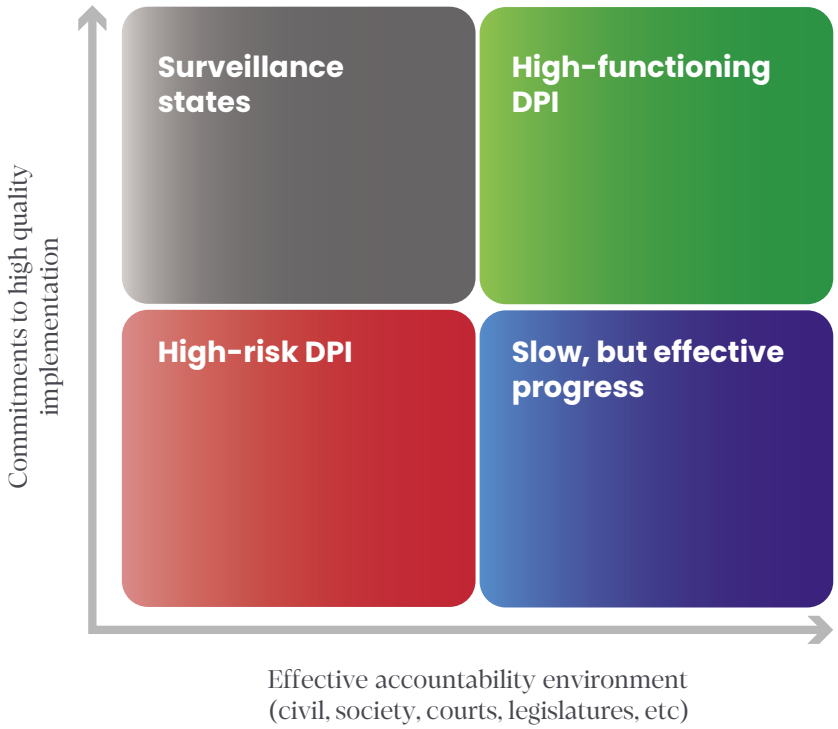
20 ITU. (2023). Digital Public Infrastructure (DPI): Scaling Inclusive and Open Digital Ecosystems for the SDGs. https://www.itu.int/initiatives/sdgdigital/digital-public-infrastructure/; UNDP and Dalberg (2023); Martin Meier, C., McGowan, K., & Vora, P. (2025, September 21). Good Digital Public Infrastructure Is More than Just Technology. Here’s What It Takes to Fund It. Digital Impact Alliance. https://dial.global/good-dpi-more-than-tech-funding/

outcome of government incentives to execute well.

Few governments will pursue highly beneficial social outcomes without strong incentives. State accountability through political institutions reduces the risk of misuse of new state power from digitalization while also ensuring political incentives are in place to hold states accountable for achieving widespread social benefits from DPI.

Accountability can come from a combination of legislative engagement and oversight, strong judicial review ensuring *de jure* and *de facto* legal adherence, and from citizen pressure directly and through civil society. It is very difficult to activate these kinds of accountability when state DPI plans are opaque and outcomes — especially at the citizen level — are not measured and made public. Where state commitments are strong but constraints weak, we are likely to end up with effective digital tools but also high levels of surveillance. Where both are weak, we are most likely to end up in with high-risk DPI, where all three risks outlined by Gelb and Diofasi Metz (2018) — exclusion, misuse, and ineffective investment — can be present and are likely to outweigh realized benefits. True DPI exemplars will naturally fall in the green zone, where the state has both high capacities and strong accountability environments. We argue that their success in DPI execution is not accidental.

FIGURE 1: DPI OUTCOMES MAY BE LARGELY A FUNCTION OF STATE CAPACITIES AND ACCOUNTABILITY ENVIRONMENTS THAT EFFECTIVELY MANAGE RISK.



03 Benefits and Risks of Digital ID

Kenya's experience with digital ID provides a helpful illustration of these realities. Where is the new Maisha Namba headed on the map outlined in Figure 1? It helps to begin with outlining the potential benefits and risks of digital ID.

Digital ID literature suggests that it could deliver a wide range of foundational benefits, including an increase in ID coverage, the ability to remotely authenticate individuals in support of digital service provision, and backend efficiencies in terms of reducing duplication across government agencies collecting biometrics and issuing separate identity documents (Table 1). While all good things, the achievement of substantial benefits in each domain is conditional both on the scale of shortcomings of the existing system (and thus the marginal benefit of a new system) and capacities and incentives for affected government agencies to alter operations in line with these intended outcomes.

TABLE 1: POTENTIAL PRIMARY BENEFITS FROM DIGITAL ID (SEE ANNEX B FOR AN ASSESSMENT OF KENYA ALONG THESE LINES.)

ARGUMENT FOR DIGITAL ID[21]	POSSIBLE CITIZEN BENEFIT	CONDITIONS FOR REALIZING SUBSTANTIAL BENEFIT
Increase ID coverage	→ Increased ability to work, travel, own SIM cards, and access financial services	→ Important gaps in coverage exist → New system actively reduces barriers to access, including price, transaction costs, discrimination, and/or arbitrary treatment
Enable remote authentication and eKYC, based on uniqueness and stored biometrics	→ Increased access to financial and other digital services → Greater competition (lower costs to users) among service providers given wider digital reach → Improved credit information sharing	→ Current system is inadequate or costly for remote authentication/ eKYC
Eliminate need to carry physical ID	→ Convenience of not carrying ID	→ Police and other authorities actually reduce harassment for not having physical ID → Digital systems are nearly always functional → Firms needing to do ID authentication have high adoption of digital system (due to low cost, high reliability, convenience, etc.)
Increase backend government efficiencies	→ Reduced wastage of public resources → Possibly redirect government spending to public benefits or reduced tax burdens → Possibly faster processing times for citizen services	→ Inefficiencies, duplication in ID capture (like biometrics) by multiple agencies is already leading to high future costs (not sunk costs) → Political ability to force agencies to transition from legacy systems (may be reasons they resist switching, due to transition costs and lost administrative revenue) → High quality implementation of new, interoperable systems across agencies; reliable uptime of system, high connectivity → Accountability for faster, more accurate services

In addition to these primary benefits, there may be a number of downstream benefits for citizens and states, but these are not universal. You cannot, for example, reduce leakages in social safety nets that don't exist, and potential gains are small where programs are small. Whether leakages can be reduced is also contingent on whether leakages stem from ID challenges and beneficiary duplication versus elsewhere in the

21 Eaves, Mazzucato, & Vasconcellos (2024); World Bank. Brief on Digital Identity. Accessed May 23, 2024, from https://thedocs.worldbank.org/en/doc/413731434485267151-0190022015/render/BriefonDigitalIdentity.pdf; Venkatesan, Totolo, & Michaels (2024); Gelb & Diofasi Metz (2018); Ingram, G., McArthur, J., & Vora, P. (2022). How can digital public technologies accelerate progress on the Sustainable Development Goals? Brookings Global Working Paper #174. https://www.brookings.edu/wp-content/uploads/2022/05/Digital_public_technologies_and_SDGs.pdf; World Bank. (2021). Principles on Identification for Sustainable Development: Toward the Digital Age. https://documents1.worldbank.org/curated/en/213581486378184357/pdf/Principles-on-Identification-for-Sustainable-Development-Toward-the-Digital-Age.pdf

flow of funds. Eliminating leakages also has a political dimension. Implementers must have leverage over leakage beneficiaries in order to dramatically reduce this challenge in practice. In Table 2, we outline potential downstream benefits cited in the literature and conditions for their achievement.

TABLE 2: POSSIBLE DOWNSTREAM BENEFITS OF DIGITAL ID AND CONDITIONS FOR ENABLING THEM

POTENTIAL DOWNSTREAM BENEFITS [22]	CONDITIONS FOR REALIZING SUBSTANTIAL BENEFIT
Increased **transfers** of social safety nets and emergency relief	→ Government has ability and willingness to distribute transfers at a meaningful size
Decreased **leakage** in social safety nets	→ Government has social safety nets → Leakages are substantial → Leadership is able and willing to rein in leakage → Leakages are due to lack of unique, digital identity (rather than other channels)
Savings by removing **ghost workers** from government payroll	→ Ghost workers are significant problem → Government is willing and able to eliminate ghost workers without significant backlash from patronage network
Increase access to **SIM cards and banking** through KYC channels	→ This does not already exist → Coverage is low or suboptimal
Enable unique ID for **credit registry**	→ This does not already exist
Enable registration for **school exams**	→ This does not already exist
Increase **vaccination** rates	→ Identity is a barrier to vaccination (Previous research is correlational and likely driven by confounding variables like accessibility and capacity of families who can access both registration and vaccination[25])
Eliminate **child labor and child marriage** through proof of age	→ Child labor and marriage are the result of not knowing the child's age
Reduce transaction costs in **hiring**	→ Employers can affordably access digital verification process → Government willing to eliminate costly, time-consuming in-person background checks (In Kenya, this is a big moneymaker for government)
Boost **tax collection**	→ Process is fair, easy, and not retrogressive → New fees on government services don't introduce new exclusions and substantial burdens on low-income users
Enable clean **elections**	→ The registry is highly functional and transparent → Universal connectivity at polling stations → Full and open registration/coverage → Extremely low error rate in validation

The tables above make it clear that realizing potential gains from digital ID requires that new systems substantially outperform old ones. Often that has little to do with

22 Gelb and Diofasi Metz (2018); UNDP and Dalberg (2023); UNDP and G20. (2023). The DPI Approach: A Playbook. https://www.undp.org/sites/g/files/zskgke326/files/2023-08/undp-the-dpi-approach-a-playbook.pdf

25 Gelb and Diofasi Metz (2018)

the identity program alone, but needs complementary conditions to be in place. Some of the most important potential gains rely on political considerations. Does the agency implementing the ID actually have the ability to take on those benefiting from existing system leakages, or, in the hopes of consolidating bureaucratic processes, are they both willing and able to force other agencies to eliminate duplicative processes that are an important source of rents?

