

Technical Report

# With an ID in Hand, Women Have More Economic Opportunities

Business Environment Working Group



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The Donor Committee for Enterprise Development

## **Business Environment Working Group**

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## Executive summary

With a form of legal identification, women and girls have a wider range of economic opportunities. Without an ID, women generally remain in the informal sector without legal protection, access to formal financial services, government entrepreneurship programmes, or public tenders. It is almost impossible to, for example, register a business or secure land tenure without proof of ID. However, with an ID in hand, women can secure work in the formal sector, register and grow their businesses, and secure property rights. This presents an enormous opportunity; according to McKinsey & Company, “If women match men’s participation in the workforce [...] the additional opportunity could be \$28 trillion, or an additional 26 % of annual global GDP in 2025.” Obtaining legal identification in emerging economies can be complicated for women who are affected by low literacy levels, lack of governmental services in rural areas, high costs, discriminatory laws, and gendered social norms that impact their ability to engage in administrative processes on their own.

Today, 1 billion adults worldwide lack official proof of identity. Global Findex data estimate that 44% of women in low-income countries do not have an ID, compared to only 28% of men. This disparity persists despite the UN’s call for universal ID coverage by 2030, as laid out in SDG 16.9: “[B]y 2030, provide legal identity for all, including birth registration.” Lack of ID affects an individual’s ability to use public services (health, education, social safety net benefits, etc.), to participate in electoral processes (vote, be elected) and, in many cases, to interact with the private sector.

A birth certificate is the most common feeder document needed worldwide to get a legal ID (such as a national ID card or passport); few countries issue a national ID at birth. UNICEF keeps track of birth registration progress worldwide and estimates that 166 million children are not registered. Even with a birth certificate, difficulties arise from multiple directions for women. Reaching government services may require travel that affects their scarce resources of time, money, and transportation, administrative processes are cumbersome and often require documentation that is not available or costly and necessitating multiple trips, and gendered social norms may also impede the process of obtaining an ID if they are not allowed to interact with a male government agent on their own. Language and literacy barriers can also make it hard to fill out a form and understand the requirements and, in some cases, explicitly discriminatory policies and practices mean that there are extra steps for women to obtain an ID, with no legal basis.

While ID systems may not be easy to access by women, research also shows that several factors also influence a low demand for IDs among women, creating a situation where an ID is considered a high-cost/low-value item. Accustomed to making do without one (or using their husband’s or someone else’s in their household), women are not always aware of the types of services they could access with their own ID. Social norms also contribute to the lower demand for an ID from women; in conservative cultures, using a cell phone can be perceived as particularly masculine behaviour or dealing with a male government agent frowned upon. To some extent, therefore, women self-select

out of obtaining an ID. However, research shows that once women are aware of the value of an ID, they are more likely to engage in the process of obtaining one. Better information from trusted channels (friends, colleagues, radio programs, savings groups) may persuade more women to want an ID.

Women refugees face additional barriers. Refugees are often forced to leave their countries of origin without proof of their identity, something that is addressed in the 1951 Refugee Convention. The UN High Commissioner for Refugees (UNHCR) is the ‘guardian’ of the convention and its protocol and in host countries, UNHCR acts as a civil registry, providing refugees with a registration and an ID.

Public national ID systems, including civil registration and vital statistics (CRVS), are currently undergoing a transformational change with the expanding use of digital technology and biometric data. The advent of digital IDs may help speed up the registration and identification of the 1 billion people without one. However, enrolling citizens in digital national identification campaigns can be difficult, costly, and ineffective. It can also create additional vulnerabilities when the legal protection framework on data security, administration, and customer protection has not been fully implemented. Several global initiatives offering principles and frameworks to improve inclusion, security and governance are emerging to address the ongoing “datafication” of the ID process. With such appropriate governance mechanisms, the risk of monetization of sensitive data by private-sector providers can be addressed by governments seeking to implement digital ID systems.

Providing women with the adequate legal IDs they need to thrive economically and socially is a powerful and effective policy towards women’s economic empowerment, and therefore economic growth. Current provision of IDs needs to be more inclusive - by adapting the legal framework, designing policies with clear incentives for women (access to work, markets, employment, and social benefits for their family), and creating a gender-sensitive administrative process (women-only hours and/or centres, childcare accommodations, reducing costs). Governments partnering with private-sector providers of digital IDs should work with local organisations to explore how to stimulate women’s demand for IDs. Existing solutions include multiplying incentives and distribution points, meeting women where they are, attaching valued services and benefits to the physical location of obtaining an ID, and increasing other contextual incentives to participate in the formal system.

This report focuses on how ID can be a simple yet powerful document in achieving progress towards women’s economic empowerment. It is divided into four sections. Section one provides an overview of the different types of IDs, registrations, and the relationship between national IDs, civil registration and vital statistics; section two outlines the benefits of owning an ID in terms of women’s economic empowerment; section three explores the barriers that women face in obtaining an ID; and section four proposes recommendations. Two case studies, which complete the report, examine (1) the situation of refugee women and the opportunity that they represent for their host countries, and (2) the promise and risks of digital identity.

## Summary of Recommendations

Barriers/Challenges	Recommendations	Examples
<b>SYSTEMIC BARRIERS</b>		
<p><b>Discrimination in the law</b></p>	<p>Make existing and new laws gender-neutral, with the same requirements for men and women.</p>	<p>Remove the need for a husband's permission, use gender-neutral language (e.g., as Oman has recently done).</p> <p>Improve registration systems' communications. E.g., Burkina-Faso's two-witness affidavit to confirm identity at birth system is harder to implement for women who leave their villages when they marry.</p> <p>No longer require the presence of the husband during the registration process (e.g., as Afghanistan has done).</p>
<p><b>in practice</b></p>	<p>Restrict civil and other agents entrusted to register women from creating additional steps that are not sanctioned by law.</p>	<p>Remove the need for a mother to produce marriage certificate to register a child, e.g., in Benin, an administrative circular removes the perceived requirement for married women to provide copy of marriage certificate when applying for a passport.</p>
<p><b>Gender-blind processes</b></p>	<p>Take into account the constraints that women face in accessing the ID process system including, for example, lack of childcare, lack of feeder documents (e.g., a birth certificate), time poverty, low literacy levels, rural disconnection, transportation to registration centres.</p>	<p>Dedicate women-only enrolment stations (e.g., as in Pakistan).</p> <p>Provide facilities for pregnant women and women with children (seating areas, toilets, nursing areas, etc.).</p> <p>Provide translators and transcribers.</p> <p>Translate documents into local languages (e.g., as Namibia does).</p>

	Include women in the design of such processes. <sup>1</sup>	
<b>Lack of sex-disaggregated data</b>	Create a legal framework requiring collection and sharing of sex-disaggregated data to better understand gender gaps and create adequate policies.	Include sex and/or gender data in national identity numbers (e.g., as South Africa and Pakistan do).
<b>Low birth registration</b>	<p>Increase the number of locations where births can be registered.</p> <p>Allow single mothers to register their child at birth.</p> <p>Expand the birth registration period and waive late fees.<sup>2</sup></p>	<p>Include hospitals, maternities, health centres, schools.</p> <p>E.g., allowed in Guinea in 2019 and South Sudan in 2018.</p>
<b>REGISTRATION BARRIERS</b>		
<b>Few registration points for ID registration</b>	<p>Decentralize the registration points and increase access to registration in rural areas.</p> <p>Include private sector partners (e.g., mobile network operators, local shops) and social service organisations in the process.</p>	<p>Include hospitals, maternity wards (e.g., as in Algeria), and schools as locations for ID registration.</p> <p>Include ID registration during vaccination campaigns (e.g., as in Côte d'Ivoire).</p> <p>Use mobile units (e.g., as in Chad, Bolivia, Malawi).</p> <p>Allow digital access.</p>
<b>Few incentives for getting an ID</b>	Advertise an IDs' capacity to access a host of services beyond proving identity.	<p>Allow ID holders to get scholarship priority (e.g., as in Tanzania).</p> <p>Require an ID for SIM card registration (e.g., as in Ghana, Senegal).</p>
<b>Few authorized agents &amp; networks and partners</b>	Involve other civil and administrative agents, shopkeepers, mobile network agents, faith-based organisations, and other trusted organisations.	<p>Allow members get their IDs and birth certificates for their children through their savings groups (e.g., as in Mali).</p> <p>Support faith-based organisations in endorsing biometric data collection (e.g., as in Nigeria).</p>

<sup>1</sup> Recommendation from the technical group [Women in Identity](#).

<sup>2</sup> Recommendation from UNICEF

<b>Communications channels are not trusted</b>	Design effective registration campaigns through trusted channels.	Use word of mouth. Employ radio, TV, and social media to communicate information about ID enrolment.
<b>Lack of clarity about benefits of owning an ID</b>	Provide clear information on the benefits of owning an ID.	Prove one's identity. Register a business. Acquire land (e.g., as is the case in Rwanda). Access public and private services. Transmit nationality to children. Establish right to inheritance. Access to cash transfers (e.g., as in Pakistan).
<b>High costs</b>	Eliminate costs or make them more affordable. This is the most common barrier.	Provide national identification number (NIN) with birth certificate at birth, or national ID, at no cost (Ghana, Mongolia).
<b>Age requirement too high</b>	Lower age requirement to obtain a national ID (and/or a NIN).  Confirm ID with biometric data later in life (biometric data are stable from around 12 years old).	Examples of LICs that have already done so: Dem. Rep. of Korea, Liberia, Mozambique, Rwanda, Sierra Leone Examples of LMICs that have already done so: Armenia, Honduras, India, Moldova, Pakistan
<b>Limited number of feeder documents</b>	Birth certificates are the key feeder document to obtain a legal ID. Broaden the number of documents acceptable to confirm identity.	Affidavit (e.g., already accepted in Zambia), employment records and official documents (e.g., accepted in Malawi). Digitize birth certificates (e.g., as Benin does).
<b>DIGITAL IDs</b>		
<b>Little protection from digital risks</b>	Create legal frameworks that will protect sensitive data and build trust.  Apply existing sets of principles.	Establish data protection laws (e.g., as in Burundi and Nepal).  E.g., Principles on Identification for Sustainable Development toward the Digital Age; ID2020 Manifest

Design and process is not gender inclusive	Include women in the design of the systems. Include women in governance of the systems.	Employ a code of conduct for design and governance, e.g., from Women in Identity.
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## List of acronyms

CGAP	Consultative Group to Assist the Poor
CICO	Cash-in, cash-out
CRVS	Civil registration and vital statistics
CSO	Civil Society Organisation
DCED	Donor Committee for Enterprise Development
ECOWAS	Economic Community of West African States
GSMA	Global System for Mobile Communications Association
IFC	International Finance Corporation
IRC	International Rescue Committee
ID	Identification document
ILO	International Labour Organisation
KYC	Know your customer
NID	National identity card
NIN	National identity number
LIC	Low-income country
LMIC	Lower middle-income country
MIC	Middle-income country
MSME	Micro, small, and medium enterprise
UNHCR	United Nations High Commissioner for Refugees/UN Refugee Agency
WFP	World Food Program

## Introduction

How does a lack of legal identification affect women's and girls' economic empowerment? The issue of a gendered lack of legal ID is often cited as a barrier to women's empowerment, yet it is seldom addressed by donor and development agencies. Having an ID does not itself lead to increased financial inclusion and better outcomes for women and girls, but it does facilitate women's integration into formal systems, allowing them access to and agency over economic opportunities.

A legal ID serves multiple purposes. Proof of identity is vital to access public services (health, education, social protection) and to assert an individual's civic, economic, and social participation. A person without an ID cannot cross a border legally, secure formal employment, buy a property, start a business, or take advantage of social services. An increasing number of commercial and private services critical to doing business—like internet access, mobile phone networks, financial services and mobile payments, and e-commerce and work platforms—may also require formal identification.

Legal and regulatory frameworks, policies, and practices around ID must be conducive to women's empowerment. The biggest barrier to obtaining an ID is high costs, and the second most-cited obstacle is the lack of perceived value. Women often are not aware of the benefits of having their own ID - that it would enable them to work in the formal sector with better conditions, wages, and protection, and to have their own bank account.<sup>3</sup>

The World Bank estimates that, at present, 1 billion people globally lack an official proof of identity and that one in two women in low-income countries do not have an ID.<sup>4</sup> Quantifying how many women are affected is complicated by the lack of sex-disaggregated data. The World Bank's Global Findex database tracks financial inclusion indicators, including IDs, and defines an ID as a "national ID or equivalent." This data set is also shared with the World Bank's ID4D initiative, which publishes an in-depth analysis of the progress of the ID process in the countries surveyed. In low-income countries, Global Findex data<sup>5</sup> estimate that 44 % of women do not have an ID compared to only 28% of men, a proportion much higher than in lower middle-income countries and upper middle-income countries, as illustrated in Figure 1.

Sub-Saharan Africa and South Asia have the largest proportion of adults (15 years and older) without an ID (see Figure 2). Considering the data in more detail, there is also a gender gap, particularly in large low-income countries (see Figure 3). The largest observed gaps occur in Chad (45% of men are unregistered compared to 79% of women) and Afghanistan (6% compared to 52%).

