



Global ID Coverage by the Numbers: Insights from the ID4D-Findex Survey



Robust, inclusive, and responsible 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 identification 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 identification 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 99 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 about identification systems as well as a novel opportunity to monitor progress toward SDG Target 16.9. This note focuses only on coverage with more research to follow on barriers to access and ID use.

KEY INSIGHTS

- **Close to 40% of the eligible population in low-income countries (LICs) does not have an ID¹.** Coverage gaps in middle-income countries (MICs) are smaller, with fewer than 10% of the population lacking an ID in the majority of surveyed MICs.
- **Women and the poor are less likely to have an ID:** in surveyed LICs, 45% of women do not have an ID (vs. 30% of men) and 45% of the poorest 20% (vs. 28% of the richest 20%) lack a proof of identity.

METHODOLOGY AND CAVEATS

For this note, we have analyzed survey data from 99 countries on ID coverage. Respondents were asked whether they personally had a specific foundational ID, using local terminology to the extent possible (e.g. ‘Kartu Tanda Penduduk’ for Indonesia or ‘Aadhaar’ for India). Surveys are nationally representative and survey respondents are aged 15 and above. The data collection methodology is described in detail on the [Global Findex website](#). Global, regional, and income-category estimates have been weighted by country population. In countries where IDs are issued at an age later than 15 (please see the [ID4D Global Dataset](#) for the full list), these findings may underestimate ID coverage by a few percentage points.

THE ID COVERAGE GAP IS CONCENTRATED IN LOW-INCOME COUNTRIES

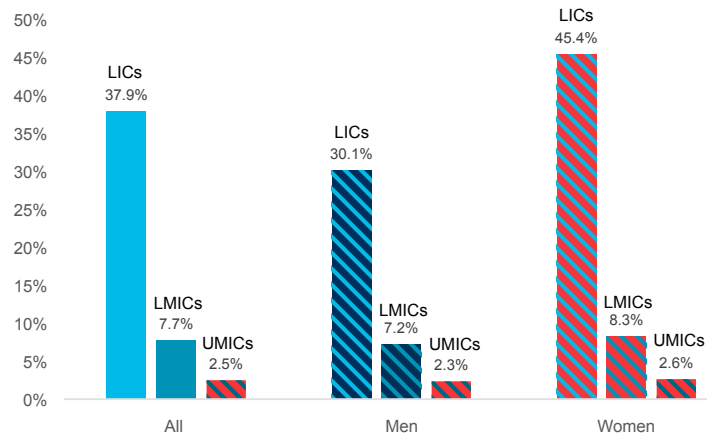
Having a foundational identity credential such as a birth certificate or national ID is a prerequisite in many countries for accessing public and private services, such as healthcare, social assistance, banking, and obtaining a SIM card. The survey data show significant gaps in ID coverage, particularly in low income countries, where over 38% of those aged 15 and above do not have an ID.² Sub-Saharan Africa has the largest coverage gap with close to 31% of the population in surveyed countries lacking an ID. Middle income countries are closer to the goal of providing a proof of identity for all their residents, with over two-thirds (46 out of 68) of the surveyed MICs having achieved coverage of 90% or above.

WOMEN IN LOW INCOME COUNTRIES ARE MORE LIKELY TO LACK AN ID

Although the global gender gap in ID coverage is relatively small—on average across the 99 countries, there was less than a 2 percentage point difference between men and women in low income countries, there is a much larger gender gap among the unregistered population. On average, over 45% of women in LICs lack an ID, compared to 30% of men (Figure 1).

Gender differences in certain countries are even greater: in Afghanistan, almost twice as many men as women have an ID (known locally as a Tazkira).

