Walt Monte









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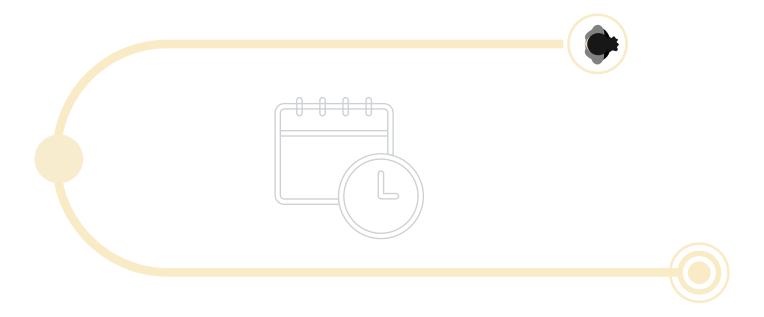
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A Book about Red Tape Should Not Have to Exist

Requesting a birth certificate. Registering a property. Paying a traffic ticket. All of these are public transactional services, also known as government transactions. Government transactions fulfill a basic function: to connect people and firms with government services and obligations. In an ideal world, they would be intuitive, fast, and transparent. They would be conducted online. Government institutions would coordinate with each other so that citizens could make the least possible effort. In short, they would be so easy that no one would ever have to write a book about them. That, however, is not the reality in Latin America and the Caribbean.

In fact, government transactions in the region are difficult. They are slow, prone to corruption, and end up excluding the people who are already worst off. Many of them are still carried out in person and on paper. Citizens waste time going from office to office and, in many cases, end up paying bribes to civil servants. Businesses lose productive hours and, with them, their competitiveness. The State gets bogged down in complex manual transactions and fails to connect public policies with target beneficiaries. In the end, when government transactions are difficult, everyone loses.

Why is it like this? What can be done to make government transactions easy, and not synonymous with "headache"? What are the best practices in the region and in the world? This book explores the issue of government transactions, how governments can tackle this challenge, and the potential role of digital technologies.



Box ES1

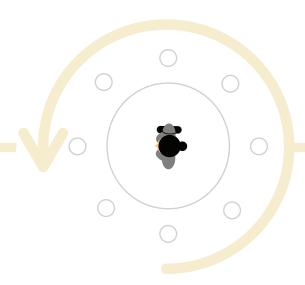
A Test Case in Bolivia

It took Domitila Murillo, a 70-year-old Bolivian citizen, 11 months to renew her identity card. To gather all the necessary paperwork, she had to travel between Oruro, Tupiza, and Potosí, a total distance of 900 km. Each visit to the counter at a government office meant long queues, interminable waiting, and ever more requirements. Each day ended with "there's a stamp missing" or "come back tomorrow." Desperate, she finally agreed to pay a bribe that a police officer solicited to speed up the formalities. Domitila died two weeks after receiving her certificate.

The Bolivian government documented this case in 2011 as part of the contest "El peor trámite de mi vida" (The Worst Government Transaction of my Life), organized by the Ministry for Institutional Transparency and the Fight against Corruption (Ministerio de Transparencia Institucional y Lucha contra la Corrupción).

Source:

Charosky, Vásquez, and Dassen (2014).

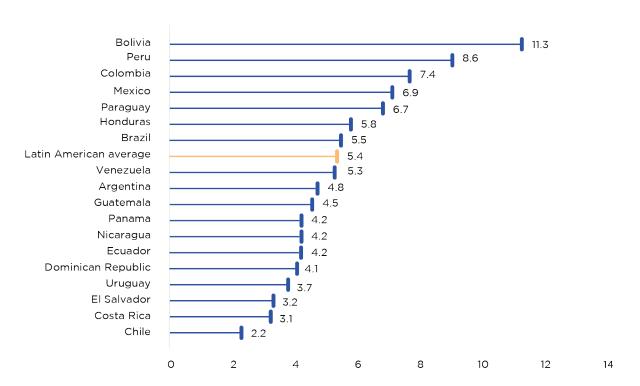


What are the problems with government transactions?

They are slow and generate transaction costs for both citizens and firms

Take the bus, stand in line, wait at the counter, read the instructions, fill out a form, send a letter, or even learn to use a website: carrying out a government transaction can be an extremely cumbersome business. The complexity of bureaucracy in the region is manifested by the fact that completing a government transaction takes an average of 5.4 hours. Differences between countries are notable. For example, whereas in Bolivia completing a government transaction takes more than 11 hours, in Chile an equivalent transaction can be finalized in little more than two (Latinobarómetro, 2017).

