ID4D – 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 (WBG) 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, ID4D conducts assessments of its identity ecosystem using the ID4D Country Diagnostic Tool. 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, ID4D 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);
 • Design sustainable business models of ID systems; and
 • Design authentication systems.

> *"We estimate it will take USD $9 billion to achieve identification for all. The World Bank will secure over USD $750 million investments in ID-related projects in the next three years, and we will strive to mobilize more financing from other sources. If we are to reach more than a billion people without proof of identity, we need everyone to work together including countries, development partners, UN agencies, the private sector and civil society."*
>
> ***Kristalina Georgieva***
> *Chief Executive Officer*
> *World Bank*

▸ 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, ID4D 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:

ID4D High-Level Advisory Council
The Advisory Council, which includes eminent practitioners and thought leaders from the public and private sector, was formed to provide strategic guidance to the ID4D initiative and promote the vision of services and rights for all persons through robust and inclusive identification systems. 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.

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. Endorsed by 24 organizations since they were finalized in February 2017.

South-South Knowledge Exchange
Countries have repeatedly expressed interest in learning from digital identification systems implemented in other countries. ID4D 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), ID4D is facilitating a dialogue on a minimum level of standards required to ensure robust and interoperable digital identification systems. This collaborative effort is ongoing and has produced an initial report on *Technical Standards for Digital Identity – Draft for Discussion*, which catalogues technical standards relevant for digital identification systems.

THOUGHT LEADERSHIP AND ANALYTICS

ID4D 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.

ID4D is filling gaps in critical analytics and research

Why identification systems are important

- Synthesis of Africa ID4D diagnostics
- Potential public and private sector savings
- Linkages with delivery of services (e.g. agriculture, health, education, financial sector)
- ID in the context of forced displacement
- The role of ID in ending child marriage

How to build robust identification systems

Operational Guide
- ID Enabling Environment Assessment
- Integration of CR & ID
- Technologies
- Key drivers of costs of ID systems

- Privacy by Design
- End user research for vulnerable populations
- Country cases: India, Moldova, Thailand, South Africa
- Public-Private Partnerships

Tracking of progress toward our goals

- Impact evaluations of ID
- Global dataset & trend analysis
- Findex survey results
- Africa country briefs

ID4D IS A PARTNERSHIP PLATFORM

Given the size of the global identification gap, no single country, international organization, NGO, or private sector entity can surmount this challenge by working alone—coordination is needed at the global, regional and national levels. To this end, ID4D 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.

CASE STUDIES

MOROCCO

Strengthening Service Delivery Using Unique ID

Morocco has relied on multiple registries and ID programs to provide identification to its citizens 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. Because each system had created its own identification number—none of which followed the same logic or standards—the databases were unable to talk with each other to exchange or verify information. As a result, the systems were susceptible to error and fraud. Individuals' records differed across databases, with slight variations in the spelling of their names or addresses. In the long run, this lack of integration resulted in a waste of time and money for the administration and burdened individuals with the need to prove their identity through many different means in order to access services and exercise their rights.

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.

To implement a true digital identification system capable of supporting access to services and rights for all, including poor families and their children, the Government of Morocco has begun to develop both a National Population Register (NPR) with a Unique Identifying Number and a Social Register with the support of the World Bank.

The NPR will be a comprehensive foundational database of all individuals who have the right to reside in a country. It will draw on existing databases—the CNIE for adults above 18, the MASSAR for children between the ages of 6-18, and the civil register (once it has been digitized) for those under the age of 6— to create a unified registry. Each registered individual will be assigned a unique identifying number (UIN), which will be the key to linking the disparate databases. Once multiple databases are able to use the UIN to crosscheck and link identities, there will be little room for identity fraud or error. The NPR can also be used by Morocco's current and future social programs for secure and transparent transactions such as payment of social benefits.

This approach has the potential to give Morocco the digital identification system it needs for the 21st century.

PAKISTAN

Building Equality for Women on a Foundation of Identity

To date, over 96 million Pakistanis, both in the country and abroad, have received their biometric computerized national identity cards (CNIC). The CNIC is a prerequisite for opening a bank account, receiving a mobile SIM card, securing a passport and driver's license, and other social and economic services. However, it was the Benazir Income Support Program (BISP), a cash transfer social safety net launched in 2008 by the government with financial and technical assistance from the World Bank, that caused a spike in CNIC enrollment among the poorest segments of the population, women in particular.

The reason was two-fold: the cash transfers could be given only to the female head of the eligible household and, further, possession of a CNIC was a prerequisite for enrollment in BISP. This was a deliberate move by the government to empower women and provide them with legal identification.

