

# Making Digital Credentials Work for Everyone

Snapshot from 2025 ID4D Global Dataset

ITU, Geneva  
March 30, 2026

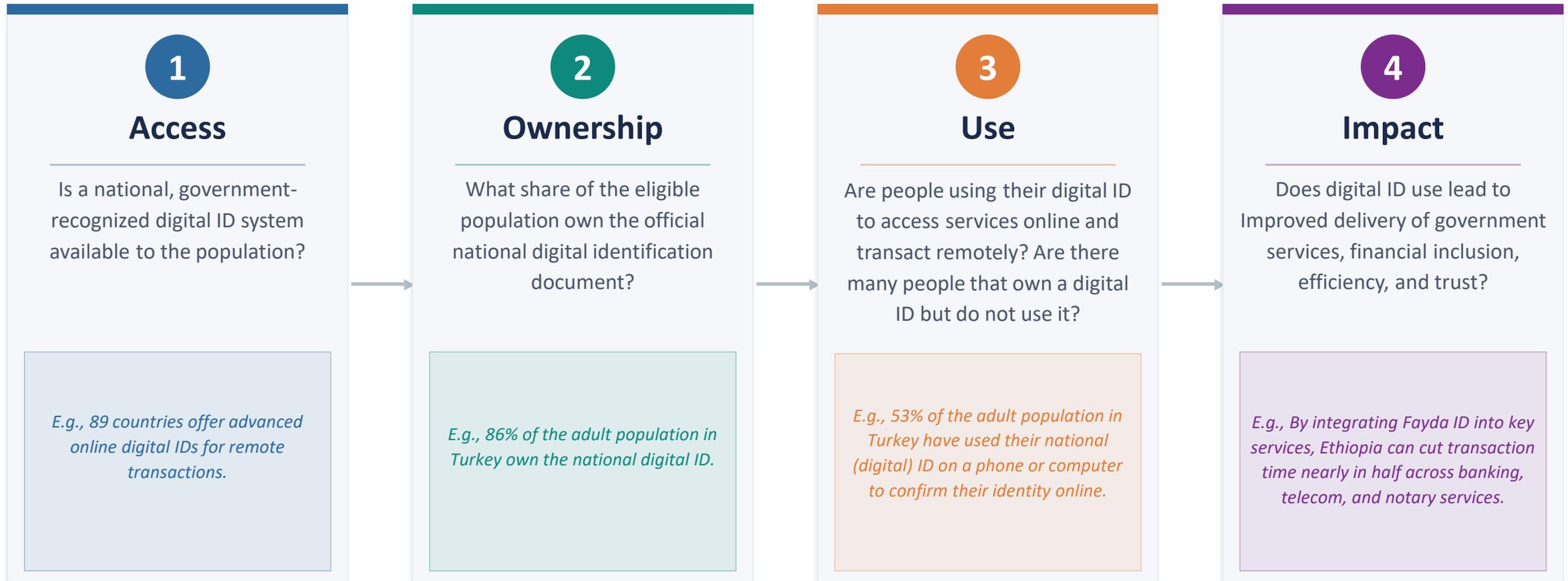
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# Thinking About Digital Identification