Figure ES1Number of Hours Needed to Complete a Government Transaction, by Country

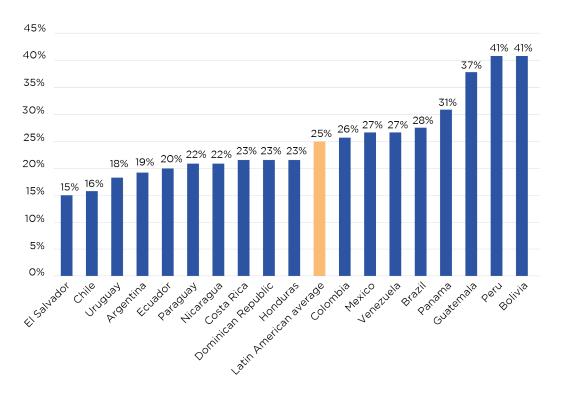


Source:

Authors' elaboration based on data from Latinobarómetro (2017).

The complexity of a government transaction is derived not only from the hours needed to complete it, but also by other factors, such as multiple requirements, the need to submit paperwork in person, and the lack of clear information. These factors together mean that citizens must go to a government office (or to various government offices) more than once to obtain what they are seeking. This type of situation is not an exception. In the region, on average, a quarter of all government transactions require three or more interactions before they are finalized (Latinobarómetro, 2017).

Figure ES2Percentage of Government Transactions Requiring Three or More Interactions before Completion



Source:

Authors' elaboration based on Latinobarómetro (2017).

Box ES2

New Information about Government Transactions in Latin America and the Caribbean

To begin to understand the challenge represented by government transactions in the region, this book is based largely on four new sources of information: three surveys and a comparative case study.

- *Household survey.* In 2017 the Latinobarómetro survey included, for the first time, six questions on government transactions. The survey was administered in the 17 Spanish-speaking countries of the region, plus Brazil, and was answered by more than 20,200 people.
- Survey of e-government directors and service provider senior managers. A survey about government transactions was administered to three groups of civil servants: (i) e-government senior managers (or equivalent authorities) who, in most cases, have been leaders in the reform of government transactions in the region; (ii) senior managers of civil registries, and (iii) senior managers of tax agencies, as representatives of institutions that manage important government transactions. In total, 25 e-government senior managers, 14 senior managers of civil registries, and ten tax agency authorities completed the survey.
- **Survey of advanced users.** Around 1,000 people, mainly college-educated daily internet users, answered questions about their personal experience with digital public services.
- Comparative study of the cases of Chile, Estonia, Mexico, and Uruguay. For different reasons, these four countries are reference points in terms of simplification and digitization of government transactions. The comparative case study analyzes how these countries have organized and developed themselves from the institutional standpoint to simplify and digitize transactions. This analysis is presented in Chapter 3.

They are a focal point for corruption

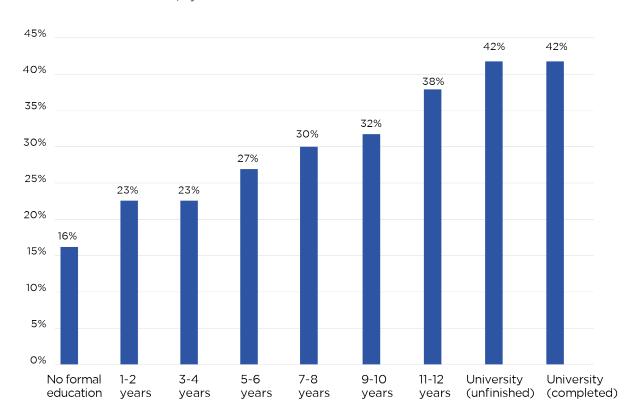
Manual government transactions, face-to-face interactions, and the lack of standardized processes mean that transactions are vulnerable to dishonest behavior. In fact, corruption is everywhere: 29 percent of Latin Americans report having paid a bribe in the context of a public service in the last year, equivalent to more than 90 million people in the region (Transparency International, 2017).