Within four years of the launch of BISP, there was an overall increase of 72 percent in issuance of CNICs to the adult population in the country and a 94 percent increase in women enrollment. By 2012, 40 million women in Pakistan possessed CNICs. Through point-of-sale and automated-teller-machines, BISP has recently introduced a biometrically authenticated delivery mechanism matching with their ID database to ensure a verified delivery of cash transfers to the women beneficiaries.

The role of CNICs in empowering Pakistani women cannot be underestimated. The BISP Impact Evaluation Surveys conducted by Oxford Policy Management in 2011 and 2013 reported that women with CNICs felt a stronger sense of identity than they ever had before. They were eager to vote and know their rights as citizens of their country. Within their families, they were given more respect, which increased their self-confidence and emboldened them to share their opinion on household matters.

Recipients of the BISP cash transfer said they felt financially empowered for the first time in their lives. Evaluation results showed that 64 percent of female beneficiaries controlled how the cash transfer was spent. Others said that they were consulted on how the money should be spent. By and large, the women spent the cash transfer on nutrition and health. They also made greater use of reproductive health services. Evaluation also showed that BISP beneficiaries were more likely than non-beneficiaries to report that they would vote.

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, 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.
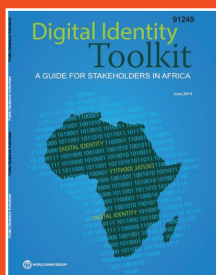
A SELECTION OF ID4D'S ANALYTICAL WORK
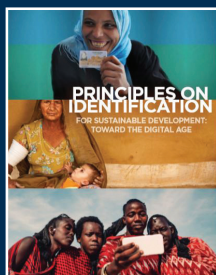
Principles on Identification for Sustainable Development: Toward the Digital Age

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.
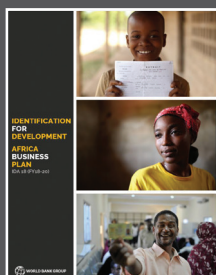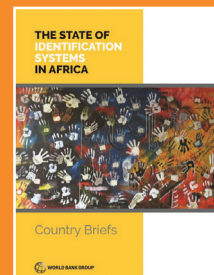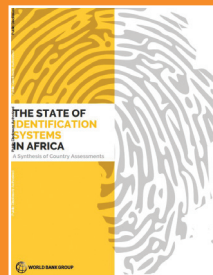
Identification for Development: Africa Business Plan

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.

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.

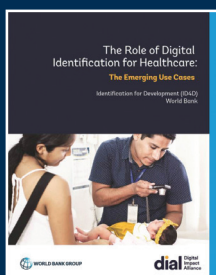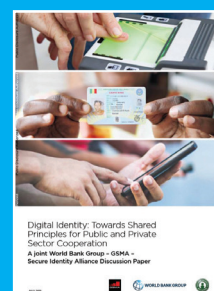## Digital Identity Toolkit: A Guide for Stakeholders in Africa

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.
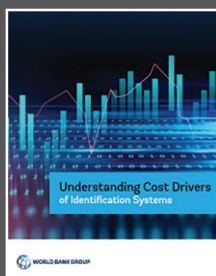
The Role of Digital Identification for Healthcare: The Emerging Use Cases

Identification is crucial for the efficient and effective delivery of health services and public health management. This report synthesizes selected examples of how digital ID systems are used for healthcare in a variety of countries.

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.

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.

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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.

Identification in the Context of Forced Displacement

Lack of official identification significantly increases the vulnerability of those who have been forced to leave their homes because of conflict, persecution, or natural disaster. This report considers the various identification challenges in the context of forced displacement.
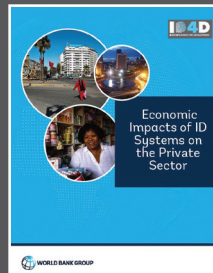
Economic Impacts of ID Systems on the Private Sector

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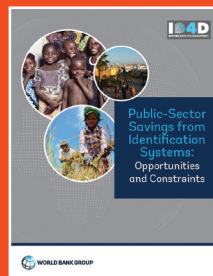
Public-Sector Savings from Identification Systems: Opportunities and Constraints

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.
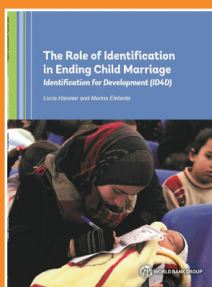
The Role of Identification in Ending Child Marriage: Identification for Development

The causes of child marriage are multifaceted and complex—including factors such as poverty, culture, and gender and social norms. This report investigates the positive role identification plays in preventing child marriage and empowering girls.

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 ID4D and to sign-up for our newsletter, please visit: id4d.worldbank.org

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