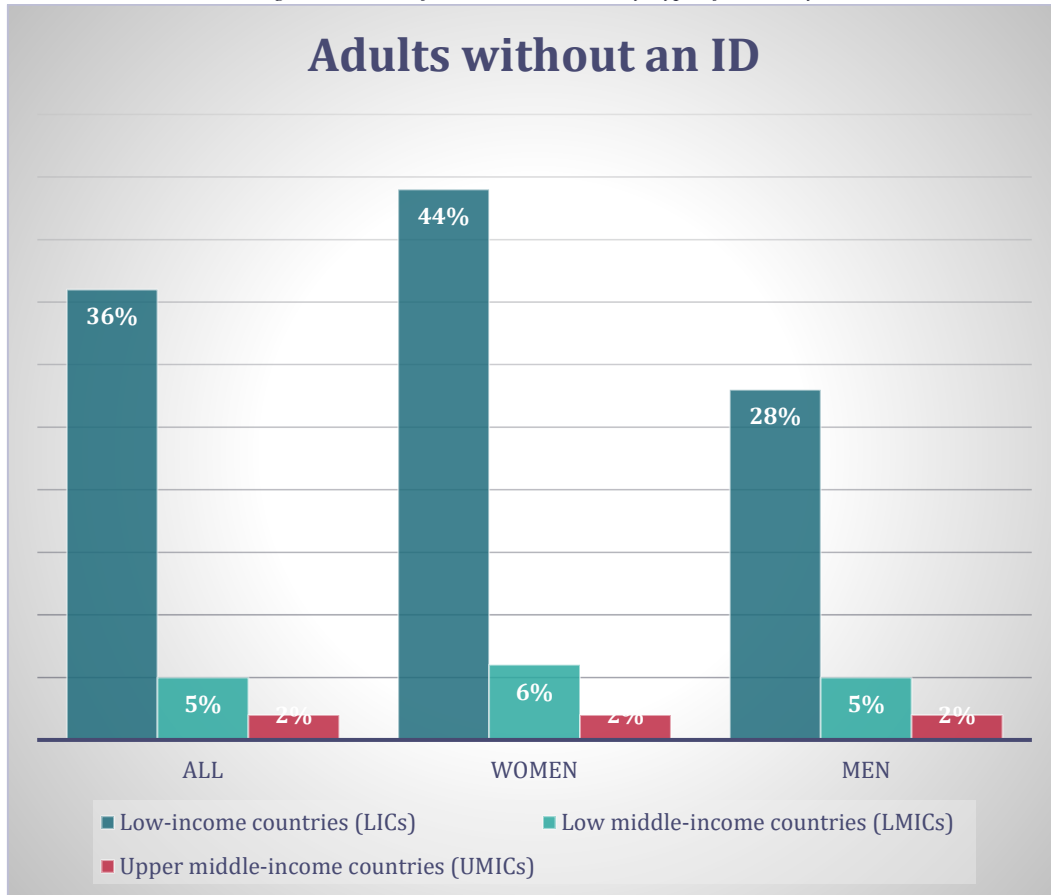
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<sup>3</sup> It should, though, be noted that the main reason that women do not have bank accounts is their lack of funds for deposit (Global Findex Database, 2017).

<sup>4</sup> World Bank ID4D, [Visualization dashboard](#).

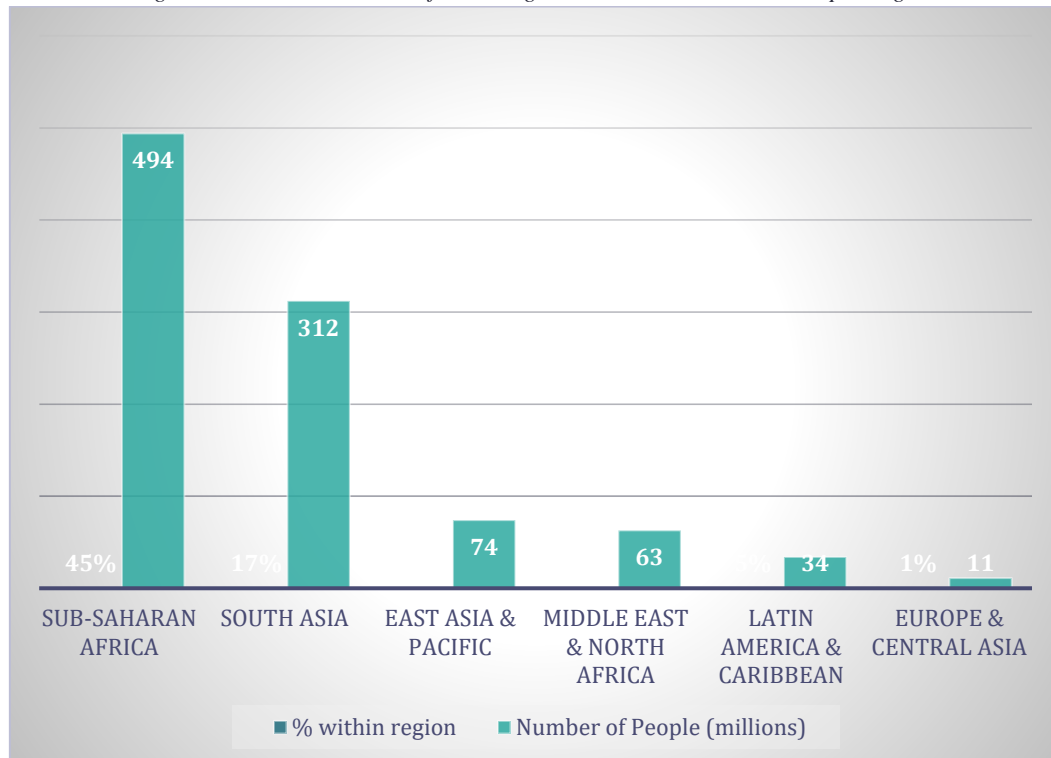
<sup>5</sup> Global Findex Database 2017.

Figure 1: Share of Adults without IDs by Type of Economy



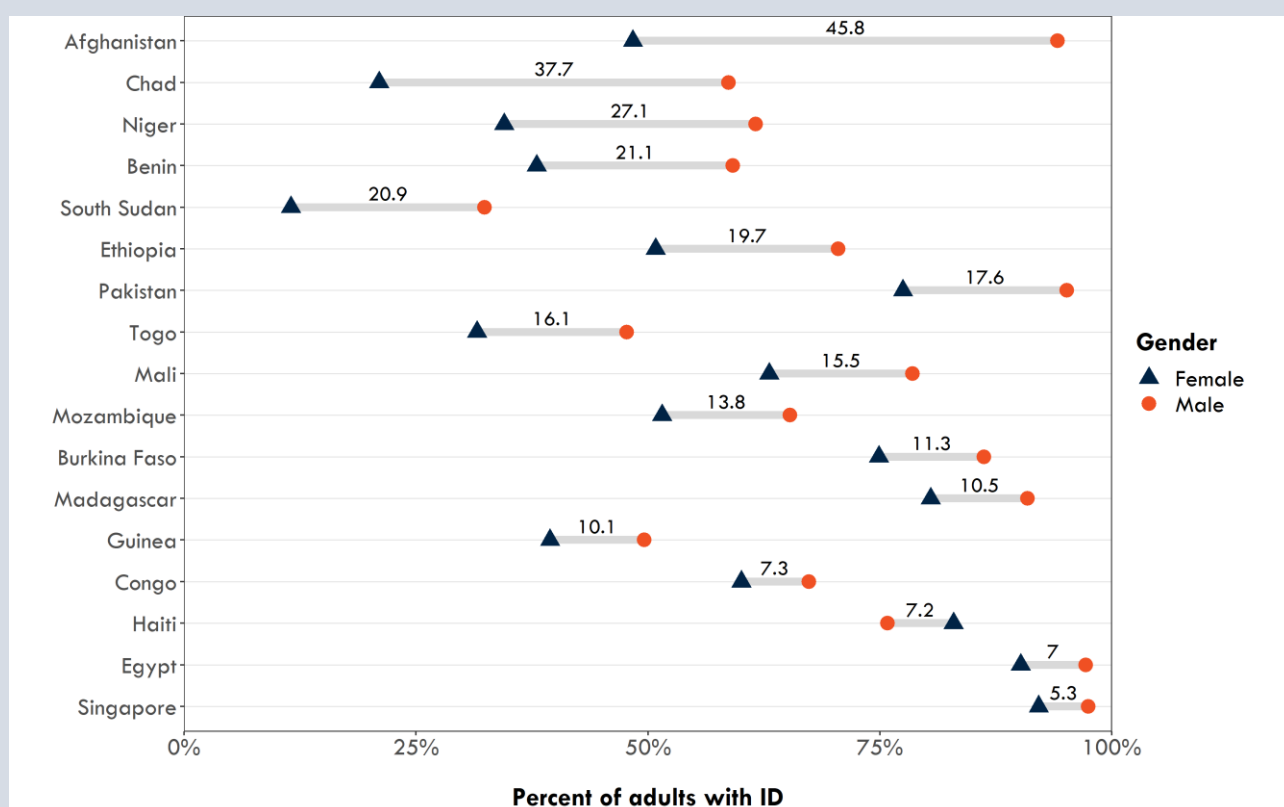
Source: Global Findex Database 2017

Figure 2: Number and Share of Adults Aged 15 and Over without an ID per Region



Source: ID4D-Global Dataset 2018 Overview Visualization Dashboard

Figure 3: Largest Gender Gaps in Unregistered Population Aged 15 and Over



Source: ID4D 2019 - [ID Coverage, Barriers, and Use by the Numbers: Insights from the ID4D-Findex Survey](#)

Recently published data from the 2021 Global Findex report shows that, on average, women are 5% more likely than men to be underbanked and to have no ID. In Benin, Côte d'Ivoire, and Liberia, the difference between unbanked men and women without an ID is as high as 13%. 30% of the unbanked adults in the Sub-Saharan Africa sample stated that they did not have an ID,<sup>6</sup> leading the World Bank to report that there were 105 million unregistered adults in the economies surveyed by Findex (16% of the total population). Globally, the majority of people without an ID are in Sub-Saharan Africa and Asia.

The definition of *ID* used in this report covers foundational or legal IDs issued by a government, usually passports or national ID cards. Such documents certify the identity of the person who carries it. In countries where the provision of national IDs is lagging, a variety of private and public organisations offer functional IDs to help citizens access the services they offer, even if they don't have a national ID to prove their identity. In Papua New Guinea, for example, a hybrid model includes the provision of a temporary foundational ID in the form of an affidavit from a village elder, which may be "more accessible to women if they are in close proximity to woman's home."<sup>7</sup>

<sup>6</sup> Global Findex Database 2021. The ID4D group will publish an in-depth analysis of the ID data collected by Findex at some unknown date as of this report.

<sup>7</sup> GSMA, "Exploring the Gender Gap in Identification: Policy Insights from 10 countries," February 2019.

For instance, the World Food Program uses SCOPE to register program participants even when they don't have an ID. Some financial regulators have put in place a know-your-customer (KYC) process to manage the risk posed by providing credit to clients whose identity cannot be verified. Governments may issue voting cards to citizens, even if they don't have a national ID, to make sure they participate in the electoral process. Functional IDs can be issued by governments, international organisations, private-sector companies, NGOs or civil society organisations. They serve a critical purpose and users find value in them, but they also represent a missed opportunity to provide a foundational ID.

Indeed, as the provision of IDs is rapidly being digitized, the data an individual provides to obtain a functional ID could also be used to apply for a foundational ID, saving time and money for applicants, limiting how often they must share the same information, and providing them with access to additional services and benefits. In this report, we will focus on the provision of foundational, legal IDs as an economic empowerment tool for women and note when functional IDs can fill a gap.

The best general predictors of *not* having an ID are being a woman, only primary educated, living in a rural area, and being in the bottom 40% of income distribution.<sup>8</sup> Conversely, older, married women working in the formal sector are the most likely women in low-income countries to own a legal ID.<sup>9</sup> This knowledge should inform tailored policies, campaigns, and targeted actions, including providing more information about the value of having an ID, in addition to support services in obtaining one.

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<sup>8</sup> ID4D, [“Global ID Coverage, Barriers and Use by the Numbers: An In-Depth Look at the 2017 ID4D-Findex Survey,”](#) 2019.

<sup>9</sup> ID4D, [“Global ID Coverage, Barriers and Use by the Numbers: An In-Depth Look at the 2017 ID4D-Findex Survey,”](#) 2019.

# 1. Foundational IDs and National Civil Registries

The UN defines *legal identity* as “the basic characteristic of an individual’s identity, e.g., name, sex, place and date of birth conferred through registration and issuance of a certificate by an authorized civil registration authority following the occurrence of birth.”<sup>10</sup> A **foundational ID** is general and has multiple purposes: A passport, for instance, is a proof of identity, of citizenship, and a document that allows the holder to cross borders. Foundational IDs give access to government services like health, education or justice. A **functional ID** is used for a specific purpose: a tax ID is used pay taxes; a voter registration card can be used to vote. Mobile network operators and mobile money providers, as well as UN agencies (WFP, UNHCR), can also provide functional IDs that give access to their services. This report focuses on foundational IDs, such as national ID cards and passports, and their link to civil registration. The table in Figure 4 provides an overview of the differences between foundational and functional IDs.

