ID4D
IDENTIFICATION FOR DEVELOPMENT

ID4AFRICA 2019

WORLD BANK GROUP

BILL & MELINDA
GATES *foundation*

ON
OMIDYAR NETWORK

Australian Government
Department of Foreign Affairs and Trade

Making the
Invisible
Billion
Visible:
Addressing the
Coverage Gap

An estimated
1 billion
people lack a foundational ID

50%
of these live in
Sub-Saharan Africa

47%
are below the national ID age of their country, without birth registration
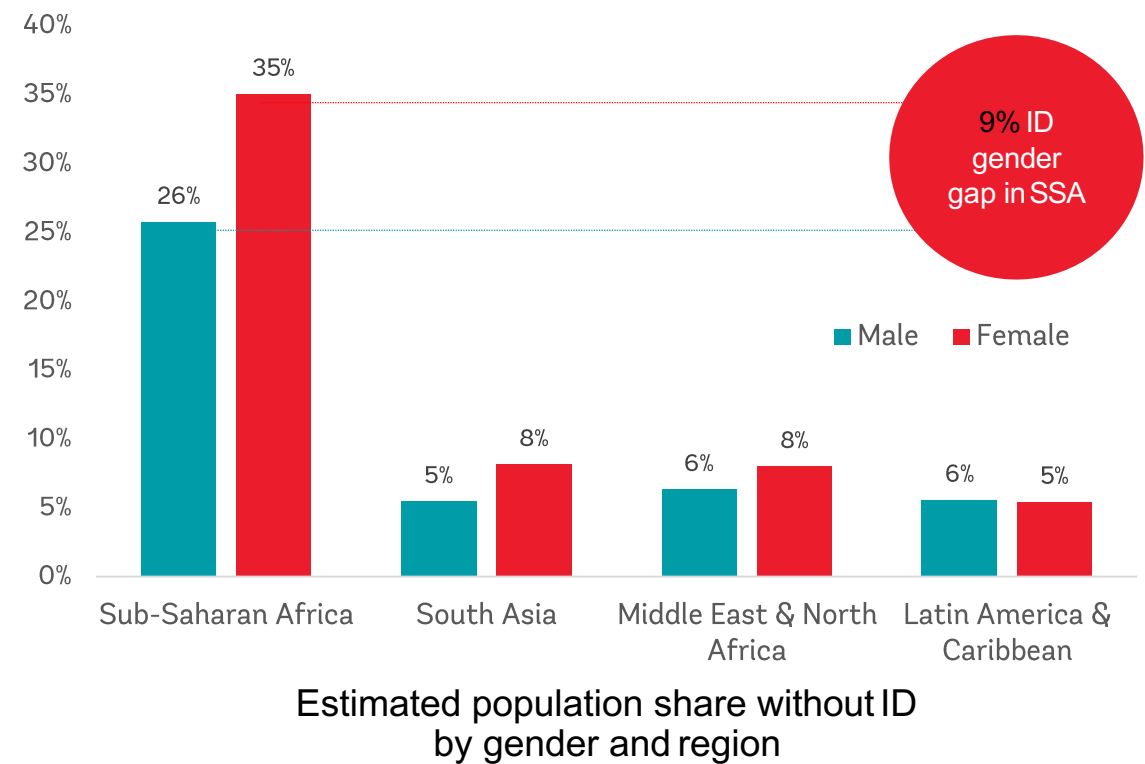
Source: World Bank, ID4D Global Dataset, 2018 edition

The poorest and women are far more likely to lack ID, particularly in Sub-Saharan Africa

Within countries, people among the poorest 20% are the most likely to lack an ID

13% ID poverty gap in SSA

Population share without ID by income quintile across Sub-Saharan Africa

Women in Low Income Countries are less likely to have an ID than men

9% ID gender gap in SSA

Estimated population share without ID by gender and region

Common Barriers to Accessing Identification

Yet data reveals strong motivations to register

Qualitative Data
from End user research

Reasons for obtaining ID

Access to Services

Access to Rights & Opportunities

Pride

Quantitative Data
From the ID4D-Findex Surveys

Uses of ID in Africa vs Rest of the World

Having an ID enables access to mobile services for people in SSA

	Apply for a govt. service	Receive govt. financial support	Use financial services	Apply for a SIM card/ mobile phone
Rest of the world (without Africa)	36%	23%	45%	56%
Africa	34%	19%	40%	62%