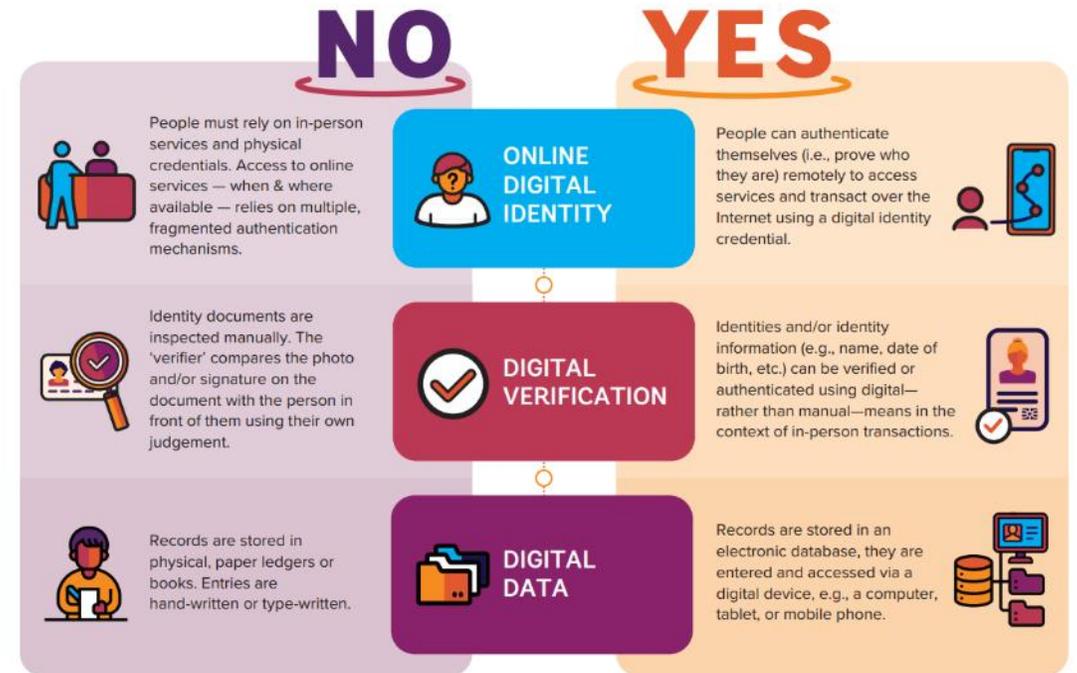
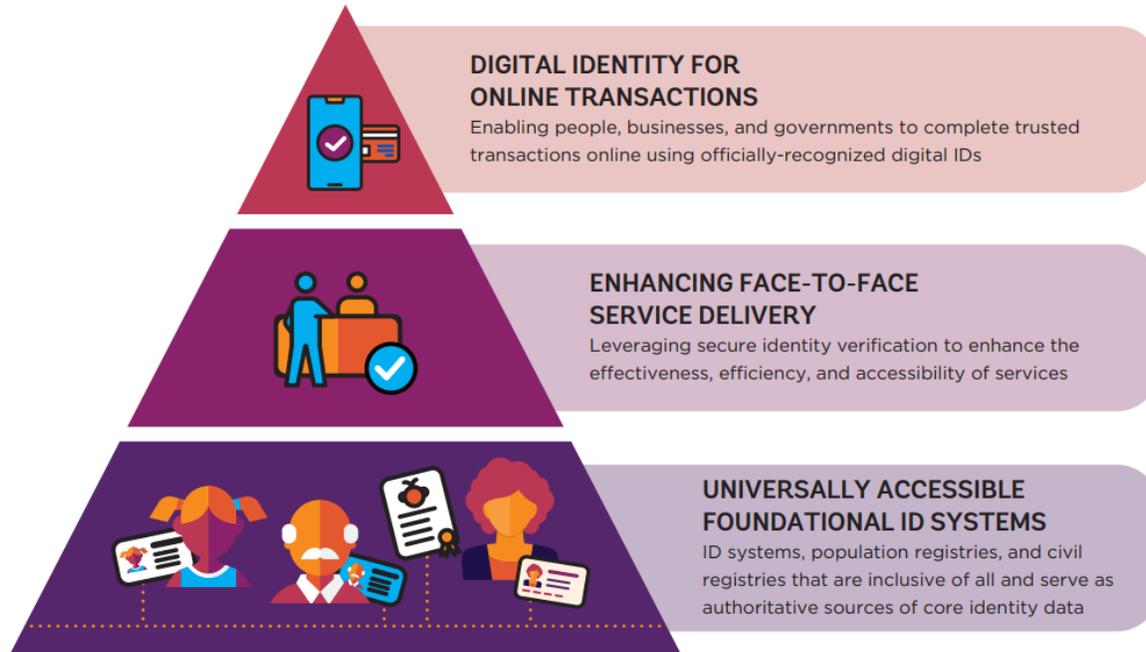
A framework for understanding the trajectory of ID systems and how access turns into impact



Each stage builds on the previous — availability alone is not enough without ownership, active use, and measurable outcomes



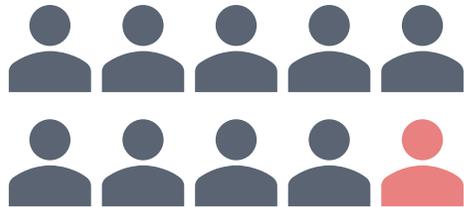
# What do we mean by “foundational ID” vs “digital ID”?