Figure 4: Classification of IDs

	Foundational ID			Functional ID				
	General & Multipurpose			Single purpose				
	National ID	Civil Registration	Passport	Voter Register	Tax ID	Social Security Number	Driver's Licence	Mobile phone ID
Employment in the formal sector	Crucial to prove one's identity;	Not relevant	Additional proof of identity (working abroad)	Not relevant		Not relevant (but helpful for background checks)	Not relevant (could be required for certain posts)	Not relevant
Owning a business	Critical for registration	Not relevant	Not relevant	Not relevant	Critical	Not relevant	Not relevant	Relevant for Merchant ID payment systems
Land ownership	Critical to prove identity	Important to prove parentage/marriage (inheritance)	Not relevant	Not relevant	Not relevant	Not relevant	Not relevant	Not relevant
Opening a bank account	Critical	Not relevant	Not relevant	Not relevant (but accepted in a few countries)	Not relevant	Not relevant	Not relevant	Not relevant
Buying a SIM Card	Increasingly critical	Not relevant		Not relevant	Not relevant	Not relevant	Not relevant	
Travelling for business	Domestic business travel (plane boarding, or internal travel)	Not relevant	Can be used to register a SIM card, especially by foreigners.	Not relevant	Not relevant	Not relevant	Not relevant	Not relevant

<sup>10</sup> United Nations, [Department of Social and Economic Affairs, Statistics Division, UN Legal Identity Agenda](#).

Effective ID systems create a dynamic registry that is useful in designing and planning governmental policies and that allows citizens to assert their rights. Individuals and businesses can engage with one another with the assurance that each party is who they say they are: “We won’t be able to find jobs anywhere without an ID card. Nobody will want to hire us because they can’t trust who we say we are” (Moushumi, female garment factory worker in Bangladesh).<sup>11</sup>

Acquiring a legal identification involves a series of steps starting with the registration of a birth. This single administrative event leads to the delivery of a birth certificate, which is critical to acquire an ID later in life (only 33 countries issue a national ID at birth).<sup>12</sup> Birth certificates are considered “feeder documents” because of their relationship to the issuance of an ID.

## 1.1 The Relationship between Civil Registration, Vital Statistics and Foundational IDs

Registering citizens provides any government with essential data on the size of its population, the ages of that population, the gender make-up, where they live, how long they live, how they die, etc. Civil registration and vital statistics are generally termed CRVS, and statistics are recorded in a unique civil registry which different administrations and jurisdictions have access to. The United Nations defines *civil registration* as “the continuous, permanent, compulsory, universal recording of the occurrence and characteristic of vital events pertaining to the population, as provided through decree or regulation in accordance with the legal requirements in each country, with full respect for the rules regulating the protection and privacy of individual information.”<sup>13</sup> There are several key points throughout an individual’s lifetime that they may be registered. The UN recognizes 10 vital events: live birth, death, foetal death, marriage, divorce, annulment, separation (judicial), adoption, legitimation, and recognition.<sup>14</sup> Figure 5 provides a snapshot of a typical civil registration management system, with different administrations responsible for registering and maintaining the integrity of the system. CRVS is a dynamic system that can be queried to confirm a person’s identity and marital status because it is continuously updated with new information.

As the diagram in Figure 5 shows, every vital event has the potential to affect national identification. Sequencing is important; a divorce before the acquisition of a spouse’s citizenship may put an end to the citizenship process because the family justification has disappeared. In some countries, girls may only be registered by their fathers, with the mother far down the list of alternate guardians. Without a birth registration, a mother obtaining an ID for a girl child may be complicated, particularly if the

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<sup>11</sup> Caribou Digital, “[When ID Works for Women](#),” June 2020.

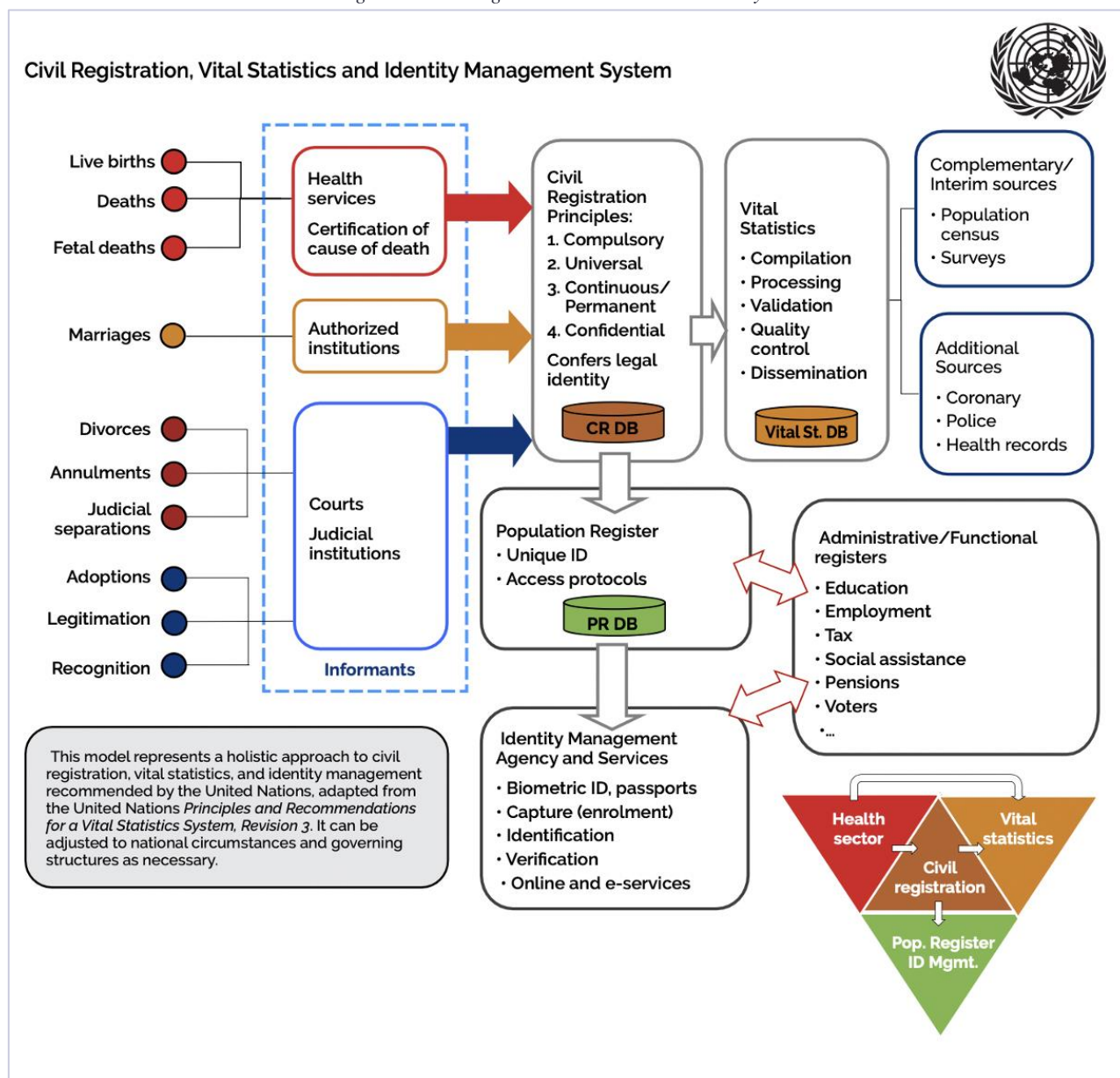
<sup>12</sup> ID4D dataset 2018.

<sup>13</sup> UNSTATS, “[Handbook on Civil Registration and Vital Statistics Systems: Management, Operation and Maintenance: Revision 1](#),” 2018.

<sup>14</sup> UN Economic and Social Affairs, “[Principles and Recommendations for a Vital Statistics System: Revision 3](#),” 2014.

mother is unmarried. A woman's inheritance rights might only be ascertained if she can prove her identity, prove that she was married to the deceased, and produce his death certificate. It is therefore necessary to explore how birth, marriage and death certificates all have an impact on women's ability to prove their identity and obtain an ID.

Figure 5: Civil Registration and Vital Statistics System



Source: Center of Excellence for CRVS Systems, adapted from UN Economic and Social Affairs

While some countries<sup>15</sup> still issue analogue, paper-based ID cards that can easily be lost, stolen, or destroyed, digital technology offers permanent, inalterable, and sometimes portable solutions. Digital processes also improve both the collection of the data that lead to individual identification, and efficiency in the ways that governments use the data. However, while digital technology can

<sup>15</sup> Only 37 countries do not have a digital ID system, according to the ID4D dataset 2018.

jumpstart the acquisition of an ID, it carries potential data security and privacy risks if it lacks the adequate legal data protection framework. This is particularly the case for more vulnerable groups in society.<sup>16</sup>

To provide a better understanding of how a lack of an ID impacts women's *economic* empowerment, this report focusses on the life events and related documents that have the most bearing on a women's employment, business, and land ownership. Birth, marriage, and death are the three key vital events meeting this criterion. For instance, a marriage certificate may be necessary to register a birth (e.g., as is the case in Indonesia) or to inherit. A death certificate may allow a woman to remarry and inherit. Divorce or separation also have an economic impact, but are not focussed on in as much detail in this report.

## 1.2 The Value of a National Identity Number

Enrolling in multiple services should be facilitated with a National ID (NID) when it also includes a national identification number (NIN). For example, in the United States the Social Security number given at birth is the NIN that will allow its holder to get a driver's license, a passport and have their credit history verified to open a bank account, and it is made up of a series of random numbers. In many countries, the NIN contains the gender of the person. For example, in Malaysia, the last number is odd for males and even for females. There are no universal rules on NIN design, except that an individual should only have one NIN during their lifetime and that NIN is unique to that individual.

A unique NIN immediately identifies its holder and promotes interoperability by allowing holders to apply for a foundational ID (passport, NID) and a functional one (voter card, social benefits registration). Like a NID, a NIN also opens the doors to other products, such as financial services (bank accounts), SIM cards and business registration.

## 1.3 Digital IDs and Biometric Data

Technological advance in biometrics is enabling national registration programs; fingerprints, irises, and other biometrics are scanned and associated with an individual's unique identification number. The most common biometric, a facial photo, is usually featured on a National ID card. In a more unique case, Kenya includes an earlobe scan.<sup>17</sup> As of October 2021, India has run the most successful national registration and identification campaign, the Aadhaar program. Over 1.316 billion individuals (99% of the population) have been identified and registered.<sup>18</sup> The advent of digital technology provides opportunity in areas where analogue ID does not necessarily suffice; for example, it could

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<sup>16</sup> For more details, see Case Study 2.

<sup>17</sup> J. Ortiz Freuler, "[An Interview with Practitioners on the Front Lines of Datafication](#)," Open Global Rights, December 2021.

<sup>18</sup> Unique Identification Authority of India, <https://uidai.gov.in/>.

enable the identification of millions of refugees and displaced populations.<sup>19</sup>

There are, however, multiple examples of digital registrations that have harmed the vulnerable populations they were meant to serve. For example, UNHCR's mishandling of biometric data of the Rohingya refugee population in Bangladesh placed Rohingya people at further risk of persecution and death. In that case, Human Rights Watch revealed that the UN agency had shared personal information and biometric data with the government of Bangladesh, which in turn shared them with the authorities of Myanmar. This was a clear breach of confidentiality and data protection, putting an extremely vulnerable group further at risk.<sup>20</sup>

Digital biometrics can, however, contribute to gender equality. Women in Mozambique were more comfortable providing a fingerprint than their signature to open a bank account.<sup>21</sup> And, in Pakistan, women who own a biometric ID "feel a stronger sense of identity, are more respected by their families and have increased self-confidence in sharing opinions on household matters."<sup>22</sup> In India, women shared that they preferred using their thumbprint rather than their ATM card, because their husband cannot take their thumbprint from them.<sup>23</sup>

Integration of technology into National ID systems varies widely. Services span from limited interventions to provide a NIN and NID to the population (e.g., in Rwanda, Nigeria, Ghana, India) to the creation of digital government services platforms (e.g., Ukraine's DIIA,<sup>24</sup> which has continued to function even in wartime - see Case Study 2) to a fully digital e-government (e.g., Estonia).<sup>25</sup> ECOWAS is currently implementing the "West Africa Unique Identification" (WURI)<sup>26</sup> program, set to improve border crossing and regional trade. The digitization of IDs is promising but requires new legal frameworks to protect sensitive data, build users' trust, and protect the integrity of the systems to cyber-attacks.

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<sup>19</sup> In 2018, the ID2020 Digital Identity Alliance in partnership with the UNHCR published a [manifesto](#) on the benefits of digital identity

<sup>20</sup> Human Rights Watch, "[UN Shared Rohingya Data without Informed Consent](#)," June 15, 2021.

<sup>21</sup> World Bank, "[The Role of Digital Identification in Agriculture: Emerging Applications](#)," 2016.

<sup>22</sup> World Bank Blogs, "[Refugee Women Face Complex Barriers to Proving Identity](#)," 2020.

<sup>23</sup> Council on Foreign Relations, "[Why Identity Matters: Legal Barriers to Women's Economic Empowerment](#)," May 2018.

<sup>24</sup> DIIA Ukraine platform, [diia.gov.ua](https://diia.gov.ua).

<sup>25</sup> E-Estonia, [www.e-estonia.com](https://www.e-estonia.com)

<sup>26</sup> World Bank, "[Côte d'Ivoire and Guinea to Kick-Start West Africa Regional Identification Program](#)," 2018.

