



# IDENTIFICATION FOR DEVELOPMENT

The World Bank Group's ID4D Initiative uses global knowledge and expertise across sectors to help countries realize the transformational potential of digital identification systems to achieve the Sustainable Development Goals.

## COUNTRY AND REGIONAL ENGAGEMENT

The World Bank Group helps countries build more robust and inclusive identification systems through analytics, assessments, and financing. Digital identification systems can lead to tangible benefits across a range of areas, such as financial inclusion, health services, social protection for the poorest and most vulnerable, and empowerment of women and girls.

### Country Diagnostics

In response to a country's request, the ID4D Initiative conducts assessments of its identity ecosystem using the *Guidelines for ID4D Diagnostics*. ID4D has implemented over 30 country diagnostics facilitating engagement and dialogue within countries.

### Technical assistance and advisory services to countries

Building on the country diagnostics, the ID4D Initiative responds to government demand for technical assistance, which includes a range of activities to support the design of identification systems using global good practice (e.g. universal access, multifunctional usage and interoperability, robust and unique, built on a legal and operational foundation of trust and accountability). The following is a list of technical assistance activities, among others:

- ▶ Recommendations on design, including:
  - Design options, including cost-benefit analysis of different options, to increase enrollment and coverage;
  - Design options to integrate civil registries with national ID;
  - Guidance on appropriate technology (e.g. enrollment, database structures, credential options, deduplication, and cybersecurity);

*"Digital identity and civil registration systems have the potential to transform development prospects. It can enable the world's poorest and most vulnerable people to gain access to critical services, from education to health care and banking. Now is the time to accelerate action to ensure we deliver on our promise to leave no one behind."*

**Kristalina Georgieva**  
Chief Executive Officer  
World Bank

- Design sustainable business models of ID systems; and
- Design authentication systems.
- ▶ Develop a robust legal and regulatory framework, including data protection and privacy requirements.
- ▶ Integrate identification systems into service delivery programs.
- ▶ Monitoring and evaluation mechanisms.
- ▶ Ensuring end-user engagement from design through implementation.

## GLOBAL PLATFORMS AND CONVENING

With its multi-sectoral approach, the ID4D Initiative has made progress in unifying and driving the global identification agenda by raising awareness and harmonizing the varying interests on this topic through the following:

### Principles on Identification for Sustainable Development

The Principles were developed with a broad group of development partners, UN agencies, and the private sector to create a shared vision on identification and draw attention to the topic. Since 2017, the Principles have been endorsed by more than 20 organizations.

### Peer-to-Peer Knowledge Exchange

Countries have repeatedly expressed interest in learning from digital identification systems implemented in other

countries. The ID4D Initiative supports knowledge sharing at multiple levels:

- Advocacy and strategic discussions with senior officials to generate commitment and inform a country’s direction;
- In-country implementation support by technical experts from good practice countries; and
- Site visits to countries with advanced identification systems, multi-country workshops, and support for the participation of government delegations to ID4Africa.

### Technical Standards for Digital Identity

Since there are a range of global standards across the identification lifecycle (e.g. ISO, ICAO, EMV), the ID4D Initiative facilitated a dialogue on a minimum level of standards required to ensure robust and interoperable digital identification systems. This collaborative effort produced the *Catalog of Technical Standards for Digital*

*Identification Systems*, which includes a user-friendly guide to help identify areas where standards are available and areas where there are competing standards.

### THOUGHT LEADERSHIP AND ANALYTICS

The ID4D Initiative advances the global understanding of digital identification through a dynamic research agenda focused on:

- Advocacy to raise awareness among countries and development practitioners about why identity is important and why invest in identification systems;
- Informing country engagements with good practices and how identification systems can be designed to address the needs of various development use cases; and
- Tracking progress through global data collection and impact evaluations.

