## Decoding India's DPI Learnings for the Global South with Professor...

### **Key Insights**

### Potential Expansion and Collaboration of Digital Public Goods

- ☐ The DPI program offers knowledge transfer and testing without any charges, making it easier for governments to participate and assess their needs during the pilot phase.
- In The idea of the digital public is India's greatest export today, highlighting the significance of their contributions in the digital realm.
- The DPI program engages in dialogue with countries of all sizes, from small islands like SVG to large nations like Ethiopia, to understand their unique challenges and design appropriate solutions.
- The government of India is setting up a structure to share digital public goods outside of India, indicating the potential expansion of the Mandate of Moses beyond identity.
- The goal is to increase the capacity of countries to imagine, think through, and design their own architecture, utilizing existing digital public goods from India and other countries if necessary.
- D Philanthropy can effectively disseminate, implement, and scale up innovations, serving as the highest risk capital with zero return expectations, thus enabling the advancement of impactful initiatives for the public good.

### Success and Impact of India's Digital Public Infrastructure Initiatives

- III Aadhar Cards in India are widely used and almost everyone has it, highlighting the success and ubiquity of the unique identification system in the country.
- India's digital public infrastructure initiatives can serve as a model for low and middle income countries to drive services and social value, empowering them to deliver better welfare for their own people.
- Professor Rajagopalan explains that Mosa, an open-source identity platform, is often compared to Aadhar, the world's largest identity program.
- The identity platform not only enables countries to configure their own identity programs based on their specific needs and legal frameworks, but also encourages the development of a local ecosystem to support and create additional use cases.
- The need for unique identities arises to prevent duplication and ensure the effectiveness of targeted welfare programs, highlighting the importance of identity verification systems.

## Global Demand for Targeted Welfare Approaches and Identity Platforms

- Most of the countries engaging with mossip and using DPI are from the global South, particularly Africa and Asia, indicating a high demand for targeted welfare approaches in these regions.
- Countries like Morocco, Ethiopia, Sri Lanka, and the Philippines are using identity platforms to provide social protection, such as free healthcare, health insurance, old age pensions, and scholarships to their citizens.
- In the Philippines, the identity program has led to 4 million women opening bank accounts by using the same data and form used for registering for ID.

### Long Summary

India's digital public infrastructure initiatives, such as Aadhar Cards, offer valuable lessons for low and middle income countries to address the lack of identification, improve access to essential services, and enhance social welfare programs.

00:00  $\square$  One in three people globally lack an ID, hindering access to essential services, but India's digital public infrastructure initiatives, like Aadhar Cards and Mosa, offer valuable lessons for low and middle income countries to address this issue.

- Aadhar Cards in India are widely used, but globally, one in three people lack an ID, causing difficulties in accessing financial services, government support, employment, and voting.
  - India's digital public infrastructure initiatives, such as ondc Oaken account aggregator, have valuable lessons that can be replicated by low and middle income countries to drive services and social value for their own people, and Professor S Rajagopalan discusses the challenges and possibilities of implementing India's learnings in the larger Global South.
  - Mosa is an open source identity platform that is often compared to Aadhar, the world's largest identity program.
  - Music is a modular platform that allows countries to configure their own biometric needs, such as fingerprint or iris, based on local laws and preferences.

<u>04:34</u> © Countries worldwide can implement and improve upon an open-source identity program available on GitHub, allowing customization based on culture and policy, ensuring efficient access to government welfare programs without intermediaries, while addressing concerns of vendor lock-in and data sovereignty.

- The code and documents for an open-source identity program are available on GitHub, allowing anyone worldwide to implement and improve upon it, while also providing a platform for countries to configure their own identity programs based on their culture, legal framework, and policy, with the ability to customize and localize the solution to their specific needs.
  - Identity is important for countries with government programs, as it helps identify eligible individuals and ensure that no one is left out, and before the existence of identity systems like Mosa, registers were maintained by local government officials to include or exclude individuals.
  - To access benefits and minimize wastage, individuals in India needed an intermediary to be recommended for subsidized food grains at ration shops.
  - Identity becomes crucial for targeted government welfare programs, as unique and non-duplicable identities are necessary for efficient and direct access to benefits without intermediaries.
  - Most countries are using identity for targeted welfare delivery and social protection, not for national security or surveillance, and while there were previous technological alternatives, they had drawbacks.
  - Countries that have implemented identity systems face issues of vendor lock-in, increased costs, and concerns about data sovereignty, leading them to seek solutions where they can design and drive their own agenda while still relying on vendors for maintenance.

14:28 Several countries in Africa and Asia, including Morocco, Ethiopia, Sri Lanka, and the Philippines, are implementing identity platforms for social welfare programs, with a focus on user control, data protection, and

cybersecurity, and the importance or local capacity and knowledge for successful implementation.