■ Rest of the world (without Africa) ■ Africa
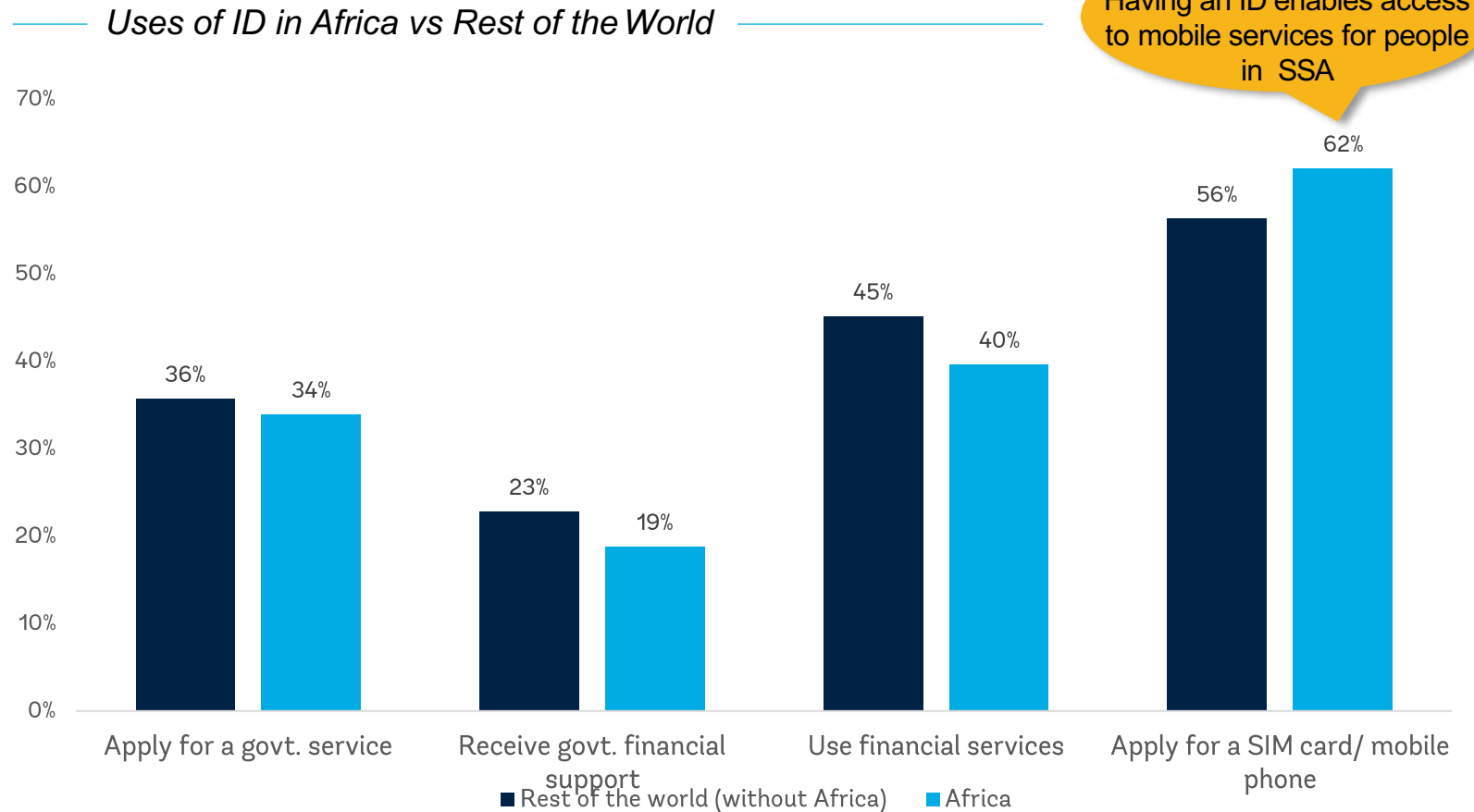
Source: World Bank, ID4D-Findex surveys, 2017

Recommended Best Practices for Inclusion

Eliminate barriers

- **Delink identity** from other rights or entitlements
- **Reduce distances** by using mobile registration
- **Remove additional requirements for women**, e.g., a need to provide a marriage certificate
- **Make all-female registration points** available

Simplify

- **Collect minimal data** (e.g. 4-5 data fields)
- **Flexible documentation requirements** (and have alternative pathways for those without)

Create demand

- **Positive incentives** for registration (e.g. cash transfers)
- **Free first ID** registration and issuance

Building
Good ID:
Inclusion and Trust

A framework for 'Good ID', endorsed by 25 organizations

Inclusion: Universal coverage & accessibility

1. Ensuring universal coverage for individuals from birth to death, free from discrimination.
2. Removing barriers to access and usage and disparities in the availability of information and technology.

Design: Robust, secure, responsive & sustainable

3. Establishing a robust—unique, secure, and accurate—identity.
4. Creating a platform that is interoperable and responsive to the needs of various users.
5. Using open standards and ensuring vendor and technology neutrality.
6. Protecting user privacy and control through system design.
7. Planning for financial and operational sustainability without compromising accessibility.