## 1.4 Birth Registration, Marriage, and Death Certificates

### 1.4.1 Birth Registration and Certificates

Birth bestows entitlement to a legal identity, and birth certificates are the “feeder documents” generally necessary to obtain a national identity card or a passport. The rate of birth registrations varies globally – they are quasi-universal in Western Europe, North America, and the Middle East. 91% of the population in East Asia and the Pacific are registered, 60 % are in South Asia, and below 50% are in Africa, with a slightly higher rate in Sub-Saharan Africa (57% of people are registered).<sup>27</sup> Civil registration affords access to services and civic participation, but it is only a first step towards having a legal ID later in life. In many countries, children under the age of 15 cannot apply for a national ID and so have only their birth certificates as proof of age and identity (used e.g., to register for schooling or prevent child marriage). Fingerprints stabilise around the age of 12, so issuing national IDs with biometric data is possible from that point.

Higher birth registrations are associated with overall economic development. UNICEF reports that, of the poorest 20% of families worldwide, 56% of children under the age of five had a birth certificate compared to 82% of children among the richest 20%. Birth registrations tend to be higher in urban than rural areas - urban areas have more service centres, and urban populations tend to be more affluent and educated. Registering rural populations can cost as much as eight times more than urban populations.<sup>28</sup> A study in Nigeria found that children with educated parents, from wealthier households living in urban areas, were more likely to have their births registered.<sup>29</sup>

Additionally, in some countries, women do not have the same rights as men to pass on their nationalities to their children or cannot register a child in the absence of the father. However, UNICEF notes that “gender parity in birth registration has been achieved in practically all countries with available data.”<sup>30</sup> Even when women do not have their own ID, they may know the value of a birth certificate for their daughters. Take the example of Shailaja, a woman who participated in Caribou Digital’s Identities Project: “Her in-laws took away her voter ID, Aadhaar card, ration card and bank passbook. Yet over time she negotiated her identity by getting a new passbook, renting a room in Bengaluru with her brother’s help and his IDs; all the while she kept her daughter’s birth certificate safe as she knew it was important for her future.”<sup>31</sup>

UNICEF estimates that not registering births prevents 132 million girls from going to school<sup>32</sup>, as many

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<sup>27</sup> Centre of Excellence for CRVS Systems, “[Demand-Side Factors Related to the Registration of Births, Marriages and Deaths: A Literature Review](#),” 2020.

<sup>28</sup> World Bank: ID4D, “[ID Enrolment Strategies: Practical Lessons from Around the Globe](#),” January 2019.

<sup>29</sup> Centre of Excellence for CRVS Systems, “[Demand-Side Factors Related to the Registration of Births, Marriages and Deaths: A Literature Review](#),” 2020.

<sup>30</sup> UNICEF, “[Birth Registration for Every Child by 2030: Are We on Track?](#)” December 2019.

<sup>31</sup> Caribou Digital, “[Identities Report](#),” 2017.

<sup>32</sup> UNICEF, “[What Is Birth Registration and Why Does It Matter?](#)” December 2019.

countries require a birth certificate for school registration. The Centre of Excellence for CRVS Systems notes, “[In] India, Kenya and Sierra Leone, children with a birth certificate were 37 %, 50 % and 67 % more likely to attend school respectively.”<sup>33</sup> The benefits of education to girls are well documented, from potentially delaying early marriage<sup>34</sup> to improving economic opportunities later in life.<sup>35</sup> Studies show the benefits of birth registration as offering “an increased access to health or education followed by the fulfilment of civil rights or social protection.”<sup>36</sup> It is important to note, however, that even if a girl’s birth is registered, she may not be in possession of her birth certificate. Social norms in many situations dictate that her parents or, in later life, husband, may hold it for her, depriving her of the ability to prove who she is.

One of the most important benefits of a birth certificate is to prevent early and forced marriage by proving that the child—usually a girl—is underaged. A birth certificate can also afford similar protection to victims of child labour. However, this protection is weakened by family pressure, traditions, and other social norms.

Child marriage, defined as marriage before the age of 18,<sup>37</sup> is not only a human rights violation, but it also compromises girls’ future opportunities. It may force them to leave school early and put them at an increased risk of domestic violence or at health risk due to early childbearing. Children who are married before reaching the age of 18 cannot give full and informed consent. UNICEF estimates that 21% of young women alive today worldwide were married before their 18<sup>th</sup> birthday. As of March 2020, 650 million women and girls were married as children, and every year, 12 million girls under the age of 18 are married.<sup>38</sup> Research using data from the ID4D 2016 data set and child marriage rate estimates find that there is a lower average incidence of child marriage in countries where birth registration rates are high.<sup>39</sup> Birth certificates and vital statistics registration systems and documents are therefore key in eliminating child and early marriages. Policies such as “free birth registration, including free or low-fee late birth registration, by means of accessible, simple, expeditious and effective registration procedures”<sup>40</sup> are effective in increasing registrations, and should therefore be encouraged. Understanding parents’ and communities’ perception of the benefits of child marriage (which normally include reduction of economic burden, cheaper dowry and pressure to respect tradition) is also key to designing effective policies that encourage birth registration to protect girls and, increasingly, boys.

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<sup>33</sup> Centre of Excellence for CRVS Systems, “[Closing the Evidence Gap in the Economic and Social Benefit of CRVS Systems: A Systematic Review](#),” 2019.

<sup>34</sup> A. Raj, M. Salazar, E. C. Jackson, et al., “[Students and Brides: A Qualitative Analysis of the Relationship between Girls’ Education and Early Marriage in Ethiopia and India](#),” *BMC Public Health* 19, 19 (2019).

<sup>35</sup> Quentin T. Wodon, et al., “[Economic Impacts of Child Marriage: Global Synthesis Report \(English\)](#),” June 2017.

<sup>36</sup> Centre of Excellence for CRVS Systems, “Closing the Evidence Gap,” *op. cit.*

<sup>37</sup> UNICEF, “[Child Marriage Resource](#),” May 2022.

<sup>38</sup> UNICEF, “[Child Marriage](#),” last updated March 2020.

<sup>39</sup> L. Hanmer and M. Elefante, “[The Role of Identification in Ending Child Marriage](#),” World Bank Group, July 2016.

<sup>40</sup> UN Human Rights Council Resolution 29/8, “[Strengthening Efforts to Prevent and Eliminate Child, Early and Forced Marriage](#),” July 2, 2015.

### 1.4.2 Marriage Registration

In terms of registration needs, marriage is considered a ‘vital event’, and has different legal implications for men and women. In some countries, women must change their legal names, which can disrupt their business reputation or even impact their businesses depending on the type of marriage contract. Marriage certificates are important, particularly to assert a widow’s inheritance rights or access to a pension. In some countries, a marriage certificate is necessary (whether inscribed in the law or not) to register a child’s birth certificate, which presents a significant barrier for single women.

Sometimes, a marriage may not be sanctioned by a unique event. In some Sub-Saharan West African practices, a girl may be betrothed to a much older man on the day of her birth. The marriage takes place over the years through the exchange of gifts (e.g., gold, animals) until the time comes for the girl to move in with her husband, between the ages of 12 and 16 years. A marriage certificate may not be issued, as it may be perceived to be unnecessary, but the marriage may be recognized by the community anyway. This is particularly the case in strongly patriarchal communities and societies as marriage is linked to regulation, and therefore women’s rights. Marriage registrations may conflict with tradition; such is the case with polygamous marriages (e.g., in the Sahel, a man must register his intent to be in a polygamous or monogamous relationship) or levirate marriages (marriages in which the brother of a deceased man is obliged to marry the widow to keep property in the same family).

### 1.4.3 Death Registration

Deaths tend to be registered less often than births, and women’s deaths are underreported. In Morocco, 65% of men’s deaths are reported, but only 35% of women’s deaths.<sup>41</sup> This discrepancy is generally explained by the presence of incentives to reporting a man’s death - to pass on his estate and property - whereas women are less likely to have an estate to pass on.

Vulnerable groups are disproportionately affected by the lack of death registrations, impacting on inheritance rights and access to health, social and governmental services. For example, a widow without a death certificate may not be able to inherit her husband’s estate and may have difficulties remarrying. Economically, both negatively impact her assets, her capacity to earn an income, and therefore the overall well-being of the household. Local practices also impact; in Kenya, if the deceased owned no property, his death will not be registered, as there is no estate to transfer to his widow. Conversely, in Senegal, a death certificate is necessary to proceed with the burial.<sup>42</sup>

To encourage wider death registration, family of the deceased must see an advantage to declaring a person dead and have the legal documents to do so.

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<sup>41</sup> Megan O’Donnell, “[Why Registration and ID Are Gender Equality Issues](#),” Centre for Global Development, 2016.

<sup>42</sup> Centre of Excellence for CRVS Systems, “[Demand-Side Factors Related to the Registration of Births, Marriages and Deaths: A Literature Review](#),” 2020.

## 2. The Benefits of Owning an ID

An ID both provides a pathway to a multitude of government and commercial services and is therefore an economic enabler. Caribou Digital found that having an ID led women toward formal work, increased financial independence, and the confidence to seek fair and equal treatment.<sup>43</sup> Even though ID demand is low, both men and women respondents in Caribou Digital's research offered the following benefits of owning one (in no specific order):<sup>44</sup>

- To give birth/deliver a child in a hospital
- To enrol children in school
- To travel outside of the home and not be harassed
- To bury your family members
- To be able to work
- To buy land
- To open a bank account
- To buy a SIM card
- To be recognized as a citizen

### 2.1. Employment in the Formal Sector

With a legal ID, formal employment becomes possible, even with few qualifications. While actual work may remain the same in a move from the informal to formal sector, social protections increase. Women interviewed in Caribou Digital's research, however, "remain in the informal sector because their work does not require them to have an ID."<sup>45</sup>

There are 2 billion informal workers globally, and 740 million of them are women.<sup>46</sup> In developing economies, 92% of women work in the informal sector; in emerging economies, 64% of women; in developed economies, 18%. Figure 6 illustrates the distribution of men and women wage workers by economy, according to the World Bank.

With an ID in hand, women can find work through digital platforms, allowing them potentially better paying and more flexible jobs that are still within the formal economy. Peer-to-peer or business-to-peer digital platforms, for example, are virtual exchange places where workers offer their labour based on skills and availability. Ridesharing, personal services, delivery and logistics, and e-commerce platforms exist, and are part of the "gig economy." Platforms offer safer work conditions with identity verification,<sup>47</sup> support systems for workers in case they need it, and generally better regulated hours than informal work. A recent study on the use of digital platforms found that women value the

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<sup>43</sup> Caribou Digital, "[When ID Works for Women](#)," June 2020.

<sup>44</sup> Ibid.

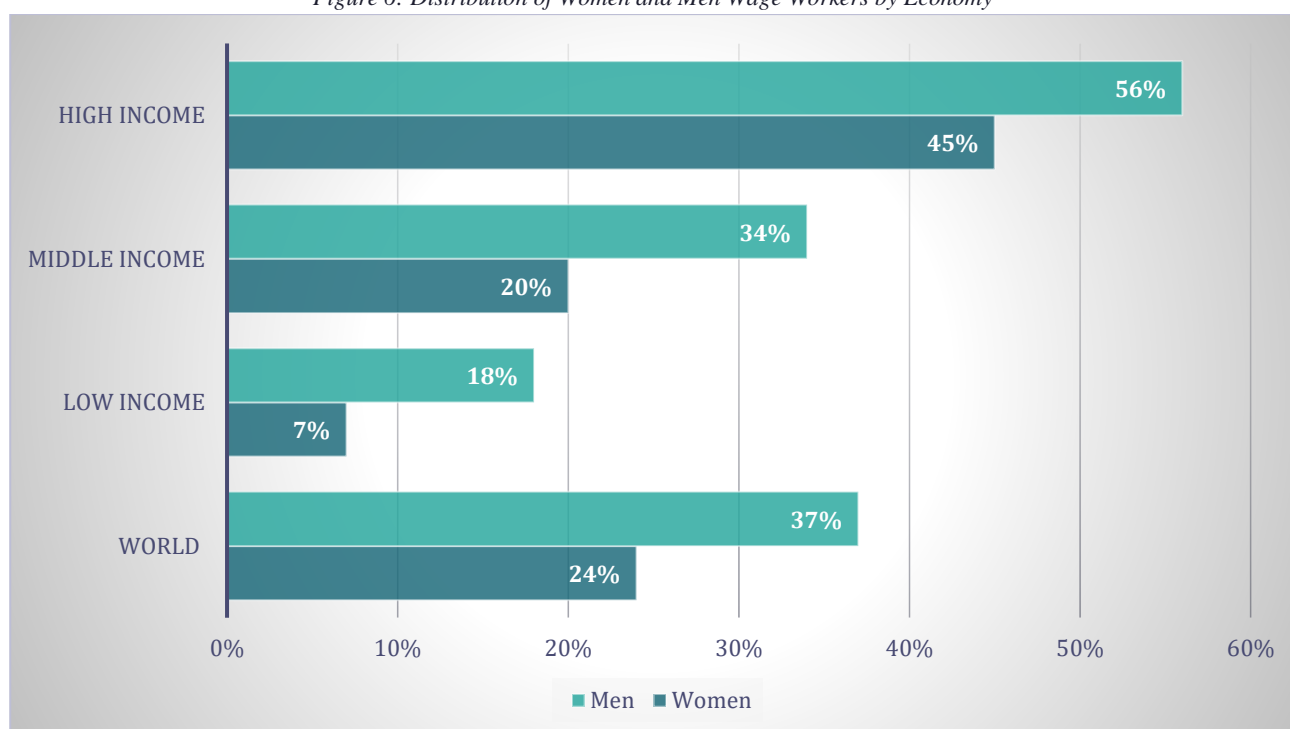
<sup>45</sup> Ibid.

