



Digital Identity Country Profile: **Uganda**





The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with over 350 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in Barcelona, Los Angeles and Shanghai, as well as the Mobile 360 Series of regional conferences.

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GSMA Digital Identity

The GSMA Digital Identity programme has partnered with the World Bank's ID4D programme and Caribou Digital, to demonstrate the opportunities, address the barriers and highlight the value of mobile as an enabler of digital identification specifically for women and girls in the Commonwealth. GSMA's work will include research on the unique barriers that women and girls face when accessing or using identity systems, delivering projects that test new approaches to overcoming these barriers, and providing policy recommendations to promote inclusive digital identity systems. The initiative aims to contribute towards helping to meet the Commonwealth target of reducing the identity gap and providing access to a digitally enabled identity for every woman and girl in the Commonwealth by 2030.

The Commonwealth Digital Identity Initiative is supported by the UK Department for International Development and Australia's Department of Foreign Affairs and Trade.

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Contents

INTRODUCTION	2
OVERVIEW OF THE RESEARCH FINDINGS	3
IDENTITY LANDSCAPE	5
Foundational identity	5
Birth registration and certification	5
National identity	7
Functional identity	9
Voter's identity	9
Business registration	10
Accessing health services	10
MOBILE LANDSCAPE	12
Mobile penetration	12
'Know Your Customer' landscape	15
POTENTIAL OPPORTUNITIES	16
LOOKING FORWARD	17
APPENDIX 1	18
APPENDIX 2	20

Introduction

Official proof of identity is fundamental to an individual's ability to enforce their rights and secure access to a wide range of vital services such as healthcare, education, mobile connectivity, social protections and financial services. For this reason, the United Nations Sustainable Development Goals (SDGs) has set a specific target to provide every person with a legal identity, including birth registration, by 2030.¹

Of the one billion people in the world who are unable to prove their identity, more than 230 million are women and girls who live across the Commonwealth. The absence of identity documents can be both the cause and effect of prevailing gender inequalities; therefore, widening access to identity will also help the international community effectively address Sustainable Development Goal 5, which aims to achieve gender equality and empower all women and girls.



SDG 5

Achieve gender equality and empower all women and girls.



SDG 16.9

By 2030, provide legal identity for all, including birth registration.

Uganda has recognised the importance of identity solutions in enabling effective policymaking and service delivery. Linked with these extensive mobilisational efforts, there are a series of identity components that are becoming increasingly essential aspects of life in Uganda. Efforts are also underway to explore how to integrate the wider functional identity setup in the country. Access to, and use of, identity documentation among women can be negatively affected by a lack of perceived benefit, lack of knowledge of identity-linked services relevant to them as women, and a lack of financial resources to avail of these services.

This case study explores the current identity and mobile landscape in Uganda, and highlights where women and girls are known to face unique challenges compared to men when accessing or using identity documents, mobile services, and a wide range of other public and private sector services that are linked to their identity. The case study also identifies a potential use case that would allow mobile network operators (MNOs) to leverage digital identity services to deliver relevant social and economic impact to women and girls.

1. SDG 16.9

Overview of the research findings



Identity landscape

The registration of every birth within Uganda is free and compulsory. Recent policy initiatives (including the 2015 National Registration of Persons Act) had a **drastic effect on birth registration rates in Uganda**: UNICEF reports a jump from a 30 per cent registration rate in 2011 to 70 per cent in 2016 with birth certification rates rising in a similar fashion.² However, the process and benefits of birth registration and certification are not always clear to parents.

The Registration of Persons Act in 2015 saw the creation of the National Identity and Registration Authority to oversee all foundational identity infrastructure, resulting in the creation of the **new electronic national identity card**. In addition, the **'My Country, My Identity'** campaign conducted between 2014 and 2016 saw 15.3 million voters registered with the Electoral Commission, and 14.8 million registered for a National Identity Card (NIC). Crucially, this project underpinned the National Security Information System (NSIS), responsible for issuing all Ugandans with a National Identity Number (NIN).³

Uganda's **functional identity landscape is characterised by continued investment and ambition to integrate government services and databases** with the central national identity database. This case study explores four key functional identity systems in Uganda: biometric voter registration, business registration, access to healthcare, and financial inclusion.

Only a small gender gap exists in ownership of official identification. Data from the World Bank's 2017 Findex highlights that 80 per cent of women report having a national identity document, compared to 82 per cent of men.⁴ Although investment in technology has made registration easier and more efficient, **gender stereotypes still prevent some women from owning a NIC**. In a country that has the third highest rate of female entrepreneurs in the world, removing the barriers to financial inclusion and business registration would enable greater female economic participation.

2. [https://www.unicef.org/uganda/Birth_reg_print\(2\).pdf](https://www.unicef.org/uganda/Birth_reg_print(2).pdf) (Called Birth Registration)

3. The World Bank Group (2017) *The State of Identification Systems in Africa: Country Briefs*

4. See: <https://globalfindex.worldbank.org>



Mobile landscape

With a **sizeable mobile market, and strong growth in 3G and 4G connectivity**, Uganda is an exciting market in which to explore digital identity solutions at significant scale. Dominated by Airtel and MTN, with a number of other MNOs also present, it is a competitive landscape.

Despite this, there **are some groups less well-served by mobile technology**, including women. Mobile money and other mobile-driven interventions have already had a strong impact on this previously-marginalised group. Interestingly, a recent national ICT survey⁵ highlighted that smartphone ownership is higher amongst women than men.

With regard to the **Know Your Customer (KYC)** landscape, all SIM cards in Uganda must be registered against an individual's NIN by law. Despite a significant number of initial issues arising from the new SIM card registration regulations, the introduction of new authentication technology that enables the Uganda Communications Commission to validate customer identity documents against a central database in real-time has proven effective.



Potential opportunity for mobile operators

The NIN and NIC are rapidly becoming essential assets in Uganda. The government has also recognised the importance of integrating and aligning the multiple identity databases in the country. This activity in particular highlights an exciting opportunity for MNOs to further catalyse the private sector in Uganda.

The process of business registration in Uganda is complicated — requiring multiple forms, steps, and engagement with a range of government agencies and departments. Women entrepreneurs in particular are negatively affected by this process. Perhaps reflecting this, the vast majority of businesses in Uganda are not registered and operate informally. There is therefore a clear opportunity to streamline this process, through harmonising the different assets needed into one functional platform. This centralisation would also offer a sizeable market opportunity for mobile money and other business-related value-added services.