Governance: Building trust by protecting privacy & rights

8. Safeguarding data privacy, security, and user rights through a comprehensive legal and regulatory framework.
9. Establishing clear institutional mandates and accountability.
10. Enforcing legal and trust frameworks though independent oversight and adjudication of grievances.

A tool for building robust legal & regulatory frameworks for Good ID systems

ID ENABLING ENVIRONMENT ASSESSMENT (IDEEA)

Guidance Note

Please provide comments to id4d@worldbank.org.

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An initial **review of legal frameworks** to identify risks, gaps and weaknesses, and assess whether the legal and regulatory framework requires
✓incremental improvements
✓substantial reforms
✓to be built from scratch

A map **to inform potential developments and investments** in ID systems

Helps countries address gaps and strengthen safeguards to achieve:

▪ **Universality**, nondiscrimination & inclusion
▪ Personal **data protection**
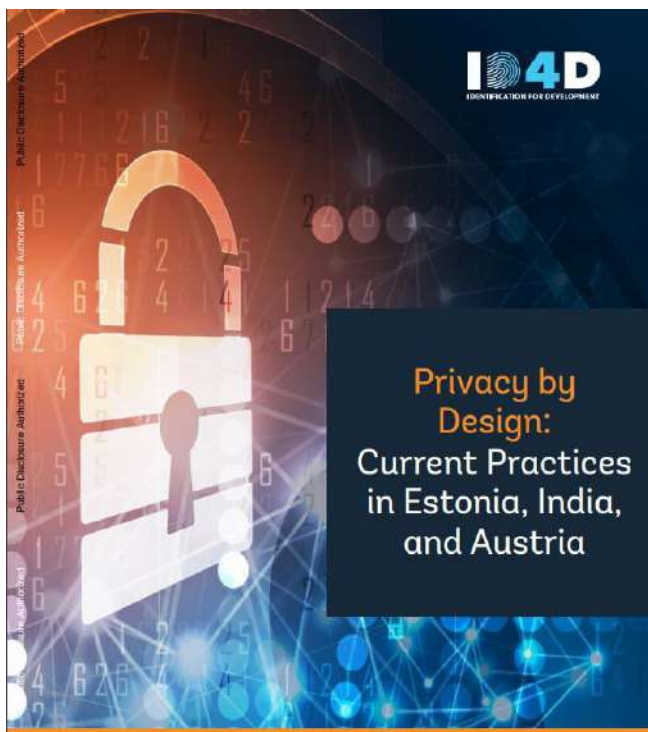▪ **Security** of physical infra & data against risk of compromise, destruction, or unauthorized use

- Accessible to all citizens and residents
- No excluded linguistic, ethnic, religious or other vulnerable groups

Prohibitions on unauthorized:
- Access to systems
- Surveillance
- Alteration of Data
- Interference with data

- Data obtained & disclosed with user consent
- Data obtained and used specified purpose
- User rights to obtain and correct data
- User redress & remedies

Privacy by Design: Good practices to protect privacy and empower people

Privacy by Design: Current Practices in Estonia, India, and Austria

ID4D — IDENTIFICATION FOR DEVELOPMENT

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Minimal Data Collection

🇮🇳 **Only four** mandatory demographic fields
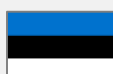
🇪🇪 **'Once only'** Principle for gathering data

Encryption & Security

🇪🇪 Logs **hash chained**; blockchain for integrity

User Access Portal

🇪🇪 Users can view and update data on citizen portal & Personal Data Monitor

🇮🇳 Biometrics can be locked by users

🇧🇪 Transparency portal

Data Sharing Mechanisms

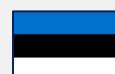🇪🇪 Data Exchange via **X Road** with Central Authority permission

🇧🇪 Data Exchange via **Federal Service Bus**

Approval of Data Access

🇧🇪 **Data protection authority** (earlier known as Privacy Commission) as central authority for approving data access **proportional** to purpose

Traceable Authentication

🇪🇪 Access to **tamper proof time stamped** authentication history **logs**

Tokenization

🇮🇳 **Protected UIN from service providers** by sharing hashed token instead

Anonymization

🇪🇪 Pseudonymizing logs and anonymization of data

ID Number Syntax

🇮🇳 Protected data by issuing **random** number

## Limited Data Access

🇮🇳 **Biometrics encrypted** on device for access

# Mission Billion Innovation Challenge: Crowdsourcing Innovative Ideas for privacy by design in ID systems

- **Audio Recorded Consent for Biometric Identification - Open source Toolkit that uses layered consent approach** and audio messages for meaningful informed consent

- **Solid - Decentralized, Inclusive and User-Centric Digital ID.** Uses existing technology to build a decentralized digital ID and data storage platform

- **Sthan- Virtualizing Physical Addresses** – Solution that replaces postal addresses with a privacy-protecting reimagination of what it means to physically locate a person or place.