<sup>46</sup> UN.org, "[Nearly Two-Thirds of Global Workforce in the 'Informal' Economy](#)," April 2018.

<sup>47</sup> WhatsApp Business requires a photo ID; Instagram Business Account does not require a legal ID but does require a document that verifies the name of the business entity. These rules may vary by country. Other platforms, like Uber, require an ID (and a valid driver's license) to register.

opportunity to build their own schedules and earn more but, due to social norms, prefer to remain in sectors with a high presence of women workers, such as cleaning and beauty services.<sup>48</sup> Platform work also provides increased safety and legitimacy when women work for services that specifically provide uniforms: “If I told my family about my work with the app, there would be a problem. I have a uniform and the bag, so they can see how my business is going. Transparency is good,” says a beautician in India.<sup>49</sup> Other women interviewed by Caribou Digital recognized the value of having an ID to look for work; to create trust between themselves and their employer. Additionally, the fact that a company requires an ID to hire workers was perceived as a sign of trustworthiness and safety by women.<sup>50</sup>

Figure 6: Distribution of Women and Men Wage Workers by Economy



Source: World Bank Blogs, “Women Entrepreneurs Needed—Stat!”

## 2.2 Owning a Business

### 2.2.1 Formalising Micro, Small, and Medium Enterprises

While women own one-third of all businesses in the formal economy,<sup>51</sup> millions of women run informal businesses. ILO estimates that 81% of the world’s economic units are informal.<sup>52</sup> Research

<sup>48</sup> CGAP, “[Women in the Platform Economy: Emerging Insights](#),” May 2022.

<sup>49</sup> CGAP, “[Playing the Long Game: Women’s Platform Work and Financial Services](#),” May 2022.

<sup>50</sup> Caribou Digital, “[When ID Works for Women](#),” June 2020.

<sup>51</sup> World Bank Blogs, “[Women Entrepreneurs Needed—Stat!](#)” March 2020.

<sup>52</sup> ILO, “[Formalization Brief 2021](#).”

from CGAP and Dalberg estimates that there are 419 million informal and formal MSMEs in emerging markets, with half of them in Sub-Saharan Africa and South Asia. A majority are informal (260 million micro businesses out of 419 million), and 39 million informal ones are categorised as small businesses. 86% of those informal small businesses have fewer than 10 employees.<sup>53</sup> Despite their small size, micro and small enterprises play a large role in job creation and women's empowerment.

In many cases, creating an enterprise may be the only alternative for women in contexts where social norms prevent them from seeking wage employment. Formalising a business allows access to more and better financial services, suppliers, customers, and government support programs, and the ability to bid on public tenders. However, there are a few factors that influence women to choose *not* to formalise. Formalising an enterprise usually involves registering an economic unit, which is done by proving the owner's legal identity; without a legal ID it is impossible in many contexts to register a business. Formal work can also be seen as less flexible and may be outside of gendered social expectations; "many women entrepreneurs in developing economies operate within the informal economy neither out of choice nor as a path to formalisation, but as a way to position themselves within contexts shaped by norms and expectations around roles and family."<sup>54</sup>

The increasing availability of digital technology provides an incentive for women to register their businesses. Increasingly, social media outlets like WhatsApp and Facebook are being used as e-commerce platforms, along with other digital platforms set up for that purpose. Many e-commerce platforms require an ID or business registration details to register, so those in possession of an ID can unlock these new digital markets. IFC estimates that the involvement of women in e-commerce represents a \$300 billion economic opportunity.<sup>55</sup>

## 2.2.2 Microentrepreneurs' Access to Credit

Millions of self-employed entrepreneurs struggle to access the capital and other resources they need to thrive. CGAP estimates that the global unmet credit demand from informal micro and small enterprises is \$2.5 trillion, formal SMEs need \$5.6 trillion. The current available credit supply is only \$3.1 trillion, representing a \$4.9 trillion funding gap.<sup>56</sup> Given that women lack (or are perceived to lack) the necessary collateral, guarantees, track records, and formal registration needed to fund their businesses, funding is more likely to go to men-owned SMEs, despite evidence that women-owned and gender-balanced SMEs are more likely to succeed.<sup>57</sup> As a reaction, women form alternative

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<sup>53</sup> Dalberg, "[Bridging the Credit Gap for Micro and Small Enterprises through Digitally Enabled Financing Models](#)," January 2019.

<sup>54</sup> *Journal of Business Ethics*, "[To Formalize or Not to Formalize: Women Entrepreneurs' Sensemaking of Business Registration in the Context of Nepal](#)," May 2020.

<sup>55</sup> IFC, "[Women and E-commerce: A \\$300 Billion Market Opportunity](#)," May 2021.

<sup>56</sup> Dalberg, "[Bridging the Credit Gap for Micro and Small Enterprises through Digitally Enabled Financing Models](#)," January 2019.

<sup>57</sup> IFC, "[Moving Toward Gender Balance in Private Equity Markets](#)," 2019

workaround solutions, often by grouping together in a collective self-help group, savings group or other type of savings club, to access finance.

## 2.3 Financial Inclusion

Financial inclusion is one of the most common strategies to improve women's access to financial services and control over their resources. Financial inclusion “means that individuals and businesses have access to useful and affordable financial products and services that meet their needs—transactions, payments, savings, credit and insurance—delivered in a responsible and sustainable way.”<sup>58</sup> Informal financial services (savings groups, for instance) do not usually require an ID. However, most regulators require financial institutions to verify the IDs of their clients. Interaction with the formal financial sector therefore requires having and producing an ID—opening an account as part of the know-your-customer (KYC) process, for instance. Formal financial services provide safer credit products than those available in the informal sector (e.g., payday lenders, loan sharks) and, in some contexts, also offer skill-building training, technical assistance, and management training designed to improve the sustainability of their clients' businesses. Microfinance institutions, specifically, tend to contribute to women's economic empowerment by designing financial products adapted to women's repayment capacity and by providing them with free training. By doing so, those financial institutions create a trust bond with women.

Progress on financial inclusion is measured by the World Bank with the Findex database. Global Findex data 2021 found that, in developing economies, the financing gender gap decreased from 9% in 2011 to 6% in 2021, with 68% of women in those economies owning an account versus 74% of men.<sup>59</sup> The 2021 report also documents the impact of the Covid-19 pandemic and its accelerator effect on the adoption of digital financial services. The numbers are remarkable: “more than 80 million adults in India and 100 million adults in China made their first digital merchant payment [...] after the start of the pandemic.”<sup>60</sup>

Bank accounts and ID ownership are closely linked, but lack of an ID does not necessarily mean that a woman will be financially excluded. She may not have an account at a formal financial institution but, as mentioned above, she can save and borrow as a member of an informal savings group. In cases when an ID is not required to have a SIM card, she can use limited mobile money services like peer-to-peer transfers and cash-in, cash-out (CICO) networks. Conversely, having an account at a formal financial institution does not mean that a woman is financially included. Global Findex 2021 shows that, in developing economies, 13% of account owners have not made a transaction on their account for over a year and, in 2017, 17% of women in lower middle-income economies had a dormant account.<sup>61</sup>

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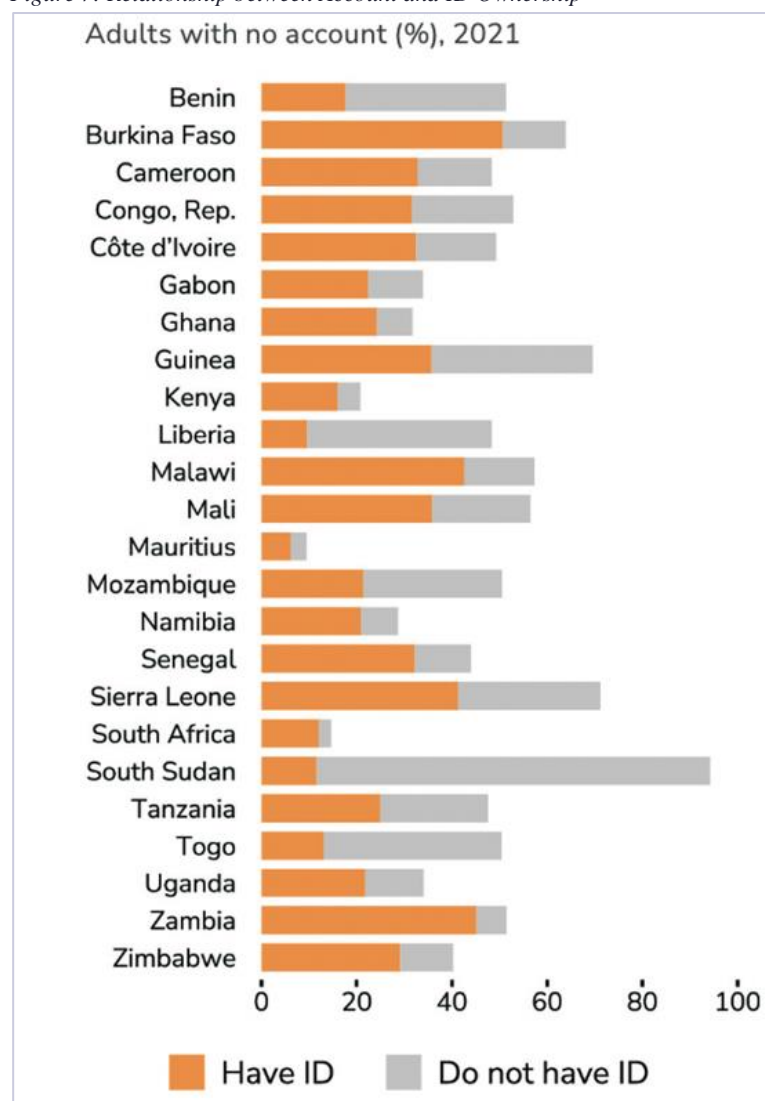
<sup>58</sup> World Bank, “[Financial Inclusion](#)” definition.

<sup>59</sup> S. Ansar et al., “[Unveiling the Global Findex Database 2021 in Five Charts](#),” June 2022.

<sup>60</sup> Ibid.

<sup>61</sup> Global Findex 2021 Report and Data.

Figure 7: Relationship between Account and ID Ownership



Source: Global Findex Database 2021

Having an account at a financial institution and/or a mobile money provider allows access to more and better credit, products, and services - essential for women entrepreneurs. Greater access to IDs could deepen financial services access and financial inclusion (see Figure 7).

## 2.4 Property and Land: Tenure, Access, and Ownership

In developing economies, where most of the population lives in rural areas, agriculture is the main economic sector and its growth is “two to four times more effective in raising incomes among the poorest compared to other sectors.”<sup>62</sup> Women represent 43% of the agricultural workforce in developing economies and almost 50 % in Eastern and Southeastern Asia and Sub-Saharan Africa<sup>63</sup>. The capacity to secure land is therefore critical. Women’s participation in

agriculture also has ripple effects: “when women have access to the same productive assets as men, they could increase yields on their farms by 20 to 30%, lifting 100–150 million people out of hunger.”<sup>64</sup> Property ownership includes different realities, from titled ownership (evidenced by a deed) to reported ownership (joint property ownership, but only the husband’s name is on the deed or certificate) to access (the right to farm a plot of land, but that right that cannot be transferred to heirs or sold).

<sup>62</sup> World Bank, “[Ending Poverty and Hunger by 2030: An Agenda for the Global Food System](#),” 2015.

<sup>63</sup> FAO, “[Smallholders and Family Farmers](#),” 2012.

<sup>64</sup> Ibid.

Women's access to land is often tied to marital status. Despite the trend to recognize joint ownership of property by spouses, single women and women in non-traditional marriages (e.g., polygamous, informal) face more difficulties securing land access. Additionally, when the law recognizes joint ownership, men can choose to add a brother or uncle to the title instead of their wife.<sup>65</sup> Women's groups are a powerful alternative for women who need access to land to farm or to house their family.

Data on women's ownership of land are scarce and fraught with unverifiable statistics.<sup>66</sup> For instance, the widely accepted claim that "women own only 2% of agricultural land" is not supported by any empirical data. Looking at land rights and land tenure yields interesting but only partial information because of the lack of investment in cadastres, land registries, digital technologies such as GPS boundaries, and land registration campaigns. USAID's LandLinks reports, for example, that "worldwide, 32% of farms are held by women."<sup>67</sup>

A context in which data *does* exist is in Ethiopia, where a vast land registration program began in 1998. The advent of satellite imagery and GPS technology has accelerated such land registration by lowering the cost to an estimated \$8 per parcel, making it affordable to smallholder farmers. The gender of landowners is included in the data collected, showing that in "2016, women owned as much as 49% of all privately held agricultural land in Tigray."<sup>68</sup> In Tanzania, obtaining the certificate of land can be done online using the Mobile Application to Secure Tenure (MAST) application, and costs less than \$10. Teams using the MAST app to survey and register land were composed of women and youth (both of whom are generally left out of these processes).<sup>69</sup>

Despite progress in improving legal frameworks to encourage women's equal access and ownership to land, the necessity to prove identity in land registration processes remains strong. For example, Rwanda's Constitution of 2003, along with the National Land Policy of 2004, provide for equal land rights between women and men. Property rights for women in a legally registered marriage are protected, but this leaves those without a legal marriage in a more precarious situation.<sup>70</sup> A Land Tenure Reform program was rolled out in Rwanda between 2012 and 2014. The decentralized process includes innovations such as the training of female paralegals, community participation, and digital tools such as GPS to confirm boundaries and create a digital cadastre, leading to the titling of almost all the land in Rwanda. Women (and men) must still verify their identity by producing a

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<sup>65</sup> World Resource Institute, "[Beyond Title: How to Secure Land Rights for Women](#)," March 2020.