- Mossip is currently working with 11 countries, primarily in Africa and Asia, including Morocco, Togo, Sierra Leone, Guinea, Ethiopia, Madagascar, Philippines, and Sri Lanka, to provide identity numbers as the foundation for delivering social welfare benefits.
  - Morocco, Ethiopia, Sri Lanka, and the Philippines are implementing identity platforms to provide social welfare programs such as free healthcare, health insurance, old age pensions, and scholarships, with the Philippines being the first to pilot the program in 2019.
  - Morocco was the first country to sign a nemoyo with India to roll out a national identity program, and other African countries gradually joined through conferences and workshops, highlighting the importance of legal, policy, privacy, data security, and technological considerations in implementing such programs.
  - Do a pilot within 90-120 days to determine the resources and policy adjustments needed for a successful program, with the advantage of not having to pay for the knowledge transfer and testing.
  - India's DPI system prioritizes user control, data protection, and security, and while implementation depends on each country, there is a growing awareness of the importance of cybersecurity and data protection, with some countries in Western Africa considering adopting similar regulations to Europe's GDPR, and it is also emphasized that local capacity and knowledge are crucial for successful implementation.
  - There was initially resistance from vendors selling identity software to discredit the Indian university's ability to support the implementation of mosif, but there is no ongoing resistance as the university cannot guarantee long-term support.

25:12 
Countries interested in India's DPI program are given customized solutions based on their needs, with the transferability of India's digital infrastructure possible through modular systems and the importance of ticket purchasing in the ecosystem.

- After the implementation of open standards in the Philippines, countries no longer question the need for open source code, but instead hesitate due to concerns about funding and capacity.
  - India's software quality and prowess are recognized globally, and the interaction between the government and a university is seen as independent and not driven by the government's agenda.
  - Countries interested in India's DPI program are given a customized approach based on their specific needs and requirements, with the team engaging in conversations and visits to understand and design solutions tailored to each country's unique circumstances.
  - The transferability of India's digital infrastructure from serving 1.4 billion people to smaller populations is possible through the modular aspect of the system, where reusable common elements like UPI can be used regardless of transaction volume.
  - The scale of data centers and communication channels may vary, but the software remains the same, making it irrelevant whether it is used by one individual or billions of people.
  - Ticket booking for any mode of transportation, whether it's a bus or a train, requires purchasing a ticket regardless of the number of passengers, and this is an important aspect of the ecosystem.

32:36 
Countries can benefit from standardized procedures and the use of digital public infrastructure, such as identity programs and biometric data, to unlock value, enable financial inclusion, and improve social welfare programs.

- There are over 60 private firms and 25 system integrators available to help countries with their identity programs, and it is important to have a standardized procedure for onboarding, training, and testing them.
  - In certain countries like the Philippines, the identity program has allowed for the unlocking of value by enabling women to open bank

- accounts and integrating the civil registry system to assign identity numbers to newborns.
- Biometric data is being collected in India for social welfare programs, and Morocco is also implementing a family register for benefits, while India is considering expanding the use of its digital public goods, including payment and health infrastructure.
- Is it possible to create a network of common identity systems across countries, allowing for migration and use cases that cut across national boundaries?
- The speaker discusses the development of a two-year roadmap for decentralized identity authentication and the creation of a platform for government-to-people benefit registry and payment transfers.
- The focus of the DPI Center is to empower countries to imagine, design, and develop their own digital public infrastructure, utilizing existing components from India and other countries, without developing any new code or software.

39:54 © Countries need a procedure to authenticate identity across borders for migrants, and it is crucial for them to prioritize social benefits and have the capacity to implement and sustain them, while also focusing on building modular and foundational solutions.

- Countries want to encourage migration for economic opportunities, so there is a need for a procedure to authenticate identity across borders, allowing migrants to use their identity issued by one country in another country if approved.
  - Federated identity and decentralized ID issuance are key elements for accelerating adoption of initiatives like Moses, but it is crucial for countries to prioritize social benefits and have the capacity to implement and sustain them.
  - Evaluate the government's capacity to run a program, secure the necessary monetary resources, and leverage global enabling systems and organizations for digital transformation and identity focus.
  - The lack of individuals who can think about digital public infrastructure in India and globally is a problem, as the focus has always been on building solutions for specific industries rather than adopting a modular and foundational approach.
  - The speaker discusses the importance of building solutions based on reusable and shareable building blocks, such as contracts, in order to create a flexible and adaptable system, and notes that this thinking is becoming more prevalent with the rise of mobile phones.
  - The speaker discusses the importance of developing small, reusable app components to leverage existing technology and reduce the footprint of mobile apps.

 $\underline{49;29}$   $\square$  Philanthropy should focus on promoting the use of identity systems in the Global South and support the development and dissemination of innovative solutions, while government investment in technology can help mitigate risks and promote collaboration for scaling up innovations.