### The ID4D Initiative is filling gaps in critical analytics and research

Why identification systems are important	How to build robust identification systems	Tracking of progress toward our goals
<ul style="list-style-type: none"> <li> Impact evaluations of ID</li> <li> Potential public and private sector savings</li> <li> Linkages with delivery of services (e.g. agriculture, health, financial sector)</li> <li> ID in the context of forced displacement</li> <li> The role of ID in ending child marriage</li> </ul>	<p><i>Operational Guide</i></p> <ul style="list-style-type: none"> <li> ID Enabling Environment Assessment</li> <li> Integration of CR &amp; ID</li> <li> Technology Landscape</li> <li> Key drivers of costs of ID systems</li> <li> Privacy by Design</li> </ul> <hr/> <ul style="list-style-type: none"> <li> End user research for vulnerable populations</li> <li> Country cases: India, Moldova, Thailand, South Africa</li> <li> Public-Private Partnerships</li> </ul>	<ul style="list-style-type: none"> <li> Synthesis of Africa ID4D diagnostics</li> <li> ID4D Global Dataset &amp; trend analysis</li> <li> ID4D-Findex survey results</li> <li> Africa country briefs</li> </ul>

## ID4D IS A PARTNERSHIP PLATFORM

The World Bank Group is well-positioned to advance this critical agenda given its multi-sectoral expertise, extensive global footprint, and range of financial instruments. It operates across the World Bank Group with global practices and units working on digital development, social protection, health, governance, gender, legal, financial inclusion and data. The ID4D Initiative has developed strong relationships with a range of actors working on this emerging topic—including UN agencies, foundations, think tanks and academics, regional bodies, private sector associations and standards bodies. To accelerate the Initiative’s work at global, regional, and country levels, the ID4D Multi-Donor Trust Fund was established with support from the Bill & Melinda Gates Foundation, Omidyar Network and the Australian Government.

### ID4D High-Level Advisory Council

The Advisory Council, comprised of eminent practitioners and thought leaders from the public and private sector, provides strategic guidance and amplifies the global narrative of the Initiative. The Advisory Council—co-chaired by Kristalina Georgieva, World Bank CEO, and Amina J. Mohammed, United Nations Deputy Secretary-General—considers emerging trends and challenges, including new technologies, privacy and data protection, migration, and displacement.

## UNDERSTANDING THE GLOBAL CHALLENGE

To better understand the nature of the global identification gap, the ID4D Initiative partnered with the Global Findex team to include questions related to ID ownership, ID use, and barriers to access in the 2017 Global Findex Survey round, covering 99 countries. This is the first time nationally representative survey data have been collected on this topic for such a large number of countries. The ID4D-Findex dataset offers unique insights about ID systems, including disaggregation by a range of characteristics, and represents a new method to measure inclusion, such as coverage of legal identity among adults in the context of measuring SDG target 16.9.

1. Within countries, and especially in low-income countries (LICs), the poor are at a greater risk of getting left behind.—Data from the 18 LICs surveyed shows that among people in the poorest quintile 45% lack an ID, compared to 28% in the richest quintile.
2. Although the global gender gap in ID coverage is relatively small, the ID4D-Findex surveys reveal a much larger gender gap in LICs.—On average, over 45% of women in LICs lack an ID, compared to 30% of men.

## Key Insights



Close to 40% of the population aged 15+ in low-income countries (LICs) surveyed do not have an ID.



The poorest 20% are the least likely to have an ID: in surveyed LICs, 45% of the poorest 20% vs. 28% of the richest 20% lack a proof of identity.



There is a gender gap in ID coverage: in surveyed LICs, 45% of women vs. 30% of men do not have an ID.

■ ■ without an ID

## MOROCCO

### Morocco pioneers an Open Source Identification Platform to Strengthen Service Delivery

Morocco has relied on multiple registries to provide identification and to deliver public services, each highly developed in its own way. Morocco's identification ecosystem includes the civil registry which records births and deaths; the Carte Nationale d'Identite Electronique (CNIE), the National Register of Children (MASSAR), a fully digitized system to manage all aspects of children's scholastic life; the RAMED database, which underpins a free medical insurance program for the poor; and the Social Security register (CNSS), which contains the records of formal wage earners and their families.

Despite the broad coverage of these systems taken together, Morocco found that its complex identity ecosystem was no longer serving all of its needs due to a lack of interoperability. The introduction of the RAMED and Tayssir social safety net programs further underlined the country's need for a new identification system. Through RAMED, the government provides free health insurance to the poorest fifth of the population, while Tayssir is a conditional cash transfer that encourages families in the poorest communities to send their children to school.