When political conditions are not conducive, it is difficult to manage the risks of digital ID programs with "principles," "safeguards," or "guardrails." These risks can be substantial and pose real threats of harm to citizens directly and by reshaping citizen-state relationships.[24] In their 2018 book, Gelb and Diofasi Metz[25] helpfully outline three key categories of risk around implementation of ID programs:[26]

1. **Exclusion –** ID systems can fail to get full coverage by not addressing existing challenges around discrimination, but also by entailing processes that are costly in terms of fees, travel time, wait time, low connectivity, or discretion of registration officers.

2. **Misuse –** Digital ID systems can be vulnerable to data leakages where protection mechanisms are not robust, enshrined in law, and enforced. Governments can also deliberately use data for surveillance purposes. Some states may make this legal to some extent, but it is also a situation where governments can seize new surveillance authority in the absence of effective constraints on their power.

Digital ID systems can be vulnerable to data leakages where protection mechanisms are not robust, enshrined in law, and enforced.

3. **Ineffective investments –** To date, this risk is little discussed, but Gelb and Diofasi Metz point out that poorly executed ID systems and those that bring few benefits to citizens are a waste of public resources that could have been spent better on other development

24 Lips, M. (2010). Rethinking citizen – government relationships in the age of digital identity: Insights from research. Information Polity 15(4), 273–89. https://doi.org/10.3233/IP-2010-0216

25 Gelb and Diofasi Metz (2018)

26 David Porteous (2023) summarizes concerns around DPI more generally. He sees these as a set of interests in equity, efficiency, rights, and systemic risk.

priorities. Governments may pursue them merely to benefit from the "lucrative opportunities" presented by high-value procurements and not have a serious commitment to high-quality implementation. In such cases, benefits of digital ID cannot materialize. The authors use Kenya's 2013 biometric voter registration as an example of an "egregious case" of this, in which $106 million was spent on equipment alone through opaque procurement processes to have a digital voter register that failed on election day and for data that could not be reused. Since the process was loan-funded, that entailed an additional $31.2 million in costs for taxpayers. Such losses also entail significant opportunity costs in developing countries. For example, in Kenya, the entire free primary education program costs $94 million per year, and the school meals initiative about $36 million annually.[27]

27 Muchunguh, D. (2023, June 15). Education sector receives Sh628.6 billion, highest share of 2023/24 budget. Nation. https://nation.africa/kenya/news/education/education-sector-receives-sh628-6-billion-highest-share-of-2023-24-budget-4271526; Oniango, M. (2023, June 22). Kenya to launch biggest school meals programme in Africa. The Guardian. https://www.theguardian.com/global-development/2023/jun/22/kenya-to-launch-biggest-school-meals-programme-in-africa

04 The Case of Kenya

What can we expect from Kenya's new digital ID initiative, the Maisha Namba? How are citizen benefits and risks shaping up in Kenya's particular state incentive and accountability ecosystem? What questions does that raise about DPI more broadly? Under what conditions are DPI interventions likely to end up in the red zone?

Our Research Approach

In April and May 2024, we reviewed existing literature and spoke with citizens, firms, civil society organizations, and DPI stakeholders to explore experiences with the country's ID system and perceptions around the new digital ID, Maisha Namba (see more on methods in Annex A). What we heard predominantly from citizens, firms, and civil society was skepticism. Based on their interactions with the state bureaucracy and their experiences with a number of lackluster digitalization attempts, citizens doubt the sincerity of government's ambitions and their commitment to implement well. Civil society expresses similar fears, but also concerns about the process of developing and deploying the digital ID and risks of perpetuating existing exclusions. They are concerned about insufficient data protection and privacy guarantees as well as the lack of transparency and accountability from both government and donors backing the ID rollout. Firms see the initiative largely as a waste. To them, current coverage and digital authentication systems already in place are quite good. They are somewhat concerned about the costs to revamp their technology to accommodate new authentication configurations.

In sum, few expect significant marginal gains from the new system, but they do expect there to be new administrative burdens. Mostly, they expect the investments to be wasteful. But it is also difficult to have complete judgments, citizens report. To date, there is no official

public documentation of what the new system actually entails, only sporadic press statements. Contracts between government and both its suppliers and donors have not been disclosed. Where civil society has been included in discussions, it has been largely peripheral. Few trust that this new system will translate into meaningful gains for citizens.

Insights

1. Kenya has had a fraught journey towards digital identity with real progress moving along quietly behind the scenes, while a number of identity initiatives have been costly failures.

Kenya's first ID was known as the *kipande*. In the tradition of "commandment,"[28] this was issued by colonial authorities meant to identify African workers who had limited freedom of movement and residence. It was worn around the neck in a humiliating way. One of our respondents told us this created some resistance towards having an ID even after independence. He told us, an ID worn around the neck was "like the whites were giving their dogs" to mark which dogs had been vaccinated against rabies. The first-generation, post-independence national ID was issued on a large, handwritten card, which later moved towards a laminated card with a black and white, box-camera photo and manual thumbprint. Some of our respondents recalled that to get a first-generation ID, they had to present a party registration card, showing their allegiance to then-President Moi. The second generation was introduced in 2011. This ID had a color photograph, thumbprint, ID number, and serial number, but printed on a plastic card.

A curious feature retained in Kenya's IDs is the collection of information about one's ethnicity. With the kipande system, this was displayed prominently; with subsequent IDs, this information is demanded at application and encoded as location data from one's patriarchal lineage (typically, one must also present copies their parents' IDs when registering), whether or not the ID seeker has any significant roots in their father's land of origin. "No one is from Nairobi," is a common refrain that historically has impeded applications for those born and raised in the capital city.[29]

Alongside these ID programs, the country introduced the Integrated Population Registration System (IPRS) in 2011, with substantial upgrades in 2015. This database connected multiple government registries based on the national ID, alien ID (for resident foreigners), and refugee IDs across administrative departments. It enabled telecommunications and financial service providers to confirm individual identities remotely by a low-cost pay-per-use ping against the database. On

28 Mbembe (2001)

29 Kareithi, A. (2013). Echoes from the past: The kipande's dark past. The Standard. https://www.standardmedia.co.ke/sunday-magazine/article/2000084459/the-kipandes-dark-past; Okeyo, V. (2015, November 9). The politics of identity cards in Kenya, and how registration law promotes sour ethnic divisions. Nation. https://nation.africa/kenya/life-and-style/dn2/the-politics-of-identity-cards-in-kenya-and-how-registration-law-promotes-sour-ethnic-divisions-1143666

the back of the IPRS and its upgrades over time, the country was able to build a credit information sharing system just in time for the explosion of digital credit around 2012-13.

Our research participants who rely on IPRS' identity verification for lending, cash transfers, and background checks all reported that the system works well for them. One lender used IPRS in addition to Smile ID — a private identity verification company — to make identity checks more robust and reduce fraud. One was particularly frustrated by the costs he is likely to face in adapting his software to fit a new, unnecessary ID:

> "No, no, no, [there's no benefit to the private sector]. It'll be a compliance issue; there's no benefit…There's a cost in redeveloping all our onboarding processes whether it's a bank, whether it's an MNO, whether it's who, so there's a cost. I don't see the benefit to us. We'll do it because it's the new ID and we have to, not that we are going out of our way to use it or make it, no… With this economy we are totally concerned [about the cost]. It brings you back like three months of dev or something because you have to get the scanning differently; everything else has to be different for each pick, and the traditional one was based on code that was working.
>
> Private sector ID user

In spite of already having this robust system in place, government has pursued multiple attempts at building digital identification programs using more advanced biometrics. We already discussed the biometric voter register introduced in an attempt to improve confidence in the 2013 elections, but there have also been others. In 2014, the government announced the National Digital Registry System (NDRS), which was meant to be the "single source of truth" about Kenyans, unifying civil registration and the national ID system. Government was ostensibly concerned about improving local security, but expected they might finance this program by selling data on citizens and their movable collateral to financial institutions. Scholar Keith Breckenridge concluded that the NDRS was undermined by political economy realties: Safaricom (a local telco monopoly partly owned by the state and a number of private elites) had developed its own lucrative credit scoring algorithm and had little interest in data convergence that might jeopardize its competitive position.[30]

The failure of the government's Huduma Namba program — the first attempt at a third-generation ID — was much more public. Reportedly, 36 million people[31] registered for this new number under threat of service exclusion and deportation.[32] The registration process often involved more than eight hours of waiting for data collectors to manually

30 Breckenridge (2019)

31 Kimani, T. (2019, May 24). 36 million registered for Huduma Namba, The Star. https://www.the-star.co.ke/news/2019-05-24-36-million-registered-for-huduma-namba/

32 Mahmoud, M. (2019, August 26). Huduma Bill public participation a terrible flop. Nation. https://nation.africa/kenya/blogs-opinion/opinion/huduma-bill-public-participation-a-terrible-flop-198124; Oguda, G. (2019, May 17). Why Kenyans are queuing up to register for Huduma Namba. Nation. https://nation.africa/kenya/blogs-opinion/opinion/why-kenyans-are-queuing-up-to-register-for-huduma-namba-168756

enter personal details (likely with many mistakes) and capture photographs and fingerprints digitally on tablets. In January 2020, the initiative was suspended by the courts, who agreed with civil society petitioners that sufficient data protection was not in place and the scope of the biometrics allowed to be captured was overly extensive and intrusive.[33] There were few efforts to amend the program to bring it in line with the court order. In spite of reportedly losing $115 million, the effort was abandoned. On taking office, President Ruto (who was deputy president when Huduma Namba rolled out) called the program a "fraud."[34]

Many participants in our fieldwork were among the 37 million Kenyans who registered for Huduma Namba, but few received cards (only two of our 18 individual participants). In the end, many felt this was a waste of their time and of public money:

A final example was an example of what

> "I thought the Huduma will help us the same way the ID helps us, because they were saying if you don't take Huduma Namba you will not be attended to, so I decided to apply so that I don't miss out.
> M: And it disappointed you?
> R: Yes!

