



ID4D

Identification for Development

Making Everyone Count



An estimated
1 billion
without ID struggle
to access...



Financial services



Social Safety Nets



Health services



Education



Travel & Migration



Mobile services



The ID4D Approach



Insights from Analytical Work

What have we learned?



Analytical & research activities fall into 3 major categories

Why identification systems are important...



ID and Gender Equality



Potential Fiscal Savings



Role of ID in Health



Potential Private Sector Savings



Role of ID in Forced Displacement



Role of ID in Financial Inclusion



End User Research



Linkages with delivery of services

...How to build robust identification systems...

Operational Guide



Links between CR & ID



Emerging Technologies



Authentication Approaches



Costs of ID systems



Legal Frameworks



Technical Standards*



Country Cases: India; Thailand; South Africa



Synthesis of Africa IMSAs



Public Private Partnerships



Incentives for Birth Registration*

...and the tracking of progress towards our goals.



Impact Assessments of ID



Global Dataset & Trend Analysis



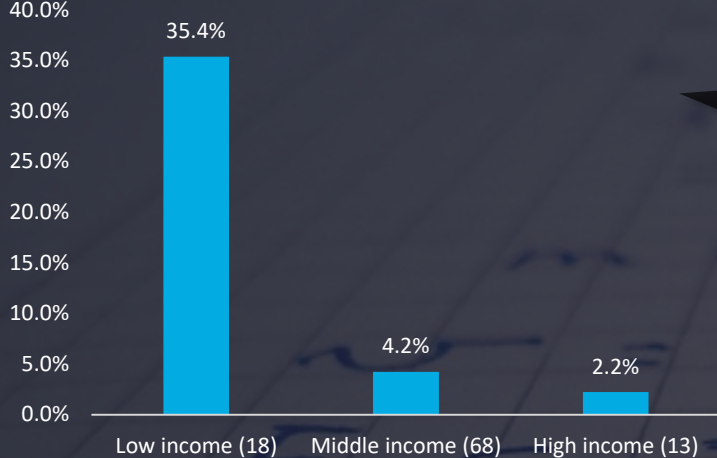
Findex Survey Results



Africa Country Briefs

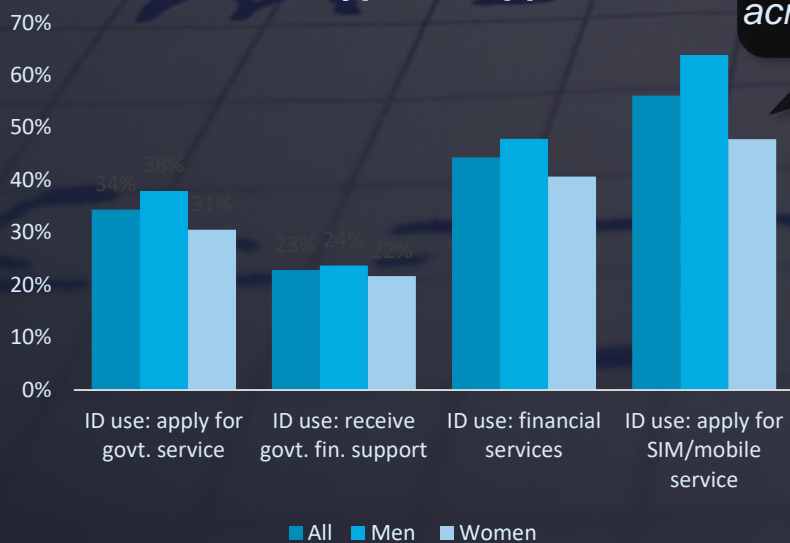
Early results from Findex Survey 2018 highlight most vulnerable populations, and mobile as a key use case