## WEST AFRICA REGIONAL PROJECT

### Ensuring Mutual Recognition of IDs Across Countries

Mutual recognition across identification systems can become a powerful driver of regional economic and social integration through facilitating travel and access to services across borders, safe and orderly migration, and increased trade.

In this context, the first World Bank Regional Operation on Identification is currently being prepared in West Africa to set the foundation for national ID systems with mutual recognition and the capacity for authentication across the ECOWAS region. The operation will be rolled out using a staggered approach, with Cote d'Ivoire and Guinea participating in the first phase and potential other countries such as Niger, Burkina Faso, and Benin joining in subsequent phases.

The project has three objectives. First, it aims to strengthen the legal and enabling environment within and between countries by developing legal and technical standards for systems across the region to ensure privacy and data protection, as well as clear institutional mandates. Second, it aims to improve the robustness,

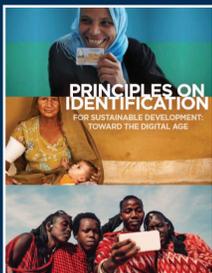
The World Bank is supporting the Government of Morocco to design and implement a new digital ID and National Population Registry (NPR) that will underpin efforts to reform the social safety net (SSN) system and to introduce presence-less, paper-less and cash-less transactions. The NPR will leverage the Modular Open Source Identification Platform (MOSIP) as its core technology solution. Assistance to the Government has included facilitation of knowledge exchanges with India to learn about Aadhaar and the broader India Stack, including adapting these experiences to Morocco's context. The exchanges also focused on advice on interoperability between different registries and databases, including a new social registry, and on the development of laws and regulations for the NPR, such as on data protection and privacy. The NPR will greatly boost efforts to eliminate poverty in Morocco by transforming how social protection programs are targeted and delivered, while also providing a foundational platform to accelerate inclusive growth of the digital economy. Moreover, by adopting MOSIP, Morocco is in a position to change the landscape of digital identification for Africa and the world by demonstrating the strength of open source solutions and technology neutrality.

coverage, and reliability of ID systems where they already exist, and help develop them where they do not. Finally, the project will promote the use of IDs for free movement and service delivery, by creating linkages across systems that allow users to authenticate themselves for key services such as receiving social transfer payments, completing financial transactions, and crossing borders.

In Guinea, 40 percent of the population currently has no form of government-issued identification—this project will improve current coverage to ensure access to services such as conditional cash transfers, vaccinations, and primary schooling. In Cote d'Ivoire, improvements to the ID system will facilitate linkages with the national social registry, allowing for improved targeting of various social programs such as safety nets and subsidized health insurance.

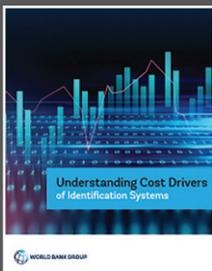
Building identification systems with mutual recognition in West Africa can pave the way for regional approaches in other parts of the globe, allowing for free movement and access to services for all.

## A SELECTION OF ID4D'S ANALYTICAL WORK



### Principles on Identification for Sustainable Development: Toward the Digital Age

More than 20 organizations came together to develop a set of shared “Principles on Identification for Sustainable Development: Toward the Digital Age” which considers the fundamentals to maximizing the benefits of identification systems while mitigating the risks. We hope additional organizations would be interested in joining and consider this to be a living document to be revised in the future with further learning and implementation.



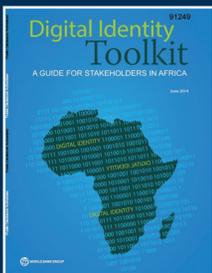
### Understanding Cost Drivers of Identification Systems

This report provides guidance on key drivers of costs based on evidence from a diverse sample of ~15 countries and analysis of the key country characteristics and program design choices, which have the most significant impact on costs. It also includes a financial model, which can be used to estimate the cost of rolling out a system under different scenarios.



### Identification for Development: Africa Business Plan

With an estimated 500 million individuals in Africa lacking basic identification—accounting for nearly half the global total—developing robust and inclusive identification systems is a top priority in the region. This document outlines the status of identification systems in Africa and planned World Bank engagement at global, regional, and country levels.