- **Blockcerts - Recipient-Owned, Lifelong Digital Credentials -** Open standard that empowers people with control over sharing and verifying their documents and credentials

Technical Standards: Promoting vendor-neutral and interoperable ID systems
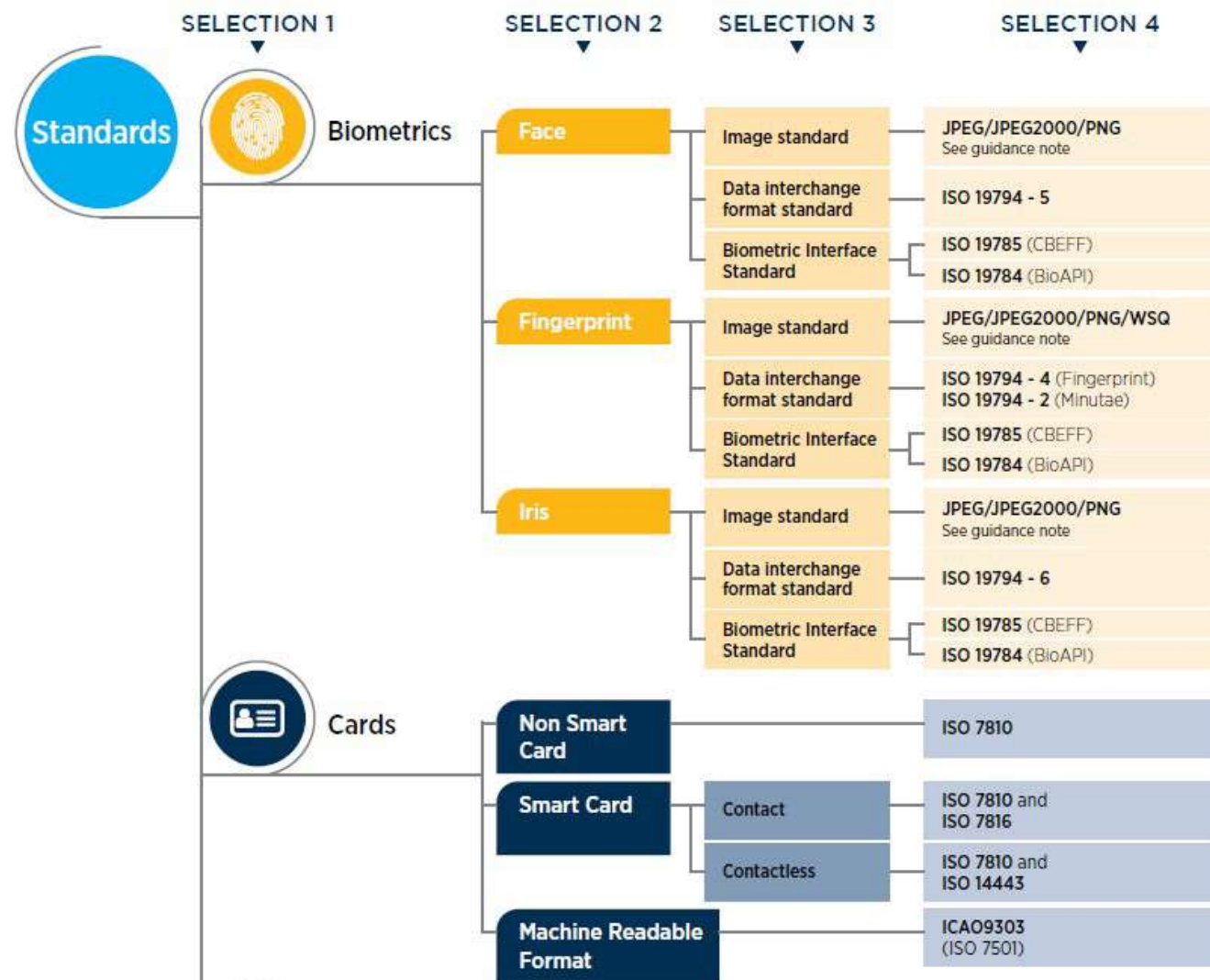