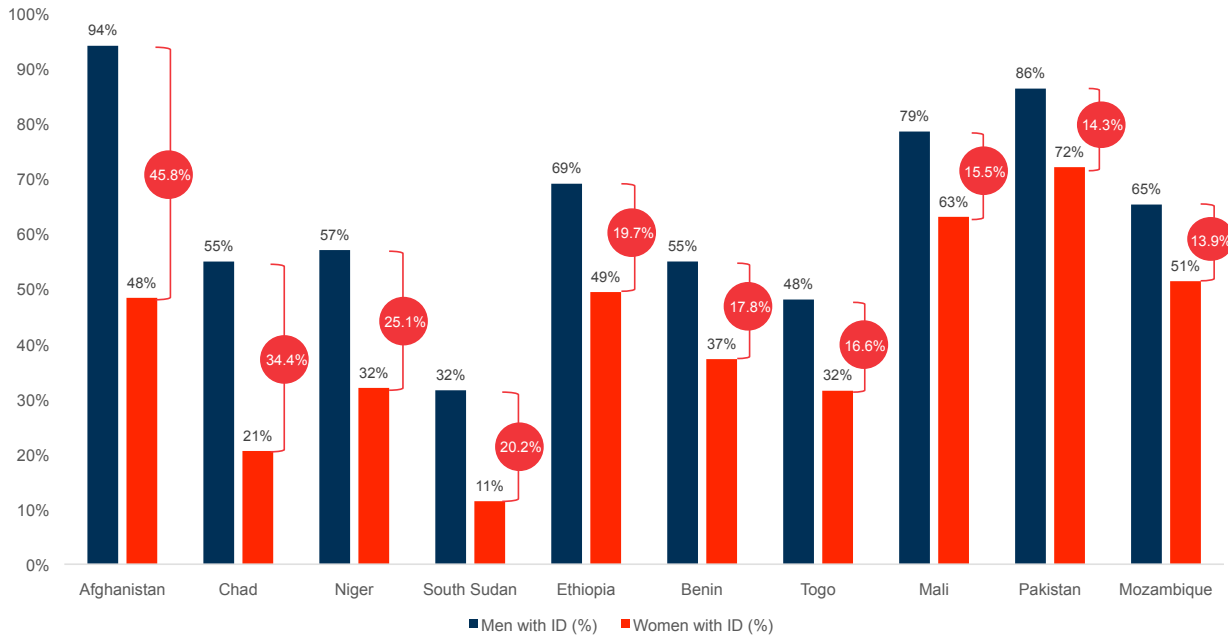
Figure 1. Share of population without an ID, by gender



In Chad, Niger, and South Sudan, there is more than a 20 percentage point difference in ID ownership between men and women (Figure 2). Unsurprisingly, the countries with the greatest gender gaps in ID coverage also tend to be the ones with [legal barriers for women's access to identity documents](#). For example, 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. In addition, countries with the lowest female ID ownership rates also score badly on other indicators of gender equality and empowerment: women tend to be more likely to be [married before their 18th birthday](#) and are much less likely to [participate in the labor force](#) than men.

- 1 Survey respondents were asked whether they personally had 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 universal resident ID systems and held by individuals aged 15 and above. The terms 'ID' and 'proof of identity' are used interchangeably in this note.
- 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.