Share of Population without NID across 99 Countries



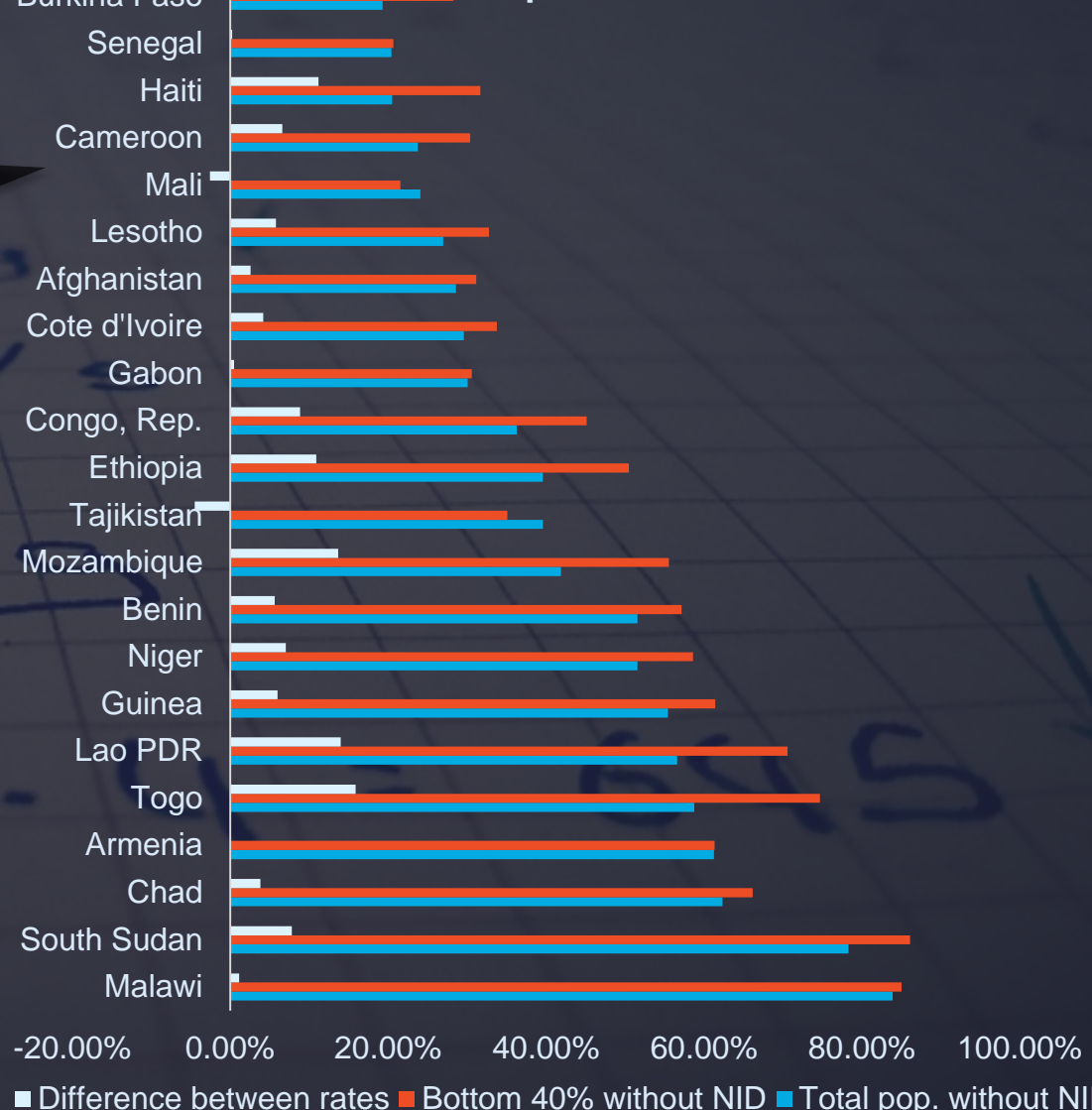
Low Income Countries and the **poorest 40% within them** are least likely to have ID