> "Huduma Namba was a good idea, but they didn't follow through. It seems like there was another interest with the idea. This idea is very good and would benefit us, but the games involved are what make the idea lose its meaning.

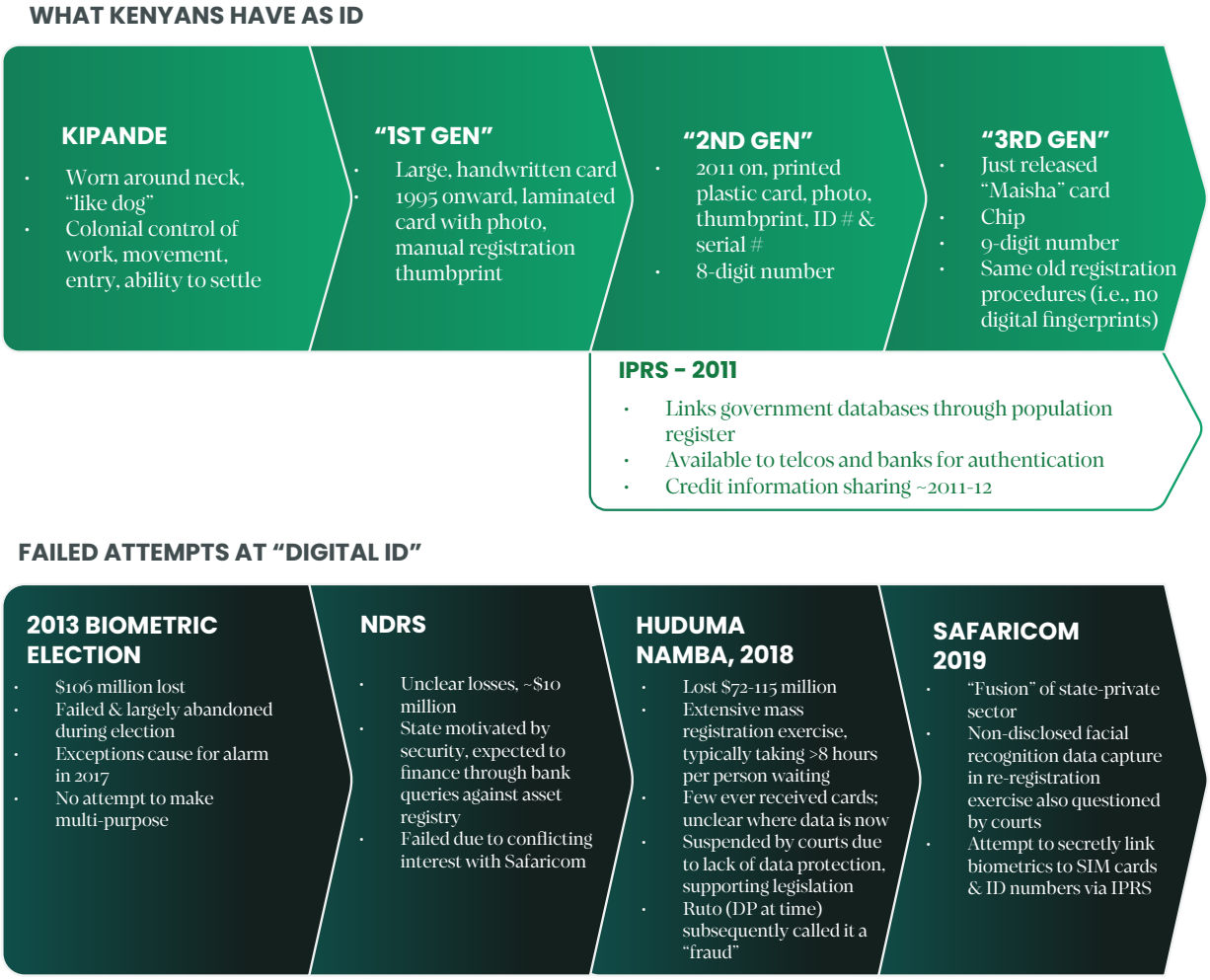
> "That Huduma card has not been effective on our side. The government used a lot of resources but at the end of the day, it didn't benefit the citizens in any way.

Grace Mutung'u calls a state-private sector "fusion" of making existing identity more robust through private sector capture of facial recognition data that would be linked to the ID registry.[35] In 2019, the Communications Authority reinforced directives initially issued in 2015 to telcos to ensure all SIM cards in the country were ID-registered, or switched off if not. Safaricom took the opportunity to tell all of its customers (even those with properly registered lines) to re-register their lines in person at Safaricom shops. During the re-registration, they took photographs to feed into their facial recognition software. This was before there was legislation in place allowing such firms to collect and use such biometric data. It is further complicated by the reality that

33 Republic of Kenya. (2019). Petition 56, 58 & 59 of 2019 (Consolidated). Kenya Law. https://kenyalaw.org/caselaw/cases/view/189189/
34 Oruta (2023)
35 Mutung'u, G. (2023, April 3). Checking the Power of Technology Business in Public Roles through Strategic Litigation: Case Examples from Kenya. Javnost - The Public 30(2), 236–52. https://doi.org/10.1080/13183222.2023.2201796

Safaricom also operates a nationwide network of surveillance cameras on behalf of the government. The capture of photos for facial recognition triggered a public backlash. The Communications Authority initially backed Safaricom's data collection effort in a joint press conference before rolling back demands to ensure only unregistered lines were registered and enabling some users to verify their lines remotely.[36]

FIGURE 2: KENYA'S IDENTITY JOURNEY



In addition to these examples of broad digital ID attempts, in 2017, the National Transport and Safety Authority began issuing "smart" driving licenses that bear similarities to Maisha Namba cards. These chip-enabled cards are replacing the booklet-based licenses being phased out. After the new licenses gained some traction, police were offered an app to validate licenses without the physical card. However, there were drawbacks in the new system. Drivers are required to (re)submit their biometrics (in spite of the existence of the automated fingerprint identification system in place), and the cards must be renewed every three years (with fresh, in-person

36 Mutung'u (2023)

biometric capture). It often takes six months or more for cards to be issued.[37] Another in-person visit is required to collect the new cards on every renewal. The paper-based licenses, meanwhile, can be still be annually renewed remotely online or at bank branches conveniently without this repetitive biometric capture demand.

The new "Maisha Card" is the second attempt at a third-generation national ID. It resembles the second-generation card but includes a chip and reportedly now has an expiration date. Those who applied for a generic ID since November 2023 registered with the same manual process as those before them — including manual capture of biometrics at registration offices — but are now being issued a Maisha card. In press statements, government has said that the Maisha Namba program will have four key components: 1) a nine-digit unique personal identifier (UPI) called the Maisha Namba issued at birth[38] for the young and on ID issuance/replacement for adults; 2) the chip-enabled Maisha Card; 3) a digital ID; and 4) the National Master Population Register.[39] Presumably, remote ID authentication will continue to happen on IPRS, which will need to adapt to the new ID configuration and additional digit.

2. Citizen experiences of government-led digitalization more broadly have been disappointing and sometimes harmful.

Citizen skepticism towards Maisha Namba stems in part from distrust generated from government digitalization processes outside of just ID. In the early 2010s, with funding from the World Bank, Kenya implemented

37 Writer|Climber|Mother of Dragons|Kas Ka Gan [@Wordslinger_]. (2024, May 20). If you consider they want to make it illegal to drive without your physical license with you, what happens when... [Post]. X. https://x.com/Wordslinger_/status/1792590830865170607

38 Results of a pilot issuing UPI numbers at public maternity facilities in Nairobi have not been shared. We spoke with three women delivering in the pilot facilities during the planned pilot window, and none were issued a UPI for their children or even told about the program.

39 Cheruiyot, K. (2023, September 12). Digital ID: Government switches from Huduma to Maisha Number at a cost of Sh1 billion. Nation. https://nation.africa/kenya/news/digital-id-government-switches-from-huduma-to-maisha-number-at-a-cost-of-sh1-billion-4366788

an Integrated Financial Management Information System (IFMIS), which was meant to manage government payments digitally in order to create an audit trail for public accountability of government spending. Gelb and Diofasi Metz (2018) note that such systems failed to improve accountability in many countries, and Kenya was no exception. A 2013 internal World Bank evaluation also noted the project's failure to stem leakages or for government to act on audit findings. Evaluators faulted World Bank staff for failing to conduct adequate risk assessments and political economy analysis before initiating the intervention.[40] Kenya's auditor general complained that the system actually made it even harder to ensure accountability, due to system "manipulation..., outright forgery and neglect of duty."[41] He faulted IFMIS in part for enabling the theft of $18 million in government funding intended for the National Youth Service. Audits as recent as 2023 indicate these key flaws have not been addressed.[42]

In 2014, the government introduced a new donor-funded digitalization effort dubbed eCitizen. This initiative was meant to simplify applications for government services through a web portal, improving efficiency, accountability, and revenue collection for services, such as passport applications and driving licenses. In 2023, the government rushed to pull 5,000 services onto eCitizen in what appeared to be an attempt to consolidate revenue collection for fee-based services, including entry fees for national parks, school fees, and public hospital fees. The system has not been able to absorb this new traffic, nor is it designed to be particularly user friendly. Hundreds of tourist vehicles queued for entry into parks where the eCitizen system was down and foreign tourists struggled to create accounts and make payments.[43] Patient care was disrupted and delayed owing to eCitizen's

40 Desai, R. (2013). ICR Review: Institutional Reform and Capacity Building Project. World Bank. https://documents1.worldbank.org/curated/en/641421474893672924/pdf/000020051-20140625190152.pdf

41 Nyabola, N. (2018). Digital Democracy, Analogue Politics: How the Internet Era Is Transforming Politics in Kenya. Zed Books.