Figure 2. Top 10 countries with the greatest gender gaps in ID coverage

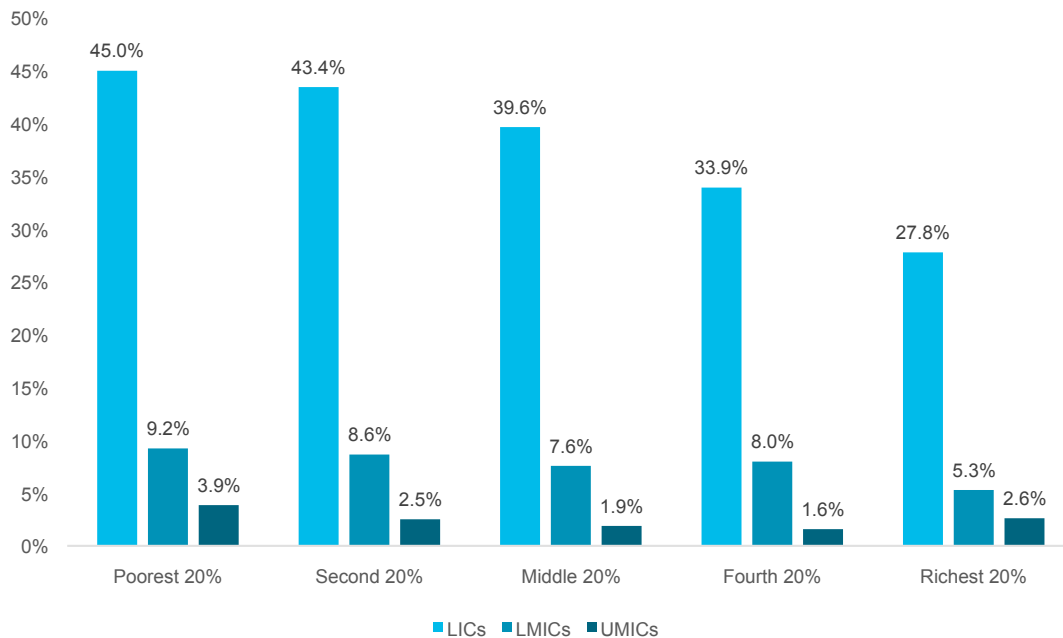


WITHIN COUNTRIES—AND ESPECIALLY IN LICs—THE POOR ARE AT A GREATER RISK OF GETTING LEFT BEHIND

There is a clear association between being poor and not having an ID. This ‘poverty gap’ in ID coverage is greatest in low-income countries. Across the 18 LICs surveyed, 45% of respondents in the poorest income quintile lack an ID compared to 28% in the richest quintile (Figure 3). It is interesting to note that UNICEF data suggest a similarly large gap in under-5 birth registration in least developed

countries, with 70% of the births among the poorest quintile going unregistered compared to 44% among the wealthiest. One likely reason for the gap in ID coverage between the poor and the rich is the high cost of obtaining an ID. A synthesis of ID4D Diagnostics in 17 African countries shows that fees for ID cards can be as high as US\$ 8-10 in some countries, and applicants will often need to spend an additional US\$ 10-25 on travel costs and supporting documentation.

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



YOUNG PEOPLE AND THE ELDERLY ARE LESS LIKELY TO HAVE AN ID

Across the MICs and LICs in the ID4D-Findex sample, 16% of people aged 25-and-under report not having an ID. For those between the ages 26 and 40, the share is closer to 4% and for those between 41 and 55, it drops to 3%. The share of those without an ID rises slightly for the elderly: close to 6% of those aged 70 or above do not have one. This seems intuitive as young people may have had fewer opportunities or incentives to obtain an official proof of identity throughout their life. In particular, they may not yet have needed IDs to access public or private services, such as receiving social assistance or opening bank accounts or obtaining SIM cards in their own name (rather than as a dependent). 2017 Findex data, for example, show that young adults (aged 15-24) are 13 percentage points less likely to have a financial account than older adults. Elderly people may also have lower demand for some services like mobile phones or bank accounts that require a formal proof of identity. However, they may also find it more difficult to obtain supporting documentation, such as birth certificates, to apply for an ID as their births are less likely to have been registered or done so in an easily searchable and verifiable digitized format.

ACHIEVING UNIVERSAL COVERAGE IS ONLY ONE ELEMENT OF ADDRESSING THE GLOBAL IDENTIFICATION CHALLENGE – QUALITY, USE, AND PRIVACY REQUIRE URGENT ATTENTION

Although providing a legal identity for all is a crucial first step toward leaving no one behind, we need to look beyond addressing gaps in coverage to successfully tackle the global identification challenge. It is equally important to consider the quality of ID systems, including their ability to provide trusted and unique identities, how well they safeguard privacy and protect people's data, and how widely and easily the IDs can be utilized and verified to access services and perform transactions. The ability for any foundational ID system to act as a catalyst for boosting individual welfare and development depends on the combination of several factors—as enumerated in the 10 Principles on Identification for Sustainable Development, which highlight critical considerations for maximizing benefits and mitigating risks.