



Global ID Coverage, Barriers, and Use by the Numbers: Insights from the ID4D-Findex Survey



Public Disclosure Authorized

Public Disclosure Authorized

Trusted and inclusive identification (ID) systems can serve as a powerful tool for development, accelerating progress in number of areas, such as [women's empowerment and gender equality](#), [financial inclusion](#), and [health](#). Moreover, "legal identity for all, including birth registration" is one of the 169 targets of the Sustainable Development Goals (SDGs), and ID and civil registration systems are increasingly seen as critical for realizing the SDG's principle of 'leaving no one behind'.

Yet, many people worldwide are unable to prove their identity, and many ID systems lack the features and qualities that would enable them to deliver on their promise for development. To better understand the nature of the 'global identification challenge', the World Bank's [Identification for Development \(ID4D\)](#) initiative partnered with the [Global Findex](#) team to gather survey data across 97 countries about ID coverage, barriers to obtaining one, and their use (e.g. for accessing government or financial services). This is the first time nationally representative data have been collected for such a large number of countries, offering unique insights.

KEY INSIGHTS

- **Close to 40% of adults in low-income countries (LICs) do not have an ID.**¹ Coverage gaps in middle-income countries (MICs) are significantly smaller.
- **Women and the poor are less likely to have an ID:** in surveyed LICs, 44% of women do not have an ID (vs. 28% of men) and 43% of the poorest 20% do not have an ID (vs. 25% of the richest 20%). Less-educated people, younger adults, people out of the workforce, and those living in rural areas, are also less likely to have an ID.
- **Many people without an ID find it too difficult to obtain one.** In countries with large ID coverage gaps (>20 percent), 1 in 3 adults without an ID find it "too difficult to apply"; not being able to provide supporting documents is also cited by many as a challenge.
- At the same time, **demand for a national ID or similar foundational credential depends on its perceived usefulness and the availability of alternative identity documents.**
- **People with an ID are more likely to own bank accounts and mobile phones,** and financial and mobile services are among the most frequently reported uses of one's ID.

METHODOLOGY

For this note, we have analyzed survey data from 97 countries where respondents were asked:

- 1) whether they personally had the country's national ID or equivalent foundational identity credential;
- 2) for those without the ID, what their reasons were for not having one;
- 3) for those with the ID, whether they had used it for specific purposes.

The surveys were completed in 2017 and are nationally representative. Survey respondents are aged 15 and above; our analysis was further restricted to those respondents who are above the mandatory or minimum ID age (in countries with no mandatory age) of their country. The data collection methodology is described in detail on the [Global Findex website](#). Estimates are weighted to be representative at the global, regional, and country level.

¹ Survey respondents were asked about a specific foundational ID, using local terminology to the extent possible (e.g. 'Kartu Tanda Penduduk' in Indonesia or 'Aadhaar' in India). Although birth certificates are foundational identity documents, survey responses are limited to credentials issued by national ID systems or equivalent ID systems and held by individuals aged 15 and above. The terms 'national ID', 'ID', and 'proof of identity' are used interchangeably in this note.

WHO DOES—AND DOES NOT—HAVE AN ID?

The ID coverage gap is concentrated in LICs, where more than 1 in 3 adults do not have an ID (Figure 1).² From a regional perspective, Sub-Saharan Africa has the largest coverage gap with close to 30 percent of adults lacking an ID. Middle income countries are closer to the goal of providing a proof of identity for all adults, with over three-quarters of surveyed MICs having achieved coverage of 90 percent or above.