<sup>66</sup> IFPRI, "[Gender Inequalities in Ownership and Control of Land in Africa—Myths versus Reality](#)," December 2013.

<sup>67</sup> USAID Land-Links: "[Why Land Rights Matter](#)," 2016.

<sup>68</sup> S.T. Holden, and M. Tilahun, "[Land Distribution in Northern Ethiopia from 1998 to 2016: Gender-disaggregated, Spatial and Intertemporal Variation](#)," 2017.

<sup>69</sup> World Bank Blogs, "[Securing Land Tenure with Smart Phones](#)," 2018.

<sup>70</sup> AfDB, "[Land Tenure Regularization in Rwanda: Good Practices in Land Reform](#)," January 2017.

national ID card or passport.<sup>71</sup> It is worth noting that 12.1 million Rwandans have a national ID as of September 2021 (c. 91% of Rwanda's population).<sup>72</sup>

World Resource Institute (WRI) has examined different initiatives to help women secure land. In Peru, despite the intent to promote women's land ownership, the law requires women to prove their identity with a voter registration card, which they don't always have.<sup>73</sup> In Nicaragua, where the law promotes joint spousal ownership, husbands wrote in the names of their brothers, instead of their wives, on the titles. WRI notes that other promising initiatives to improve the recognition of women on jointly held titles include attaching a photograph of both spouses in Ethiopia's Amhara and Southern Nations, Nationalities and Peoples' regions. Indonesia created a similar program issuing certificates as equal owners to either a husband and wife or a brother and sister after the 2004 earthquake.<sup>74</sup>

Land ownership is not always evidenced by a deed; it can also be a certificate of registration, a sales invoice, or a written note.<sup>75</sup> Such documents are only as good as the system that enforces them. For example, clear land registries that confirm plot areas and borders, laws protecting ownership, and judiciary systems that enforce those laws.

Landesa counts that 23% of countries have laws that give equal rights to men and women to own land and acknowledges that laws can be further constrained by social norms, traditions, and other barriers.<sup>76</sup> For example, "the laws in South Africa do not permit discrimination with regard to property and succession. However, this occurs in practice."<sup>77</sup> Of the 190 economies studied by Women, Business, and the Law 2022, 40% (76 countries) have laws that limit women's property rights. The report notes the slow pace of reforms: "in 41 low- and middle-income countries, there are significant gaps, especially in rural areas with high poverty rates." Types of discrimination include the lack of equal inheritance rights for women surviving their spouse in 43 economies. Daughters are also affected, as 42 economies prohibit them from inheriting in the same way their brothers could.

Workarounds to legal ID to secure land rights for women include the following:

- *Women's Rights Associations.* In the state of Odisha, India, in 2014 the Women's Support Centres program provided a functional ID to 331 single women (widows, divorcées, abandoned, disabled, and unmarried adult women), allowing them to secure small plots.<sup>78</sup>

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<sup>71</sup> Rwanda's Land Administration System, "Manual 1—Land and Administration Procedures," October 2012.

<sup>72</sup> "[Digital ID Status Update for Nigeria and Rwanda: New Technology, Data Law](#)," biometricupdate.com, September 2021.

<sup>73</sup> World Resource Institute, "[Beyond Title: How to Secure Land Rights for Women](#)," March 2020.

<sup>74</sup> World Resource Institute, "[Beyond Title: How to Secure Land Rights for Women](#)," March 2020.

<sup>75</sup> IFPRI, "[Gender Inequalities in Ownership and Control of Land in Africa—Myths versus Reality](#)," December 2013.

<sup>76</sup> Landesa, "[Summer 2022 Impact Report](#)," 2022.

<sup>77</sup> World Bank, "[Women, Business and the Law 2022](#)."

<sup>78</sup> Landesa, "[Thousands of Women Receive Title to Land in India](#)," 2014.

This initiative took place before the massive Aadhaar campaign, which provided Indians with a biometric ID card.

- *The Social Tenure Domain Model*,<sup>79</sup> where a party [person(s) or group(s)] has a social tenure relationship (e.g., use rights, occupancy, customary tenure, tenancy, rent or lease, permits) with a spatial unit (e.g., land, property, structure, natural resources, objects) bolstered by supporting documents (e.g., sketch, audio, video, scanned documents, photos). This alternative model does not necessarily require the production of an ID because the relationship to land is evidenced through supporting documents and community participation.

## 2.5 Access to Mobile Phones and Mobile Internet

Every year, the Mobile Gender Gap Report produced by GSMA examines the progress made by women in owning a mobile phone and using the mobile internet. In 2022, the report noted that progress in reducing the mobile internet gap had stalled, with 16% of women less likely to use the mobile internet than men.<sup>80</sup> Women are also 7% less likely than men to own a mobile phone and 18% less likely to own a smartphone. Such gaps are widest in South Asia and Sub-Saharan Africa. Similar to mobile phone ownership, a gender gap is apparent for SIM card registration; women are 18% less likely than men to have a SIM card in their name.

In 2021, GSMA explored the connection between access to mobile services and proof of identity.<sup>81</sup> In 157 countries, registration of a SIM card requires people to have a legal proof of ID, and mandatory SIM card registration processes are increasing. The lowest level of registration is the provision of a legal ID (in some countries, a functional ID such as a voter card is acceptable). Additional information can include proof of residence (e.g., a utility bill) and biometric data (e.g., fingerprints, iris scan). The map shown in Figure 8 uses data from GSMA and shows that very few countries allow SIM card registration without an ID. GSMA reports that, during the Covid-19 pandemic, certain countries relaxed their identity requirements by implementing remote ID verification, accepting a wider range of IDs, or harmonizing SIM registration and mobile money KYC requirements.<sup>82</sup> It should also be noted that an alternative solution to registration is using a prepaid SIM card.

An estimated 18% (285 million people) of SIM card users have registered their SIM cards in someone else's name. In the seven countries of the GSMA study, 26% of women do not have a SIM card in their own name and use someone else's instead. Lack of an ID is a clear barrier here, compounded by social norms—it may be deemed inappropriate for a woman to buy or own a mobile phone.

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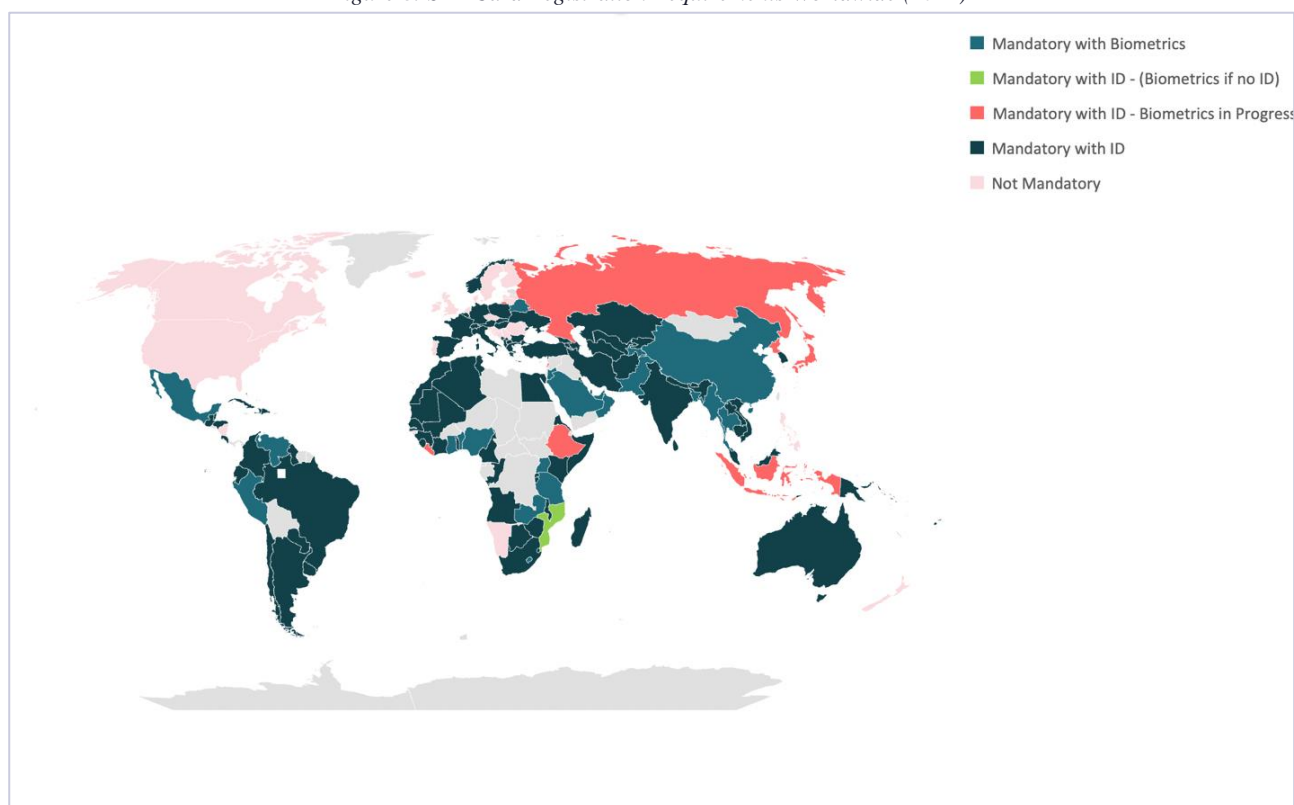
<sup>79</sup> [Social Tenure Domain Model](#) website.

<sup>80</sup> GSMA, "[The Mobile Gender Gap Report 2022](#)."

<sup>81</sup> GSMA, "[Access to Mobile Services and Proof of Identity 2021](#)."

<sup>82</sup> GSMA, "[Access to Mobile Services and Proof of Identity 2021](#)."

Figure 8: SIM Card Registration Requirements Worldwide (2022)



Source: Comparitech, "Which governments impose SIM-card registration laws to collect data on their citizens?" February 2022 (Data: GSMA). Light grey = no data available.

Mobile phones are critical for mobile banking. A mobile phone can be used for financial transactions like cashing in/cashing out (CICO), sending and receiving money, and paying utility bills. A merchant ID allows any type of seller to receive payments from their customers and pay their vendors. The Covid-19 pandemic dramatically accelerated digital selling and marketing practices through online contactless payment systems, and digital marketing through social media (e.g., TikTok, WhatsApp, Facebook, and Instagram). 40% of adults in low-income countries (excluding China) made their first digital payment (online, using a card or phone) after the start of the pandemic. In India and China, the numbers are even more impressive, with "80 million and 100 million adults [respectively] who made their first merchant payment after the start of the pandemic,"<sup>83</sup> ushering in a new phase of the digital economy.

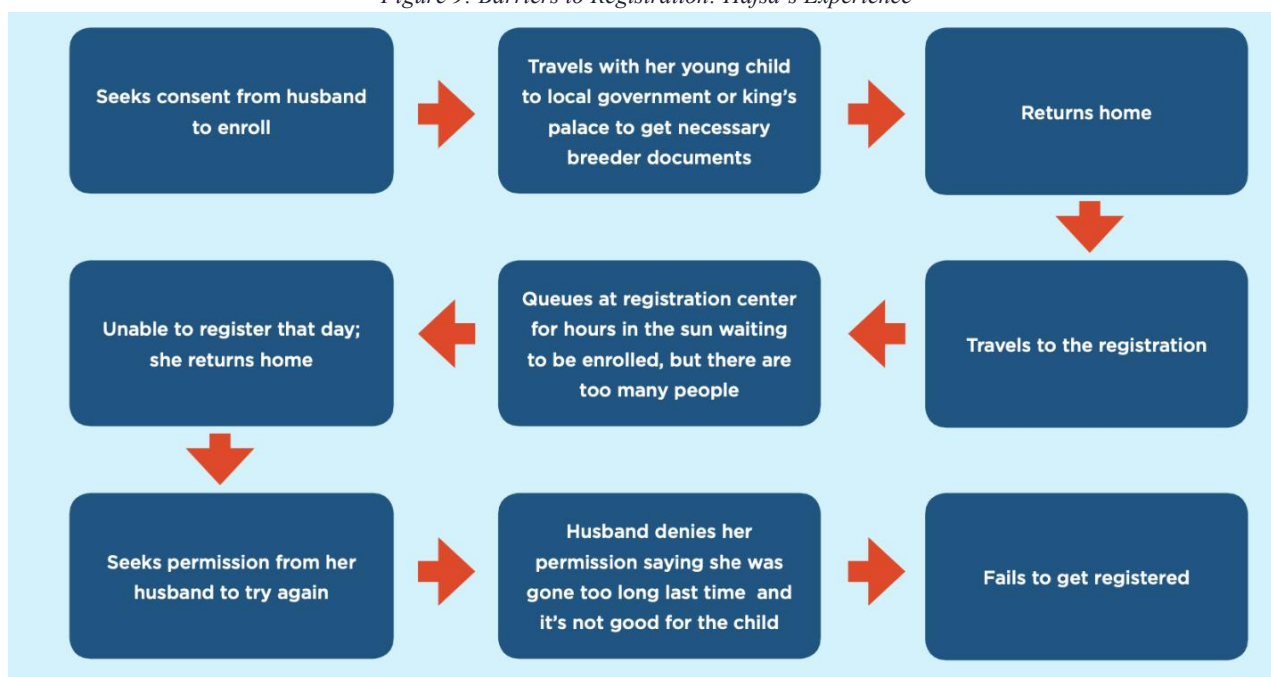
The provision of a legal ID is key to entering the formal sector, securing land tenure, increasing access to financial services, and capturing the multiple opportunities afforded by the digital economy. However, women without an ID use workarounds (e.g., someone else's ID, savings groups) or alternative models (e.g., the Social Tenure Domain Model) to accomplish their goals.