Flexible Cost Model to help countries evaluate financial impacts of design choices
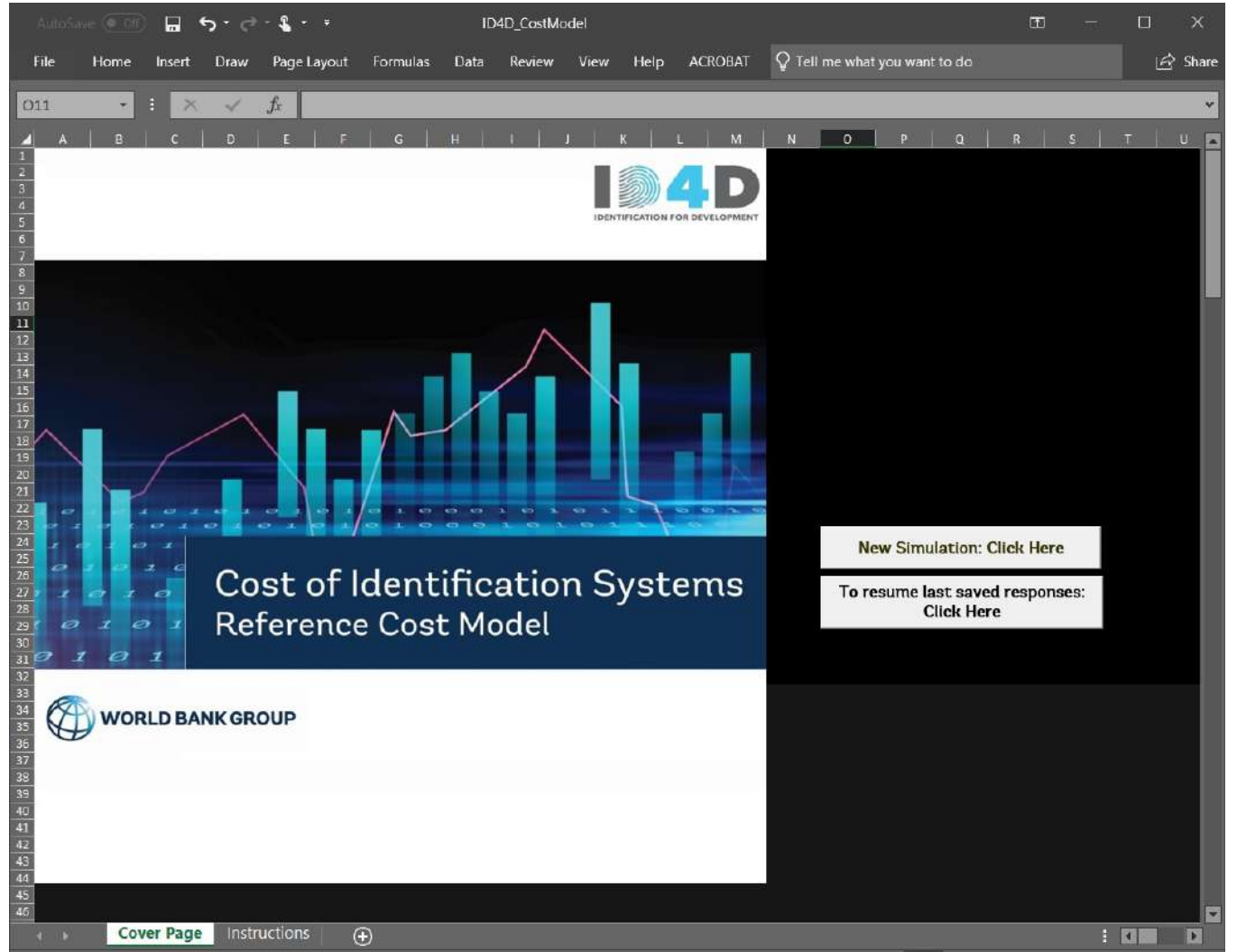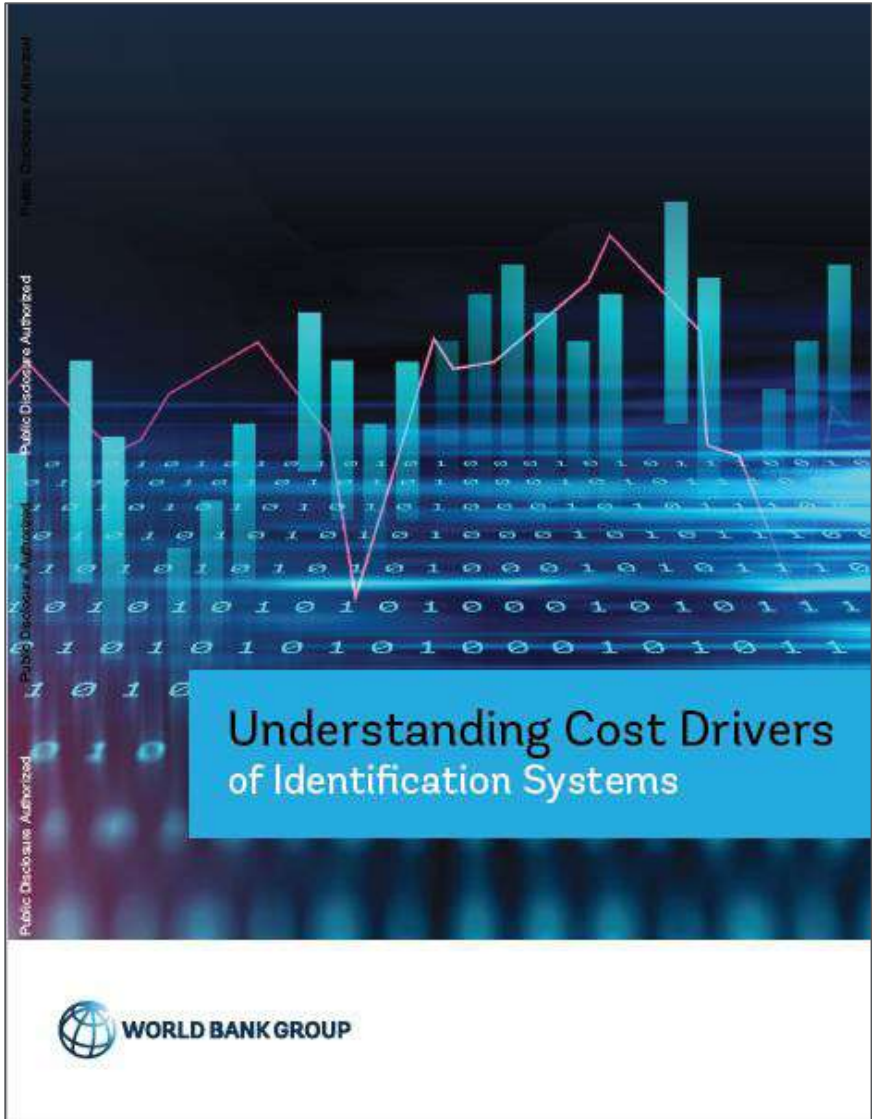
Costing Study across 15+ countries finds key drivers linked to country characteristics and design choices