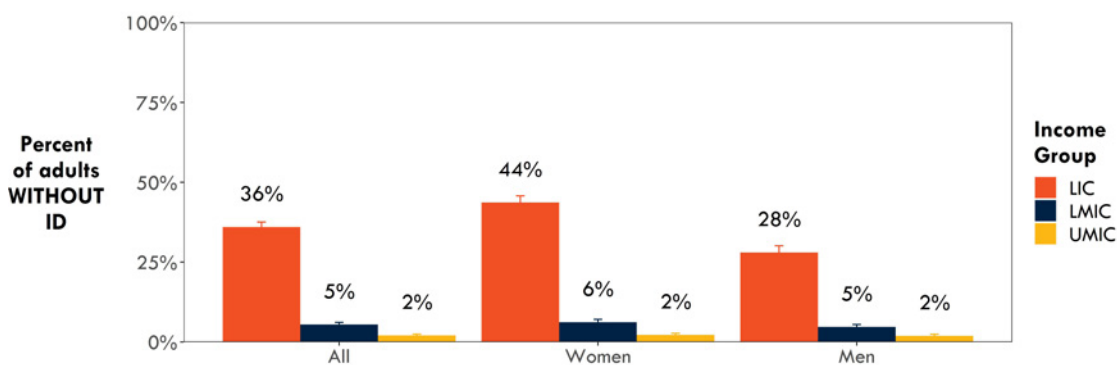
Women in LICs are less likely to have proof of identity: on average, 44 percent of women in LICs do not have an ID, compared to 28 percent of men (Figure 1). Gender gaps in middle- and high-income countries tend to be much smaller. A few surveyed countries stand out as having particularly large gender differences in ID coverage: in Afghanistan, almost twice as many men as women report having an ID (known locally as a Tazkira). In Chad, Niger, Benin, and South Sudan, there is more than a 20-percentage point difference in ID ownership between men and women (Figure 2).

The reasons for the gender gap in ID coverage are complex and the ID4D-Findex data can only provide some clues. Among the surveyed countries with the greatest

gender gaps in ID coverage, several also have legal barriers for women's access to identity documents. For instance, the World Bank's Women, Business and the Law report shows that in Afghanistan, Benin, and Pakistan, a married woman cannot apply for a national ID in the same way as a married man. Legal barriers to accessing IDs for women are often the result of prevailing social norms and tend to demonstrate deep rooted assumptions about the appropriate role of women in society. For instance, Chad ranks 158th and Niger ranks 151st out of 160 countries on UNDP's gender inequality index⁴.

Regression analysis also shows that in LICs, married men are considerably more likely to have an ID than unmarried men, all else equal; for women, however, marital status does not change the likelihood of having an ID. One speculative explanation for this trend is that after marriage, men often become the head of household, taking on more responsibility for accessing services for which an ID is often needed, such as mobile and financial services. Conversely, women who transition from their parent's household to their husband's household may not have a similar shift in responsibilities, leading to a relatively constant rate of possessing an ID before and after marriage.

Figure 1. Share of adults without an ID, by gender and country income group³



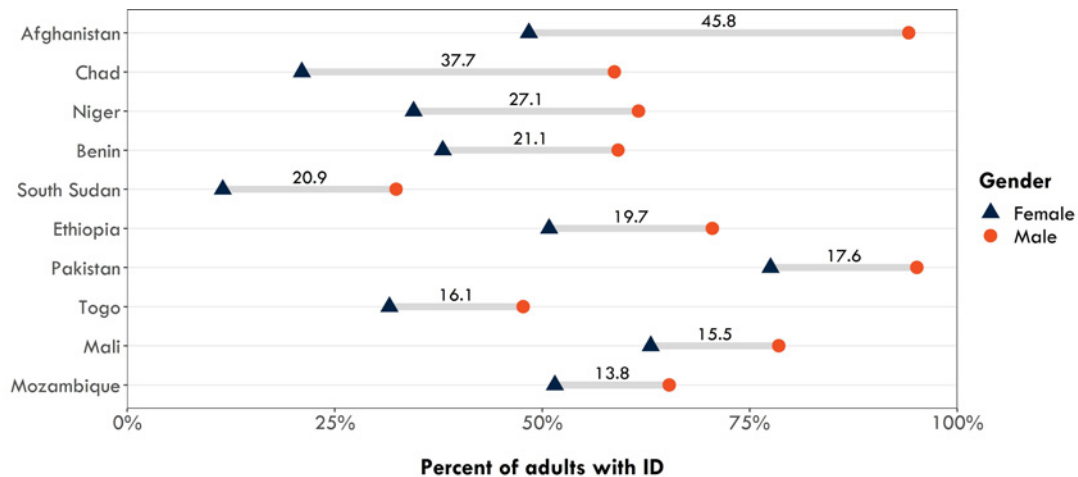
Graph shows proportion of adults (ages 15+) who do not have their country's national ID or equivalent, excluding those below the required/minimum age for obtaining the ID. Averages weighted to be globally representative and shown with 95% confidence-level error bars. Income groups reflect FY2017 World Bank classification. Source: ID4D-Findex Data (2017).