Source: Metz, Anna Zita; Casher, Claire Susan; Clark, Julia Michal. ID4D Global Dataset 2021 : Volume 2 - Digital Identification Progress & Gaps (English). Washington, D.C. : World Bank Group. <http://documents.worldbank.org/curated/en/099020824141510923>



# Facts & Figures from 2025 ID4D Data Set



Around **1/10**, or about **800M people** worldwide remain without an ID, the majority of which are in SSA and LICs

Down from 850M in 2021 and 1B in 2017

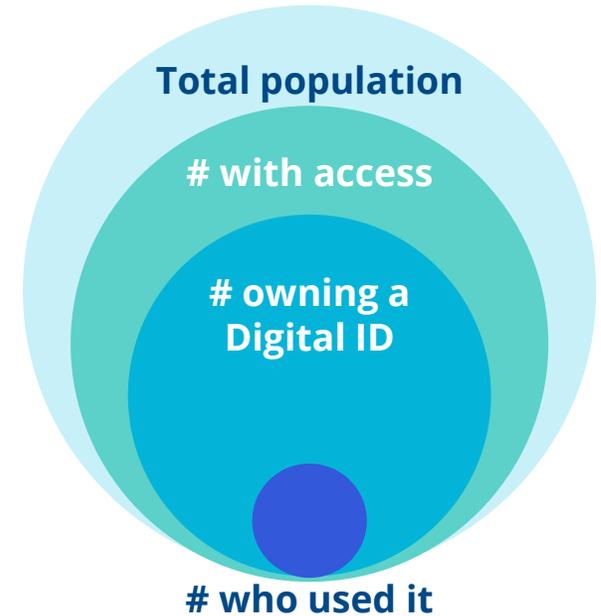
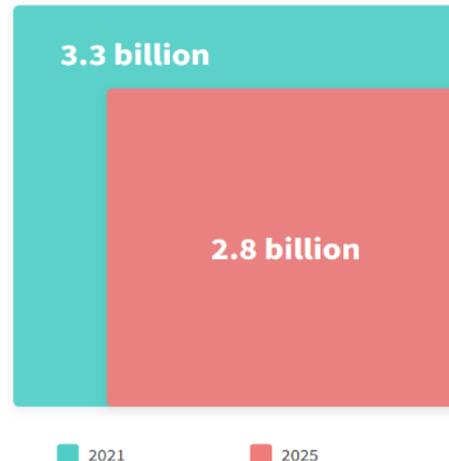


**89 countries** now have digital ID systems

Up from 81 in 2021

Icon by Mayor Icons - Flaticon

Over **2.8B** people (of which **1.8B** adults) globally lack access to online digital ID, especially in LICs and SSA.