5. NITA (2018). 'National Information Technology Survey 2017/18 Report



Identity landscape

Foundational identity



Birth registration and certification

The National Registration of Persons Act (2015) stipulates that the registration of every birth within Uganda is free and compulsory. Recent policy initiatives (including the Act) have had a drastic effect on birth registration rates: UNICEF reports that birth registration rates jumped from 30 per cent in 2011 to 70 per cent in 2016; similarly birth certification rates have risen.⁶ This progress can partly be attributed to a progressive and women-empowering policy that ensures that birth certificates can be obtained by either parent, thereby removing the requirement that a father must give permission for a child's birth to be registered.

Once the birth is registered by a registration officer, the National Identity and Registration Authority (NIRA) will allocate a National Identification Number (NIN) to the child, recording them as a citizen of Uganda. The duty of registration lies with the parents or guardians of the child. The registration officer will record key information from those registering the child, including their biographic information, NIN and other identifying information (Figure 1).

Once a child is registered, parents can apply for a birth certificate from NIRA. Although registering a birth is free, a birth certificate costs 5,000 Ugandan Shillings (approximately USD \$1.35).⁷ The birth certificate is considered a legal document. Institutionally, the Uganda Registration Services Bureau (URSB) is responsible for the assessment of applications for and distribution of birth certificates.

Several experts noted that one of the key challenges to birth registration in Uganda is a lack of understanding among parents about the process and benefits of birth registration and certification. Organisations such as UNICEF and the Ministry of Gender, Labour and Social Development are working with the URSB to address these knowledge gaps. A further challenge identified by one expert relates to the costs – both time and financial – associated with birth certification, as travelling long distances to district registration centres can be expensive and time-consuming. Mothers are often charged with the responsibility of registering their children, and find it difficult to find the necessary time and money required to complete this process.

6. [https://www.unicef.org/uganda/Birth_reg_print\(2\).pdf](https://www.unicef.org/uganda/Birth_reg_print(2).pdf) (Called Birth Registration)

7. <https://www.nira.go.ug/index.php/fees/births-and-deaths-registration-fees/>

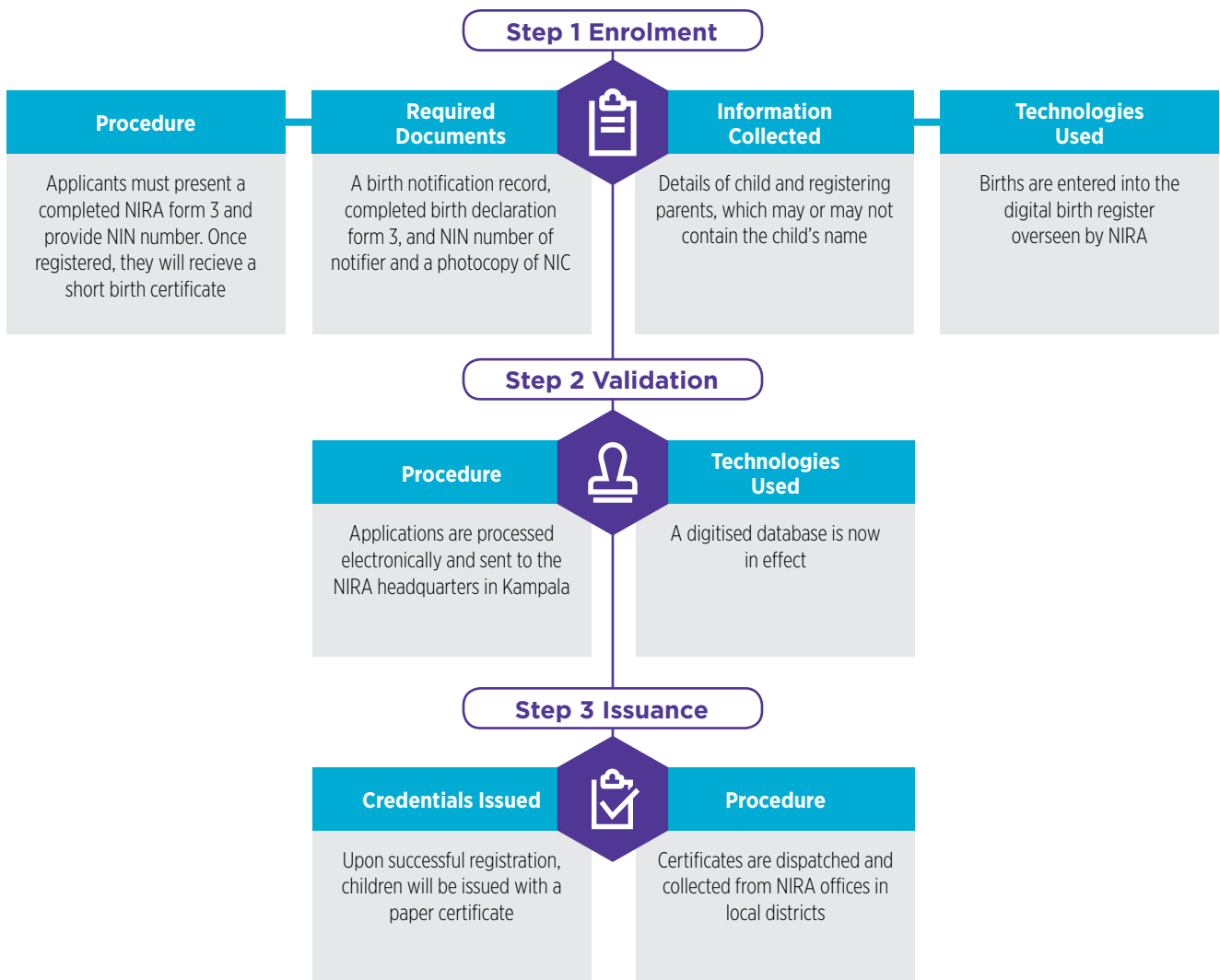
Related to this challenge, Uganda Telecom’s support of the Mobile Vital Records System (Mobile VRS) is an excellent example of how MNOs can leverage existing technology to increase access to registration services. Mobile technology was successfully used to overcome barriers to birth registration by enabling village registration agents to send birth registration details of newborns via mobile phones to local hospitals connected to a 3G web-based application.⁸ In 2015, two years after the Mobile VRS project was launched, UNICEF reported that the system was operational in 135 hospitals and in more than half of Uganda’s 112 local governments.⁹