2 Based on data from the 18 low income countries that were included in the survey—Afghanistan, Benin, Burkina Faso, Chad, Ethiopia, Guinea, Haiti, Madagascar, Malawi, Mali, Mozambique, Niger, Rwanda, Senegal, South Sudan, Togo, Uganda, and Zimbabwe—weighted to be regionally representative.

3 LMIC = lower-middle income country; UMIC = upper-middle income country

4 See: <http://hdr.undp.org/en/content/gender-inequality-index-gii>

Figure 2. Countries with the greatest gender gaps in ID coverage

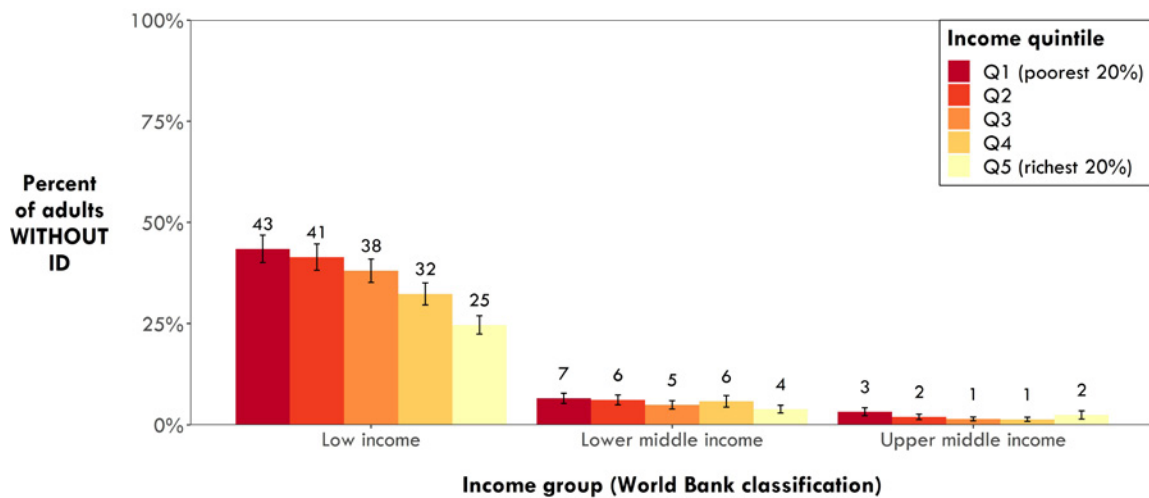


Graph shows proportion of adults (ages 15+) who do not have their country's national ID or equivalent, excluding those below the required/minimum age for obtaining the ID. Differences in coverage shown between men and women are significant at the 99% confidence level or above. Averages weighted to be representative at the country level. Source: ID4D-Findex Data (2017).

Within countries—and especially in LICs—the poor are at a greater risk of getting left behind. There is a clear association between being poor and not having an ID and the ‘income gap’ in ID coverage is greatest in low-income countries. Across LICs, 43 percent of respondents in the poorest income quintile do not have an ID, compared to 25 percent in the richest quintile. ‘Income gaps’ also vary

significantly by economy. Among surveyed countries, the income gap is greatest in Togo, Lao PDR, Mozambique, and Ethiopia, where there is a greater than a 30 percentage-point difference between the top and bottom quintiles of the income distribution. Niger, Haiti, and Benin, also all have income gaps greater than 20 percentage points.