Typical ID Project Cost Breakup

CROSS-COUNTRY COMPARISON STUDY
(in % contribution to total cost/actual cost range against cost per person incurred)

#	Category	% contribution	Cost per person
1	Human resources	35 – 65%	50 cents – 32 $
2	ID Credential	10 – 40%	10 cents – 20 $
3	Central IT Infrastructure	6 – 15%	20 cents – 1.5 $
4	Physical Establishments	3 – 7%	30 cents – 1 $
5	Enrollment IT Infrastructure	5 – 20%	20 cents – 2 $
6	Information, Education, Communication (IEC)	3 – 5%	10 cents – 1 $

Key Cost Driver Variables

Country Characteristics

- Population size
- Population density & urbanization
- ICT Infrastructure
- Wage levels

Program Design Choices

- Choice of Biometrics
- Enrollment timelines
- Number of Data Fields
- Integration of CR & ID
- Choice of credential

2D barcode cards: ~10% of overall cost; Chip based cards: 25-40%

Emerging Open Source options to make cutting-edge features more accessible, and to promote 'open design'

✓ V1 public release expected July 2019
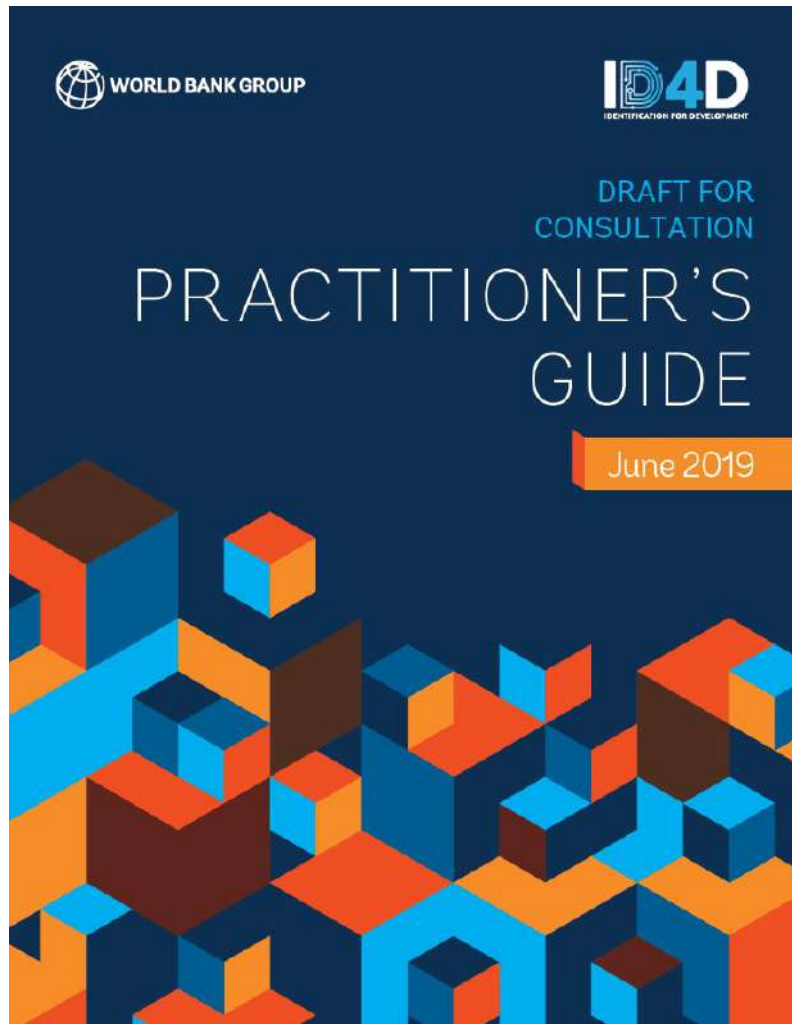
✓ **First adopters: Morocco and Philippines** *(pilot)*