Cultural beliefs, however, remain a key barrier to birth registration. According to one policymaker, the belief that children should not be counted for fear of the child dying presents difficulties to child registration. Wider traditional values may also present issues:

“If men are not well educated, they will refuse their wives and daughters from taking part in the registration for fear of the unknown”
Policymaker

Figure 1

Journey to birth certification



8. GSMA (2013). 'Mobile Birth Registration in Sub-Saharan Africa: A case study of Orange Senegal and Uganda Telecom solutions ' Available at: <https://www.gsma.com/mobilefordevelopment/programme/connected-women/mobilebirthregistration/>

9. See: [https://www.unicef.org/uganda/Birth_reg_print\(2\).pdf](https://www.unicef.org/uganda/Birth_reg_print(2).pdf)



National identity

The National Registration of Persons Act also resulted in the creation of NIRA, which is tasked with overseeing all foundational identity infrastructure in Uganda, including the issuance of National Identity Cards (NIC) and National Identification Numbers (NIN) to all citizens. When registering for a NIC, all fingerprints and a high-quality facial photo are collected. This biometric data is stored on the NIC's smart chip, and a machine-readable barcode on the back of the card allows the data to be validated. Many institutions that require the authentication of the NIC will use equipment to read the card's barcode.

Uganda has developed, and iterated on a large scale, multiple campaigns to register all Ugandans with a NIN and eventually a NIC. Many of the Ugandan residents in NIRA's national identity database were registered during the mass registration drive that formed part of the 'My Country, My Identity' campaign from 2014 to 2016. The objective of the campaign was to ensure that the entire voting-age population received a NIC ahead of the 2016 general elections. The drive resulted in 15.3 million voters being successfully registered with the Electoral Commission, and 14.8 million registered for a NIC.¹⁰ NIRA facilitates a continuous registration service, to enable any Ugandan citizen or legal resident to be assigned a NIN and claim a NIC (Figure 2).

NIRA also held a mass registration campaign for school students in 2017, which aimed to provide children in all government and private schools with a NIN. With a NIN, children will be eligible to claim their NIC once they reach the age of 16. Registration activities were initially planned to take place over a four-month period between May and August 2017; however, logistical difficulties, enrolment staff discontent, poor relations with schools, and difficulties with parents caused delays to the project.¹¹ The campaign also received criticism for excluding Uganda's substantial youth population who are out-of-school. By the end of 2017, NIRA had reportedly registered 9.8 million students.¹²

World Bank data reveals only a small gender gap with regard to ownership of official identification: 80 per cent of women report having a national identity document, compared to 82 per cent of men.¹³ Although investment in technology has made registration easier and more efficient, wider barriers affecting women remain:

“Society stereotypes women and girls. They tend to sit back and think maybe they are less educated [and don't] need the national ID. Possibly they think they're not going to access banks, they don't think they're going to access any services. Of course that is changing.”

Identity Expert

In order to claim a replacement NIC after theft or loss, individuals must travel to NIRA's office in Kampala to submit their details and a police report. This process reportedly involves a 60-day waiting period for a new card to arrive, and its centralised nature presents difficulties to those living far from the capital city:

“...if someone had to travel all the way from the far east of the country to come and register, they would have to pay for accommodation because they cannot go back to their homes or they have no family or relatives in the city, and then stay overnight because they can't go back, it's late, and that is a cost.”

Other Expert

10. <https://openknowledge.worldbank.org/handle/10986/28310>

11. PML Daily (2017) *NIRA extends deadline for registration of school children*

12. Daily Monitor (2018). 'Parliament asks NIRA to re-register students'. Available at:

<https://www.monitor.co.ug/News/National/Parliament-asks-NIRA-reregister-students/688334-4538374-vlplwvz/index.html>

13. See: <https://globalfindex.worldbank.org>

Those working in the area of identity provision also express concern over Uganda’s fledgling identity solutions and the country’s ability to maintain interoperability and security between identity databases.