<sup>83</sup> World Bank Blogs, "[Covid-19 Drives Global Surge in Use of Digital Payments](#)," June 2022.

### 3. Barriers to Registration and Identification

One of the most common barriers to registration and identification, beside the cost, is the lack of awareness of the benefits of having an ID. Social and cultural norms can further discourage women and girls from seeking an ID. Women who, for example, live in rural areas or are born into polygamous households, face additional challenges as they find themselves at the intersection of multiple biases that leave them unregistered. The figure below provides a snapshot of the journey of a 16-year-old woman, married with a two-year-old child, to acquire her NID.<sup>84</sup>

Figure 9: Barriers to Registration: Hafsa's Experience



World Bank: ID4D, "Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System," 2021

#### 3.1 Common Challenges to Registering a Vital Event and Getting an ID

Registering a vital event and obtaining a legal ID share similar obstacles, for example:

- **Costs:** Issuance of a birth certificate or legal ID may require the payment of a fee. Direct and indirect costs are the most common barrier cited for not having an ID. One visit to a registry office may not be sufficient to complete the process, often because the registrant does not have all the paperwork needed to proceed, further increasing costs.
- **Geography:** Rural populations may have to travel to the nearest urban centre, using different transportation modes (e.g., skis in Pakistan, pack animals in West Africa) that are not always available to women. In Papua New Guinea, for example, there is only one birth registration centre for 7 million people living on 600 islands.

<sup>84</sup> World Bank: ID4D, "[Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System: Findings and Solutions from an In-Depth Qualitative Study](#)," 2021.

- **Awareness:** Benefits linked to registration may not be clearly aligned with the wants and needs of the people. One person in the household may have an ID that is effectively used to perform all the transactions needed. In Nigeria, rural villagers are less likely to be aware that a national ID system exists and that there is a local NID office serving their community, even though Nigeria links possession of a NID with the ability to open a bank account.<sup>85</sup>
- **Cultural barriers:** It may not be culturally acceptable for a woman to have a one-on-one interaction with a man during a registration process. Women wearing a veil may not be comfortable removing it to have their picture taken, particularly if in the presence of a man.
- **Permission:** A woman may need the permission of her husband to leave the home and take the necessary steps toward getting her ID.
- **Childcare:** Women perform more than 75% of care work globally<sup>86</sup>. While a woman travels to the registration centre for her ID, her children may still need to be looked after.
- **Language and written documents:** Registration and awareness campaigns may not be using language adapted to different population groups. Forms that need to be filled out may not be available in an acceptable language, with no translators available and few options to complete the process orally.
- **Distrust:** Registrants must be confident their data are secure, and their privacy protected. The registration system, database, and legal framework (data security, consumer protection, judicial system) must be in place and be trustworthy. Providing intimate, personal information must be done in a safe environment.
- **Perceptions:** There is the perception, in many developing countries, that women don't need an ID. In interviews in Nigeria, both men and women tended to believe that men need an ID more than women do.<sup>87</sup>
- **Time poverty:** Women may not have the time to get an ID because of their income-generating work and their domestic chores. A participant in Caribou Digital's work remarked "I have not yet found the time to obtain my ID. I don't need it for work and because I would need to take lots of time off work to go to the village to obtain it, I just stay without."<sup>88</sup>

### 3.2 Legal Barriers

The law remains discriminatory in many developing countries, so women don't enjoy the same rights and access to a national ID or passport. In some developing countries, a woman can only obtain the document for her (or her child) with the intervention, written permission, and/or presence of her

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<sup>85</sup> World Bank: ID4D, "[Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System: Findings and Solutions from an In-Depth Qualitative Study](#)," 2021.

<sup>86</sup> Grantham, K. & Somji, A.: Donor Committee for Enterprise Development (DCED) "[Childcare Solutions for Women Micro and Small Enterprises](#)" 2022.

<sup>87</sup> World Bank: ID4D, "[Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System: Findings and Solutions from an In-Depth Qualitative Study](#)," 2021.

<sup>88</sup> Caribou Digital, "[When ID Works for Women](#)," June 2020.

husband, her child's father, or another male guardian. In others, a woman may obtain the required document but be restricted in her use of it.

For example, in some cases, a male family member is required to be present or named in the document for ID registration, or a woman must produce written permission from a male guardian to obtain a passport (e.g., in Iran) and provide his name, nationality, and identity card.<sup>89</sup> In other cases, women may be able to acquire a national ID card or a passport, but they may not be able to use them in the same way a man does. Some countries make ID cards optional for women but mandatory for men, and 25 countries prohibit women from transmitting their nationality to their children (with various exceptions, see Annex 2).<sup>90</sup>

In some cases, the law may be gender-neutral, but the practice by registry officers discriminates against women by adding additional steps to prove their identity that are not part of the law. In Ecuador, "practice requires adolescent mothers to be accompanied by a legal representative to register the birth of their children."<sup>91</sup> In 2010, Burkina-Faso required a birth certificate to register to vote, and for those without one, affidavits from witnesses who could vouch for their birth were accepted. This step is complicated for women who often leave their villages when they marry, whereas men tend to stay in the village in which they were born.<sup>92</sup>

At the time of writing (2022), women could not apply for a passport in the same way a man does in 31 countries.<sup>93</sup> However, overall, making legislation and regulation gender-neutral is on an upwards trend. For example, Cyprus reformed its civil registry law in 2020 to include gender neutral language and requires *any* person applying for a passport and entering a spouse's name to produce a certificate of marriage or civil cohabitation.<sup>94</sup> Oman has changed the procedure to obtain a passport to be the same for men and women.<sup>95</sup> Senegal reformed their NID system so that IDs include voter ID and biometric data and as part of this process, made the new law gender-neutral.<sup>96</sup>

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<sup>89</sup> World Bank: ID4D, "[Achieving Universal Access to ID: Gender-Based Legal Barriers against Women and Good Practice Reforms](#)," 2019.

<sup>90</sup> UNHCR, #iBelong Campaign, "[Gender Discrimination and Childhood Statelessness](#)," webpage.

<sup>91</sup> UNHCR, "[Background Note on Sex Discrimination in Birth Registration](#)," July 2021.

<sup>92</sup> World Bank Blogs, "[Refugee Women Face Complex Barriers to Proving Identity](#)," 2020.

<sup>93</sup> From [Women, Business and the Law data](#): Algeria, Barbados, Belize, Botswana, Cameroon, Congo, Rep., Dominica, Egypt, Arab Rep., Gabon, Guyana, Haiti, Iran, Islamic Rep., Libya, Madagascar, Malawi, Mali, Myanmar, Namibia, Nigeria, Pakistan, Papua New Guinea, Philippines, Samoa, Seychelles, Solomon Islands, St Lucia, St Vincent and the Grenadines, Sudan, Trinidad and Tobago, Yemen, Rep., and Zambia.

<sup>94</sup> World Bank, "[Women, Business and the Law 2022](#)."

<sup>95</sup> World Bank, "[Women, Business and the Law 2022](#)."

<sup>96</sup> World Bank: ID4D, "[Achieving Universal Access to ID: Gender-Based Legal Barriers against Women and Good Practice Reforms](#)," 2019.

### 3.3 Under-Registration of Births

As discussed in section 1.4.1 of this report, UNICEF estimates that 166 million children under the age of 5 years are not registered.<sup>97</sup> Yet, having a birth certificate allows access to legal ID later in life. A few of the key reasons for births not being registered are:

- **Legacy of a colonial system:** Registration does not provide any benefits; it can lead to forced labour and family separation.
- **Lack of education:** Lower literacy levels lead to lower rates of birth registrations. In Laos, for example, the rate of birth registration increased with levels of the mother's education.<sup>98</sup>
- **Law:** In some contexts, only men can register a birth, or mothers can only do so in the presence of the father. In Djibouti, the father, a doctor, midwife, health worker, or witness of the birth can register the birth.<sup>99</sup> A woman may only be able to register a child if the father is absent, dead, or incapable. Bhutan prohibits the registration of a child if the father is unknown.
- **Marital status of the mother:** Single mothers face more difficulties in registering their children without the presence, consent, or name of the father. Even if the law actually allows it, women may believe that only married parents can register a child.
- **Cultural context:** In parts of West Africa, it is common for a mother and child to be confined at home for 40 days after the birth, thereby delaying the registration. In other cases, the child is not named until a few days after the birth, so a named birth registration is not possible. In other contexts, the child may not be raised by their biological parents, leading to "fake kinship," where the child is believed to biologically belong to the people who raised them and there is no birth registration proving otherwise.
- **Socio-political factors:** Vulnerable groups may fear persecution; some countries include many details about religion, ethnicity, and citizenship status on birth registration. Such details may be associated with heightened risk of harassment, persecution, or exclusion from social programs and employment. Refugee, displaced, and nomadic populations may be reluctant to register births for similar reasons.
- **Birth location:** When women give birth in a health facility, registration increases. For instance, in Algeria, 92% of mothers deliver in a health facility, contributing to a 97% birth registration rate.<sup>100</sup> In LMICs, fewer women have access to a health facility where they can give birth, hence delaying registration. In other cases, girls born in rural villages may not be registered because they will be married and leave the village at some point (e.g., in some regions of

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<sup>97</sup> UNICEF, "[Birth Registration for Every Child by 2030: Are We on Track?](#)" December 2019.

<sup>98</sup> 66 % with no education, 75% with primary education, 84% with secondary education and 94% with higher education. Centre of Excellence for CRVS Systems, "[Demand-Side Factors Related to the Registration of Births, Marriages and Deaths: A Literature Review](#)," 2020.

<sup>99</sup> UNICEF/UNHCR, "[Sex Discrimination in Birth Registration](#)," July 2021.

<sup>100</sup> Centre of Excellence for CRVS Systems, "[Demand-Side Factors Related to the Registration of Births, Marriages and Deaths: A Literature Review](#)," 2020.

Zambia). This causes issues as they may not then be registered in their new villages either, because they were not born there.<sup>101</sup>

- **Access to community workers:** In some countries, the government has created a community workers brigade that can register births in places where there are no governmental services, with mixed results (e.g., in Mali, Malawi, Ethiopia, Ghana).

### 3.4 Lack of Infrastructure and Organised Campaigns

Not all governments can afford to create registration systems that cover their entire country and population. A government may task different ministries and administrative agencies to organise a registration campaign without identifying a lead agency that will coordinate the efforts. The lack of leadership then leads to competition and a waste of resources. Barriers on the supply side include lack of last-mile services, coordination among competing agencies, aging inadequate analogue systems, and cumbersome and expensive administrative processes that lack clarity.

### 3.5 Women Refugees Face Additional Barriers

Women refugees tend to leave their country on foot with their children and seek shelter in neighbouring countries. Men refugees are more likely to use transportation on air, sea, and land to travel farther away on their own. It is often impossible for refugees to carry a passport (if they have one) or the feeder documents that would help them establish their identity and nationality in their host country, depending on the situation they are leaving. Without a husband, it may be difficult for a woman to establish that they are married or to prove the paternity of their children. Processing in a new country can be long and tenuous, complicated by the lack of documentation. Staying in refugee camps offers refugees basic shelter, access to health care services, and sometimes limited education opportunities for their children, without an ID. The law of the host country establishes the framework in which refugees can apply to and secure employment in the formal sector or start and operate a business. Given the lack of documentation and legal constraints they face, women refugees more often join the host country's informal sector, which offers them better options to earn a living. For more on this topic, see Case Study 1 - *Refugee Women: A Missed Economic Opportunity for Host Countries*.

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<sup>101</sup> GSMA, "[Exploring the Gender Gap in Identification: Policy Insights from 10 Countries](#)," February 2019.

## 4. Best Practices and Recommendations

The cost of the lack of registration of women and their children is that, legally, they don't exist. They are not counted in the population, and therefore policy design does not include them. Furthermore, the economic opportunity from including those people in the formal workforce is lost. The ID4D initiative makes this point: “any country that cannot provide free or low-cost identity credentials to its entire population stands therefore to lose the immense potential of full participation in society, whether measured as human well-being or as economic growth.”<sup>102</sup>

At the systemic level, the barriers to getting a legal ID can be addressed by removing laws that discriminate by sex or gender.<sup>103</sup> Key takeaways from the Tony Blair Institute for Global Change on building better ID systems all highlight the importance of trust building and inclusion.<sup>104</sup> Other organisations such as Women in Identity and ID2020 suggest that increasing the diversity of the teams designing those systems is an important step towards this, so that the needs of different groups are better considered. Governments and private-sector companies involved in data hosting and management for NINs and NIDs should focus on data security, and women should also be represented in their governance structures.