Figure 3. Share of adults without an ID, by income quintile

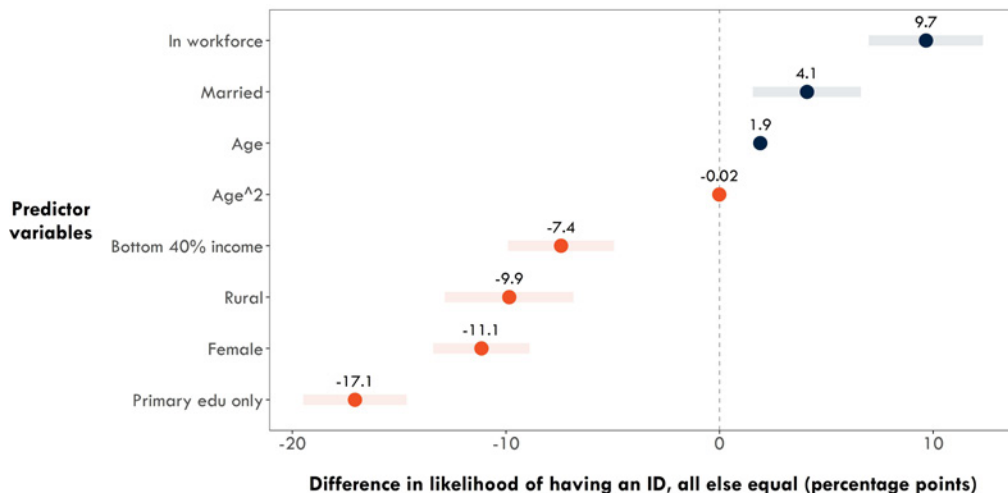


Graph shows proportion of adults (ages 15+) who do not have their country's national ID or equivalent, excluding those below the required/minimum age for obtaining the ID. Averages weighted to be globally representative and shown with 95% confidence intervals. Source: ID4D-Findex Data (2017).

As shown in Figure 4, these differences in income and gender persist even when controlling for other factors. The ID4D-Findex data also reveal some additional important individual-level predictors of who has an ID. **All else equal, people in LICs are more likely to have an ID when they are married, older, and in the workforce,⁵ and less likely to have an ID when they have attained only a primary level of education, are female, live in a rural area, and are in the bottom 40 percent of the income distribution.**

All else equal, an adult living in a LIC with primary education or less is nearly 18 percentage points less likely to have an ID, compared with adults who have completed secondary school or above. In addition, a person living in a rural area in a LIC is approximately 10 percentage points less likely to have an ID than a person living in urban areas, while a person in the bottom of the income distribution is about 7 percentage points less likely to have an ID than a person in top of the income distribution.

Figure 4. Individual-level predictors of the respondent having an ID (LICs only)



Graph shows marginal effects from logit model with country-level fixed effects for LICs, where the dependent variable is whether the person has a national ID or equivalent. Models use survey weights and design-based standard errors. Results reported with 95% confidence intervals (all significant). Source: ID4D-Findex data (2017).

WHY DON'T PEOPLE HAVE AN ID?

What explains these coverage gaps? Not having access to an ID may be the result of overall supply constraints as well as multiple economic, social, and procedural barriers that affect people at the individual level.⁶ For example, people often face high direct and indirect costs to obtaining a national ID or other foundational documents. A synthesis of ID4D Diagnostics in 17 African countries shows that fees for ID cards can be as high as US\$ 8-10, and applicants will often need to spend an additional US\$ 10–25 on travel costs and supporting documentation.⁷ People living in the most remote and marginalized

communities often experience the highest costs due to the large distances to the nearest registration office.