42 Mburu, P. (2024, April 10). Ifmis' big, fat, tamper-proof lie exposed. Nation. https://nation.africa/kenya/business/ifmis-big-fat-tamper-proof-lie-exposed-4585878

43 Kitimo, A. (2025, August 27). Tourists stranded as Ruto's eCitizen payment disrupts park activities. Nation. https://nation.africa/kenya/news/tourists-stranded-as-ruto-s-ecitizen-payment-disrupts-park-activities-4348728

frequent outages and no backup system available or permitted by state officials keen on payment consolidation.[44] State agencies have complained that they experience delays claiming back their revenue in order to manage their operations.[45] eCitizen is also just the front end and payments aggregator for government services; it doesn't address backend inefficiencies in actually delivering services. For example, eCitizen receives passport applications, but actual issuance has been delayed many months due to analog bureaucratic failures, pushing the costs of facilitation bribes ever higher.[46] To date, there has not been any public, systematic survey or reporting on eCitizen's performance in terms of quality, efficiency, or accessibility of public services.

Example of first-hand citizen experience with rapidly scaled and mandatory use of the eCitizen platform

One of our respondents in Nairobi, "Betty," rushed her 17-year-old daughter to Kenyatta National Hospital in February 2024. Her daughter was pregnant and was experiencing distressed labor well before her due date. While the triage team agreed the situation was critical, they refused to treat the girl, because eCitizen was down. Betty couldn't pay a deposit during the system outage. The hospital staff left Betty and all the other patients in the casualty ward waiting for four hours while the system was offline. Once it was up, they rushed Betty's daughter into the operating theater. While her daughter and the baby were saved, the infant had been deprived of oxygen for many hours, leaving it with permanent neurological disabilities. What's more, Betty was given a hospital bill of KES 1100 in charges, but eCitizen was displaying charges of KES 2100, a substantial difference for low-income Kenyans. "I asked, why is the money on the receipt different from what the system is asking for?" Betty told us. "I was told to either pay the money or move aside."

Other respondents complained that being forced to pay school fees through the system eliminated farming families' ability to partially pay fees in kind with farm produce. That had been a lifeline for cash-poor, rural families.

Still others pointed out that few of them had smartphones and even those who did usually needed help setting up an eCitizen account and navigating its complex interface. Most who needed to use it had to travel to cyber cafes where they typically spent an extra KES 200 per transaction to use a computer and have assistance from a shop attendant.

44 Mburu, P. (2024, February 13). Broken system: The e-Citizen nightmare. Nation. https://nation.africa/kenya/news/broken-system-the-e-citizen-nightmare-4523200

45 People Daily. (2023, August 22). Single pay point directive hurts State agencies. https://peopledaily.digital/single-pay-point-directive-hurts-state-agencies/

46 Nation Team. (2024, February 19). A broken system: Nyayo House, the playground of passport cartels. Nation. https://nation.africa/kenya/news/a-broken-system-nyayo-house-the-playground-of-passport-cartels-4507304

In 2023, the World Bank renewed its support to the Government of Kenya's digitalization efforts through GESDeK II. The program's objectives are solely focused on revenue generation and tracking, with no mention of impacts on citizen service delivery. The only "social" risks the World Bank program appraisal mentions are around public participation, inadvertent exclusions due to "digital illiteracy, lack of access to smartphones, electricity, and connectivity," and poor grievance redressal mechanisms. Risks of poor implementation leading to service denials and delays —potentially causing real harm — do not appear to be on the World Bank's radar.[47]

Apart from unevaluated and potentially harmful impacts on service delivery, eCitizen has also been implicated in corruption. In 2019, the Directorate of Criminal Investigations (DCI) began a probe into why the additional KES 50 "convenience fee" was channeled to a private company without any legal authorization to collect money on behalf of government and unclear beneficial ownership. In 2024, the auditor general launched a forensic audit, as the DCI case was never closed, and it remains unclear which contractors are managing the systems and who owns the firms receiving government revenue.[48]

Research participants expressed frustration with government's adoption of new technology and ideas without the kind of quality implementation and follow-through needed to ensure that citizens benefit:

> "It is like we are borrowing ideas but we have not reached the capacity yet…We as Kenyans, we are good innovators, but to implement…?

> "You know you cannot stop the government from implementing what they have planned, but in my opinion maybe they should go slow on it. It is now 20 years since technology came in and how we are progressing? I think they will lose us, because too much information might clog our thinking. They can look at something else that can benefit the normal citizen instead of investing too much money on technology which they are changing every other new day. I think with technology they should go step by step, but now they have introduced everything very fast.

47 World Bank. (2024). Program to Strengthen Governance for Enabling Service Delivery and Public Investment in Kenya (GESDeK). https://projects.worldbank.org/en/projects-operations/project-detail/P161387

48 Mutung'u (2023); Star Reporter. (2019, March 21). DCI probes how Sh5.6 billion disappeared from eCitizen. The Star. https://www.the-star.co.ke/news/2019-03-21-dci-probes-how-sh56-billion-disappeared-from-ecitizen/; Mutai, E. (2024, May 1). E-Citizen portal set for forensic audit amid ownership doubts. Business Daily. https://www.businessdailyafrica.com/bd/economy/e-citizen-portal-set-for-forensic-audit-amid-ownership-doubts-4609802

> I wanted to say, the government has many projects, all the time the government has new projects and they all require money. At some point, the budget will be transferred to citizens. Government should do small-small projects and make sure they complete them before starting a new one. If it is housing, they should focus on housing first. If they continue introducing projects, it is the citizens who suffer. [The government recently introduced a controversial new tax on affordable housing, amid high inflation and falling real wages.]

> They are playing around with us.

For Kenyans, government digitalization has been a process they've been subject to rather than benefited from. Many perceive that it has done more to enable corruption and extraction than improve service delivery and government accountability. As of the 2021 Afrobarometer survey, Kenyans ranked corruption as their number one problem, making Kenya the only African country to do so. Seventy-seven percent of Kenyans said the government was doing fairly badly or very badly in fighting corruption, and 83 percent said it was not possible to report corruption without fear.[49] Nanjala Nyabola summarized:

> This is the current condition of the digital democracy project in Kenya. The government continues to push digital initiatives as solutions to various public sector problems and comes up short, even if the systems themselves are world class. The government is also stuck between two contradictory impulses — on one hand to appear progressive and forward looking, on the other to sabotage itself to keep the old gravy trains running. And in all this, citizen data keeps disappearing into an unregulated black hole. [50]

3. Existing processes for acquiring birth certificates and national IDs present many challenges that are not addressed by the new digital ID.

The Kenyans we spoke to value having a national ID very highly. This is a critical document in their view. It enables freedom of movement, entry into many buildings, and recognition as a citizen, but most importantly, it is required for work — even casual, informal work. Most young people we met started trying to get an ID as soon as they became eligible at 18 years old.

49 Dulani, B, Boateng Asiamah, G., & Zindikirani, P. (2023, December 6). Amid rising corruption, most Africans say they risk retaliation if they speak up. Afrobarometer. https://www.afrobarometer.org/publication/ad745-amid-rising-corruption-most-africans-say-they-risk-retaliation-if-they-speak-up/

50 Nyabola (2018)

IDs have become increasingly important over time, many told us. Similarly, birth certificates used to have limited utility, so many older Kenyans do not have them. However, parents began to apply for their children — often investing significant amounts of time in the process — once these were required first for national exam registration and more recently for entry into primary school. Where there were gaps in coverage that we observed, individuals were denied a birth certificate or ID, because of local authority discretion or the inability to produce parents' IDs and other documents demanded by local authorities.

In one particularly egregious situation, a young man who drives a boda has been long denied his ID through interference from a relative who holds a powerful position in the county government. "James," who drives a motorbike taxi for a living, is now 23 years old. When he turned 18, he tried to get an ID, but his mother was deceased and his father, an alcoholic, was unable or unwilling to share his ID. According to James, his father's sisters then intervened, hiding the father's ID. They believed that James' father would die soon, and if James had an ID connecting him to his father, he would inherit the family properties, which are passed through male succession. After years of trying, James finally made some progress with a detailed letter from his chief explaining the situation. James lived his entire life in the same community and was well known. The ID was processed two years ago but still has not been released. He believes his aunt in the county government has interfered so that the ID

will not be released. Whenever he goes to check on it, she catches wind and sends a police contact to arrest him. The area police know he doesn't have an ID and frequently arrest him in order to extract bribes. This costs him KES 6,000–10,000 a month, he estimates. Without an ID, he cannot be listed on his children's birth certificates or register for health insurance and cover them under a family policy. He has now enlisted the help of a local celebrity who assures him he will have his ID before the end of the year.

Most of our participants considered getting birth certificates and national IDs as at least somewhat difficult (Figure 3). They complained of cumbersome processes in which applicants must bring documents to government offices (sometimes several different offices), wait in long lines to be attended, and face long delays in receiving documents. They often have to return to an office several times to again wait in a queue to find out if the document has been issued. When applying for an ID, applicants need a letter from the chief or another authority in the area where they were born certifying that they come from that area. They also need IDs for both parents, which is often difficult when one or both parents are not in the child's life.

