

Every person deserves the right to full participation in the economy, but they need to be able to identify themselves to do so. A lack of identity can inhibit access to essential services such as healthcare, education, state aid and financial services that would otherwise be available to all.

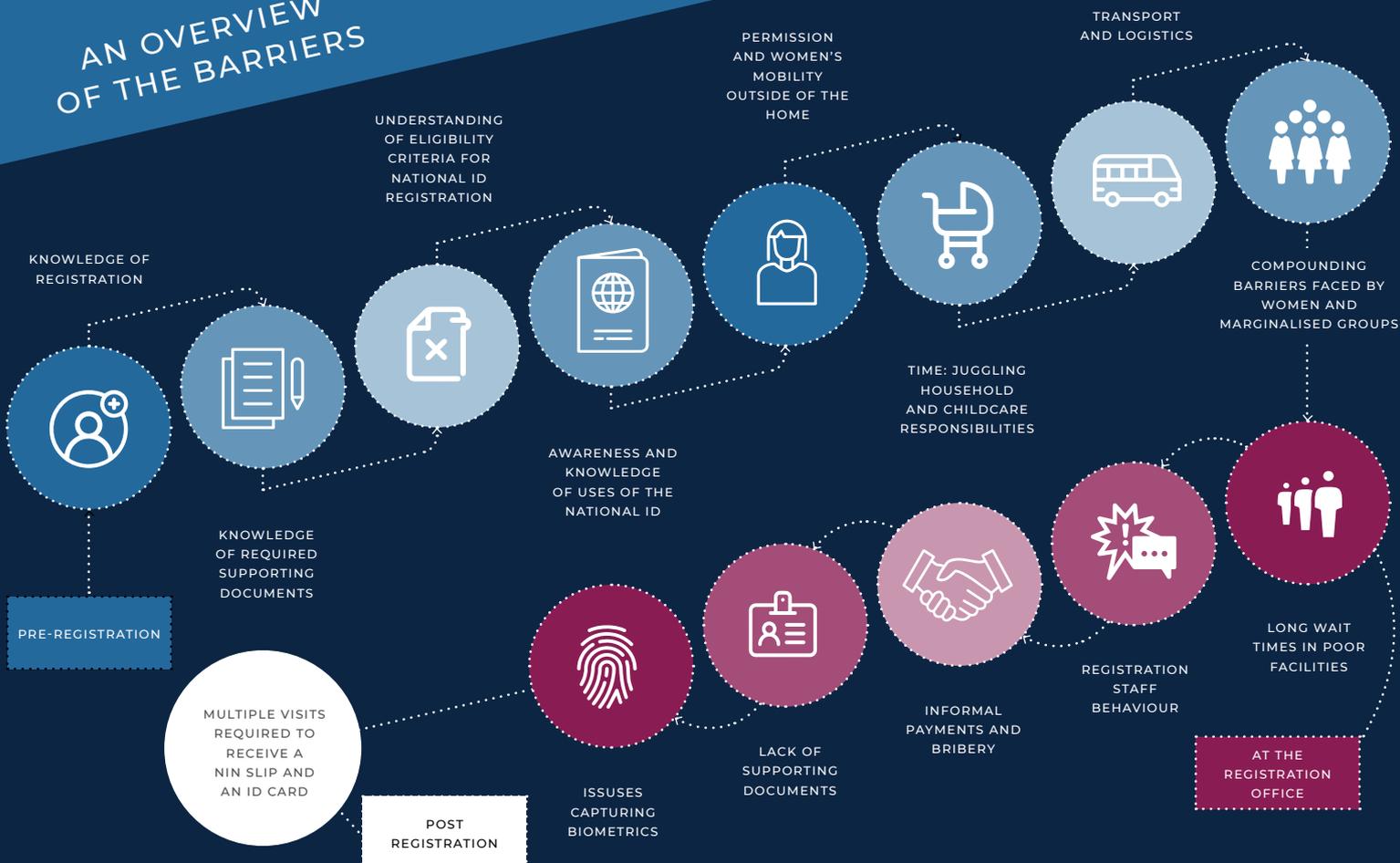
Without ID, citizens are vulnerable and invisible, restricting their ability to defend and exercise their legal rights and excluding them from the wealth of benefits formal participation enables. Since its inception in 2007, the National Identity Management Commission (NIMC) has implemented Nigeria's foundational ID system. As a result, 64.4 million people have registered for the National Identity Number (NIN), representing just over 30% of the national population. With the progress made, 85.6 million Nigerians still need to be registered in the next 3 years to reach the National Identity Management Commission (NIMC) target

to capture 150 million Nigerians on its database by 2025. Africa Practice's Inclusion for All programme is focused on understanding and removing the barriers that prevent the poorest and most vulnerable populations from participating in the formal economy, with a specific focus on accelerating the pace of financial inclusion.

Our work so far has shown that the poorer you are, the less likely you are to have ID, while research by Enhancing Financial Innovation and Access (EFInA) has demonstrated that 73% of Nigerians who are excluded from the financial system do not have the documents required to open a Tier 3 bank account.

This snapshot consolidates high-level research into barriers to identity ownership in Nigeria and highlights the obstacles identified by the World Bank's ID4D programme.

AN OVERVIEW OF THE BARRIERS

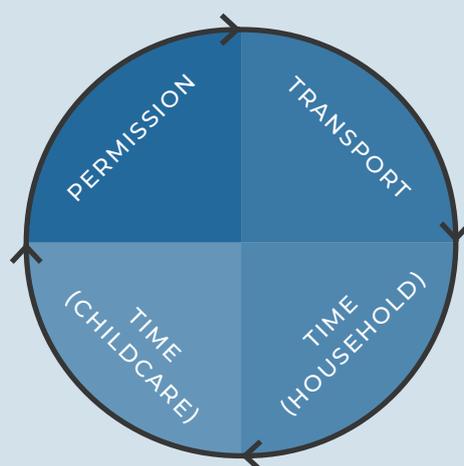


UNDERSTANDING THE BARRIERS

The World Bank's ID4D report *Barriers to the inclusion of the women and marginalised groups in Nigeria's ID system: Findings and Solutions from a Qualitative Study (2021)* highlighted the following causes of exclusion among women and marginalised groups, and the hindrances affecting the possession of government IDs. According to the World Bank, gender inequality, social norms, attitudes, and awareness are critical barriers to ID inclusion in Nigeria.

Participants in focus group discussions made it clear that social norms about women's roles as wives, mothers, and daughters meant that they could not leave home as and when they wanted. In the North, the view universally held among both men and women participants was that a man's position as head of household meant that his permission had to be granted for a woman to go and register. Some older women in the South and men and women in the North said that husbands had the right to withhold permission and prevent their wives from registering. In contrast, while men might discuss their decision to register or inform their wives when they planned to go, it was universally agreed that they did not need to ask permission.

The World Bank findings illustrate a variety of barriers for marginalised communities, as evidenced by Fig 1 and 2. While a respondents comment on the institutional systems and processes, it is evident there is more work to do to change public perception about the benefit of ID and in creating mechanisms or interventions that bring the process closer to marginalised and vulnerable groups.



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HER HUSBAND IS SUPPOSED TO GIVE THE PERMISSION FOR HER TO GO AND REGISTER FOR AN ID. HE IS THE ONE THAT KEEPS HER, AND HER FAMILY IS UNDER HIM BECAUSE OF THAT HE HAS BECOME AN AUTHORITY TO THEM.”

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OLDER MEN, RURAL KEBBI
STATE, AREWA DANDI
LOCAL GOVERNMENT AUTHORITY