These barriers may be multiplied if applicants need to present supporting documents that require additional fees and visits to government offices. Furthermore, people in marginalized groups may also be less likely have the supporting documentation required to obtain national IDs, such as birth certificates or certificates of nationality. Globally, for example, UNICEF reports that only 56 percent of children under the age of 5 born to families among the poorest 20 percent in their countries had their births registered, compared to 82 percent of those among the richest 20 percent⁸.

⁵ However, as indicated by a small but statistically significant negative coefficient on the age-squared term, the marginal effect of age on the likelihood of having an ID decreases slightly over time.

⁶ For a more in-depth discussion of different types of barriers, see the ID4D Practitioner's Guide, available at <http://id4d.worldbank.org/guide>.

⁷ <http://documents.worldbank.org/curated/en/15611493234231522/The-State-of-identification-systems-in-Africa-a-synthesis-of-country-assessments>.

⁸ <https://data.unicef.org/topic/child-protection/birth-registration/>

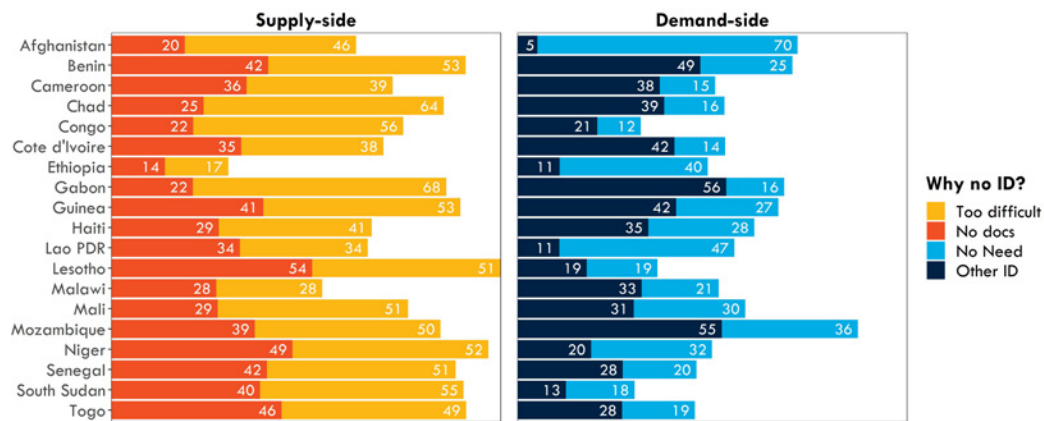
Beyond these barriers, people may also not have a particular ID because it is not necessary for their daily lives. For example, some people may see little need for a national ID if they do not commonly use services or perform transactions that would require it. This might be because formal services are not available in their geographic area, because someone else in the household is interfacing with service providers on their behalf, and/or because services are accessible through channels that do not require government-recognized proof of identity. In addition, in some countries, people may have multiple forms of identification, such as passports, driver’s licenses, voter ID cards, beneficiary IDs for a government program, or student or employee IDs that satisfy their identification needs.

When asked about different reasons why they did not have an ID, respondents in countries with ID coverage less than 80 percent cited ‘supply-side’ barriers more commonly than ‘demand-side’ factors in countries with ID coverage. However, the precise challenges that people selected vary by country. In Gabon, for example—where difficulties with ID card printing and the scarcity of access points have been well documented⁹—nearly 70 percent of people without an ID indicated that this was because the process to apply was too difficult (Figure 5).

Not having supporting documents—which might include a birth certificate, certificate of nationality, proof of address, ID cards of the applicant’s parents, etc.—is also a common barrier to obtaining an ID in many countries. In Lesotho, where under-5 birth registration is less than 50 percent and an even higher share of adults have no birth certificates, lack of necessary documents was cited by over half of those without an ID or a total 16 percent of adults.