NID use: Types of applications

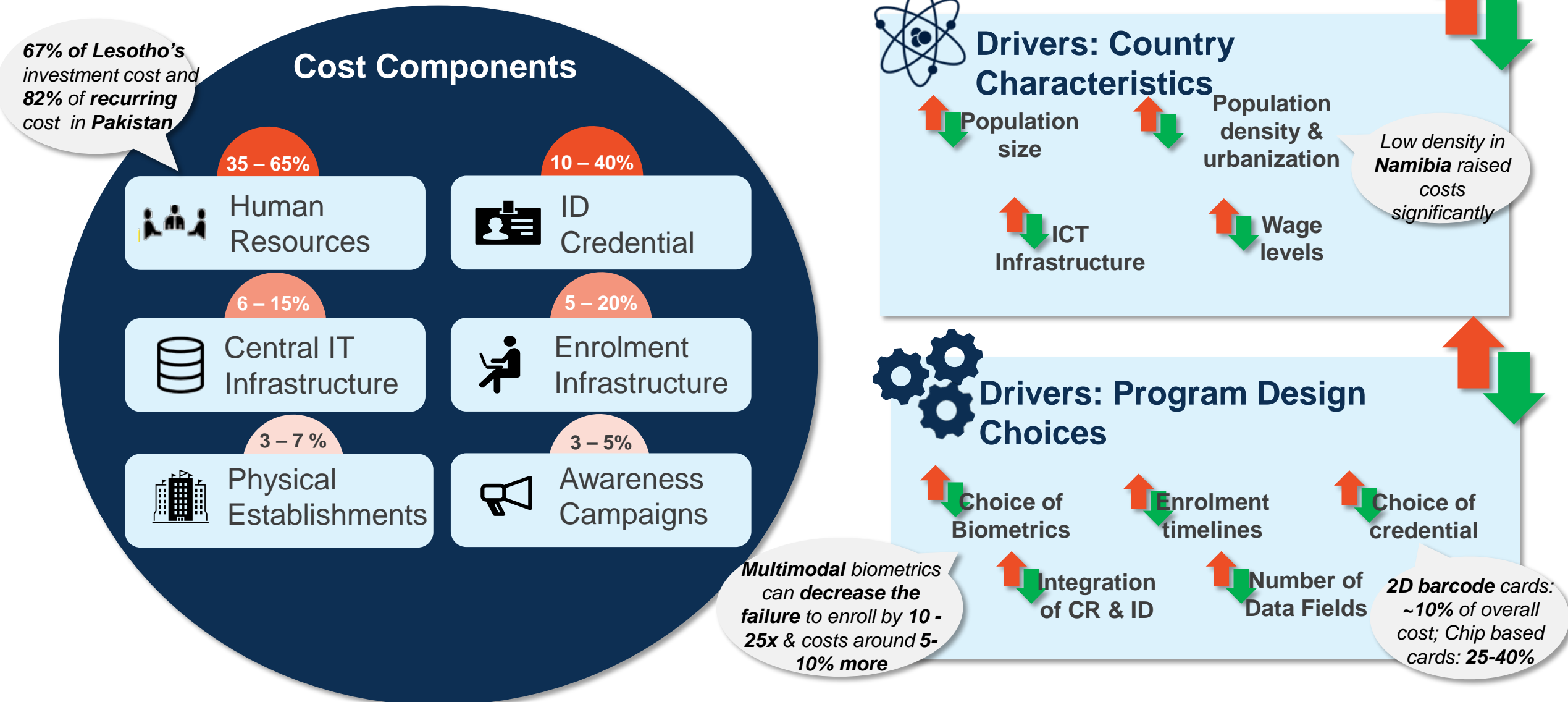


SIM Registration is the most common use case of ID across 99 surveyed countries




NID Coverage: Bottom 40% vs Overall Population



Costing Study across 15+ countries finds key drivers linked to country characteristics and program design choices



With sufficient coverage and robustness, ID systems with key features can generate significant **public sector savings**

Features		Channels	
<ul style="list-style-type: none">✓ Digitization of databases, credentials, etc.✓ Unique ID in foundational database✓ Digital authentication at point of service✓ Linkages between foundational & functional	1	Reduce fraud in G2P Transfers	 ~US\$ 248m (40% of cost) saved in Pakistan by cross referencing beneficiaries of the Watan Flood Relief program with NADRA
	2	Reduce administrative costs	 ~\$44m saved by Malawi before 2019 election because integration of national ID and voter registration eliminates need for a voter card
	3	Increase tax collection	 ~\$44m saved in Argentina from using unique ID linkages to target audits & identify tax fraud

Robust, broad-based identity systems with key features can positively impact various industries across the **private sector**

Features		Channels		
<ul style="list-style-type: none">✓ Public-sector features +✓ Queriability of foundational databases by private companies✓ Accuracy of identity info over time	1	Decreased costs & expenditures		India's Aadhaar estimated to reduce firms onboarding cost from \$23 to \$0.15 per person: for Uber this could be \$5.5m in savings
	2	Increased revenue		Pakistan's national ID reduced mobile customer KYC/ onboarding to <1min and enabled mobile money account opening at SIM registration. Easypaisa's customer base doubled in ~1 year
	3	Building a "business friendly" economy		Estonian e-residents have started over 1,300 businesses, driving over \$4.6m in taxes and services

