Identification for Development (ID4D)

MAKING EVERYONE COUNT

The Challenge

There are an estimated 1.1 billion people, the majority living in Asia and Africa, who are unable to prove their identity. The problem disproportionately affects children and women from poor rural areas. The ability to prove your identity is critical to ensure access to educational opportunities, financial services, health and social welfare benefits, economic development, and the right to vote. Robust identification systems also strengthen governance and the effectiveness of public and private services.

Despite these compelling motivations, an overwhelming majority of low- to middle-income countries lack adequate systems to register births or uniquely identify people living within their borders. Where identification systems exist, they are often fragmented across several functions and agencies, leading to duplication and inefficiencies.

The Opportunity

Modern solutions offer the opportunity for countries to leapfrog traditional-paper based approaches to build strong identification systems at a scale that was not previously achievable. This is driven by advances in technologies such as biometrics and mobile, which offer promising low-cost solutions for unique enrollment and authentication in remote and rural areas.

Robust and efficient identification is becoming a priority for governments around the world and is included as Sustainable Development Goal (SDG) target 16.9: “By 2030, provide legal identity for all, including birth registration.” It is also key to the attainment of many other SDG targets.

To enable access to services and rights for all, the World Bank Group launched the Identification for Development
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.

Enabling Critical Development Outcomes

The ID4D agenda has the potential to serve as a key enabler of some of the most pressing development challenges today, such as:

Financial Inclusion. Less than half of all adults in the poorest 40 percent of households have a bank account and approximately 375 million unbanked adults in developing countries (18 percent) are constrained by not having the necessary documentation. Verifiable identification can facilitate the Know Your Customer (KYC) requirements of providers and expand the use of mobile and financial services. For example, when the Reserve Bank of India approved the use of an Aadhaar ID number and fingerprint scan to meet the regulatory KYC requirements, approximately 73 million new bank accounts were opened.

Gender Equality. Women often struggle to assert their rights and access services due to lack of identification. For example, their government benefits and wages are deposited into a household account rather than into their own account. Increasing women’s enrollment in ID systems can help. The Guatemalan government has made a concerted effort to register women voters. This has not only increased the issuance of ID cards to women but also led, in 2011, to women making up the majority of the voter registry for the first time.

Access to Health Care. Effective and efficient health service delivery depends on uniquely identifying beneficiaries. For example, when Thailand introduced universal health insurance in 2002, with free coverage for the poor, they built the database on top of the national ID system, which already had universal enrollment. This helped Thailand jump from 75% to 98% health insurance coverage in three years and has contributed to fiscal sustainability.

Social Safety Nets. More than 1.9 billion people in the developing world are beneficiaries of social safety nets; developing and transition economies spend, on average,
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.
for technical standards and legal and regulatory frameworks. ID4D develops South-South knowledge sharing for countries which includes a pool of experts from countries with robust and inclusive systems;

- **Upstream country support** such as assessments of the ID landscape, strategic roadmaps, cost benefit analyses, end user research, and other country-specific technical assistance.

The recently launched ID4D High Level Advisory Council – co-chaired by World Bank CEO Kristalina Georgieva and United Nations Deputy Secretary-General Amina Mohamed – will provide strategic guidance and further elevate the identification for development agenda.

**Responding to Countries with a Multi-Sectoral Approach**

To assist client countries in implementing effective ID systems, the World Bank Group is leveraging its expertise and its range of financial instruments to:

- Finance the design and implementation of projects to increase enrollment and coverage of the unique foundational system, including to harmonize existing systems;
- Improve linkages with use cases (e.g. financial access, improved health and social protection outcomes);
- Design sustainable business models for ID systems, including public-private partnership models;
- Develop appropriate legal and regulatory frameworks, including data protection, privacy, and inclusion;
- Leverage relevant technology standards and interoperability frameworks;
- Undertake advocacy and awareness raising campaigns;
- Incorporate monitoring and evaluation into projects, including impact evaluations.

**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.

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