Chiefs and registration officials exercise significant discretion when deciding which documents will suffice for the ID and whether the chief will choose to assist them or not. Given chiefs' position of authority and role in local conflict resolution, chiefs can seem intimidating, discouraging people from seeking guidance at their offices when perhaps they don't have all the necessary documents. One respondent explained, "We fear the chief! If you want to report someone [over a crime or conflict], you tell them, 'I will take you to the chief.' And yet that is where you are meant to go ask for help...We have that notion that the chief's office is a no-go zone." Several respondents who could not locate their fathers' IDs used their grandfathers', uncles', or friends' IDs so that their own ID could be processed. For them, it was much better to have erroneous parental information than no ID.

Our respondents complained that it can be nearly impossible to get an ID without bribing or "knowing someone" who can pull strings and expedite your application. According to Afrobarometer, 43 percent of Kenyans paid bribes to access IDs (versus the continent average of 33 percent), but Kenya's own Ethics and Anti-Corruption Commission placed that even higher at 75 percent for national IDs and 71 percent for birth certificates.[51] Some of our respondents explained:

> "
> M: **And how was the ID process for you?**
> R: **I was helped by a certain cop who was [a] family friend, and he was the one who gave us the connection and I got the ID.**

51 Ethics and Anti-Corruption Commission (EACC). (2025, December). National Ethics and Corruption Survey (NECS), 2023: Evidence from Households in Kenya. EACC Research Report No. 15. https://eacc.go.ke/en/default/wp-content/uploads/2024/05/EACC-NATIONAL-SURVEY-REPORT-2023.pdf; Dulani, Boateng Asiamah, & Zindikirani (2025)

> “Recently, I went to apply for my child before the government increased the fees. I paid 500 shillings. I was required to pay 300 shillings, but I also gave them 200 shillings on top so that they could fasten the process because my child was joining school…It’s hard getting a birth certificate; some people come from far, and again, the process is tedious.

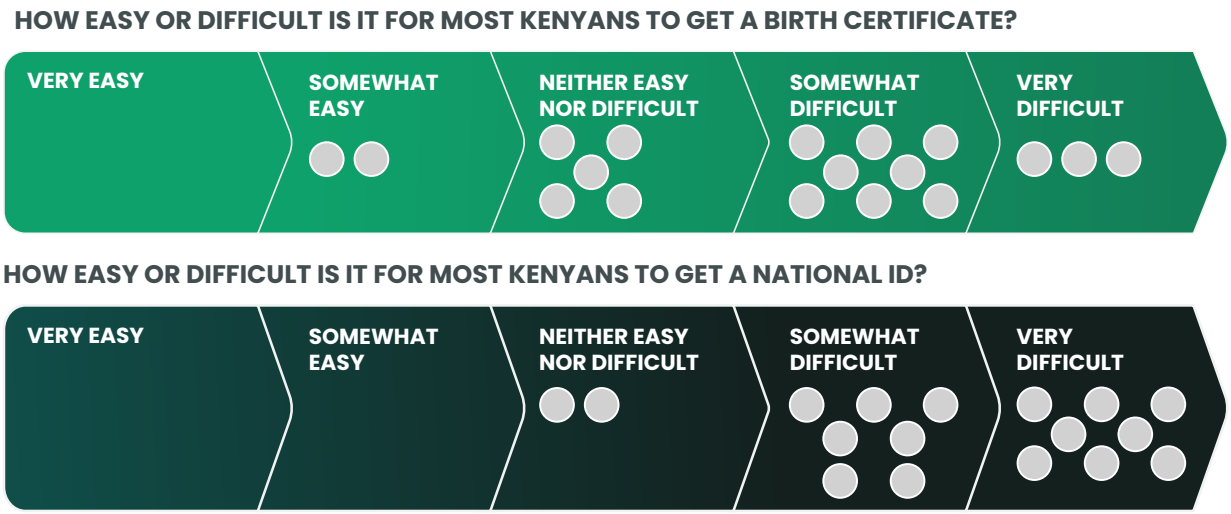
> “I had a case where my child was born at the referral hospital. I went there several times, and they told me I had to go to [a different government office], because it’s not in their systems. They were saying they couldn’t print a birth certificate if a child was born in [the same town], but it’s mostly about who you know. When I realized that, I managed to get it within a few hours.

One exception was in the months leading up to an election. Should you live in an area where the incumbent government expected you would vote for them, you were likely to have a mass ID registration exercise in your village. All relevant bureaucrats would be present, making it possible to complete the entire process in a day and quickly receive your ID in time to vote. Some of our respondents timed their applications to benefit from this. One ended up with a dark photo on her ID; in advance of the elections, officials completed registrations late into the night.

The birth certificates and national IDs often had mistakes (roughly about 15 percent of the people we spoke with). There were mistakes in names, home locations, birth dates, genders, and mismatched photos. One person didn’t even notice that he was erroneously listed as female for more than 10 years. However, correcting mistakes often took a very long time and required bribes.

> “I got the birth notification from my parents after I got my ID. The name on the notification was Anastacia, but my name is Anne. So, I asked them how will I process my birth certificate and all my documents including my education papers and my ID are reading Anne… [The chief] told me he knows a lady who works [in a government office], and once I give her a call, she will process everything for me. I was asked to pay 2,000 shillings, …and within three days, I had my birth certificate.

FIGURE 3: INDIVIDUAL PARTICIPANTS' PERCEPTIONS OF ACQUIRING ID AND BIRTH CERTIFICATES. (N=18)



These experiences are apart from longstanding challenges facing minority groups, Muslims, and those in border areas who have been subject to well-documented discrimination and nationality vetting.[52] Two Muslim participants in Nairobi talked about how much more difficult it was for them to get ID documents. One woman told us how the birth registration office kept sending her home and telling her to come on different dates to process her children's birth certificates. Another said that in their community, they have given up applying for IDs on their own. They now pay a facilitator to manage the process, which still takes very long. Even with an ID, other services can be slow. One young Muslim woman applied for a passport in August of last year along with six friends who are Christian Kenyans. As of the following May, all of the women except for our Muslim respondent have received their passports.

In marking Idd ul-Fitr in April 2024, the president declared an end to citizenship vetting with the new Maisha Namba and promised that there would be no duplicative vetting when applying for passports and other documents. However, when the new guidelines were actually released, it was clear that vetting remained in place but was simply moved from one discretionary committee to chiefs and security agencies who will personally be held responsible for inclusion errors, creating an incentive to deny ID access.[53] A civil society leader noted, "In the real sense they've not ended it, they've

52 Kenya Human Rights Commission. (2010). Foreigners at Home — The Dilemma of Citizenship in Northern Kenya. https://khrc.or.ke/publication/foreigners-at-home-the-dilemma-of-citizenship-in-northern-kenya/; Balaton-Chrimes, S. (2011, June 1). Counting as Citizens: Recognition of the Nubians in the 2009 Kenyan Census. Ethnopolitics 10(2), 205–18. https://doi.org/10.1080/17449057.2011.570983; Kohn, S. (2011, February 28). Out in the Cold: Vetting for Nationality in Kenya. Open Society Justice Initiative. https://www.justiceinitiative.org/voices/out-cold-vetting-nationality-kenya

53 Citizen Reporter. (2024, April 29). Gov't Dissolves Vetting Committees, Chiefs to Be Held Accountable for ID Issuance. Citizen Digital. https://www.citizen.digital/news/govt-dissolves-vetting-committees-chiefs-to-be-held-accountable-for-id-issuance-n341259

just made it harder because they're now in an invisible system that no one knows how it is mutating." Another civil society leader worries the same exclusion fears persist with the digital ID, since the exclusions are by design:

> "To speak about digital ID, you need to first begin with our work on ID, and our work has always been inclusion. How do you have identity regimes or identity systems that do not let people fall through the cracks? And the cracks are not unintentional; they [are] intentional. ID regimes have been designed to be exclusive [and] are not inclusive by design.

In spite of access challenges, once participants had an ID, they found it very functional. No one reported challenges using their IDs to open bank accounts, access SIM cards, apply for jobs, or other key use cases. Many have applied for digital loans by providing their ID number alone, sometimes in conjunction with a selfie or photo of their ID. None reported erroneous reports on their credit bureau data. The ID appeared to be doing its job.[54]

4. Fraud is an important challenge but stems from challenges largely external to ID issuance.

Our respondents were concerned about fraud in the country. They worried primarily about conmen who trick them into sending them money or sharing their PINs to do a SIM swap and steal their M-PESA funds and take loans in their names. Some of this appears to be aided by some forms of digital transparency. For example, customers are more trusting when someone calls who knows their full name (verifiable through IPRS) or recent M-PESA transactions (potentially suggesting insider data access).

Many voluntarily shared their IDs to help friends or relatives too young for an ID or otherwise unable to access a SIM card to get one. They often then negotiated openly whether the person operating that line should be able to take loans or not. Some also feared fraud if they lost their ID, and took measures to protect the ID and ID number and to report missing IDs quickly.

It appears that in some cases, ID registration officials are themselves complicit in one kind of fraud that is common in certain regions of the country. Individuals apply for a new ID. When they finally receive the ID, they go to open a SIM card in their name. They then find the same ID has already been used to register and take loans on the maximum allowable number of lines (five). This was before the ID holder ever received their ID. Somewhere between card printing and delivery to the applicant, this fraud has already taken place. The geographic concentration of such incidences (as reported by a fraud monitoring company) suggests local

54 One informant we spoke with manages cash transfers for an NGO targeting vulnerable populations. In some pastoralist areas, uptake of IDs is less robust. In his view, this is in part because there are few jobs, schools, hospitals, and other services that would make an ID useful.

bureaucrats are likely involved.