Global Convening & Platforms

Aligning partners to develop global public goods





HIGH-LEVEL ADVISORY COUNCIL



KRISTALINA GEORGIEVA
CEO, The World Bank



AMINA J. MOHAMMED
UN Deputy
Secretary-General



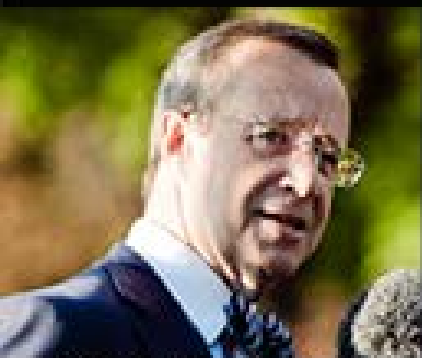
NANDAN NILEKANI
Founding Chairman,
Unique ID Authority of India



CAROLINA TRIVELLI
Former Minister of
Development and Social
Inclusion, Peru



ERIC JING
CEO, Ant Financial



**TOOMAS HENDRIK
ILVES**
Former President,
Estonia



BENNO NDULU
Governor,
Bank of Tanzania



IQBAL QUADIR
Founder,
Grameenphone



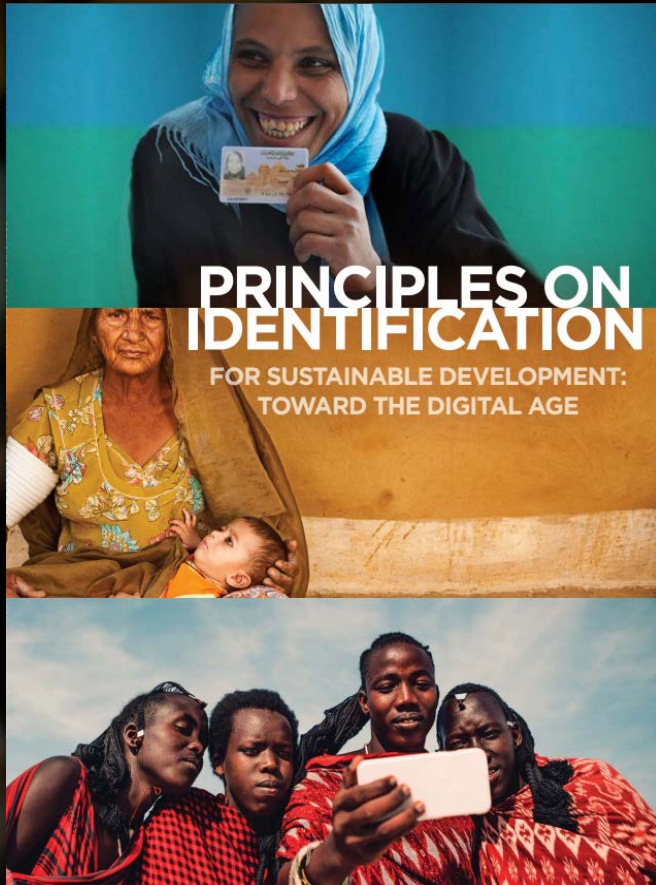
MO IBRAHIM
Founder, Celtel &
Mo Ibrahim Foundation

**Shaping #ID4D
to empower the
1.1 billion people
without an ID**



WORLD BANK GROUP

23 organizations have endorsed 10 common goals for ID systems



Inclusiveness:
Universal Coverage
and Accessibility

Design:
Robust, Secure,
Responsive, and
Sustainable

Governance:
Trust, Privacy, and
User Rights

1. **Universal coverage** for individuals from birth till death, free from discrimination
2. **Barrier free access**, including information, technology disparities, or direct and indirect costs
3. Establishes a **robust** – unique, secure, and accurate – identity from **birth till death**
4. Platform is responsive to the **needs of users** and interoperable
5. Collects and uses data proportionally and with **minimal disclosure**
6. Uses **open standards** and is vendor and technology neutral
7. Financially and operationally **sustainable** without compromises on access
8. Comprehensive legal and **regulatory framework** which safeguards user rights and data privacy & security
9. Established and clear **institutional mandates** and accountability
10. Enforced legal and **trust frameworks** through independent oversight and adjudication of grievances

Towards a global tool to analyze legal and regulatory systems: The ID Enabling Environment Assessment (IDEEA)

1 Legal recommendations for an **enabling** environment

- ✓ Clear institutional mandates and responsibilities
- ✓ Interoperability of ID with CRVS and other government databases



2 ..and a series of **safeguards** to ensure...

