



**Statement by His Excellency, Dr. Julius Maada Bio,  
President of Sierra Leone, at the Launch of the National  
Digital Identity Platform. Freetown, 21 August 2019.**

Honourable Ministers of Government present,

Honourable Members of Parliament Present,

Members of the Diplomatic and Consular Corps,

Distinguished development partners,

Representatives of the Banking and Telecommunications  
sectors,

The press,

Distinguished Guests, Ladies and Gentlemen.

Good morning!

Let me commend our Development Partners and MDAs that have worked tirelessly to give us a reason to be here today.

This, is indeed another milestone.

**To my mind, the secret to resilient, inclusive, and sustainable economic development lies in human capital development and in boosting private sector growth through entrepreneurship and investments.**

As a Government, we continue to be thoughtful and intentional about reducing poverty. To achieve that objective, we must first ensure that we develop all critical enablers such as human capital development and simultaneously dismantle structural barriers. The critical words are “inclusive,” “sustainable” and “development.”

Various schemes have been introduced to assuage levels of poverty by providing seed capital for establishing small private enterprises. Mobile money accounts have been introduced.

**But most Sierra Leoneans are unbanked and do not use formal banking institutions that support savings, borrowing, and they cannot access credit and other financial services at far lower costs. They are therefore excluded from formal and structured financial**

**institutions and services.** They circulate their money in an unstructured informal economy. They have no credit history or formal digital identity. They are unreliably accounted for in overall development planning, resource allocation, healthcare planning, and governance.

**The 2030 Agenda for Sustainable Development Goals crafted by the United Nations proposes that for countries to ensure inclusive and sustainable development, they must provide their citizens with secure and verifiable identification instruments.** Just over a week ago, my Government reaffirmed its full commitment to strengthening our National Civil Registration and Vital Statistics Systems using innovation and technology and with the assistance of our Development Partners.

I established the [Directorate of Science, Technology](#), and Innovation in my office both because **I believe that the future of the global economy is digital, and I believe that technology enables us to be innovative in solving governance, service delivery, and other private sector challenges.**

At the 73<sup>rd</sup> Session of the United Nations General Assembly last year, **I announced Sierra Leone's [partnership](#) with the United Nations and [KIVA](#) to launch a bold new initiative**

**designed to give the country's seven million citizens access to financial services.**

Today, less than one year after, I am pleased to announce that we have accomplished that objective. **My Government has developed a National Digital Identity Platform. I am informed, and I announce with pride, that this is Africa's first Block Chain and Decentralized National Digital Identity System.**

This is the National Digital Identity Platform (NDIP) that has been developed by the NCRA with support from KIVA. **It is digital infrastructure to help citizens grant access to approved institutions to assert and verify identity and also build credit histories.** It will be implemented in two steps: 1) We will digitize identities, and 2) we will use that digital identity as the unique nationally recognized identifier called the National Identification Number that is non duplicating and non-reusable around which the credit reporting and lookup apparatus is built as well as a unique source of reference for every service delivery in the country. Step 1 – has been completed; Step 2 will be completed by the end of this year.

There is immediate value to this. Government Ministries, Departments and Agencies; private businesses (banks, telecommunications companies); and public service institutions

(schools, hospitals, utility companies, courts, etc.) **can now all know a citizen and refer to that citizen digitally in the same way using the unique identifier or number.**

With a unique digital identifier, citizens can now establish credit histories and improve their access to financial and other foundational services as healthcare, education, and other e-services. Before now, in an effort to avert risk, lending institutions could only offer a poor farmer working on communal land or a petty trader in Freetown no loan or only high-interest loans partly because the bank had no way of establishing the identity or credit history of that person or small business entity. **That will change from now on.**

**With the new National Digital Identity System, financial service providers are now able to efficiently verify the identity and ultimately the credit history of a customer wanting to open an account or access a loan.** This in itself reduces the risks to these institutions associated with extending low-interest credit to “unknown” borrowers. And all this can now be done without the guarantee of unreasonable collateral requirements.

This directly translates into **citizens having improved access to affordable credit to invest in entrepreneurial endeavours and to also meet consumption or financial**

**shocks** that occur as a result of life events. Access to credit and financial services can significantly improve the lives of citizens by making citizens more financially resilient. Further, it will strengthen and expand the private sector, the backbone of any modern economy.

For the first time in Sierra Leone, there is now a pathway for farmers in rural communities, for instance, to access capital needed to invest in their farms, increase production, and therefore improve their earnings.

For women, young persons, and persons with disabilities, meaningful financial inclusion is now possible through this new National Digital Identity Platform. They now have an opportunity to engage in entrepreneurship in an increasingly digital economy.

We have indeed taken the very first steps to deploying the credit bureau of the future. **With this launch today, we have radically changed Sierra Leone's financial inclusion landscape and made it possible to access and deliver economic and other opportunities to every Sierra Leonean.**

**The National Digital Identity Platform is also another gain for governance.** My Government's fight against corruption, waste, and mismanagement continues unabated. In

2018, we used the biometric data from the civil registry to remove over 3,000 ghost workers from the national payroll and pass those cost savings to educating our children and hiring more health workers. **This National Digital Identity Platform now provides us with a proactive medium through which our public institutions can verify identities with certainty thus significantly curbing corruption and graft on government payrolls, benefits, and social safety net programme payments.**

**My Government has further directed that all new recruits into the Civil and Public Service should be vetted and cleared by the Biometric Identification System at the National Civil Registration Authority before enlistment into the Government Payroll System. This has disrupted and contained impersonation and identity fraud thus making the Payroll transparent and accountable catering for rightful owners of identities**

There is indeed a lot more value to this new governance and public service delivery tool from development planning to resource allocation, security, human rights, and social protection. **It is indeed a critical enabler for social, economic, and financial inclusion.**

It is the start of a long and valuable chain of capabilities that will promote citizen participation and inclusion, the private sector, and overall efficient governance of the state.

**Beyond that, as society becomes increasingly digital with greater penetration of information technologies, this visionary step here today guarantees that Sierra Leoneans are not disadvantaged in or excluded from the digital world and the global digital economy.**

But digital systems can only function well when they are trusted and secure. **I am proud to note that the new digital identity system is built with clear guidelines on principles of self-sovereignty to protect information from unauthorized access.** Ultimately, it is Sierra Leoneans who own their data and it is they who should decide with whom they share that data and how that data is used. Data on every person resident in Sierra Leone stored with the NCRA will be protected with strict confidentiality in line with international guidelines and practices.

**Another advantage of the technology is that any time information is modified, a record of that transaction is created.**

We will continue to build on the current legal protections in line with international best practices and remain mindful of all constitutional and human rights obligations.

**With this technology milestone, we have signalled our determination to be a hub of innovation and a nation primed for new opportunities for inclusive governance and development.**

I thank you.