WAIT NO MORE

Inefficient government transactions hurt the poor more

Lower-income earners access fewer government transactions than higher-income individuals. Fewer government transactions mean less access to government services and programs, precisely by those who could benefit the most from them. Figure RE3 shows the direct relationship between educational attainment (as a proxy for income) and the percentage of people who completed a government transaction in the last year. Higher-income earners access government transactions far more consistently, even those that are common to all citizens (identification, transport, health, education), as well as those that should be used to a greater extent by lower-income sectors (such as social services). Specifically, whereas 42 percent of college-educated people report having completed a government transaction in the last 12 months, this percentage falls to 16 percent among people lacking formal education (Latinobarómetro, 2017).

Figure ES3Percentage of People who Completed a Government Transaction in the Last Year, by Years of Education



Source:

Authors' elaboration based on Latinobarómetro (2017).

Note:

This shows the percentage of people who reported having carried out at least one government transaction in the last year. The transactions included were related to identity, social programs, health and education, transport, and reporting of a crime.

The reasons for this phenomenon are manifold. On the one hand, the prolonged time and the multiple interactions required to complete many government transactions, combined with the fact that most government offices do not have extended office hours and are not open on weekends, implies that citizens must take time off work to carry out their transactions. Lower-income people tend to have less flexibility in their work schedules, making it difficult for them to request time off and get the hours they need to complete a government transaction. Moreover, taking time off work, added to the transaction costs of the government transaction itself (transport, photocopies, etc.), is harder for those with lower incomes to absorb.

Face-to-face government transactions are expensive for governments

Presently in Latin America and the Caribbean, 89 percent of transactions are carried out face-to-face (Latinobarómetro, 2017), which means that thousands of civil servants are deployed as counter clerks, providing customer service, reviewing applications, and compiling dossiers. The expenditure linked to in-person service provision represents a considerable fiscal burden on the government coffers. For example, in Mexico, the State spends US\$9 for each transaction provided in person at a government office. If this cost is assumed to remain constant for the approximately 360 million federal and state transactions carried out face-to-face¹ throughout the country, the resulting bill is nearly US\$3.3 billion per year, equivalent to 23 percent of federal expenditure on education.²

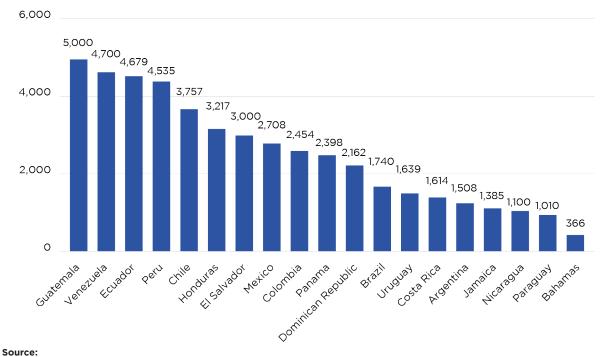
Government Transactions Might Seem to be a Minor Issue, but There are so Many of Them

The region's central governments manage up to 5,000 different transaction, and those managed by subnational governments are often even more numerous (IDB-GEALC Survey, 2017). Signing up for just one program, obtaining a permit to start a business, or even reporting a crime, activities that take place on any normal day, might seem to be unworthy of serious study. However, on average, the volume of transactions is high. For example, in Chile, 270 million transactions are managed each year through the citizen service points of ChileAtiende (equivalent to more than 20 transactions per adult).

¹A total of 400 million government transactions were considered, less the 10 percent of which are partially conducted online (see Chapter 2). This estimate is conservative, since a proportion of the government transactions carried out partially online also includes a face-to-face element, which is excluded from the calculation.

² This is based on a Public Education Secretariat (Secretaria de Educación Pública) budget of around MXN 267,655 and an exchange rate of MXN 18.52 per USD 1. Source: Federal Budget for the Tax Year 2017 (Presupuesto de Egresos de la Federación para the Ejercicio Fiscal 2017), available at: http://www.diputados.gob.mx/LeyesBiblio/pdf/PEF_2017.pdf.)

Figure ES4Number of Government Transactions Administered by Central Governments in LAC



IDB-GEALC Survey (2017).

Why are government transactions so difficult?