- ✓ Nondiscrimination & inclusion
- ✓ Personal **data protection**
- ✓ Security against risk of compromise, destruction, or unauthorized use



3 **Countries** to implement & fine tune the approach

- | | |
|-----------------|-------------------|
| ✓ Nigeria | ✓ Kenya |
| ✓ Guinea | ✓ Pacific Islands |
| ✓ Cote d'Ivoire | |

1. Data obtained with **consent**
2. Data relevant for a **specified lawful purpose**
3. Users able to **obtain** and correct data

Developing global data, process, and technology standards can contribute to the robustness, interoperability, and sustainability of ID systems

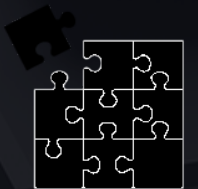
Current Challenges in Technical Standards



Competing Standards for the same areas without guidance on which to proceed with



Lack of a Single Coherent Source of Standards along the full ID life cycle to guide country design



Gaps in Standards: Areas where standards have not yet been developed



Activities



Technical Standards Report



Technology & Data Standards

- A user-friendly **catalogue/matrix of standards** by system design (e.g. biometric, smartcard, etc.) and associated **guidance note** on data standards & competing standards



Management & Governance

- **Procurement guidance & checklists** on preparing an RfP, determining evaluation criteria for proposals, and in preparing contracts
- Guidance on **performance criteria** for assessing technologies

Country Engagements

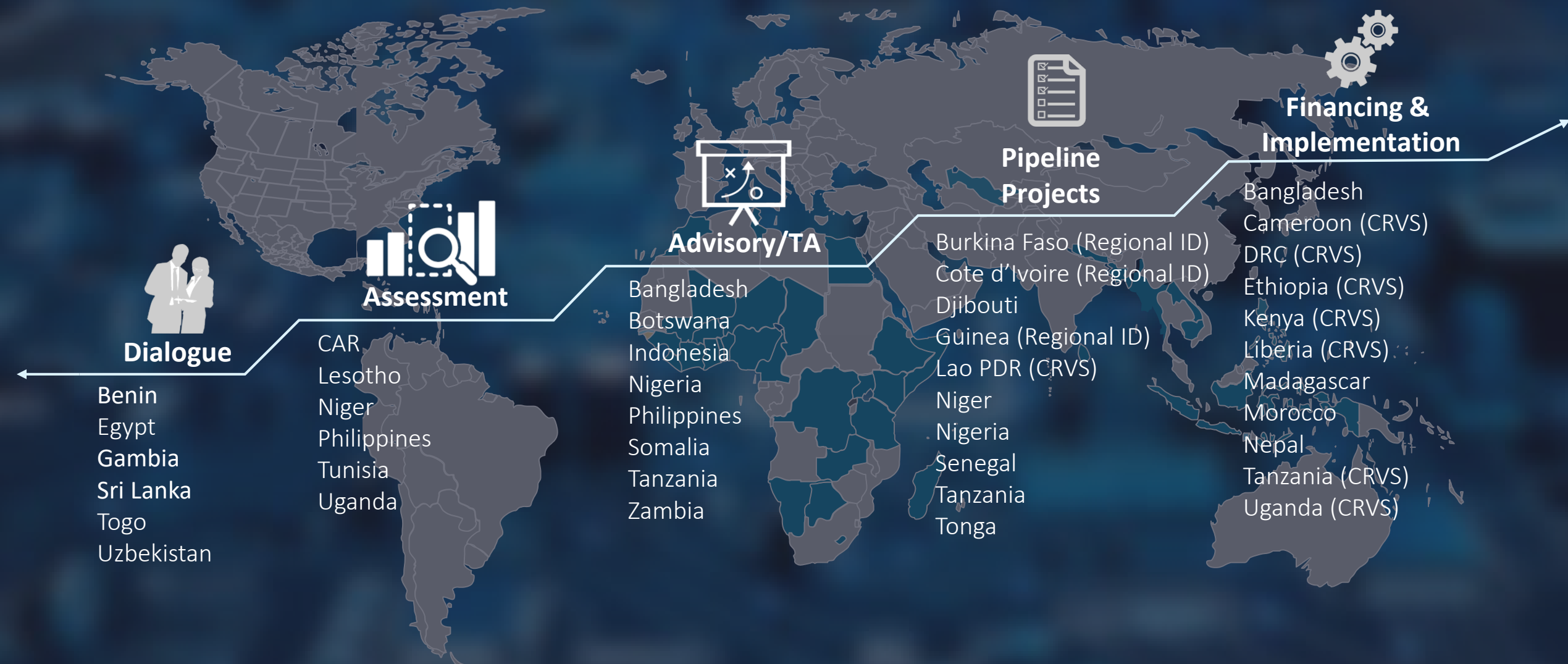
Where and how are we implementing new systems?