Our respondents were quite concerned about fraud in the country and the risk that posed to their savings and their credit records. However, it was not clear that a digital ID would address these issues.

5. While some citizens see a small benefit from ID consolidation, they are not confident that the benefits will materialize.

The citizens we spoke with had often heard of the Maisha Namba through the media but did not understand much about how the ID would be implemented or what it entailed. They felt the government had done a poor job of communicating its plans (Figure 4). No public documentation on the new initiative is available outlining the specifics of the new plan, even though the new IDs are already being issued. Civil society organizations told us they were particularly concerned about this lack of transparency, which inhibits their efforts to ensure the new plans adhere to local laws and put in place sufficient citizen protections.

When we explained what government has stated it wants to achieve with the Maisha Namba, participants believed that there could be some small benefits to them of consolidating IDs across government agencies, smoothing the process for children to access ID, and eliminating the need to carry a physical card. However, they did not see digital ID as a priority for the government to pursue, and they were concerned about whether purported benefits would be

Above all, respondents were concerned government would fail to implement the system well and securely.

achieved. Right now, the same manual application process for ID is being used to apply for a Maisha Namba ID. Will that actually eliminate the need for additional biometric capture? One firm pointed out that government collects substantial revenue from biometric duplication for things like driving licenses and good conduct certificates (background checks) and will not actually be willing to give that up. Some pointed out the new IDs have expiration dates, which introduce new bureaucratic burdens.

Above all, respondents were concerned government would fail to implement the system well and securely. Their experience with digitalization so far has undercut their confidence:

“
It always begins well, but I hope it will be implemented and it works. Maybe we will be reluctant because of what happened to Huduma Namba. It meant well, but you see now it just got a sudden death before we could see it. Everyone would want an all-inclusive card where you can access everything with only that one — it is your driving license, it is your health, and all that in one.

Me, I'm against it, because I imagine fraud. If someone grabs this number, it is the same number in almost all your important documents: your ID, your driving license, passport, everything. When someone gets that number, they will access everything.

Me, I see where our government is taking us; it's like they want to press us. I don't really think if it can be of benefit to us; we will be worried every time.

The government must come with a total full information.

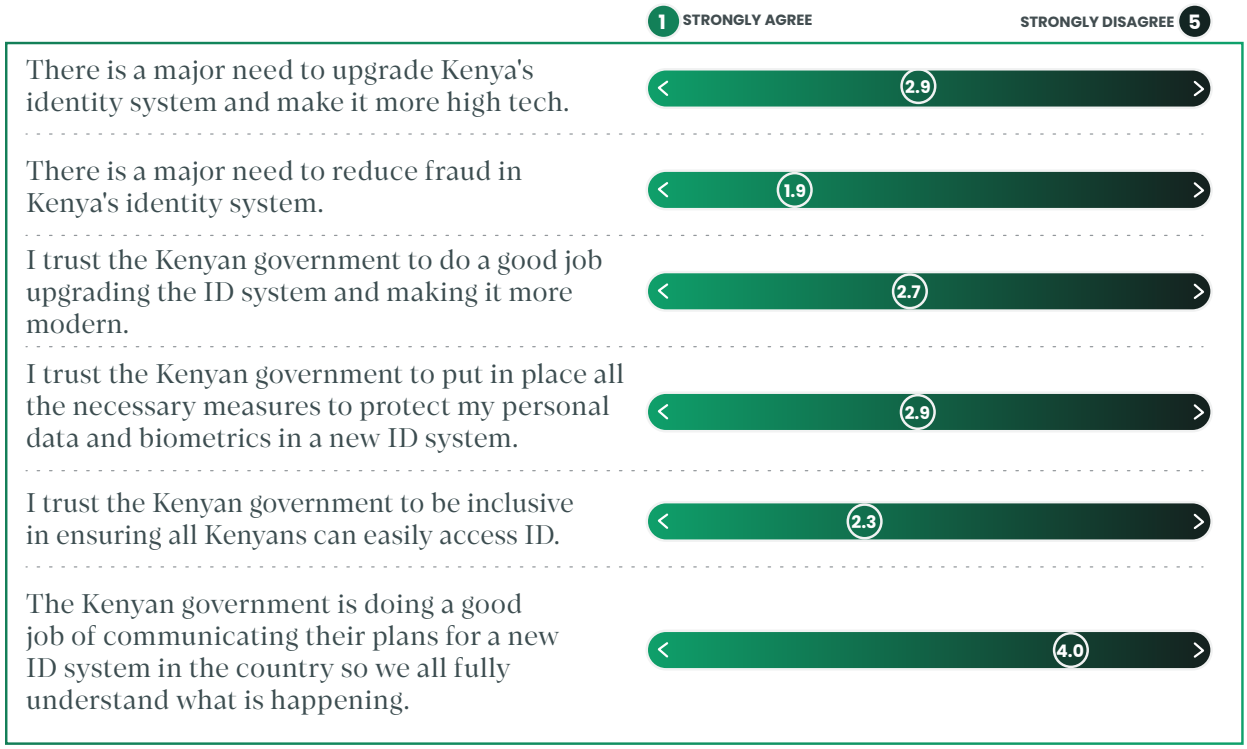
The disadvantages and the risks are more and it's all to do with everything, from data privacy, security, to simple common sense. Why do we actually need a new system? <Laugh> When we have, I tell you, if you make a list of 100 things [Kenya needs], it's the 100th that we need, you get?

R: They are just complicating things! That technology will use a lot of money with which they can use that money to reduce on the debts that we have as a country. Too much technology is not helping. In fact, this too much technology is the one that has contributed to election misconduct
M: But they are saying that the number will reduce with such cases.
R: That is just saying, but on the ground, things will remain the same.

You see, like the UPI number,[55] if you want to transfer the child [to a different school], it has become a very hard process. You have to go their offices. These are just complications that they are bringing to us hustlers, and I don't think we have the resources for all that. We should just stick to the IDs.

55 Students have already been assigned UPI numbers for school registration. This is meant to be their Maisha number later, as far as press reports indicate.

FIGURE 4: AVERAGE PERCEPTIONS OF DIGITAL ID BY INDIVIDUAL PARTICIPANTS. (N=18)



Some worry that the entire digitalization process — led by coercion — has gotten off on the wrong foot.

> “It’s very, very hard to talk about the positives of digital platforms, because how it started. It started with locking people out; it started that with without it, you can’t access bank account, without it, you can’t access health services, you can’t pay for your [student loan], you can’t pay for your school fees. So if this is how the digital ID is starting, you can’t even say there are good remedies.
> – Civil society leader

6. Most — but not all — doubt the government’s ability to manage a payment system well.

Some donors would like Kenya’s Maisha Namba to be the first step on a DPI journey that would also include the development of a public payments system[56] and data exchange. No such plans have been discussed in public at this point, but we floated the idea with citizens to observe their hypothetical reactions. While they acknowledge that M-PESA charges can be quite high, they have very little trust in government’s ability to run a payments system well and more affordably. They expect high fees, corruption, and mismanagement.

56 Some consider the PesaLink system to be an existing, privately managed DPI for interoperable payments (see Porteous 2023). It has not gained traction among users.

“

M: And as an individual do you trust the government to run such a payment system?
R: Are they running eCitizen well? I’m telling you, the interest of an individual in government works well with the interest of the donors. It works, because you know it’s an act.

[Government run payments] cannot work in Kenya, because we have so many corrupt people. I can say Safaricom is the best because you don’t know who you are paying, you just know it’s Safaricom, but for the government, when you pay, someone else is taking the money…Let’s deal with Safaricom so that if we lose our money, then we will know it’s Safaricom who took it.

R: Here in Kenya, they will be deducting our small money and you find that the money that will reach you will be too little.
M: Okay, and do you think whether your salary will be secure if it goes through the government and then the government allows it to come to you?
R: Of course, that will come with its downside. They charge us and the money that reaches you will be little. I’d rather have M-PESA as my account.

In Kenya, we have corrupt, corrupt leaders; it can’t happen in Kenya.
That money will get lost. How many foreigners bring money in
Kenya and that money just goes like that? In Kenya it can’t happen.

I’m not convinced. You know, Kenya is Kenya. The thing is introduced, and in a single day it’s spoiled.

7. Citizens, civil society, and private firms believe the case for the new ID is weak and driven by donor support and government opportunities to benefit from procurement-related rents.

Our participants told us that if the government was serious about improving citizen services, they would be working on fixing the current bottlenecks in service delivery, the shortcomings of existing systems, and long delays in issuance of passports and IDs rather than seeking costly system overhauls promising only marginal gains. Many fear the government is not sincere about wanting to ease citizens’ bureaucratic burdens based on their experiences with digitalization thus far. They are unconvinced about government statements claiming the new ID will improve security and modernize the economy.[57] Instead, they expect, like Gelb and Diofasi Metz (2018) warned referencing

57 Gikunju, W. (2024, February 5). Broken system: Inside Kenya’s ID crisis, Nation. https://nation.africa/kenya/news/broken-system-inside-kenya-s-id-crisis-4515168; Owalo, E. (2023, May 30). Why the Digital Identity Is Imperative for Kenya’s Digital Transformation. KBC. https://www.kbc.co.ke/why-the-digital-identity-is-imperative-for-kenyas-digital-transformation/

several other countries' ID programs, that the government is pursuing this agenda only to extract procurement-related rents made possible by donor funding.