Although supply-side barriers appear to be more common in LICs, this is not always the case. In Afghanistan, for example, 70 percent of people without an ID responded that they do not have the ID because they have no need for it, as did 40 percent of those in Ethiopia—in both countries, the majority of people without an ID are women. In a few surveyed countries with low ID coverage, we also see high proportions of people without an ID reporting the possession of other identity documents, including in Gabon (56 percent), Mozambique (55 percent), and Benin (49 percent). Without more detailed, country specific information, we cannot, however, accurately assess how well these alternative identity documents empower their holders, i.e. to what extent they allow a person to access public services, open a financial account, or obtain a SIM card.

Figure 5. Reasons for not having an ID, cited by adults without one



Graph shows proportion of adults (ages 15+, excluding those below the required/minimum age for obtaining the ID) who reported various reasons for not having their country’s national ID or equivalent; multiple answers possible. Only countries with ID coverage less than 80% are shown. Averages weighted to be representative at the country level. Source: ID4D-Findex Data (2017).

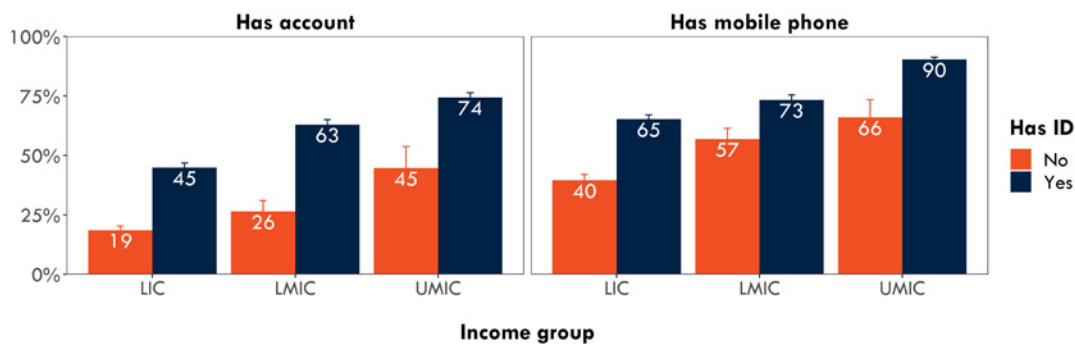
⁹ See, for example, <http://www.gaboneco.com/carte-nationale-d-identite-une-piece-d-etat-civil-devenue-rarissime.html> and <http://www.gabonactu.com/gouvernement- envisage-detablier-cartes-nationales-didentite-cedoc/>.

HOW DO IDS FACILITATE ACCESS TO SERVICES?

From a development perspective, access to government-recognized identity credentials matters because exercising one's rights and accessing basic services and economic opportunities often require official proof of identity. In turn, unique and verifiable IDs can facilitate more effective delivery of services and payments, helping

to minimize fraud and leakages and improve targeting. The ID4D-Findex data provide insights on the association between having an ID and having a bank account or a mobile phone. In addition, respondents who reported having an ID were asked whether they had ever used it to (a) apply for a government service, (b) to receive financial support from the government, (c) to use financial services, and/or to (d) apply for a SIM card or mobile phone service.