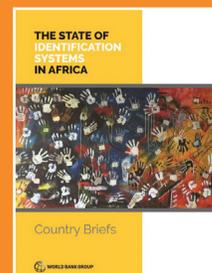
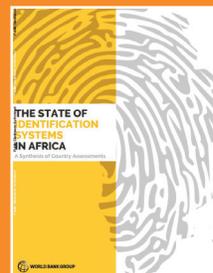
### Digital Identity Toolkit: A Guide for Stakeholders in Africa

This report provides a strategic view of the role of identification in a country's national development, as well as a tactical view of the building blocks and policy choices required for establishing a digital identification system.



### Digital Identity: Public and Private Sector Cooperation

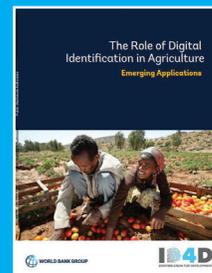
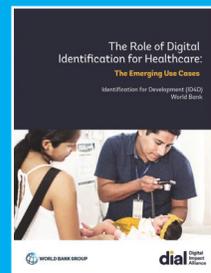
This paper lays out the digital identity lifecycle and the roles of various players across public and private sector. It outlines public-private partnership models based on case examples across a range of countries.



### The State of Identification Systems in Africa

**Country Assessments:** This report synthesizes the findings of such assessments carried out in 17 African countries between 2015 and 2016.

**Country Briefs:** This report provides a detailed one-page summary of the status of identification programs for 47 African countries.



### Emerging Use Cases

**Healthcare:** This report synthesizes selected examples of how identification is crucial for the delivery of health services and public health management.

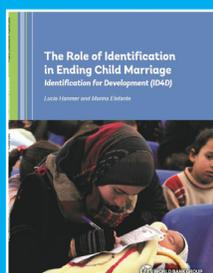
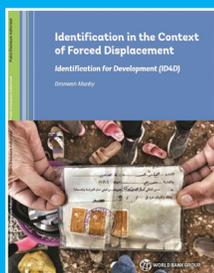
**Agriculture:** This new paper looks at key applications of identification in removing barriers to agricultural productivity and enhancing farmers' livelihood.

## A SELECTION OF ID4D'S ANALYTICAL WORK



### Technology Landscape for Digital Identification

This report is an overview of various technologies throughout the identification lifecycle. It provides a framework for assessing technologies against multiple criteria, including the length of time they have been in use, ease of integration with legacy and new systems, and interoperability with other technologies.



### Special Issues

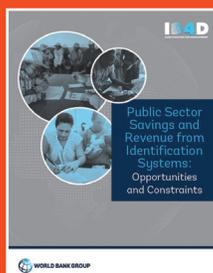
**Forced Displacement:** This report considers the various challenges and vulnerabilities with the lack of official identification of those who have been forced to leave their homes because of conflict, persecution, or natural disaster.

**Ending Child Marriage:** This report investigates the positive role identification plays in preventing child marriage and empowering girls.



### Economic Impacts of ID Systems on the Private Sector

This is a companion piece to the analytical work on public sector savings, which seeks to develop a framework for evaluating the cost savings and revenue generation channels created by foundational identification systems for the private sector.



### Public-Sector Savings from Identification Systems: Opportunities and Constraints

Initial evidence suggests that robust identification systems have the potential to produce substantial savings in the public sector. Using the experiences of a handful of countries where data is available this report builds a framework for analyzing the fiscal benefits associated with investment in identification systems.



### Technical Standards for Digital Identity Systems

Building on the earlier discussion paper, this report provides a systematic catalog of international standards relevant for the design and implementation of digital ID systems. By cataloging and organizing these standards, this paper will be a useful tool for countries attempting to navigate system design, interoperability and vendor/technology neutrality.



### ID Enabling Environment Assessment (IDEEA)—for privacy, data protection and inclusion

Most countries lack adequate legal frameworks to support and regulate modern identification systems. Through IDEEA, ID4D supports governments in the development of legal frameworks to promote trust in the design, implementation and use of digital identification, particularly in the areas of data security, individual privacy and data protection, nondiscrimination and inclusion.

For more information about the ID4D Initiative and subscribe to the *ID4D in Action* newsletter, please visit:

[id4d.worldbank.org](http://id4d.worldbank.org)