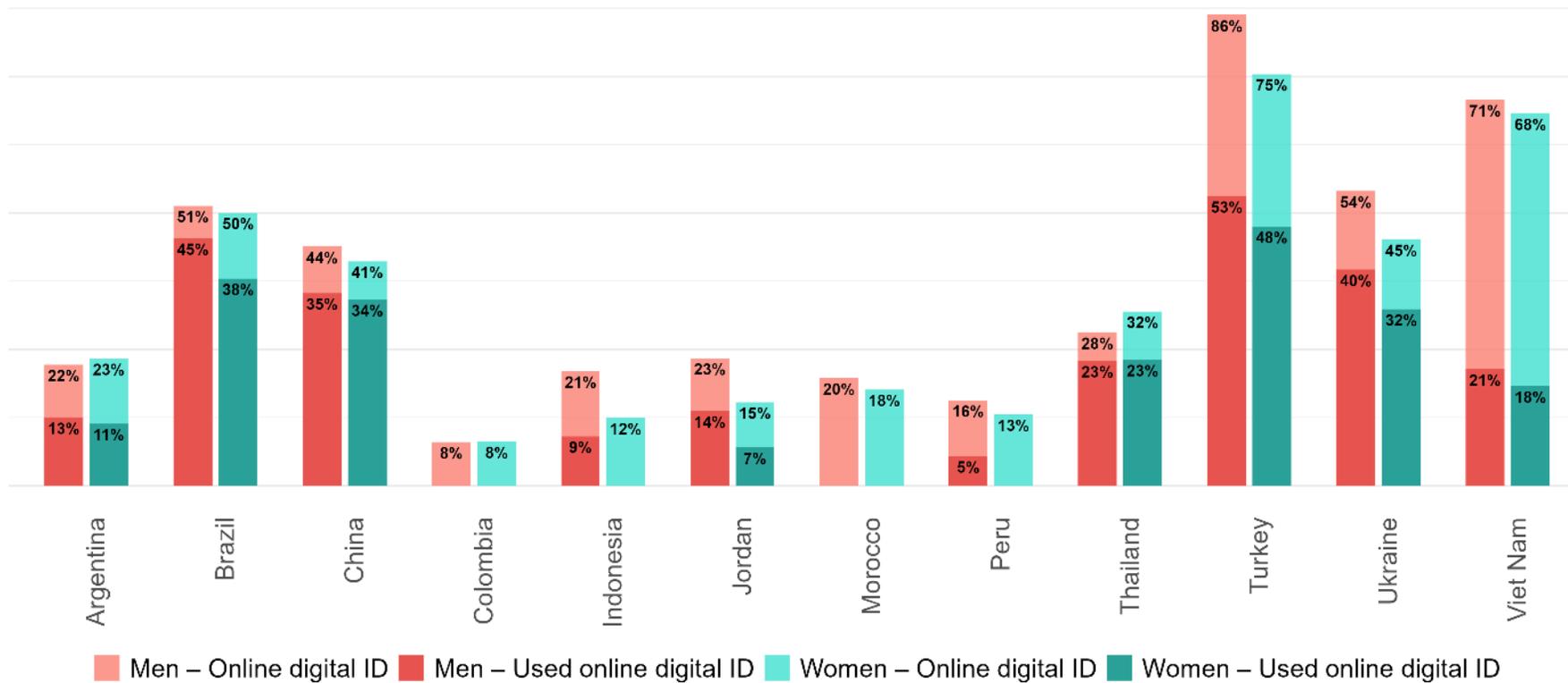


**Access doesn't guarantee use: digital literacy, device and internet access, service integration, trust, and usability all matter.**



# While the gender gap is closing for foundational IDs, it's reappearing for digital IDs

## Online digital ID ownership and use by gender



Graph shows online digital ID ownership and use across selected countries by gender. Countries were selected to represent a cross-section of (relatively) large, lower-middle- and upper-middle-income economies with operational digital ID systems across different geographic regions. Estimates are population-weighted averages. Source: 2025 ID4D-Findex data.

## Online digital ID gender gap

Economy	Gender gap ownership (pp.)	Gender gap use (pp.)
Argentina	1	2
Azerbaijan	2	1
Benin	-2	2
Bolivia	3	2
Brazil	1	7
China	3	1
Colombia	0	0
Indonesia	9	5
Jordan	8	7
Kazakhstan	-1	-1
Kyrgyz Republic	5	4
Mongolia	-8	-5
Morocco	2	1
Peru	3	2
Thailand	-4	0
Turkey	11	5
Ukraine	9	8
Uzbekistan	5	5
Viet Nam	3	3



# Digital ID wallets and VCs in lower-income countries: opportunity



## Why Digital Wallets and VCs for LICs

- **Beyond proving who you are, proving you qualify.** One wallet can carry proofs across identity, health, education, and finance, unlocking access across an entire ecosystem of services and the ability to share additional data to fulfill eligibility criteria.
- **Low cost, iterative.** No costly point-to-point integrations between issuers and verifiers means any actor (small clinic, microfinance institution, local employer) can participate from day one. Implementation can start with VCs in one sector before scaling to a full national wallet.
- **Resilience.** VCs work fully offline: no live connection to a central server required. Essential in rural, remote, and fragile settings where connectivity is limited.
- **Portability.** Credentials follow the person, not the institution. Migrants, refugees, and mobile workers carry verified proofs of identity and eligibility across borders, without starting over in each new context.
- **Privacy by design.** Users share only what a transaction requires without exposing a full personal record. Particularly important for vulnerable groups facing potential discrimination.



## Key risks to mitigate

- **The smartphone trap.** *If a wallet requires a high-end device, it excludes the poorest by design.* → Mitigate with: QR codes on paper, SIM-based and cloud wallets
- **The gender gap re-emerging.** *In 14 countries, women are significantly less likely to own or use a digital ID.* → Mitigate with: targeted outreach, assisted access points, female enrollment staff
- **Ownership without use, Vietnam: 70% own a digital ID. Under 20% have used it.** → Mitigate with: services-first design: no wallet use if there is nothing worth using it for
- **Vendor lock-in, Create permanent dependency and prevent potential uptake** → Mitigate with: open standards and interoperability requirements
- **Liability and fraud** *Who is responsible when a credential is wrongly accepted?* → Mitigate with: clear scheme rules, levels of assurance, and trust frameworks