✓ V1 public release expected January 2020

✓ **First adopter: Bangladesh** *(pilot)*

From Principles to Practice: A comprehensive, user-friendly Practitioner's Guide that provides the "how-to" for Good ID

Digital Identification as a Foundation for the Digital Economy

Digital ID underpins inclusion, trust & privacy in the digital economy

Paper-less transactions
Electronically signing and sharing valid documents, and realizing 'once only' data collection principle.

- Through e-KYC, **costs for customer onboarding can be reduced by up to 90%.**
- Estonia offers **99% of government services online**.

Cash-less transactions
Unique ID as a financial address for interoperability, and ensuring the right person receives payments.

- Thailand's PromptPay grew electronic payments by 83% in 2018.
- India's UPI facilitated **733mn transactions in May 2019 worth more than $21.9bn**.

Data empowerment
Allowing people to choose who accesses their personal data and when.

- Belgium's transparency portal enables people to see who has accessed their data, and why.
- India's **Data Empowerment and Protection Architecture** enables user consent-based sharing of financial data.

Presence-less transactions:
Enabling people to do business anytime and anywhere by allowing them to reliable prove who they are

Digital ID can also serve as an accelerator of Regional and Global Integration
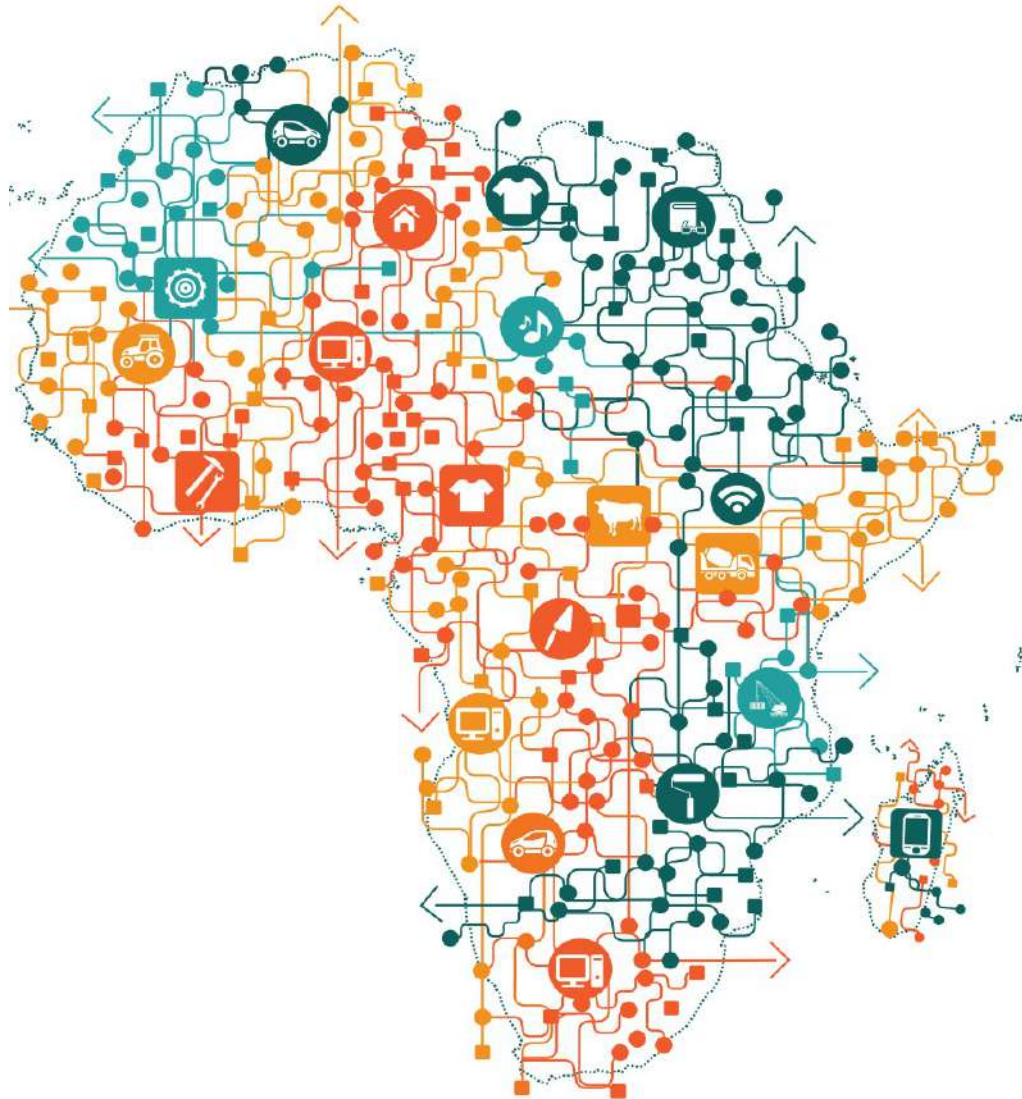
E-commerce