- The concept of using blocks to create solutions is gaining popularity, but many people, including those in India, are still in the mindset of finding complete solutions rather than utilizing common blocks to build customized solutions.
  - Philanthropy should have a limited role in guiding progress and should not try to do everything due to limited resources and the potential for creating subversive incentives.
  - Philanthropy should focus on promoting the use of identity systems in the Global South by showcasing different ways it can be leveraged and used, without implementing or demonstrating a specific way of doing things.
  - Philanthropy and government investment in technology development can help mitigate risks for businesses and promote collaboration in scaling up innovations for the benefit of the population.

 Philanthropy plays a crucial role in taking the risk of failure away from industries and supporting the development and dissemination of innovative solutions in the public space, as it is the highest risk capital with zero return expectations.

54:46 ☐ Understanding the application of India's aadhar system in a different country and its implications in the PPI space was helpful and enjoyable.

### Q&A

# Q: What are the main concerns that countries have about adopting open source code, following the implementation of open standards in the Philippines?

A: The main concerns that countries have about adopting open source code, following the implementation of open standards in the Philippines, are concerns about funding and capacity. While the need for open source code is not questioned after the implementation of open standards, countries hesitate due to these concerns. It is important to note that India's software quality and prowess are recognized globally, and the interaction between the government and a university is seen as independent and not driven by the government's agenda.

# Q: How does India's software quality and prowess contribute to the independent nature of the government-university interaction regarding DPI?

A: India's software quality and prowess contribute to the independent nature of the government-university interaction regarding DPI by establishing global recognition and credibility for India's digital public infrastructure initiatives. The document highlights that India's software quality and prowess are recognized globally. As a result, the government-university interaction is seen as independent and not driven solely by the government's agenda. This recognition fosters trust between the government and the university, ensuring a collaborative and unbiased approach in developing and implementing digital public infrastructure initiatives.

Furthermore, the document emphasizes that the interaction between the government and the university is not influenced by vendors selling identity software, as they have initially resisted supporting the implementation of mosif, an open-source identity platform. The independence of the government-university interaction allows for a focus on the long-term goals of the digital public infrastructure initiatives, ensuring the development of robust and sustainable solutions.

Moreover, India's software quality and prowess enable the government and the university to develop modular and standardized systems that can be replicated and scaled across different countries and populations. The software remains the same, regardless of whether it is used by a small population or billions of people. This scalability and adaptability contribute to the independent nature of the government-university interaction as it allows for the transferability of India's digital infrastructure without compromising its quality.

In summary, India's software quality and prowess establish credibility and trust, enabling an independent government-university interaction. This independence ensures a collaborative and unbiased approach in developing and implementing digital public infrastructure initiatives, fostering sustainable and scalable solutions for the public good.

## Q: How does India's DPI program approach countries that are interested in adopting it?

A: India's DPI program approaches countries that are interested in adopting it by offering customized solutions based on their specific needs and requirements. The DPI program engages in dialogue with countries of all sizes, from small islands like SVG to large nations like Ethiopia, to understand their unique challenges and design appropriate solutions. The transferability of India's digital infrastructure is possible through modular systems, where reusable common elements can be used regardless of transaction volume. The team behind India's DPI program engages in conversations and visits to understand and design solutions tailored to each country's unique circumstances. The goal is to increase the capacity of countries to imagine, think through, and design their own architecture, utilizing existing digital public goods from India and other countries if necessary.

## Q: Why is there a need for low and middle income countries to replicate India's digital public infrastructure initiatives?

A: Low and middle income countries need to replicate India's digital public infrastructure initiatives for several reasons. First, India's initiatives, such as Aadhar Cards, have successfully addressed the lack of identification, which is a major issue in these countries. By implementing similar identification systems, these countries can improve access to essential services for their citizens.

Second, India's digital public infrastructure initiatives have proven to enhance social welfare programs. By providing unique identities and verification systems, targeted welfare programs can be more effectively implemented, preventing duplication and ensuring the proper delivery of assistance to those in need.

Third, India's success in developing digital public goods serves as a model for other countries. The expansion and collaboration of such initiatives can greatly benefit low and middle income countries, empowering them to provide better welfare for their own people.

Furthermore, India's Digital Public Infrastructure (DPI) program offers knowledge transfer and testing without charges. This makes it easier for governments in low and middle income countries to participate and assess their needs during the pilot phase, thereby reducing barriers to implementation.

Additionally, the global demand for targeted welfare approaches and identity platforms in the global South is high. Many countries in Africa and Asia are already implementing identity platforms to provide social protection, indicating the need for similar initiatives in low and middle income countries.

In conclusion, replicating India's digital public infrastructure initiatives is necessary for low and middle income countries to address the lack of identification, improve access to essential services, enhance social welfare programs, and learn from the success and impact of India's initiatives. By doing so, these countries can empower their citizens, reduce inefficiencies, and advance their public welfare systems.

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Ex-CFO Infosys Mohandas Pai O...

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