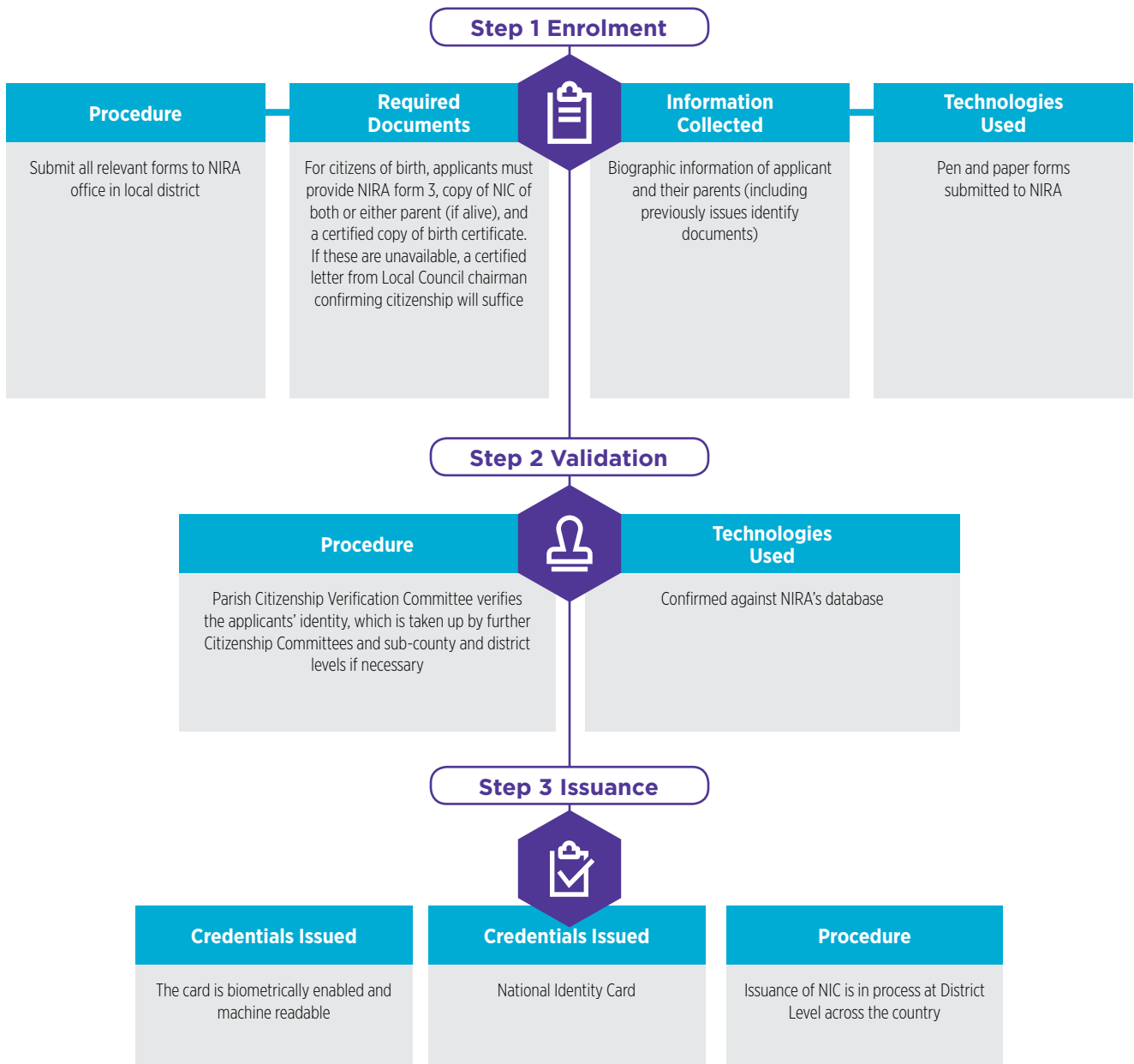


“NIRA is doing so many things at the same time: doing business [registration], doing birth certificates, doing death certificates, doing I don’t know what, and also national ID. The main challenge I see, going forward, in data is capacity and the management of those records, so that at any moment you can be able to retrieve that information.”

NGO

Figure 2

Journey to a National Identity Card



Functional identity

Uganda's functional identity landscape is characterised by continued investment and an ambition to integrate government services and databases with the central national identity database. NIRA plays a key role in developing interoperability between the various ministry databases. This development follows the introduction of the National Broadband Policy (2015) which suggests the development of a unified citizen database that would enable the use of all eGovernment services.



Voter identity

Voter registration is a well-developed and robust process in Uganda, which has also proven to be an effective vehicle for NIC uptake. Article 59(1) of the Ugandan Constitution makes it a duty of every citizen of Uganda age 18 or above to register as a voter for public elections and referendums. The Ugandan Electoral Commission (UEC) has the mandate to ensure that regular, free and fair elections are held and is charged with maintaining, revising and updating the National Voters' Register on a continuous basis. In preparation for elections, the UEC compiles a voters' register for each polling station in a parish. Only those whose names appear on this register are entitled to vote.

Ugandan citizens may register as a voter in a parish where they were born, or where they currently live. The 'My Country, My Identity' registration campaign occurred concurrently with the most recent updating of the voter's register, and was in part framed as an approach in ensuring voters' rights. Subsequently, biometric information stored in the NSIS played an important authentication role as part of the 2016 General Elections. For these, the UEC used a National Photo-Bearing Voters' Register and also introduced a Biometric Voter Verification System to improve the accuracy and inclusiveness of the voters' register.





Business registration

Registering a business is a necessary step to receiving legal protection, as well as to access opportunities and services such as a business bank account. The existing registration process comprises several steps and involves five national and local Government agencies: the Uganda Registration Services Bureau (URSB), the Uganda Investment Authority (UIA), Uganda Revenue Authority (URA), the Kampala Capital City Authority and the National Social Security Fund (NSSF).¹⁴ The percentage of businesses in Uganda that are formally registered at the start of their operation (63 per cent)¹⁵ is significantly lower than the Sub-Saharan African average (84 per cent).¹⁶

In order to register a business, applicants must have access to a scanner in order to digitally send documents to the relevant agencies. Computer access is likely to be a significant inhibitor of this process: only 28 per cent of Ugandans in 2015 had access to an internet enabled desktop computer, and only 14 per cent had access to a laptop with the same features (CIPESA 2018).¹⁷

Registering a business in Uganda also requires a NIN, and Uganda's drive to make the NIN the foundational unique identifier code for all Government services has helped streamline business registration for most people. However, obtaining identity documentation can be more difficult for women who find their socio-economic role consigned to the domestic sphere, limiting opportunities to obtain a NIN. Perhaps reflecting this, a smaller percentage (60 per cent) of female-owned businesses were registered at the time that they started operations in the country, compared to 64 per cent of male-owned businesses.¹⁸



Accessing health services

In 2016 the Ministry of Health introduced an electronic medical records system to help track patient histories across both public and private health facilities nationwide. The aim of the initiative is to ensure that an individual's medical information can be shared digitally and securely across health centres and departments, whilst also protecting patient data. New legislation, such as the Patients' Rights and Responsibilities Bill (2017), is being drafted to regulate the introduction of technologies to manage medical records.

The Ugandan government is now developing a digital system to ensure that only NIC holders are able to access healthcare services at public health facilities. These services will include accessing health records and dispensing medication from pharmacies.¹⁹ The proposed integration of the national identity database with health service has raised concerns about accessibility, considering close to 20 per cent of Ugandans do not currently have a NIC and many others face delays when applying for replacement cards.

14. Businesses funded by foreign investments must also take an additional step to obtain an investment licence from the Uganda Investment Authority. Local investors do not require this licence.

15. Data found at <https://tradingeconomics.com/uganda/percent-of-firms-formally-registered-when-they-started-operations-in-the-country-wb-data.html>

16. Data found at <http://www.enterprisesurveys.org/Data/ExploreTopics/informality>

17. The Collaboration on International ICT Policy for East and Southern Africa (CIPESA) (2018) *National Information Technology Survey – 2017 / 2018 Report page 151*

