IDENTIFICATION FOR DEVELOPMENT (ID4D)
Context: Lack of official identification is a vital development challenge

1.5 billion people are unable to prove their identity

Most unregistered children and adults come from vulnerable populations: poor rural households, women, children, refugees, and stateless populations

Lack of ID makes it difficult for individuals to...

- Access bank accounts, credit, or capital
- Prove property ownership or inheritance
- Prove eligibility for health, pension, or social entitlements
- Vote in elections
- Cross borders legally

...which, on a systemic level, results in...

- Economic, political, and social exclusion for vulnerable populations
- Service delivery and governance challenges: leakages and ineffective targeting in programs
- Consistent difficulty tracking development progress due to unreliable data

1. Estimated figures, World Bank ID4D Global Dataset, 2016
Context: 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…
**Context:** Identification systems across developing countries face common challenges

**Governance & Harmonization**
- Systems tend to be **fragmented**, with numerous silo ministries **duplicating** efforts or engaging in **program specific** efforts.
- **Lack of coordination** particularly between civil registries and identification for adult population.
- Civil registration often **decentralized**.

**Legal & Regulatory**
- Lack legal & regulatory frameworks to cover ID agency **mandates**; **privacy & data protection**; and **digital storage** of data (including cybersecurity).

**Technology**
- Most transactions remain **manual**.
- Progress hampered by lack of **ICT infrastructure** e.g. in **managing data** and in **remote authentication**.
- Increasing reliance on **expensive smartcards**.

**Accessibility**
- Many convoluted **administrative processes** & direct/indirect costs create **barriers to ID**.
- Disproportionate lack of access for women, displaced persons and other **marginalized groups**.
Building robust identification systems has had transformative results across many sectors

<table>
<thead>
<tr>
<th>Sector</th>
<th>Example</th>
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<tr>
<td><strong>Financial Inclusion</strong></td>
<td>INDIA: 257 mm bank accounts linked with Aadhaar; 21 mm bank accounts open with eKYC</td>
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<td><strong>Social Safety Nets</strong></td>
<td>PAKISTAN: NADRA database used to pay flood relief to 1.5 million families.</td>
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<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>
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<td><strong>Improved Governance</strong></td>
<td>ARGENTINA: linked 13 public registers and saved US$104mm in reduced leakage and tax fraud</td>
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<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>
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ID4D Activities are organized around 3 key pillars

Thought Leadership on the impact of ID systems on individual and institutional development, and on best practices to guide design and roll-out of ID systems.

Country & Regional Engagement to interested governments and regions in the form of technical assistance and lending.

Global Convening & Advocacy of the importance of identity systems for development, and of guiding principles to enable efficient and effective design of ID systems. Coordination of multiple stakeholders and programs to drive global agenda.
Thought Leadership: Series of analytical and research activities planned to enable success of country operations

Planned thought leadership pieces related to the development of robust ID systems cover:

**Why identification systems are important…**
- Potential Fiscal Savings
- Linkages with delivery of services
- ID and Ending Child Marriage*
- Role of ID in Financial Inclusion
- Role of ID in Forced Displacement*

**…How to build robust identification systems…**
- Costs of ID systems
- Legal Frameworks
- Public Private Partnerships*
- Approaches for authentication
- Links to Birth Registration
- Country Case Studies
- Global Standards
- Institutional arrangements

**…and the tracking of progress towards our goals**
- Impact Assessments of ID systems
- Global Database & trend analysis

*These pieces are already complete and currently under dissemination
Country Engagement: Variety of forms of intervention available based on client needs and demand

**IDENTITY MANAGEMENT ASSESSMENT**
- Country assessment and roadmap

**COVERAGE/ACCESS**
- Increase enrollment and coverage of the unique identifier
- Integrate civil registries to ensure ID database remains updated

**QUALITY**
- TA for appropriate technology (e.g. credential functionality, deduplication, authentication) and interoperability frameworks
- Design sustainable business models and institutional arrangements
- Develop an authentication ecosystem
- Capacity building of public sector to develop technology specifications and procurement standards
- Ensure harmonization of standards with other countries in the region

**LEGAL & REGULATORY FRAMEWORKS**

**ID FOR SERVICE DELIVERY**
- Design pilots to test a range of use cases (e.g. financial access, improved health outcomes and health insurance, gender inclusion)