> "It's being pushed! It's donor-driven 100 percent, and it's, you know, Kenya is usually the guinea pig of everything, so it's 100 percent donor driven. I'm telling you, we have a functional ID system. Why can't they go and sort it out in Tanzania where they don't have an ID system? Only 40 percent of their population has IDs, or Uganda? Ninety percent of adults in Kenya have IDs.
>
> I think this is another way of spending money.
>
> [Our ID system] is already modern; I don't think how modern they want it to be, because with Huduma Namba, they just left it hanging. It's just like someone wants to eat money, yeah. It's just a way of eating money.
>
> [If donors weren't funding this,] it wouldn't be among the priorities, because there would be no resources. We have so many issues that are happening: We have doctors striking, we have calamities of floods, we have issues of education, so if donor money and interest [of] the international community wasn't there, they wouldn't really focus on digital ID…Another thing that makes digital ID funny, we've been pushing for a Data Protection Act since 2007. So why the rush the last few months or a year when for the last 10 years nothing has been happening?[58] So when you look at all these issues, it doesn't really make sense that they're doing it because of the benefit of the people. – Civil society leader

There is clearly significant mistrust of the state and its commitment to maximizing public value through the Maisha Namba. Citizens and firms look at the situation and see a state that is co-opting donor enthusiasm around DPI for its own purposes, rather than for delivering public value. Citizens' doubts stem from their wider experiences of the state and not specific features of the system, which are themselves also opaque.

8. The accountability environment has been weakened by political realities, a lack of transparency by government and donors, and the absence of robust monitoring at the citizen level.

Accountability ecosystems are important to ensure that DPI investments translate into meaningful real-world benefits and full inclusion, as well as reducing risks of harm that can result from data misuse, intentional and unintentional. These ecosystems are made more robust when legislative and judicial checks and balances are working. Both

58 Kenya's Data Protection Act was signed into law in 2019. However, those in civil society who had been advocating for such a law have noted that the 2019 Act did not result from the years of public participation in developing draft bills.

of those have been weakened in Kenya's current political environment.[59]

Kenyan researcher Grace Mutung'u sees the judiciary's ability to effectively tame digital government risks as a consequence of strong political pressure and the narrow legal framing of digital interventions. She points out that in a number of landmark court rulings demonstrating judicial independence (including around digital ID and data protection impact assessments, but also many others), the courts have been reluctant to follow through on previous rulings, conceding to state pressure in the wake of big decisions.[60] They can delay initiatives they see as out of line with the legal order, but ultimately are subject to the realities of political compromise. The second challenge with digitalization initiatives is the narrow framing of issues at hand, with the judiciary reviewing adherence to new, bespoke laws around them, but not the larger principles and constitutionality. For example, the current government's consolidation of all government payments through eCitizen could be viewed as a violation of the principle of autonomy for state agencies whose revenues now flow directly to the Kenyan Treasury and that lack autonomy to put those funds to immediate use in operations. A group of petitioners including parents and head teacher associations, the Law

> "Citizens and civil society can serve as another important avenue for accountability.

Society of Kenya, and the Council of Governors are pushing back against the forced payment of school fees through the platform, though the arguments are focused on the unfairness in the KES 50 convenience fee charged on every transaction and the inability of parents to pay in kind using food and livestock.[61] The current petition does not challenge the eCitizen payment order on the principle of autonomy, sidestepping that larger question about executive overreach.

Citizens and civil society can serve as another important avenue for accountability. And indeed, many civil society organizations are trying to become well versed in DPI in order to engage with government and donors around this agenda. However, the lack of transparency on government plans and around donor support makes it difficult to participate in meaningful ways. Civil society organizations feel they are being asked by development partner brokers to play a tokenistic role in participation exercises. It seems to serve the purpose

59 Mutambo, A. (2023, March 16). Ruling parties' tyranny putting down opposition across continent. The East African. https://www.theeastafrican.co.ke/tea/news/east-africa/ruling-parties-tyranny-putting-down-opposition-4558204; Wandera, V. (2024, January 5). Why is President Ruto in a row with Kenya's judiciary? A simple guide. Al Jazeera. https://www.aljazeera.com/news/2024/1/5/why-is-president-ruto-in-a-row-with-kenyas-judiciary-a-simple-guide

60 Wandera (2024); Kiplagat, S. (2024, March 23). Court frees State to roll out Maisha Namba. Business Daily. https://www.businessdailyafrica.com/bd/economy/court-frees-state-to-roll-out-maisha-namba-4534574

61 Kiplagat, S. (2024, February 13). High Court extends order barring use of eCitizen for school fees payment. Nation. https://nation.africa/kenya/news/high-court-extends-order-barring-use-of-ecitizen-for-school-fees-payment-4525974

of checking "participation" boxes, while keeping civil society from meaningfully engaging on core issues. Civil society leaders reference being placed into secondary, nominal working groups while real decisions are being made elsewhere. They have been called to meetings by donors for "engagement" only to be talked at by government officials and given no time to speak. They talk about opportunities to review plans and legislation with extremely short turnaround times that don't allow them to process and consider all the potential concerns. They are asked to come and talk about tech governance topics such as DPI safeguards, engagements seemingly intended to get CSOs' assent to the process and endorsement of voluntary "principles" with no teeth.

The civil society organizations we spoke with did not attribute malintent to donors for these kinds of shallow engagement exercises. We think such outcomes may demonstrate the limits of how donors can shape and manage processes ultimately owned by governments. It shows how process ideals can be undermined by donor excitement to implement DPI and to get more exemplar cases out into the world as quickly as possible.

Why, several organizations have asked, do donors impose strict transparency and accountability measures on NGO grantees and so few from governments? Making engagement, transparency, and accountability move beyond the cursory requires some major shifts. Discussing whether monitoring research would help hold government accountable, one civil society leader told us:

> "I think that would be important, but we will also need it to be very extensive. And if it is research, it becomes independent. [It's not useful for] donors themselves coming and doing research by themselves and keeping it to themselves. I would use an example of public participation, which is very vague. As long as you've done a meeting … that is called public participation. The law does not really highlight on the outcomes, on how public participation should look like, and what kind of discussion should be and how those voices go into changes in proposals. So sometimes you might find government, if we say that there should be monitoring an evaluation, they can still evaluate themselves. [Independent monitoring] is very, very important so that at least it can keep the government on toes, knowing that someone is coming to do a revision to just check on what has happened. I think that's a very good thing, but one of the gaps that I would see is governments being arrogant; you know, sometimes when international bodies come to discuss on the issues locally, they always threaten them — they're like, why are you coming in our issues? You should be going back to your country to discuss issues of your concern.

When it comes to Maisha Namba, the opacity around government's plans, as well as the roles and commitments of donors and system service providers, has also undercut some channels of accountability. The 2023-24 national development budget does not clearly delineate activities for Maisha Namba. It only reflects a 9 percent increase in expected costs for card printing materials. There is one donor contribution of KES 7 million to the State Department of Immigration and Citizen Services, which manages ID issuance, though no purpose for the funds is specified.[62] The 2024-25 budget projects KES 2.7 billion in donor assistance to the department, contributing, for example, KES 655 million for card printing, KES 100 million for "IPRS upgrading," and 270 million for the Unique Personal Identifier Project, or 82 percent of the overall budget for that line. In a break from precedent, this new budget does not identify which donors are funding these activities.[63] Partnership agreements signed with development actors have been announced in the media,[64] but the details not made publicly available.[65] To date, there is no written, official public documentation of what the Maisha Namba initiative is actually doing, what it will cost, or what procurements are involved in issuing the new cards or upgrading backend systems. Civil society leaders we met lament how difficult it makes it for organizations like theirs to ensure those procurements were done fairly and are good value for money. It also makes it challenging to hold those service providers accountable for adhering to data protection and other laws.

In short, while donors appear to be offering their support, citizens are in the dark about government's plan around the new system. The result is much like Nanjala Nyabola (2018) described in writing about government digitalization in 2018: the government is "more interested in siphoning citizen data while keeping the state opaque, making civilians toe the line rather than improving the services states provide to citizens."[66]

Civil society would like to be engaged more deeply in how DPI evolves and how the state implements its digitalization plans. While many see little value in a digital ID or DPI more broadly, they are trying to be collaborative and approach the issue constructively, suggesting how such interventions could be done well, rather than questioning whether they should be done at all. They are largely playing defense. They foresee that all three risks outlined by Gelb and Diofasi Metz (2018) are likely to

62 Department of Treasury, Kenya. (2023). Estimates of Development Expenditure of the Government of Kenya for the Year Ending 30th June 2023, Volume I. Government of Kenya. https://www.treasury.go.ke/wp-content/uploads/2022/06/FY-2022-23-Development-Budget-Book-1011-1081.pdf

63 Department of Treasury, Kenya. (2024). Estimates of Development Expenditure of the Government of Kenya for the Year Ending 30th June, 2025, Volume I. Government of Kenya. https://www.treasury.go.ke/wp-content/uploads/2024/05/Dev-Volume-1-April-2024-Dummy-1011-1083.pdf

64 Citizen Reporter. (2023, August 14). Kenya to Partner with UNDP in Creation of Digital ID. Citizen Digital. https://www.citizen.digital/news/kenya-to-partner-with-undp-in-creation-of-digital-id-n325487; Amboko (2023)

65 On May 17, 2024, we made a formal request for the MOU signed by UNDP with the Government of Kenya. Although we received an acknowledgement of the request, the document was not provided as of August 1, 2024.

66 Nyabola (2018)

play out: exclusion (continued exclusion for certain groups and rising access costs for all), ineffective investments (expecting substantial losses through leakage and around expensive, opaque procurements), and misuse (foreseeing risks around data protection and government misuse). For example, as one leader explained to us, they have been fighting for minority tribes to have their own codes in the population register and have had some success. "So imagine over 20,000 IDs of these people were updated using a click of a button and that's the power of digitizing. Now that is a risk, when you already have profiled people with codes, when you don't want them in a system, what do you do?" The more data government has, the more potential to block certain segments from services or even access to voting. They see the urgency of acting now to prevent these kinds of risks that might materialize years down the line.