Ignorance of the citizen experience

The region's governments make little effort to understand the citizen experience: out of 25 countries, only nine conduct exit surveys at service provision points, 10 carry out direct observation of service provision, and only four include questions about government transactions in their household surveys (IDB-GEALC Survey, 2017). In this context, it is hard to expect civil servants who make decisions about government transactions to be aware of citizens' experience. In the absence of surveys, videos, or other sources of information from the citizen perspective, many transactions end up being designed according to administrative needs, making the citizen responsible for many of the intermediate transactions such as, for example, shuttling documents from one office to another.

High regulatory complexity

Regulations are fundamental for a wide range of economic and social purposes. But they can be complex, which generates a high "administrative cost" of government transactions and their requirements. This is the situation in Latin America: in 2013, Mexico was the only country in the region with a degree of regulatory complexity in the product market below the Organization for Economic Cooperation and Development (OECD) average (IDB and OECD, 2016). It is therefore hardly surprising that the region's countries perform poorly on the Doing Business indicators, which measure the ease of doing business in a country in areas such as obtaining licenses to start a business, obtaining building permits, and registering property, among others. In 2017, of the 189 countries in the world, only one LAC country was among the 50 best in this ranking and only nine were ranked between 51st and 100th.

Scant inter-institutional coordination and collaboration

In most countries of the region, citizens assume the role of messenger when carrying out their government transactions. They must first go to one institution to request a birth certificate, then to another to get a criminal record certificate, and so on until they return to the first institution, where they can finally complete the transaction. In fact, 40 percent of government transactions carried out in the region are related to identity or civil registration (Latinobarómetro, 2017). This occurs to a large extent due to insufficient coordination between government institutions, which fail to communicate among themselves or share the information they already have on citizens.

High levels of distrust

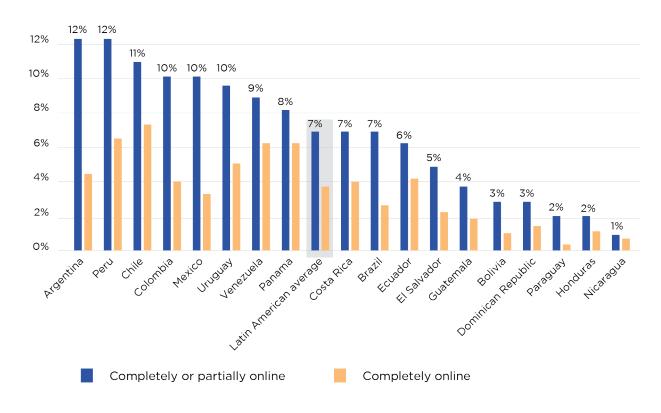
Government transactions are complicated, in part, because the lack of mutual trust between the parties means that security is prioritized above efficiency. This is manifested in three ways. First, 90 percent of the senior public managers interviewed believe that citizens try to access services improperly, and this justifies imposing high barriers to access the services as a way of limiting abuse. Second, 43 percent of senior public managers believe that civil servants who interact with the public are liable to corruption, and it is thus advisable to limit their decision-making powers, which has the effect of extending resolution times for the citizen. Even more curious is that citizens also share the perception of risk: 62 percent of those interviewed consider it necessary for governments to impose high barriers to access in order to avoid the abuse of services by their fellow citizens (IDB-GEALC Survey, 2017).

³ For more details, see: http://www.doingbusiness.org/rankings.

The Unrealized Potential of Digital Transactions

Digital transactions can solve many of the problems facing modern bureaucracies: they are faster (74 percent on average), cheaper to provide (they cost between 1.5 and 5 percent of the cost of face-to-face transactions),⁴ and less vulnerable to corruption. Unfortunately, their implementation and use in the region is extremely low: only 7 percent of citizens report having carried out their last government transaction online (Latinobarómetro, 2017).

Figure ES5Use of Digital Channels for Carrying Out Government Transactions (percentage of people who completed their last government transaction online)



Source:

Authors' elaboration based on data from Latinobarómetro (2017).