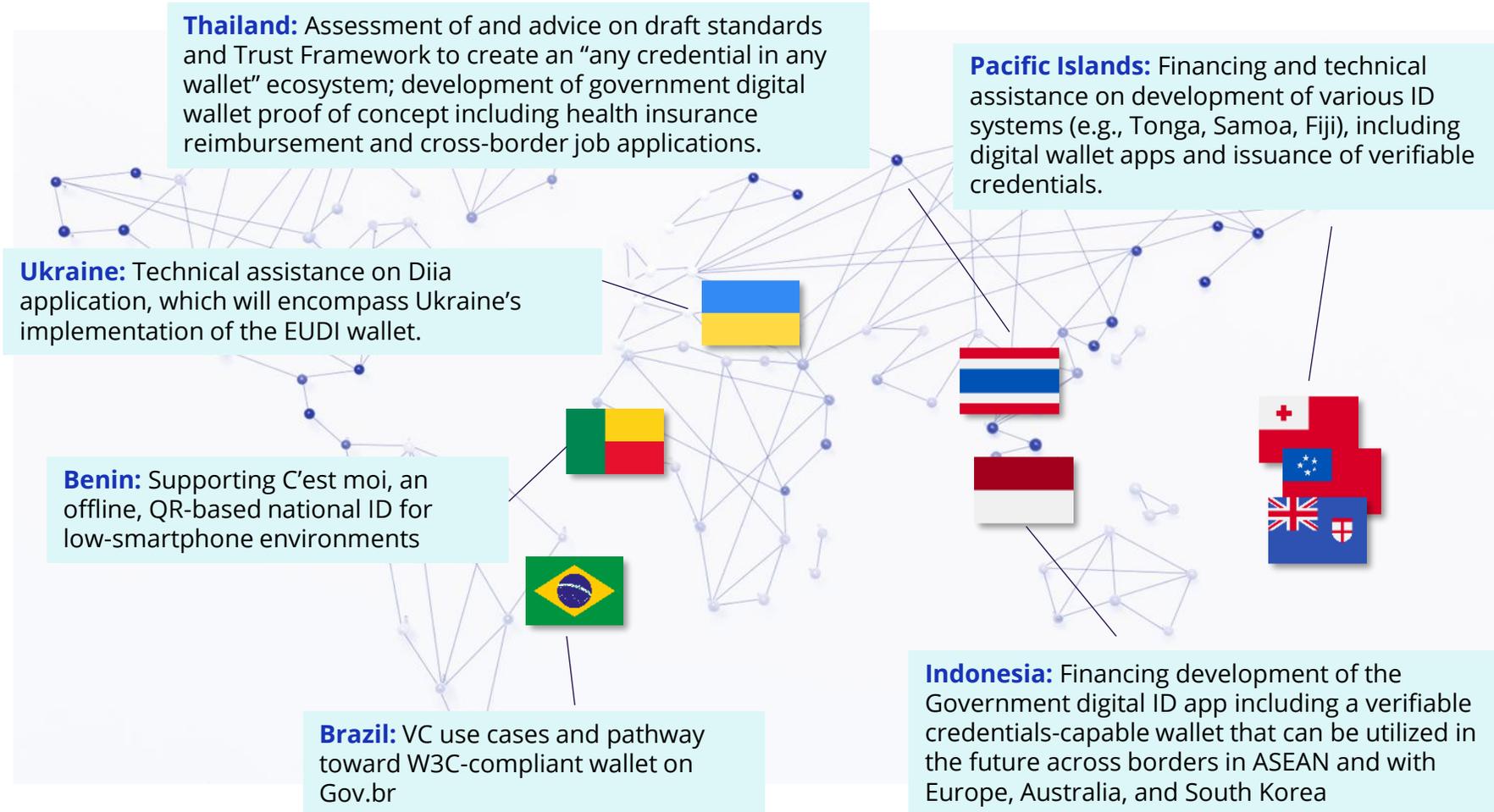


# World Bank Action: Support for Wallet/VC Design, Implementation & Use

**The World Bank is actively supporting the design, implementation, and use of digital wallets and verifiable credentials (VCs) in at least 25+ countries.**

These efforts span technical assistance, financing, and policy support across regions—from enabling cross-border interoperability in ASEAN and Europe to piloting VC-capable wallets in countries like Thailand, Indonesia, and Georgia.

By helping governments adopt international standards and build user-centric, privacy-protecting systems, the Bank is positioning VCs at the intersection of secure identity verification and trusted data exchange.





**Thank you!**

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# **ID4D**

## **GLOBAL DATASET 2025**

**Volume 4 | Trends in Identification for Development**