IDENTIFICATION FOR DEVELOPMENT (ID4D)
Making Everyone Count
A GLOBAL CHALLENGE

1.5 billion*
Unable to prove their identity

Most unregistered children and adults come from poor, rural households:

- **Africa**: 437 million (44%)
- **South Asia**: 630 million (36%)
- **Low income**: 348 million (39%)
- **Low-middle income**: 841 million (31%)

*Estimated figures, World Bank ID4D Global Dataset, 2016

Lack of ID makes it hard or impossible to ...

- Open a bank account/access capital and credit
- Prove eligibility for entitlements (health, pensions, safety nets) and more effective targeting
- Prove property ownership or inheritance
- Cross borders legally
- Track, treat, and immunize against diseases
- Vote in elections

→ Economic, political, and social exclusion [especially for women, children, and vulnerable populations]
→ Challenges for program delivery; leakages
→ Inability to measure development progress
Changing Landscape

National and e-IDs growing rapidly over the last decade:

Demand side drivers:
- Security; KYC; SIM reg.
- Government payments/transfers
- Mobility
- Elections
- e-services

Supply side drivers:
- Advances in digital and biometrics and falling costs
- Ubiquity of mobile devices

However, coverage still far off...
# Possibilities to Enable Development Outcomes

<table>
<thead>
<tr>
<th>Possibilities</th>
<th>Countries/Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial Inclusion</strong></td>
<td>INDIA: 257 mm bank accounts linked with Aadhaar; 21 mm bank accounts open with eKYC</td>
</tr>
<tr>
<td><strong>Social Safety Nets</strong></td>
<td>PAKISTAN: NADRA database used to pay flood relief to 1.5 million families.</td>
</tr>
<tr>
<td><strong>Health Services &amp; Outcomes</strong></td>
<td>PERU: ID allowed tracking of vaccinations; verifies beneficiaries to access universal health insurance benefits and track services</td>
</tr>
<tr>
<td><strong>Improved Governance</strong></td>
<td>ARGENTINA: linked 13 public registers and saved US$104mm in reduced leakage and tax fraud</td>
</tr>
<tr>
<td><strong>Gender Equality &amp; Inclusion</strong></td>
<td>PAKISTAN: NADRA linked direct transfer of benefits to female head of household and had 12 female only enrollment centers; increased female enrolment by 100% from 2008 - 2014</td>
</tr>
</tbody>
</table>
Current Coverage

FISCAL YEAR - 2015

MOROCCO
PERU
BOTSWANA
KENYA
DRC
NIGERIA
IVORY COAST
MOZAMBIQUE

FISCAL YEAR - 2016

BANGLADESH
SIERRA LEONE
ETHIOPIA
CHAD
TANZANIA
ETHIOPIA
NAMIBIA

GUINEA
BURKINA FASO
MADAGASCAR
ZAMBIA
LIBERIA
GHANA
MOZAMBIQUE
ETHIOPIA

NAMIBIA

MOROCCO
PERU
BOTSWANA
KENYA
DRC
NIGERIA
IVORY COAST
MOZAMBIQUE

BANGLADESH
SIERRA LEONE
ETHIOPIA
CHAD
TANZANIA
ETHIOPIA
NAMIBIA

GUINEA
BURKINA FASO
MADAGASCAR
ZAMBIA
LIBERIA
GHANA
MOZAMBIQUE
ETHIOPIA

NAMIBIA
A heterogeneous identification landscape:

- Very good systems used for services; remaining links for full utility
- Emerging systems lacking coverage and robust technology and therefore utility in delivering services
- Greenfield systems

But with some common issues and challenges:

- Lack of resources, infrastructure, and capacity to build robust systems
- Coverage gaps and access issues (especially for the poor)
- Outdated legal frameworks and in many cases no personal data protection laws
- Lack of coherent strategy and resulting fragmentation
  (in 2015, an estimated $1 billion spent on one-time/single purpose voter IDs in Africa)
ID4D: A Global Agenda to Accelerate Identity for All