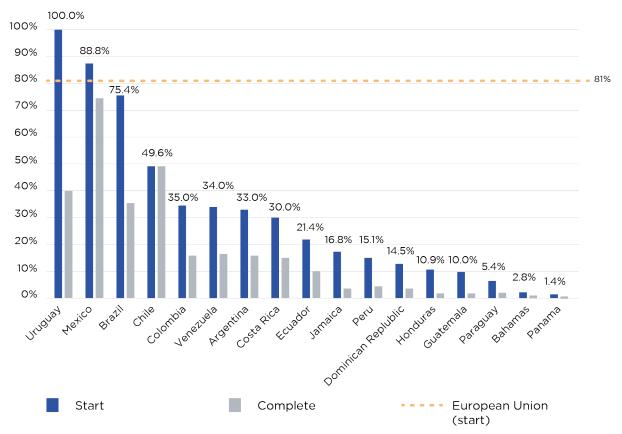
⁴ See Kernaghan (2012), Local Government Association (2014), Deloitte (2015), and Presidency of the Republic of Mexico (2014).

Why is the use of digital transactions so rare?

Availability

In many countries, the public does not have the option to complete government transactions online. Only in Brazil, Mexico, and Uruguay can more than 50 percent of the transactions administered by the central government be initiated online. The low availability is explained by the fact that the basic conditions for making online transactions accessible are often absent. For example, seven countries reported not knowing how many government transactions there were, and 10 reported not having a catalog listing them all. On other occasions, the mechanisms are installed, but the government fails to use them. Specifically, although 12 countries have an established interoperability platform, in only three of them (Mexico, Trinidad and Tobago, and Uruguay) are all public institutions of the central government connected to it (IDB-GEALC Survey, 2017).

Figure ES6Government Transactions that Can Be Started and Completed Online



Source:

IDB-GEALC Survey (2017), based on the definition of "transactional service" of each national authority; the National School for Public Administration (Escola Nacional de Administração Pública) (2018); and the European Commission (2017).

Note:

The calculations for Mexico have been made considering as the total only the transactional services (2,708 services), rather than the total number of entries of the National Catalog of Transactions and Services (Catálogo Nacional de Trámites y Servicios), which includes official information (statistics and calls for proposals and tenders) as well as government transactions.

Capacity

Digital transactions are often made available to a population that cannot access them. These access gaps can be of three types: (i) connectivity – only 66 percent of the population has a mobile broadband subscription and only 11 percent has fixed broadband (ITU, 2017); (ii) legal identification – nine countries have an adult sub-registration rate above 10 percent, meaning that such people have no way of identifying themselves to a public entity to carry out a government transaction (World Bank, 2017); and (iii) financial inclusion – only 40 percent of people have a debit card and 22 percent have a credit card, which means that the vast majority have no way of making the online payments that many government transactions require (World Bank, 2014).

Bad experiences online

Even if online transactions are available and people can access them, the experience for many is unsatisfactory. Of the advanced users consulted for this report (those with a college education who use a computer every day), 40 percent failed in their latest attempt to complete a government transaction online. The principal cause of failure, applicable in 22 percent of the cases, was technical problems with the website (the download was interrupted, non-working links, etc.) (Advanced Users Survey, 2017).

How did they do it? Lessons from Estonia, Chile, Mexico, and Uruguay

Implementing a reform aimed at simplifying and digitizing government transactions is not easy. There are various factors that hamper adoption

Strong political support is a necessary condition for the success of the simplification and digitization efforts

and implementation of these reforms: (i) bureaucratic inertia, which makes organizations resistant to change; (ii) low interinstitutional coordination; (iii) a government removed from its citizens, with little understanding of people's experience, their needs, or their demands; (iv) high regulatory complexity; and (v) technical complexity, since digitizing transactions requires the use of technological tools of which many institutions are unaware.

In an effort to find examples to help tackle these challenges, four countries were analyzed: Chile, Estonia, Mexico, and Uruguay. All have developed strategies, capacities, and governance models to get results in terms of simplification and digitization of government transactions. The lessons learned from these countries can be broken down into three groups of actions.

Underpinning all of them is strong political support, a necessary condition for the success of these efforts.

Lesson 1: Promote a paradigm shift toward a citizen-oriented State

To break with the stereotype of the State driven by its own bureaucratic needs, the four countries studied undertook a series of actions aimed at orienting the government toward the citizen. They defined a cross-cutting strategy of simplification and digitization for all central government entities, setting a common objective for all. They created and promoted the use of shared tools, fostering inter-institutional cooperation. In parallel, they set up single windows (face-to-face or virtual) for the citizen. Finally, to achieve much of the above, they sought and incorporated citizen feedback.