18. Data found at <http://www.enterprisesurveys.org/Data/ExploreTopics/informality>

19. All Africa (2018) *Uganda Government to Give Drugs to Only Patients with National IDs*

Table 1

Functional identity – Process of enrolment and validate

	Required Documents	Registration - Enrolment			Registration Validation
		Process	Information Collected	Technological Development	Procedure
Voter ID	Individuals must attend their local (district) Electoral Office to be registered by the Commissions' District Registrar.	NIC (or NIN)	Photograph NIN Biographic information Location	Digital database including photograph and details	Registration forms are cross-checked at Electoral Commission headquarters
Registering a business	An individual must reserve a business name, obtain a Certificate of Incorporation, Taxpayer Identification Number (TIN) and a trading license	Passport or NIC (or NIN)	Address of registered or principle company address	Some forms and applications can be submitted electronically	Business names and processing of application handled by URSB
Opening a bank account	An individual must pass 'Know Your Customer' processes by verifying their identity with an NIN enabled document	NIC or equivalent The Anti Money Laundering Act of 2013 also stipulates that further information is to be collected to verify a customer's identity, including passports, birth certificates, driver's licenses, identity cards and utility bills.	Identity verification and immigration status (if applicable)	Access to existing digital databases are likely	With identity and immigration status checks enforced, verification against existing NIRA and government databases are likely
SIM registration	NIN number	Individuals must verify their identity with their NIN number to purchase a SIM. If sold over the counter, sellers must scan the barcode of the NIC	NIN number	SIMs can be registered online, if the individual provides their NIN number. Barcode scan checks against NIRA's database.	NIN numbers are checked against NIRA's database, and a copy is also stored on the MNO's database



Mobile landscape

With a significant number of mobile subscribers, and strong growth in 3G and 4G connectivity, Uganda presents an exciting opportunity to explore digital identity solutions at the largest scale.

Mobile penetration

Uganda is one of the largest mobile markets in East Africa, with over 18 million unique mobile subscribers. The mobile landscape is dominated by Airtel and MTN, with a number of other operators also present in the market (**Figure 3**).

There is a moderately high number of mobile subscriptions in Uganda as a percentage of the population, at 70 per cent. However, Uganda's ICT survey notes some disparity in mobile phone ownership, with 63 per cent of women stating

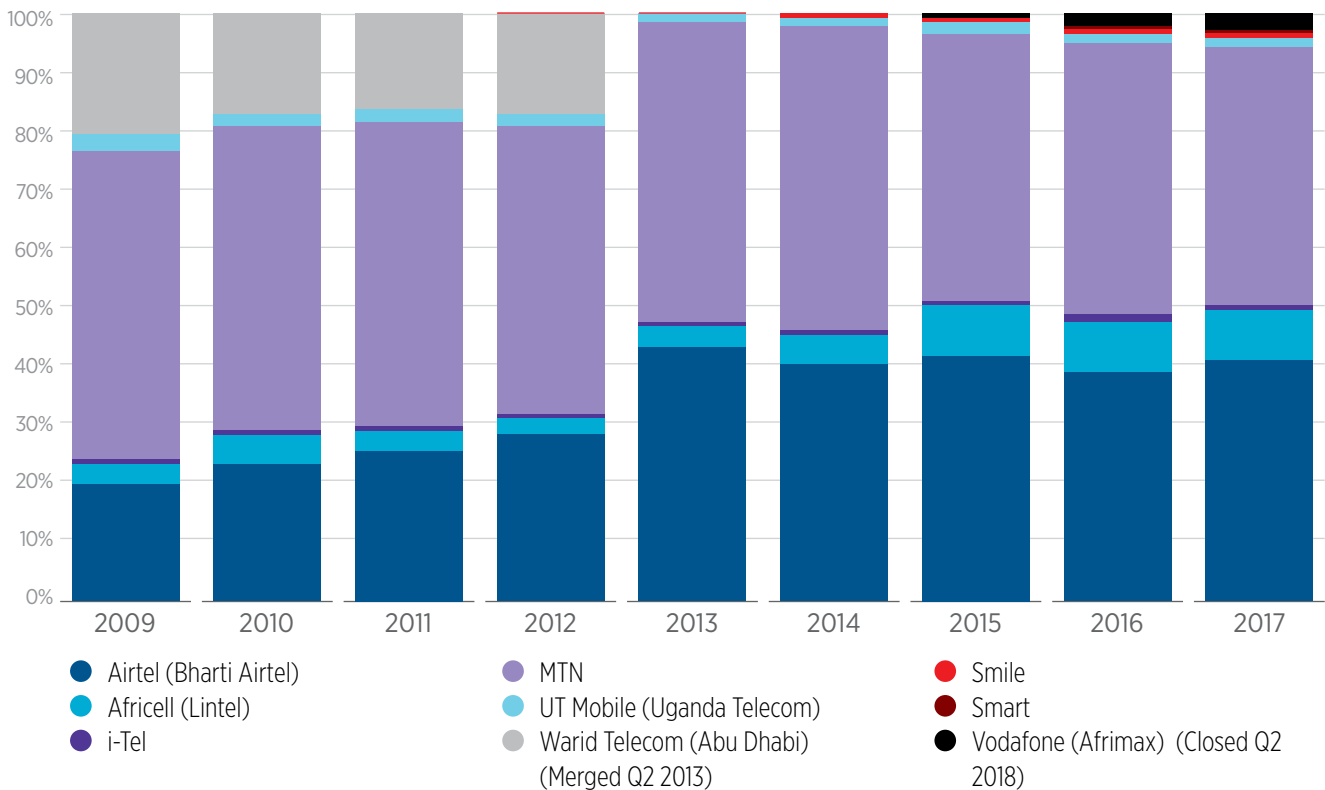
they owned a phone compared to 82 per cent of men.²⁰ Rural women, in particular, are an underserved demographic due to barriers related to affordability and a lack of electricity. In response to this context, a range of organisations are improving women's familiarity with mobile phones. This includes the work of the Uganda Women's Network, which supports women to use mobile phones to access information on markets and other business opportunities.

20. NITA (2018). 'National Information Technology Survey 2017/18 Report'



Figure 3

Evolution of MNO landscape



3G and 4G subscriptions are also increasing in Uganda (**Figure 4**), reflecting growing coverage across the country (**Figure 5**). These technologies are likely to play a key role in driving uptake of digital identity solutions.