Country Engagement
- Regional/country implementation
- Assessments, upstream TA, pilots

Global Convening
- Shared Principles agreed by multiple stakeholders
- Minimum set of Standards
- South-South partnership

Analytics
- ID and financial inclusion
- Gender
- Fiscal impact/savings
- Role of private sector/PPPs
- ID & forced displacement
- Impact assessments
- ID4D Data Set

ID4D Platform
- Align a critical mass of MDBs, academia, private sector associations, and other organizations as partners
- Leverage domestic, regional and IDA/development funding
A Multi-Sectoral Effort

- Effective Targeting of Social Safety Nets, Pensions
- Universal Financial Access
- Universal Health Coverage; CRVS; Improved Tracking of Health Outcomes
- Women’s Empowerment for Property Rights, Financial Access
- Privacy and Data Protection
- Improved G2B Services
- Improved Data and Vital Statistics
- Improved Data and Revenue Mobilization; Civil Service Reform
- Increased Transparency and Revenue Mobilization; Civil Service Reform
- Leveraging ICT; E-Government Solutions

- Transport & ICT
- Finance & Markets
- Governance
- Data
- Gender
- Legal
- Trade & Competitiveness
- Social Protection & Labor
- Health, Nutrition, Population

- Effective Targeting of Social Safety Nets, Pensions
- Universal Financial Access
- Universal Health Coverage; CRVS; Improved Tracking of Health Outcomes
- Women’s Empowerment for Property Rights, Financial Access
- Privacy and Data Protection
- Improved G2B Services
- Improved Data and Vital Statistics
- Increased Transparency and Revenue Mobilization; Civil Service Reform
- Leveraging ICT; E-Government Solutions

- Transport & ICT
- Finance & Markets
- Governance
- Data
- Gender
- Legal
- Trade & Competitiveness
- Social Protection & Labor
- Health, Nutrition, Population
Analytics and Convening

**ANALYTICS**

- ID4D Data Set
- Digital ID toolkit
- Legal & regulatory framework
- Fiscal impact/savings
- Role of private sector/PPPs
- Potential of ID4D for:
  - Financial inclusion (case studies & models)
  - Empowering women and girls
  - Forced displacement

**CONVENING**

- Shared Principles (with multiple agencies, regional bodies, private sector associations)
- Standards—regional, interoperable
- South-South partnership
Support to Countries

IDENTITY MANAGEMENT ASSESSMENT

- Country assessment and roadmap

TA, DESIGN AND DIALOGUE

- Cost benefit analysis of options
- Inter-ministerial and public-private dialogue (across Ministries, commercial banks, mobile telecom operators and others)
- Build institutional capacity
- Develop appropriate legal and regulatory frameworks, including data protection and privacy requirements
- Design technology standards and interoperability frameworks
- Design sustainable models of ID systems

FINANCE & EVALUATION

- Finance necessary infrastructure
- Monitoring & evaluation, impact assessments

SIERRALEONE: TA to assess governance, institutional arrangements, cost estimates, and design options for national ID system.

BANGLADESH: Financing to implement a national digital national identification system, with a unique identifying number (UIN) and an advanced biometrics-based smart ID card linked to functional uses for over 30 agencies.

DJIBOUTI: Financing and advice to establish national population and social registry with unique number and biometrics; wan enrolling 40% of the population

LAOS: Strengthen civil register and national ID interoperability.

GUINEA: Financing and advise to pilot digital ID and mobile payment for recipients of cash transfer program in the communities hardest hit by Ebola
Path to Access and Rights for All

Utility/Functions

- Ethiopia
- Peru
- Cote D’Ivoire
- Kenya
- DRC

Quality/Risk

- Size of bubble proportional to % of population covered by ID
Our Goal

To enable access to services and rights for all, ID4D will support progress towards identification systems using 21st century solutions.

MAKING EVERYONE COUNT
Thank you

Vyjayanti Desai
Program Manager, Identification for Development (ID4D)
vdesai@worldbank.org
www.worldbank.org/id4d