**MONITORING, EVALUATION, & IMPACT ASSESSMENTS**

- NIGERIA: TA to develop action plan, recommendations on institutional arrangements, and policy and regulatory support on information security and privacy
- LAOS: Strengthened civil registry and national ID interoperability.
- BANGLADESH: Financing to implement a 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.
- GHANA: Support and roll-out of identification system, including legal frameworks
- REGIONAL OPERATION: Working to roll-out national identification systems with harmonized standards starting with Guinea & Cote d'Ivoire
- BOTSWANA: Linking biometric ID enrollment to social entitlements & pensions resulted in a 25% decrease in spending through cuts to duplicates, ghosts and the deceased
Global Convening & Advocacy: To raise awareness and unite stakeholders

Planned global convening and advocacy activities on the issue of identification systems include:

| Common Principles on Identification |  
|-----------------------------------|------------------------------------|
| • Aim to develop a **shared perspective** on identification across governments, development partners and the private sector | ▲ Soft launch in February 2017  
▲ Jul ‘17 UN HLPF: Principles Showcase |

| South – South Knowledge Exchange |  
|---------------------------------|---------------------------------|
| • Allow countries to **learn from successful models** implemented in other emerging countries via site visits, multilateral workshops, and high level meetings | ▲ Sept ’16: Tanzania-India Learning Exchange  
▲ Apr ’17: Morocco-India Learning Exchange  
▲ Apr-May ’17: ID4Africa Conference & Meetings |

| Advocacy Events |  
|-----------------|---------------------------------|
| • Aim to raise awareness and **build political momentum** on the issue | ▲ Apr ‘16 Spring Meetings: Closed door Africa meet  
▲ Oct ‘16 Annual Meetings: ID4D Event  
▲ Feb ’17 Mobile World Congress  
▲ Oct ‘17 Annual Meetings: HL Advisory Panel Launch |
Through improving access to services, official identification can be a powerful enabler to numerous components of SDG 5 on gender equality.

With official ID women can open bank accounts, register to vote, access the justice system, register businesses and land, claim their inheritance rights, and access government benefits and services.

World Bank Group 2015

1. End discrimination against all women and girls
2. Eliminate all harmful practices such as child marriage and FGM
3. Undertake reforms to give women access to ownership and control over land, financial services, inheritance and natural resources
4. Enhance the use of enabling technology to promote the empowerment of women
Analytical work to date evaluates evidence of the gender gap and ID’s potential in empowering women

1. Paper on the importance of ID for gender equality
   - Explains significance of ID
   - Finds no gender gap in birth registration, but substantial evidence of gender-specific barriers faced by adult women in accessing ID for themselves and their children

2. Sex-Disaggregated Data in ID4D Dataset
   - Provides sex disaggregated data for 198 countries
   - Annual update due in March
   - No evidence of a gender gap in birth registration thus far

3. Paper on ID’s Impact on Child Marriage
   - Argues better birth, registration & ID systems needed to provide proof of age documents – which are required to enforce child marriage laws
   - Refugees increasingly vulnerable to child marriage and lack documentation
Annex
ID4D’s multi-sectoral approach leverages expertise across the Bank Group

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<td>Governance</td>
<td>Fintech &amp; Public Private Partnerships</td>
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- **Transport & ICT**: Leveraging ICT; eGovernment Solutions
- **Social Protection & Labor**: Effective Targeting of Social Safety Nets and Pensions
- **Finance & Markets**: Financial Inclusion & Credit Reporting; Digital payment systems
- **Health, Nutrition, Population**: Universal Health Coverage; CRVS; Improved Tracking of Health Outcomes
- **Governance**: Increased Transparency and Revenue Mobilization; Civil Service Reform
- **Gender**: Women’s Empowerment for Property Rights & Financial Access
- **Legal**: Privacy; Data Security & Protection; Anti-Discrimination
- **DEC**: Demographic Data and Vital Statistics
- **IFC**: Fintech & Public Private Partnerships
Thought Leadership: Sample of completed work

- Strategic Framework
- Digital Toolkit
- Empowering Women
- Post-2015 Agenda
- ID4D Dataset
- Public-Private Cooperation
- Forced Displacement
- Identity Systems Analysis
- Child Marriage