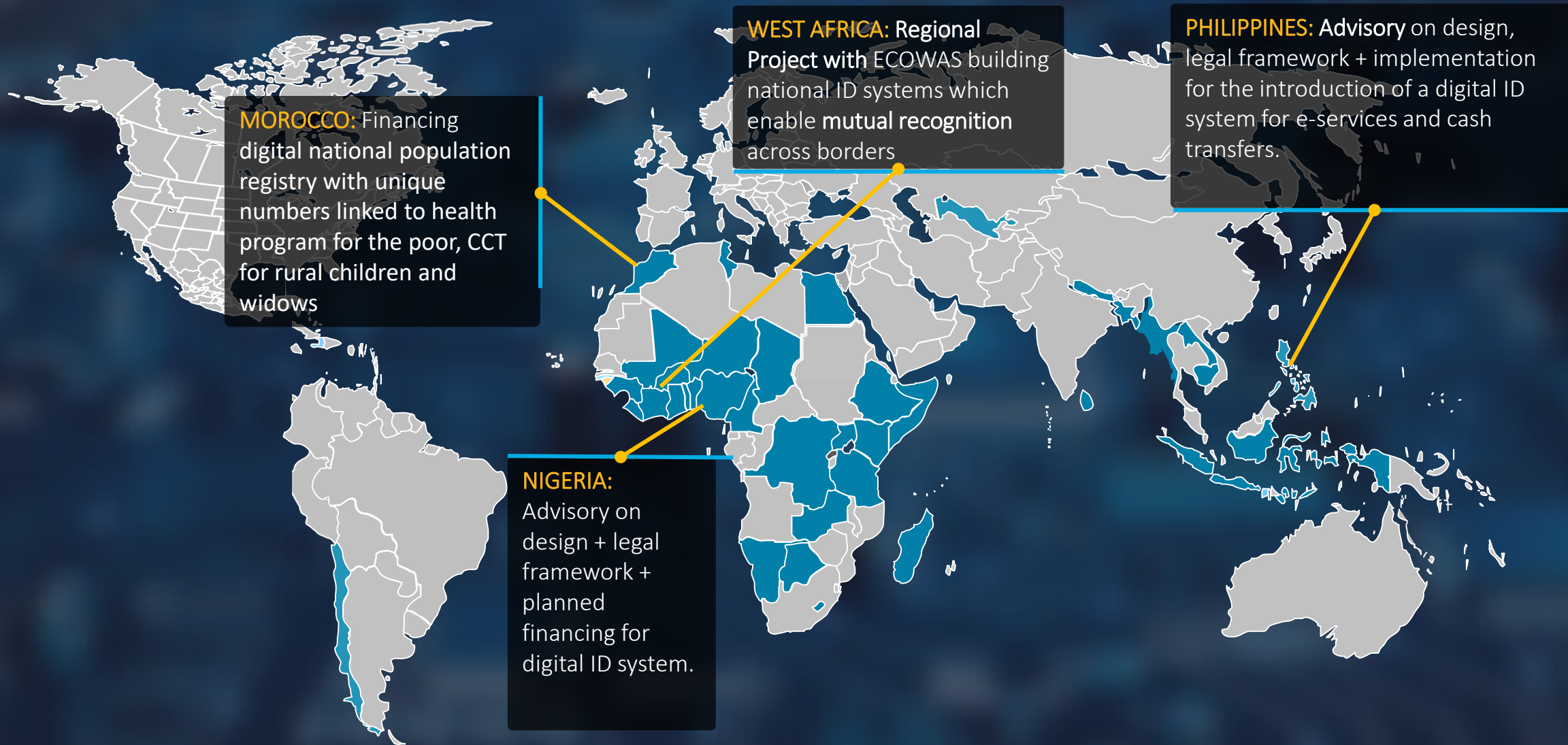
33 country assessments of ID systems globally have been completed to date



The World Bank is rapidly scaling up country engagement based on completed assessments



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MOROCCO: Financing digital national population registry with unique numbers linked to health program for the poor, CCT for rural children and widows

WEST AFRICA: Regional Project with ECOWAS building national ID systems which enable mutual recognition across borders

NIGERIA: Advisory on design + legal framework + planned financing for digital ID system.

PHILIPPINES: Advisory on design, legal framework + implementation for the introduction of a digital ID system for e-services and cash transfers.



*Helping countries realize the
transformational potential of digital
identification.*