Figure 4

Total connections by technology

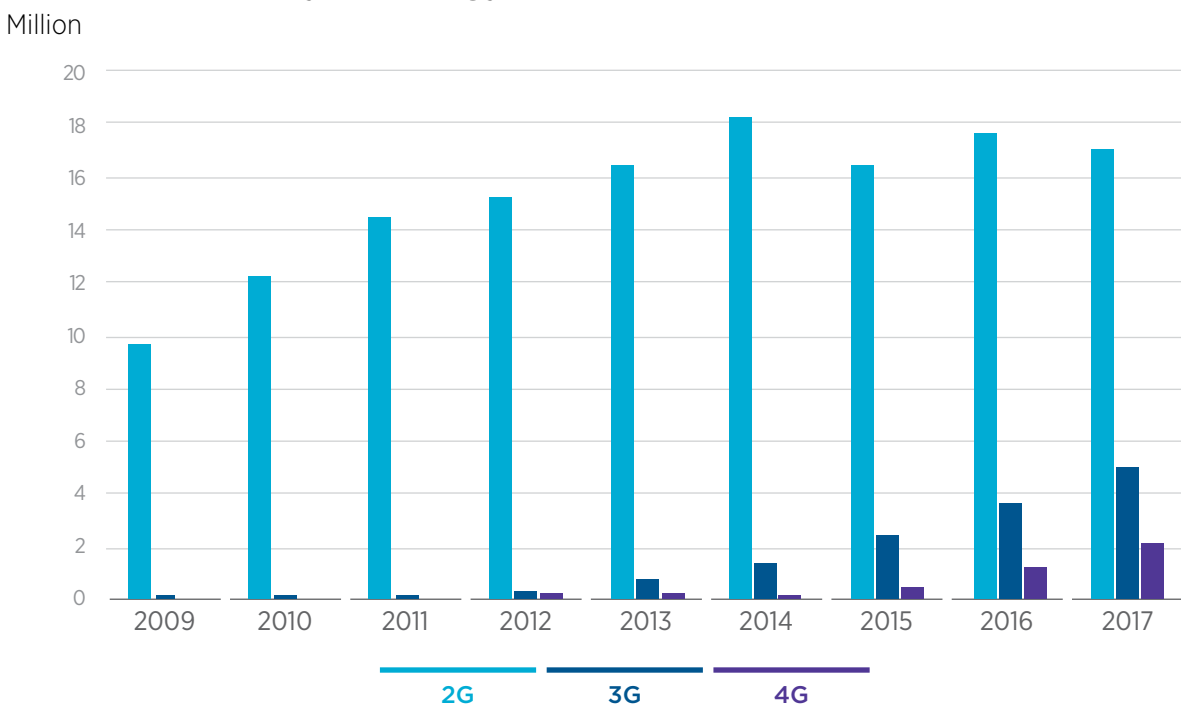
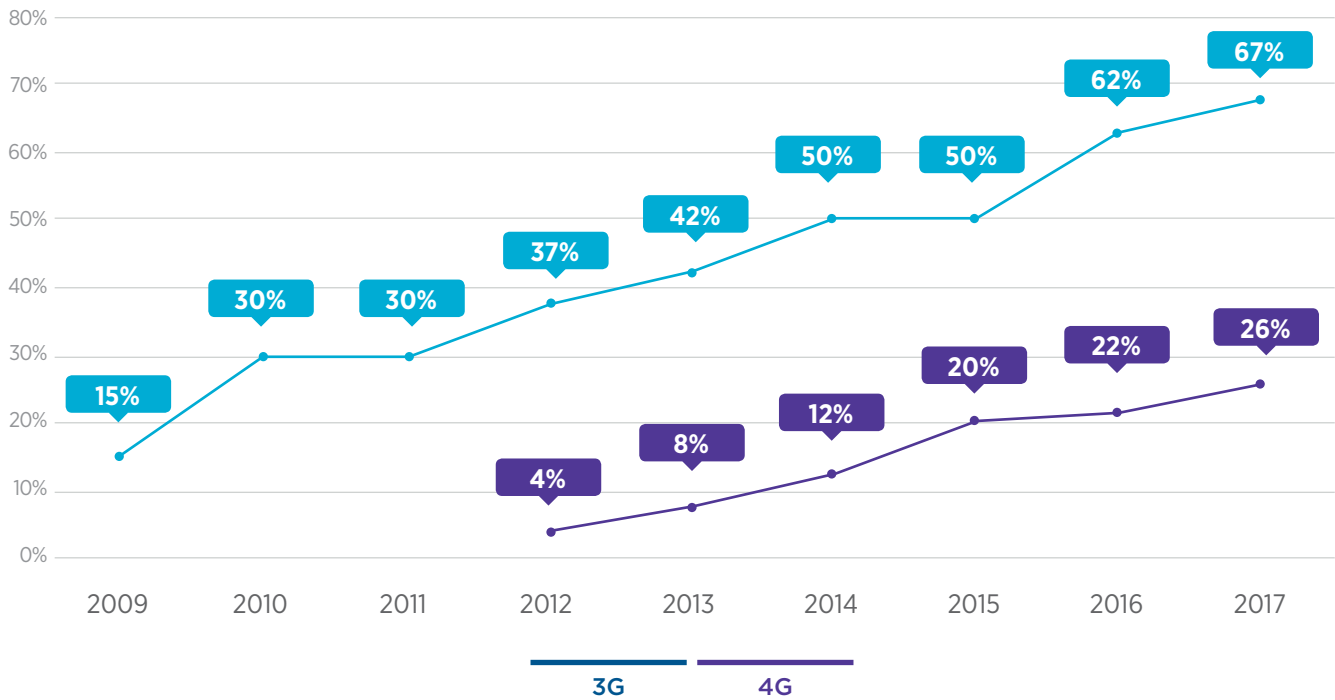