But their efforts are hampered by a judiciary reluctant to take on the executive, poor transparency around the initiative, and only tokenistic engagement in the process.

05 Conclusion

Kenya is in the midst of the latest new ID system overhaul, "which the state and political parties have imposed on ordinary people in repetitive waves over the last 20 years."[67] Few Kenyans expect that it will address any of the challenges they experience with current ID issuance or usage, which are mainly around the difficult process of accessing an ID in the first place. In fact, so far it appears the only changes are in the card itself. Though called a "digital ID," the same old difficult, analog processes are being used to register citizens for the new card: paper forms and letters, a passport photo, manual fingerprints. With an already well-functioning ID with digital authentication capacity, Kenyans worry they have little to gain. It is not clear backend efficiencies will actually be realized across government agencies. The country has only a very modest social transfer system and likely little ability to reduce leakage through more robust ID alone.

Kenyans worry it will end in wasted investments or worse — government misuse of data. Making this kind of a DPI — a term government officials invoke in discussing their digitalization ambitions — investment work for citizens would require the state having incentives to implement the program efficiently and effectively. Few trust their ability to do so in the wake of mediocre digitalization experiences that have often worsened rather than improved citizens'

67 Breckenridge (2019)

abilities to access state services. The initiative marches on with few effective ways to hold government accountable and with donors willing to spend, perhaps where citizens would not.

Kenya's DPI journey sits in a high-risk zone with small marginal benefits sitting alongside significant risks of harm, raising larger questions about DPI. Under what conditions can DPI interventions deliver meaningful benefits to citizens? What standards of transparency and accountability are being set and implemented in practice? To whom are development partners themselves accountable to and transparent with in their country engagements and investments, given the complexity of DPI systems that require public, private sector, and civil society engagement? To what extent are citizen outcomes being systematically monitored and reported upon? How do proponents ensure they actually understand the full spectrum of potential and real emerging harms? What contingencies need to be in place when the digital infrastructure fails? How are those promoting DPI considering the political context and governance arrangements of interventions, and how might they move these topics to the center of decision making on considering DPI investments?

Considering Kenyans' experiences of government digitalization more broadly further supports this case. Digital government platforms like IFMIS and eCitizen have had disappointing results that reflect existing political settlements and incentives rather than increasing state accountability or improving service delivery. Definitional battles about what "counts" as DPI can blind us from observing, documenting, and learning from actual examples like these that are emerging in practice, regardless of how well these models adhere to proponents' ideals. Whether and how to advance DPI ought to be grounded in much more real-world research. That would entail broader comparative work unpacking the conditions under which beneficial DPI can emerge. It would involve regular citizen surveys to measure citizen outcomes, using that data both as a reality check for DPI claims and as a mechanism to enhance accountability environments.

In the case of Kenya, the technical case for a new digital ID appears to be relatively weak. The country already has high ID coverage and strong digital authentication capacities enabled by an early version of a DPI, the IPRS. Our analysis of the political space suggests that conditions are not conducive to high-value implementation and, in this case, may have led to the pursuit of a digital ID delivering little marginal value. The experience demonstrates the ways that the technical and political cannot be divorced. We argue that DPI's potential benefits are conditional on conducive political contexts, given the technopolitical decision making of states. Peripheral, technical "safeguards" are unlikely to have a meaningful impact where political factors do not set the stage for high-impact DPI.

A POSTSCRIPT

Kenya's digital ID remains in flux. This paper was completed in mid-June in the lead up to the Responsible Finance Forum in early July 2024. Since completion, massive, nationwide protests have emerged, drawing attention first to a proposed finance bill, then evolving into a movement for greater accountability in governance. Some citizens began to draw new attention to Maisha Namba in the midst of these protests.[68] In response, Immigration and Citizenship Services Principal Secretary Julius Bitok issued the very first written documentation of what Maisha Namba is and what it will entail on July 22, 2024, after 972,630 cards had already been issued.[69] Based on that documentation, the courts paused (pending a future hearing) the further rollout of the program, given confirmation of the mass rollout and concern that if the program is found to cause harms those would "not be easily redressable." [70]

68 PropesaTV [@PropesaTV]. (2024, July 19). PS Immigration @JuliusKBitok angalieni kitu mnafanyia watoto wa wenyewe. I told you to address the nation this is a ticking... [Post]. X. https://x.com/PropesaTV/status/1814193802329853961

69 Citizen Services KE [@C_ServicesKE]. (2024, July 22). STATUS UPDATE ‼️ ‼️ Issuance of National Identity Cards https://T.Co/HowIIh72bd. [Post]. X. https://x.com/C_ServicesKE/status/1815325108120018945

70 Mugambi, L.N. (2024, July 25). Haki Na Sheria Initiative vs. State Law and Cabinet Secretary Interior and Coordination of National Government, No. HCCHRPET/E524/2023.

Annex A: Methods

This case study is based on a desk review and citizen and key informant interviews. We reviewed more than 50 pieces of literature, including academic publications, grey literature, news coverage of Kenya's ID (given the absence of official communications), and primary source documents and evaluations for donor programs supporting the Government of Kenya's digitalization and local court documents. We spoke with several key stakeholders, including firms that depend on ID verification to provide financial and other services (3), FSD Kenya, civil society organizations (2), and donors (3). During the writing of the study, we also participated in two events: one a convening of civil society organizations around DPI safeguards in Nairobi and another for governments and donors working on digital ID in Cape Town.

We spoke with 53 Kenyan citizens: 35 in focus groups and 18 individually through structured interviews. Citizen participants were recruited from Nairobi and Bungoma. We selected Nairobi as the country's largest city, where services are likely proximate to users. We chose Bungoma as a second site, due to its relatively low ID coverage as of 2021 and the opportunity to include both rural and urban residents there.[71] In Bungoma, we included respondents from the Mt. Elgon community, a traditionally marginalized and relatively remote area, where we expected ID access might be a challenge. The communities we visited were dominantly Kalenjin and were supporters of the current president.

TABLE 3: DESCRIPTION OF SAMPLE FOR INDIVIDUAL INTERVIEWS

Location	8 Nairobi; 10 Bungoma
Urban/Rural	13 urban; 6 rural
Sex	9 male; 9 female
Age	33 average (28.5 median)
Education	Less than primary (3); Less than secondary (6); Secondary (6); Tertiary (3)
Livelihood	Casual (7), Business (4), Farming (4), Employment (2)
Number With National ID	13 (We intentionally included 4 without IDs to understand constraints)
Number With Birth Certificate	12
Other IDs	Biometric voter registration (5), Driving license (2), Huduma Namba (2)
Owns Smartphone	7

We transcribed all focus group discussions and individual interviews. We recorded and transcribed key informant interviews where feasible, and took notes where recording directly was inappropriate. We coded all notes and transcripts into high-level themes using Dedoose.

This was a very limited, exploratory study meant to get an indicative sense of citizen, firm, and other stakeholder perspectives. We would love to see more expansive research on citizen experiences and perceptions in places where DPI is being deployed.

71 FSD Kenya (2022)

Annex B: Potential Digital ID Benefits in Kenya

ARGUMENT FOR DIGITAL ID	POTENTIAL CITIZEN BENEFIT	CONDITIONS FOR REALIZING SUBSTANTIAL BENEFIT	KENYA SITUATION
Increase ID coverage	→ Increased ability to work, travel, and own SIM cards and financial devices	→ Important gaps in coverage exist → New system actively reduces barriers to access including price, transaction costs, and discrimination/arbitrary treatment	→ 91 percent coverage; 86 percent of those without ID are <25 → Barriers to access include discrimination, discretion of public officials, costs, bribe expectations, and lack of parental ID
Enable remote authentication and eKYC based on uniqueness and stored biometrics	→ Increased access to financial and other digital services → Greater competition (lower costs to users) among service providers given wider digital reach → Improved credit information sharing	→ Current system is inadequate for remote authentication/eKYC	→ ID and IPRS already allowing for robust remote authentication and KYC; Smile ID also helps → IPRS capable of linking multiple databases to share most relevant information for KYC → Expansive, (mostly) competitive market for savings and credit → Effective credit information sharing
Reduce leakage in social transfers or to ghost workers	→ Savings can be realized in social programs and payroll → Savings can possibly be redirected to public benefits or reduced citizen tax burdens	→ Existence of sizeable social transfers → Political willingness to seriously address leakages and ghost workers → Capacities to review system, continuously implement with integrity, audit, and provide recourse channels → Willingness to publish data, allowing public oversight	→ Very limited social transfers → Loopholes and leakages are present by design in local political marketplace → Poor implementation/execution of digital initiatives across the board → Opacity on accountability mechanisms by public; harassment of CSOs, judiciary
Increase backend government efficiencies	→ Reduced wastage of public resources → Possibly redirect government spending to public benefits or reduced tax burdens → Possibly faster processing times for citizen services	→ Inefficiencies, duplication in ID capture (like biometrics) by multiple agencies, leading to high future costs (not sunk costs) → Political ability to force agencies to transition from legacy systems → High-quality implementation of new, interoperable systems across agencies → Accountability for faster, more accurate services	→ The government has twice procured mass biometric capture equipment (2015 voter registration, $106 million; Huduma Namba 2018-19, $115 million) and not saved the data to enable interoperable validation → No evidence of digitalzation interoperability on eCitizen improving service delivery efficiency → Poor execution of a number of digitalization exercises across agencies
Eliminate need to carry physical ID	→ Convenience of not carrying ID	→ Police actually reduce harassment for not having physical ID → Digital systems are nearly always functional	→ For many services, the ID number rather than physical ID is already sufficient. → Unclear whether this benefit will materialize. If so, it is relatively small. → In India, the Aadhaar letter/card was more widely used than digital verification for many services (ID Insight)

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