Lesson 2: Empower a lead agency with the competencies and resources necessary to drive forward changes throughout the entire government

Government transactions are distributed throughout the public sector, and improving them often calls for technological, human, and financial resources which the entities responsible for administering government transactions lack. This dispersion and complexity make it necessary to establish a lead agency to bring together the diverse modernization efforts. In every case studied, such an entity exists, and it has the expertise and resources to drive cross-cutting changes throughout the central government, manage technical complexity, and promote inter-institutional coordination.

Lesson 3: Establish a governance model that facilitates effective implementation

Given the cross-cutting nature of the tasks of simplifying and digitizing transactions, and the potential resistance to change on the part of the institutions that provide the services, it becomes vital to support the lead institution and encourage implementation of the reforms. The models studied all boast a combination of an inter-institutional, executive-level governing body, incentive systems to motivate the different actors implicated in the reform, and rigorous measurement and reporting of progress. In several cases, these structures have been complemented with visible manifestations of political support, which makes it clear that this is a top-priority agenda.

Five recommendations for better government transactions

1. Study the citizen experience with government transactions

It is impossible to improve government transactions without first knowing

It is impossible to improve government transactions without first knowing what their reality is.

what their reality is. It is not enough to rely on anecdotal evidence from isolated cases or on a single study that loses relevance over time. Objective, precise, and timely information must be gathered about government transactions of various types for different audiences (politicians, digital government policy-makers, service providing institutions, and citizens). This type of useful information can be obtained in various ways, including through administrative sources, surveys, and direct observation, among others. It is equally important to ensure an iterative cycle of learning, involving analysis, adaptation,

implementation, and more study.

2. Eliminate as many government transactions as possible

The best government transaction is the one that does not have to be carried out. Although simplification of government transactions is

The best government transaction is the one that does not have to be carried out.

necessary in many cases and digitization is an effective way of facilitating access, neither is an end in itself. The elimination of unnecessary government transactions cuts their associated costs at the root. Transactions can be suppressed in various ways, including regulatory improvement (the abolition of unnecessary regulations and their associated transactions), interoperability and "once only" rules (connecting different databases of the State so that they share information held

about the public, instead of requesting it from the citizen), and proactive service delivery (the State approaches citizens to offer them a service, instead of requiring them to send in a form).

3. Redesign government transactions with the citizen experience in mind

Once the citizen experience has been understood, and all unnecessary government transactions have been eliminated, the next step is to redesign those transactions that really are necessary so that they are as easy, intuitive, and fast as possible. This redesign may include a range of approaches, among which are rethinking assumptions about trust (specifically, starting from the premise that the citizen is not seeking to abuse the system), using interoperability for simplification (for example, for gathering data from different public entities and pre-populating forms that citizens must return), and implementing the Agile methodology for iterative adaptation of the design (which tests solutions to service provision problems, evaluates them, adapts them, and then tests them again).

4. Facilitate access to digital transactions

Once government transactions have been redesigned with the citizen experience in mind, the next step is to facilitate access through the digital channel. This includes five actions: (i) lay the foundations for digital government to provide online transactions (including interoperability, digital signature, digital identity, electronic notifications and electronic payments, among other elements); (ii) make online access easy for users with different levels of digital capacity; (iii) guarantee that they work from any device, including mobile telephones; (iv) expand digital literacy programs (including basic education in digital competencies and training in the use of digital services at face-to-face attention points) and citizen services (for example, through chatbots); and (v) offer payment methods that do not require a bank account (for example, payments made by mobile telephones).

5. Invest in high-quality face-to-face government transactions

Although many countries show an interest in digitizing government transactions, Latin America and the Caribbean continues to be a mainly analog region, where around 90 percent of government transactions are carried out in person. The gaps in connectivity, digital literacy, and financial inclusion, among others, mean that the road to the digital society will be long.

Therefore, while progress is being made in digital development, it is vital to improve the most commonly used and, in some cases, most preferred, channel of service provision: face-to-face. Two ways of improving in-person service provision are: (i) invest in staff to provide citizen services and (ii) integrate the provision of services by various entities under one roof.

Some governments have already incorporated these recommendations, taking significant measures to orient the State toward the citizen, to leverage digital solutions, and to rationalize government transactions. Hopefully, this book will serve as an inspiration to the others, so that we can begin to put an end to the eternal bureaucratic maze.

The gaps in connectivity, digital literacy, and financial inclusion, among others, will mean that the road to a digital society will be long.



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