

DOES SADC HAVE AN IDENTITY CRISIS?

RBA Project - Digital Financial Identity

FI Snapshot Edition 3 | 1 June 2018

In this edition of **FI Snapshot** FMT follows the link between legal identity and financial inclusion, and considers how a lack of identity remains a key risk for exclusion.

The role identity plays in financial services

'Providing legal identity for all by 2030' has been identified as one of the goal targets of UN Sustainable Development Goal (SDG) 17. In line with this, there is increasing focus on the importance of legal identity within the global development community, with significant projects across the world currently running to work towards the achievement of this goal. Why has so much emphasis been placed on identity?

It's easy to forget how reliant we are on our IDs, but in fact, this document gives you the ability to effectively participate in society. Without a legally recognised identity – one cannot vote, qualify for social services and importantly, one cannot access financial services. The World Bank estimates that 1.1 billion people globally do not have access to a legal identity and of this total, 138 million people are living within the SADC region.

A deeper look at the SADC region indicates that not only are there a significant number of people without a legal identity, but there exists a great degree of variance across the region in terms of the quality of national identification systems. In other words, for individuals that do hold a legal identity document, this may not be recognised in other member countries. This identity crisis within the SADC region is highly problematic given the prevalence of migration within the region and the resultant reliance on financial services. [Read more](#)



Brendan Pearce
Chief Executive Officer

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Some of our previous publications include:

[Financial Digital Identity: Landscaping a digital financial identity for SADC](#)

[Going Cashless: Challenges extending financial inclusion beyond access - VOW88.1 FM](#)

[Cross-border remittance pricing](#)

[The impact of remittances in Lesotho, Malawi and Mozambique](#)