Figure 6. ID ownership and having a financial account and a mobile phone



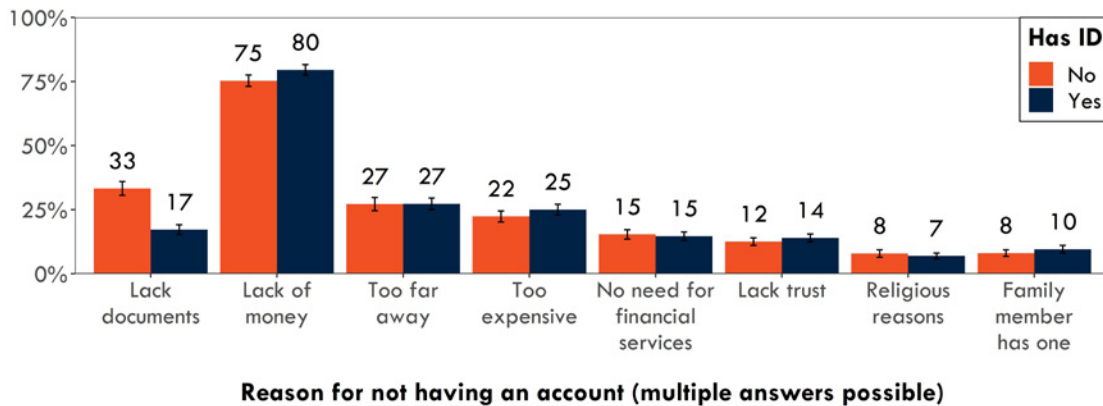
Graph shows proportion of adults (ages 15+, excluding those below the required/minimum age for obtaining the ID) who have an ID vs. those who own a financial account or mobile phone. Averages weighted to be globally representative and shown with 95% confidence-level error bars. Income groups reflect FY2017 World Bank classification. Source: ID4D-Findex Data (2017).

The ID4D-Findex data show that people with IDs are more likely to have a financial account and own a mobile phone than those without. In LICs, an estimated 65 percent of people with IDs have a mobile phone, compared with only 40 percent of those without an ID (Figure 6). Similarly, 45 percent of people with an ID have an account at a financial institution in LICs, compared with only 19 percent of those without an ID.

While we cannot establish a causal relationship with the Findex data—i.e., that having an ID directly led to account or mobile ownership—regression analysis shows that **the positive relationship between having an ID and using financial and mobile services persists even after controlling for gender, age, location, education level, income, employment status, marital status, and the country in which a person is living**—all factors that are likely to be correlated both with having an ID and having access to services.

While having a national ID may not always be necessary or sufficient to open a financial account, not having one will often present a severe constraint to accessing financial services. As shown in Figure 7, 33 percent of unbanked people in LICs without an ID cited “lack of documents” as a reason for not having an account; compared with only 17 percent of those with an ID. At the same time, an official ID may only be part of the documentation required to open an account; in many economies, financial institutions also require proof of address, proof of employment, or proof of income. Furthermore, other factors—such as a lack of money, being too far away from a financial service provider, and finding the account opening process too expensive—are cited as frequently or more often than missing documentation as core barriers to account opening. Therefore, although having access to official proof of identity is vital for ensuring financial inclusion because it eliminates a hard constraint to access, many other barriers remain and must be addressed holistically.

Figure 7. ID ownership and barriers to account opening

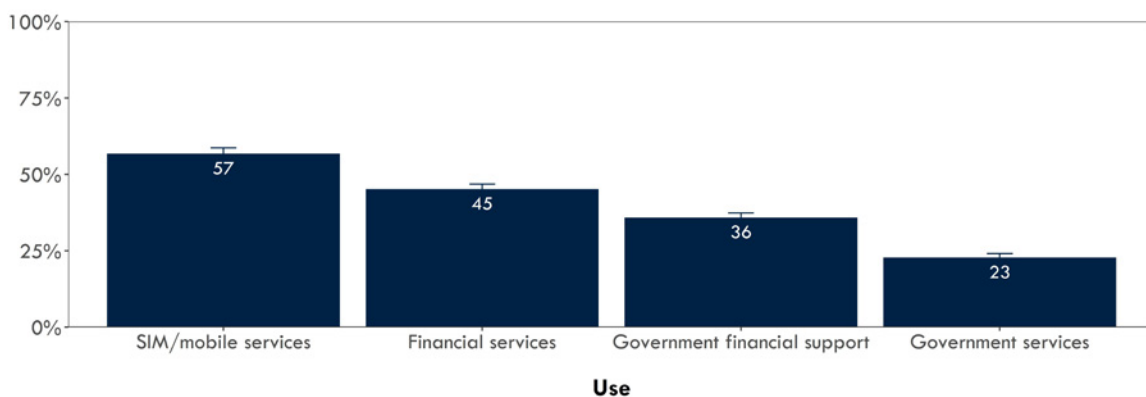


Source: ID4D-Findex data (2017), low-income countries only.