Mutual recognition of **digital identities** across borders can make it easier to do trade (e.g. entering into **contracts** and offering **services online**)

E-commerce in Africa could go up to 75 billion dollars by 2025.

Migration

Making digital identities accepted as a travel document will make it **easier** for people to travel

Making it easier for people to travel with their digital IDs will boost trade and tourism, and reduce irregular migration

Looking Ahead:
Current and Future
Country Projects

ID4D is supporting a large number of countries in different ways

Dialogue

Gabon
Jordan
Senegal
Vietnam

Assessment

Angola
Brazil
CAR
Honduras
Sri Lanka

Advisory/TA only

Ethiopia
Indonesia
Lesotho
Philippines
Rwanda (ID)
Uzbekistan

Advisory + IDA/IBRD Pipeline

Angola
Benin
Burkina Faso
Gambia
Lao PDR
Lebanon
Madagascar
Mexico
Niger
Nigeria
Samoa
Togo
Tonga

Financing & Implementation

Afghanistan
Cameroon (CR only)
Cote d'Ivoire
Djibouti
DRC (CR only)
Ethiopia (CR only)
Guinea
Kenya (CR only)
Morocco
Mozambique (CR only)
Nepal (CR only)
Rwanda (CR only)
Somalia
Tunisia
Uganda (CR only)

WBG is rapidly scaling up support and financing on ID

MOROCCO: $100m project establishing a universal resident ID system linked to social safety nets. First adopter of new open source platform.

SOMALIA: Technical assistance on design options and financing for a foundational digital ID system with initial financial services use case

PHILIPPINES: Technical assistance for the design and implementation of a new foundational ID system.

WEST AFRICA: Active **US$ 317.1 million** project for interoperable, regional foundational ID platforms in 5 countries for **100 million people**. Links to social protection and changing nature of work

Phase I : Cote d'Ivoire, Guinea and ECOWAS
Phase II : Niger, Burkina Faso, Benin and Togo*

- Support to legal framework to issue ID credentials for all people physically present in the territory.
- Coordinating with **€40 million** EU CR project in Cote d'Ivoire.
- Partnership with UNHCR & IOM on support to Niger (hub for returnees)
- Innovative plan to link IDs to portable benefits platform for informal sector workers in Benin.

NIGERIA: Preparing $430m project (co-financed with AfD and EU) to complete national ID registration and links with key use cases, and civil registration.

In Africa alone, the potential scale of impact of accelerating Digital ID is tremendous

108 million

The number of Africans who could open their **first bank accounts** upon receiving proper identificaiton.

>$6 billion

The total value of **social safety net programs** in Africa which could benefit from improved targeting and management.

$38 billion

The total value of **remittances** sent and received in Sub-Saharan Africa in 2018 which could benefit from lower transaction costs. Sub-Saharan Africa remains the most expensive place to send money to, with an average cost of 9.4 percent

6.3 million

The number of **refugees** in Sub-Saharan Africa who could have access to better protection and humanitarian assistance.

"It always seems impossible until it is done."

– Nelson Mandela

Helping countries realize the transformational potential of digital identification.
www.id4d.worldbank.org

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