Figure 5

Network coverage, by population

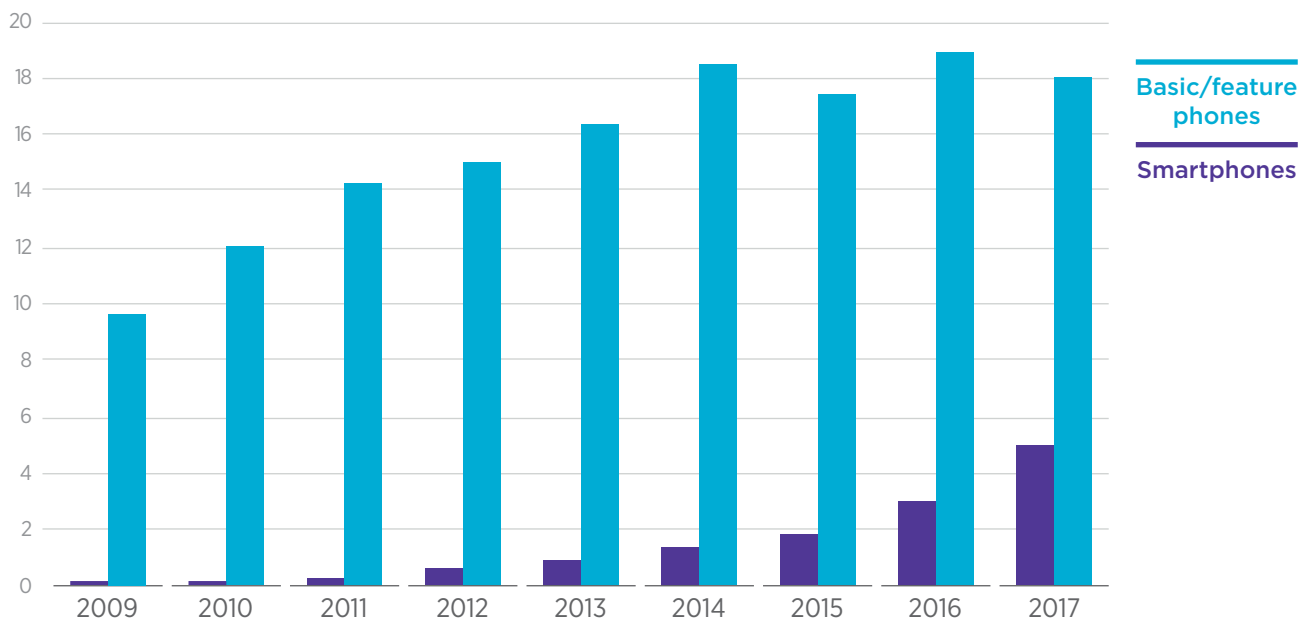


In line with these developments, and similarly important for the potential of digital identity solutions, is the gradual growth of smartphone ownership in Uganda. As Figure 6 highlights, smartphone connections have increased whilst feature phone connections have stopped growing. Interestingly, Uganda’s ICT survey²¹ notes that 18 per cent of mobile phones owned by women are smartphones, relative to 13 per cent among men.

Figure 6

Total connections by device type

Million



21. NITA (2018). 'National Information Technology Survey 2017/18 Report' <https://www.nita.go.ug/sites/default/files/publications/National%20IT%20Survey%20April%2010th.pdf>

‘Know Your Customer’ landscape

All SIM cards in Uganda must be registered against an individual’s NIN by law. According to the 2017 Findex report, while women in Uganda are only two per cent less likely than men to own a NIC, they are 10 per cent less likely to use their NIC to register a mobile SIM in their own name.²² SIM cards are registered in-store with equipment connected to NIRA’s persons’ database. SIM vendors are also required to possess the necessary barcode-readers to lawfully sell or replace SIMs in Uganda.

“...you should have your national ID with you...it has a bar code which is scanned into the system, and a copy is also taken for [the MNOs] strategy”

Mobile Network Operator

Despite a significant number of issues arising from the new SIM card registration regulations, including the identification of close to four million ‘ghost’ SIM cards, the introduction of new authentication technology that enables mobile agents to validate customer NINs against the NSIS in real-time has largely rectified these problems — although some difficulties remain:

“...when that documentation is provided, it goes into a data centre where people scrutinise these documents to ensure it’s authentic, before they are registered. So, sometimes some of these documents are sent back or they’re not approved because they’re not scanned properly according to our standards.”

Mobile Network Operator

If an individual is seeking to open a mobile money account, Mobile Money guidelines²³ state that any form of identity document — including an NIC, passport, driving licence, voter card, or local administration letter — can be used. However, the Registration of Persons Act and the Ugandan Communications Commission now stipulate that only an NIC, NIN, an alien/refugee card, or passport are authorised documents for SIM card and mobile money registration.



22. See: <https://globalfindex.worldbank.org>

23. <https://uncdf-cdn.azureedge.net/media-manager/79090?sv=2016-05-31&sr=b&sig=f48%2FLyJSmf6yKn7oR95Vgpq5ZQIXsW6MZIYpJ%2F5s6kQ%3D&se=2019-02-19T11%3A30%3A20Z&sp=r>

Potential opportunity for mobile operators

Streamlining business registration

Registering a business in Uganda is a complex seven-step process requiring multiple forms and engaging with five government departments or agencies (see Appendix 1). Perhaps reflecting this, 80 per cent of businesses in Uganda operate informally and are not registered.²⁴ Guided by Uganda Vision 2040,²⁵ the government has launched eBiz — the ‘One Stop’ point of entry for business services. However, it does not currently allow an integrated process of registering a business.

In addition, there is strong evidence that the current process of business registration is negatively affecting women entrepreneurs and smallholders. It also prevents those without an extensive array of documentation from registering. For example, registering for a Taxpayer Identification Number requires the presentation of two forms of identity including a passport or NIC, employee identity card, Voter’s card, Work Permit, or driving licence.

Opportunity

With a large number of informal businesses and a complicated business registration process, there is a clear opportunity to harmonise separate registration processes in one integrated platform to encourage more businesses to register. Streamlining the business registration process would make it easier to register a business, ensure that business owners are able to access support

to grow their businesses, and provide the government with a strong foundation to engage a more coherent private sector. It would also provide a unique opportunity to build on the strong work undertaken in Uganda to increase women’s economic participation.²⁶ Uganda has the third-highest representation of women among business owners in the world, after Ghana and Russia (34 per cent).²⁷ Despite this, women entrepreneurs face significant barriers when it comes to accessing financial services, including credit and savings. Banks often require the signature of a male family member to open an account for women and demand higher collateral for loans.

Solution

MNOs could partner with the Ugandan government to provide a technological solution to combine separate processes on one platform. MNOs and government could work together to encourage informal businesses to register on the platform by highlighting the benefits of business registration and helping entrepreneurs access relevant services via mobile, such as targeted information, savings, credit, insurance, business subsidies and grants. Beyond this, providing an integrated, simplified and digitised business registration platform will reduce administrative barriers and empower businesses to increase employment and reduce poverty.

24. The Independent (2016) *Uganda: 80% of economy informal, does not pay taxes*

25. The E-Biz website quotes the Uganda Vision 2040: “Uganda shall catalyze a whole-of-Government transformation by putting as many as feasible public services online as possible, automating work functions and reducing paperwork for greater internal operational efficiency.”

26. World Bank Group (2013) *2013 Uganda Enterprise Survey - Country Highlights*

27. Mastercard (2018) *Mastercard Index of Women Entrepreneurs*



Looking forward

Uganda has rapidly built an evolving set of identity solutions across the country, and has recognised the importance of these components to effective public service delivery. The government, and other stakeholders, have also identified a range of opportunities for streamlining and rationalisation of identity assets and associated processes. The competitive mobile landscape also offers an exciting market for digital-identity products and services.

