

IDENTITY CRISIS

‘Aadhaar can empower the faceless in Africa’

Migrants will be able to assert their citizenship rights

BLOOMBERG

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India's Aadhaar biometric identification system has given hundreds of millions of citizens a digital ID, allowing them to receive government services, join the banking system and otherwise participate in the formal economy.

Women more vulnerable

The need for a similar technology in Africa is acute: According to the World Bank, the continent is home to 502 million of the world's identity-less individuals, half of the global total and roughly 40 per cent of Africa's population.

The problem is worse for women, who in many African countries are critical to family finances. In low-income countries surveyed by the World Bank, over 45 per cent of women lacked identification, compared to 30 per cent of men. Services such as educa-



Nearly, 45% of African women lack identity, compared with 30% of men

tion, healthcare and welfare are often targeted and delivered on the basis of identification, thereby bypassing those who need them most.

In many African countries, individuals are required to show identity while registering a mobile phone or signing up for value-added services such as Africa's pervasive, feature phone-based mobile money systems.

Getting a formal bank account is even harder, which explains why over half of Africa's population remains unbanked.

Those who can't vote because

of a lack of identification are politically excluded.

What is Aadhaar?

The Aadhaar system creates a 12-digit unique identification number for each citizen, issued on the basis of biometric and demographic data. Data is stored centrally and enrolment is free, simple and document-light. From the start, particular efforts have been made to enrol women and ensure that births are recorded.

Over 1.2 billion people in India have enrolled, including rural locations disconnected from the modern digital eco-

nom, making Aadhaar the world's largest biometric database. It has improved access and delivery of government services, and promoted digital and financial inclusion.

Not all of these benefits will hold, of course. Privacy concerns and bureaucratic interference have begun to curb the private sector's ability to use Aadhaar.

Why it matters in Africa

Africa is also a place of massive intra-continental economic migration, and individuals who cross borders without identification are forced to use irregular channels that promote smuggling. Migrants who might have been exploited in the past would be able to assert their citizenship rights, both at home and abroad.

An African Aadhaar would help spur digital and mobile innovations in a region that has been a pioneer in fintech and shown a capacity to leapfrog older technologies. At a time when Africa is building more physical highways than ever before, the digital ID could be the express way it needs.