When asked directly whether they had used their IDs for specific purposes, respondents confirmed the frequent use of these credentials to access financial services and mobile phones. Globally, approximately 57 percent of people with an ID have used it to apply for a SIM card or mobile phone service, and 45 percent have used it to access financial

services (Figure 8). The higher reported use of IDs for mobile services fits with the fact that mobile services are more available in most developing countries, and around 80 percent of the surveyed population owns a mobile phone. Furthermore, SIM card registration is mandatory in all LICs included in the main ID4D-Findex questions.¹⁰

Figure 8. Self-reported use of ID for private- and public services



Graph shows proportion of adults (ages 15+, excluding those below the required/minimum age for obtaining the ID) who report using their national ID or equivalent for different purposes. Averages weighted to be globally representative and shown with 95% confidence-level error bars. Source: ID4D-Findex Data (2017).

10 See https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/02/ProofOfID_R_WebSpreads.pdf

In addition to accessing financial services and mobile phones, one third of people in LICs say they have used the ID to receive financial support from the government, and 16 percent say that have used it to apply for government services. These rates are higher in LMICs, where approximately 39 percent of people reported using the ID to receive financial support and 27 percent reported using it to access services. The lower reported use of IDs to access government services in LICs—compared with LMICs and HICs—is likely due to a combination of more limited availability of public services and greater use of informal identification mechanisms when applying for one.

Economies with the highest share of people who report using their IDs for government services and support tend to be ones where the public sector is engaged in extensive service provision. Eastern European and Central Asian countries included in the ID4D-Findex survey stand out in this regard. For example, 89 percent of people with an ID in Belarus, 79 percent in Kazakhstan and about 70 percent in Estonia, Russian Federation, Turkmenistan, and Ukraine cite using their ID to access government services. On the African continent, a handful of surveyed countries also have

a high share of ID holders who report using their credential to access government services, including 76 percent in Morocco, 61 percent in Rwanda, and 60 percent in Namibia. People frequently report using their IDs to receive financial benefits in a handful of South and East Asian countries that invest heavily in social protection, including Thailand (48 percent) and India (37 percent).

These results also point to a number of areas for future research. Ultimately, ensuring universal access to identification is only the first step; in order for ID systems to be catalytic for individual welfare and development they must be trusted, empowering, and applied appropriately. Additional work is therefore needed to better measure how—and when—people use their IDs, the barriers they do (and do not) face if they lack a particular ID, and the impact of making an ID mandatory for services that people used to access informally. In addition, more detailed quantitative and qualitative work is needed to better understand how the quality and type of various ID systems—e.g., digital, biometric, mobile, etc.—affect the accessibility and convenience of different services and benefits.

About ID4D

The World Bank Group's Identification for Development (ID4D) Initiative uses global knowledge and expertise across sectors to help countries realize the transformational potential of digital identification systems to achieve the Sustainable Development Goals. It operates across the World Bank Group with global practices and units working on digital development, social protection, health, financial inclusion, governance, gender, legal, and among others.

The mission of ID4D is to enable all people to access services and exercise their rights by increasing the number of people who have an official form of identification. ID4D makes this happen through its three pillars of work: thought leadership and analytics to generate evidence and fill knowledge gaps; global platforms and convening to amplify good practices, collaborate, and raise awareness; and country and regional engagement to provide financial and technical assistance for the implementation of inclusive and responsible digital identification systems that are integrated with civil registration.

The work of ID4D is made possible with support from the World Bank Group, Bill & Melinda Gates Foundation, the UK Government, the Australian Government and the Omidyar Network.

To find out more about ID4D, visit id4d.worldbank.org. To participate in the conversation on social media, use the hashtag #ID4D.