In addition, and of particular interest, is the country's efforts to mobilise the population to enrol for identity solutions — and to understand the benefits of identity. This work has been impressive, and may offer lessons to other countries exploring the role and

benefits of identity. Building on this progress, there is significant scope for the private sector — particularly MNOs — to accelerate the benefits afforded by relevant and inclusive identity solutions. This includes the above potential opportunity regarding business registration, but there is also scope to support identity enrolment and verification efforts.

In the coming year, the GSMA Digital Identity Programme will be working with mobile network operators across the Commonwealth to identify how opportunities such as these can create both short and long-term value for citizens, local governments, and other development partners, while also ensuring that the platform can be financed sustainably and quickly move from 'pilot' to 'scale'.

Appendix 1: Business registration flow chart

	<div style="background-color: #4a5568; color: white; padding: 5px; text-align: center; font-weight: bold;">Stage 1</div> Search for a business name	<div style="background-color: #4a5568; color: white; padding: 5px; text-align: center; font-weight: bold;">Stage 2</div> Reserving your business name	<div style="background-color: #4a5568; color: white; padding: 5px; text-align: center; font-weight: bold;">Stage 3</div> Obtaining a Certificate of incorporation
Relevant agency	Uganda Registration Services Bureau (URSB)	URSB and Bank	URSB
Cost	UGX 2000	UGX 20,000	Free
Requirements	<ul style="list-style-type: none"> Choose at least 3 name options. Some limits on names you can choose. Fill in a Name Reservation form online at https://www.ebiz.go.ug/procedure/search-for-business-name-local-2/ or from the One Stop Centre (OSC) at Uganda Investment Authority (UIA); the URSB offices; or at the Uganda Bookshop. Submit to: The Registrar of Companies P O Box 6848 KAMPALA 	<ul style="list-style-type: none"> Submit the Business Name Reservation Form to assessment window of the Uganda Registration Services Bureau (URSB). If it passes screening, it is reserved for 30 days. Pay name reservation fees to the Bank. Reserve the company name at the URSB. 	<ul style="list-style-type: none"> Fulfilment of Stages 1 and 2. Payment of statutory fees. Submission of an application form and 'Form A22'- containing full address of registered or principle company office. Copies of Articles and Memorandum of Association if relevant
ID required	Name, signature, email		Passport/ NIC (3 copies)

Stage 4	Stage 5	Stage 6	Stage 7
Obtain a Taxpayer Identification Number (TIN)	Obtain a Trading Licence	Register with National Social Security Fund (NSSF)	Obtain a Company Seal
Uganda Revenue Authority (URA)	Various Municipal or Council Authorities (e.g. Kampala Capital City Authority)	NSSF	Seal maker
Free	UGX 78,750- UGX 498,750 annual fee payable to KCCA	All employers with more than 5 employees obliged to pay a contribution of 10% to their employees	UGX 225,000
<ul style="list-style-type: none"> • Accessed through URA online portal. Requires access to internet, spreadsheet software, an email address, printer and a referee. • Email address • Mothers name • Phone contacts • Referee who has a TIN • Necessity for paying government taxes, import and export taxes, VAT, Company taxes and operational taxes. • Mandatory for all tax payers to have a TIN. 	<ul style="list-style-type: none"> • Download and print the standard forms. • Submit to Municipality or City Council. • Must also submit memorandum and articles of association, name of directors, Certificate of Incorporation (which requires submitting of ID) • Submitted with a payment slip to the Bank. • Receive inspection of premises by licensing officer and obtain an assessment form. • Trading licenses issued by local authorities on behalf of KCCA. 	<ul style="list-style-type: none"> • No official ID documentation. • Basic information of employees. • Name, sex, nationality, DoB, place of origin, mother's name, mother's name, marital status, name of spouse(s). 	<ul style="list-style-type: none"> • A Company Seal is mandatory. Section 117 (b) of the companies Act 2012 provides that every Company shall have its name engraved in legible letters on its seal which shall take the form of an embossed metal die.
Passport, Employee ID, Voter's card, National ID, Work Permit, visas, Driving Permit	Passport/ Driving permit/ Voter's card		

Appendix 2: Methodology

Through conducting a thorough review of the identity and mobile landscapes in each country, the research aimed to provide MNOs and other stakeholders with a detailed overview of the identity and digital identity context — and related opportunities — in Uganda. This work was seen to be particularly important in enabling the development of accessible, impactful, relevant, and sustainable digital identity solutions and initiatives; particularly those that could improve the lives of women and girls.

The approach, led and undertaken by M&C Saatchi Worldwide Services, had two main components: extensive desk research, and a series of key informant interviews to validate, contextualise, and interrogate the literature. Two interactive and structured workshops were convened to present initial and final findings.

Desk research

This component aimed to provide an overview of the identity ecosystem, including key identity stakeholders; establish a detailed overview of the mobile landscape; provide insight regarding gender disparities; and explore the prior appetite of MNOs with regard to wider social development products, services, and initiatives.

The desk research featured an in-depth exploration and analysis of academic, grey and industry literature on political and policy development in the above countries, mobile phone adoption and gender norms, and a comprehensive compilation of statistics to develop a holistic picture of each market.

Sample resources included the World Economic Forum's Global Gender Gap Report, the World Bank's State of Identity Systems in Africa, UNDP's Human Development Reports, and leveraging data from sources such as GSMA Intelligence and the World Bank's Gender Data Portal.

Key informant interviews

Across the four markets, 40 semi-structured key informant interviews were conducted with representatives from government, civil society, and the private sector — including MNOs, and experts in identity and digital identity. The interviews particularly aimed to investigate identity ecosystems, mobile landscapes, and gender disparities; and to explore the interest of MNOs — and other stakeholders — in developing digital identity solutions.

The discussions used a filter interview sequence strategy and modular structure – with questions tailored to each group of stakeholders. Each interviewee was asked questions regarding their experience and understanding of the identity ecosystem, mobile landscape, and gender context in each country; whilst each group were asked specific questions relating to the validity and reliability of publicly-available data relevant to their field of expertise.

The desk research and initial discussions in each country generated a range of potential identity-related business opportunities or use-cases in each country. These were then discussed in more detail with experts from MNOs, in order to identify the feasibility and usefulness of each product or service.

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