- Invest in building user trust.
- Get the legal framework right.
- Demonstrate value for users by building out use cases and communicating them effectively.
- Engage the private sector, particularly financial services.
- Build in cross-border interoperability from the start.
- Design with inclusion in mind.
- Identify a single point of government leadership on NIDs early on.
- Learn from other countries and make use of international bodies and standards.
- Use the momentum from the Covid-19 pandemic's digital acceleration to build on digital technology processes that have worked well.

The Principles on Identification, endorsed by most development institutions – including the World Bank, have the express goal of “[A]ddressing this ‘identification gap’—by improving the coverage, quality and governance of identification systems that protect rights and facilitate access to services—is critical to the development agenda.”<sup>105</sup> Both digital and analogue ID systems are included in the principles, however, functional ID systems, such as those provided by mobile network operators, are not. A second edition of the principles was released in 2021 and includes results from public consultations (see Annex 4.)

<sup>102</sup> World Bank, [“The ID4D Agenda: Its Potential for Empowering Women and Girls,”](#) background paper, January 2015.

<sup>103</sup> World Bank, [“Women, Business and the Law 2022.”](#)

<sup>104</sup> Tony Blair Institute for Global Change, [“Digital Identity Roundtable: Key Takeaways,”](#) September 2021.

<sup>105</sup> World Bank, [“Principles on Identification for Sustainable Development toward the Digital Age,”](#) February 2021.

Women in Identity propose a code of conduct<sup>106</sup> that is designed specifically for digital IDs, with the following key principles:

1. The user is at the centre of an ID ecosystem (including all ID systems that the user may be a part of).
2. Social norms are contextual and evolving, so “one size does not fit all.”
3. A move toward proportionality, tiered KYC, and e-KYC (drawing from other government data) would reduce the burden of identity on the user.
4. ID may be individual, but we live in networks or with people who already know us; delegated authorities and intermediaries should be better accounted for.
5. It is essential to build diversity into ID designs, and development teams.

These principles, recommendations, and codes of conducts tend to focus on addressing the systemic gaps in digital ID systems, but they can easily be transferred to analogue systems. It is also important to note that, although they seem to have been received positively, these principles are not necessarily currently being used or implemented.

## 4.1 Address Systemic Barriers

### 4.1.1 Understand Existing Barriers

ID4D has developed a diagnostic tool<sup>107</sup> which, combined with legal reviews, can help identify gender-specific legal and regulatory barriers. A companion tool<sup>108</sup> provides guidelines to run such diagnostics. Additional sources of information may include qualitative surveys and community consultations, particularly with organisations working with women (e.g., local CSOs or savings groups). To date, 19 country diagnostics are publicly available.<sup>109</sup>

### 4.1.2 Remove Discriminatory Practices from the Laws

As discussed previously, laws and regulations do not necessarily treat men and women equally. Women should enjoy the same process as men do when applying for a NID and be able to use it in the same ways; discriminatory practices should be removed from the law. The process towards this may involve different methods in different contexts.

However slow, there has been progress. For example, in 2021, Cyprus and Oman instituted the same procedures for both men and women to obtain a passport. Gabon has vastly improved women’s legal ability to open a bank account, equal rights to immovable property, and administrative authority over

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<sup>106</sup> Women in Identity, “[The Human Impact of Identity Exclusion: ID and Access to Financial Services](#),” January 2022.

<sup>107</sup> ID4D, “[ID Enabling Environment Assessment \(IDEEA\)](#),” 2018

<sup>108</sup> ID4D, “[Guidelines for ID4D Diagnostics](#),” 2018

<sup>109</sup> Botswana, Burkina-Faso, Côte d’Ivoire, Ethiopia, Guinea, Kenya, Liberia, Madagascar, Mexico, Morocco, Namibia, Nigeria, Peru, Rwanda, Sierra Leone, Somalia, Tunisia, Uganda, Zambia. ID4D, “[ID4D Diagnostics](#).”

assets during marriage. There are still 31 countries, however, where women cannot apply for a passport in the same way a man does.<sup>110</sup>

Discriminatory practices in the birth registration process also have consequences on the child's future capacity to obtain a legal ID. Those practices can exclude women (mothers) from the birth registration, especially if the father is absent, or they can require them to produce the father's ID card or legal proof of marriage, contrary to the law. But, again, there is progress: Mozambique (2008), South Sudan (2018), and Guinea (2019) allow either parent to register a birth and receive a birth certificate. In Mozambique, women can register their children under their maiden name and as having a father other than their husband.

#### 4.1.2 Improve Sex-Disaggregated Data

In a recent article from the Centre for Global Development, Megan O'Donnell<sup>111</sup> notes that ID systems and the laws written around them should go beyond being gender neutral. Other factors that restrict women's access to a legal ID should also be taken into account. For example, using digital technology may not be gender neutral while the gendered digital divide persists. O'Donnell argues the need to "further disaggregate data by income level, location, caste, age, migrant status, and other demographic characteristics" to better understand the barriers faced by women with different life-histories and in different contexts. Providers of digital ID technology are likely to have the capacity to achieve this securely, and anonymous sex-disaggregated data can be shared with governments.

#### 4.1.3 Make Registration Gender-Sensitive

In Pakistan, there are 15 women-only registration centres, staffed by women, which have been shown to make it more comfortable for women to register for an ID.<sup>112</sup> Respecting privacy is a key component of making the process gender-sensitive, and with more female agents involved in the biometric registration and dedicated hours for women to register, that can be achieved.<sup>113</sup> Women in Identity recommends that women also be included in the design of ID registration processes, and that human-centric design models are used.<sup>114</sup> The entire chain of events and obstacles that a woman may need to overcome must be examined during this process. Providing hours for women-only registration or giving priority access to pregnant women, women with children, and women with disabilities, as well as making sure the registration centres offer seating, toilets, and places for children to sit, are some of the solutions expressed by Nigerian women.<sup>115</sup> An additional solution is

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<sup>110</sup> World Bank, "[Women, Business and the Law 2022](#)."

<sup>111</sup> Centre for Global Development Notes, "[Realizing Gender-Responsive ID Systems: A Proposed Framework for Policymakers](#)," June 2022.

<sup>112</sup> Microsave, "[GOOTCHA – A Framework to Build Gender-Sensitive ID Systems](#)," May 2021.

<sup>113</sup> Caribou Digital, "[Identities Report](#)," 2017.

<sup>114</sup> Women in Identity, "[The Human Impact of Identity Exclusion: ID and Access to Financial Services](#)," January 2022.

<sup>115</sup> World Bank, ID4D: "[Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System: Findings and Solutions from an In-Depth Qualitative Study](#)," 2021.

making sure documents are available in a local language, as in already happening in Tanzania<sup>116</sup> and Namibia.<sup>117</sup>

## 4.2 Remove Barriers to Registration

### 4.2.1 Increase Registration Points

Government services could be leveraged to provide more places (e.g., public hospitals, health centres or schools) to register vital events. For example, in Côte d'Ivoire, registration is linked with vaccination campaigns.<sup>118</sup> In Morocco, schools assist in registering children. Postal services with extensive networks could provide another touch point for registrations. In the private-sector, mobile phone operators with large agent networks could be enrolled in massive registration campaigns, as could shopkeepers and SIM card re-sellers. In such cases, places of business favoured by women would offer an interesting opportunity. For example, beauty parlours and tailors could offer the privacy and trust needed to encourage more women to register for an ID. The Pakistani government, for example, ran a campaign to prioritise women's registration rates that used mobile units (vans) and technology. This campaign resulted in a 104 % increase in women's registration rates between 2008 and 2014.<sup>119</sup>

### 4.2.2 Multiply Incentives to Have an ID

Clear incentives for having an ID are useful but must be uniformly communicated. For instance, in Botswana and Bangladesh, girls can attend school for free if they have a birth certificate. The most common incentives cited by women in Nigeria include access to financial services, access to agricultural inputs and loans, health care, employment opportunities, access to markets and trading, and child benefits.<sup>120</sup> Combining the benefits of foundational and functional IDs in a unique NID that covered many different functions could improve women's registration.

### 4.2.3 Work with Partner Organisations Trusted by Women

Local organisations involved in women's rights could be enrolled in campaigns to provide intermediation and privacy in explaining the advantages and benefits of having an ID to the women they serve. Similarly, different forms of clubs are trusted by women members so could be leveraged (e.g., savings groups, self-help groups or cooperatives). Such clubs also often become more than

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<sup>116</sup> World Bank, [“The State of Identification Systems in Africa,”](#) 2017.

<sup>117</sup> Ibid.

<sup>118</sup> Ibid.

<sup>119</sup> T. Malik, [“Technology in the Service of Development: The NADRA Story,”](#) Centre for Global Development, November 2014.

<sup>120</sup> World Bank: ID4D, [“Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System: Findings and Solutions from an In-Depth Qualitative Study,”](#) 2021.

simply functional groups, for example, sometimes setting social goals like obtaining voter cards and birth certificates for the entire groups' daughters.<sup>121</sup>

In India, labour organisations are a key intermediary, helping women get an ID to enable her to work without being harassed by the police. Labour organisations<sup>122</sup> and faith-based organisations<sup>123</sup> were also found to be helpful in voicing the privacy concerns of women in the ID registration process, particularly around providing fingerprints and other biometric data. Associations of informal workers such as trash pickers, street workers, or sex workers can also assist in the process, as can self-help groups. In Egypt, the National Women's Council is leading the campaign to provide NIDs to women with disabilities through the "Your Card ...Your Rights" group.<sup>124</sup>

#### 4.2.4 Use Trusted Communications Channels

Women favour word of mouth communication channels, followed by radio and television, then by SMS and social media.<sup>125</sup> In all cases, using appropriate language is critical. Finally, taking advantage of linking radio messages with Interactive Voice Response platforms providing authentication and/or a pre-registration number could speed up the communications process.

#### 4.2.5 Make the Benefits Clear

National registration campaigns are not enough to convince unregistered populations to participate: the benefits of owning an ID must be clear. Benin, for example, launched a national voter registration campaign that was very successful and led to high participation in elections. The voter ID card issued then became a trusted form of identification for other purposes e.g., purchasing a SIM card or opening a bank account. Other benefits can also be attached to an ID, as an incentive. In Tanzania, for example, the government gave students with an ID priority to receive national education loans.<sup>126</sup> Understanding which documentation is favoured by a population is an avenue to identify opportunities to increase demand and attach additional services. Clear descriptions of ID benefits, from trusted communications sources, are then key to encouraging ID take-up among women.

#### 4.2.6 Make the ID Registration Process Free or Affordable

The costs and the multiple visits needed to complete the acquisition of an ID are the most cited barriers. Reducing costs also means reducing the cost in time and travel by increasing mobile registrations (e.g., van-based registration in Chad<sup>127</sup>), increasing mobile "brigades" of registering

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<sup>121</sup> Saving for Change groups in Mali pooled their resources to get birth certificates for all the girls/daughters of some groups; in another example, groups elected to become registered voters as their social goal.

<sup>122</sup> Caribou Digital, "[Identities Report](#)," 2017.

<sup>123</sup> World Bank: ID4D, "Barriers to the Inclusion of Women ...," *op. cit.*

<sup>124</sup> Egypt Today, "[Incapable Women Get ID Cards through 'Your Card ...Your Rights' Project](#)."

<sup>125</sup> World Bank: ID4D, "Barriers to the Inclusion of Women ...," *op. cit.*

<sup>126</sup> World Bank, "[The State of Identification Systems in Africa](#)," 2017.

<sup>127</sup> Ibid.

agents (e.g., in Malawi and Bolivia<sup>128</sup>), having more frequent mini campaigns, or combining different registration campaigns. Forty LICs and LMC countries provide an NID at no cost.<sup>129</sup>

#### 4.2.7 Consider Lowering the Age Requirement

A national ID card can often not be obtained until late teenage years. If a child was not registered at birth, they might not be able to apply for an ID at that later age in the absence of proof of identity. Fingerprints tend to stabilize at age 12,<sup>130</sup> opening up the possibility of issuing a digital ID at an earlier age, allowing less time for a possible existing birth certificate to be damaged or lost.

#### 4.2.8 Increase the Number of Feeder Documents

The absence of a birth certificate and the difficulty (and sometimes impossibility) of obtaining one create a barrier that can be overcome using alternatives. In rural areas where “everyone knows everyone else”, affidavits confirming an individual’s identity could be key. These could be trusted community leaders, e.g., village council leaders or religious leaders. In Zambia and Uganda, an applicant without a birth certificate can use an affidavit from a Commissioner of Oath.<sup>131</sup> Employee identification cards, voter registration, and hospital records could also all be used to help women who have been registered but are not in possession of their birth certificate. Digitizing birth certificates has allowed 2.5 million more Beninese to get their birth certificates because they could access them online.<sup>132</sup> Malawi includes employment records, functional IDs, and witness certification in the list of acceptable forms of IDs, giving birth certificates and passports less importance than affidavits, for instance. (See Malawi’s list of acceptable forms of proof of ID in Annex 3.)<sup>133</sup> Minimizing the number of data collection repositories may also increase registration. For example, Estonia has implemented the principle of collecting identification data “once-only,” in a central database that is accessible by all government services.

### 4.3 Use Technology Wisely to Protect Data Integrity and Customers’ Privacy

A fully integrated technology solution could speed up the enrolment of millions of women in an ID system. Providers should include women in the design of the system and its governance, to ensure it is (at minimum) gender-aware. Data protection is critical and requires an adequate legal framework.

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<sup>128</sup> World Bank: ID4D, “[ID Enrolment Strategies: Practical Lessons from Around the Globe](#),” 2019.

<sup>129</sup> ID4D dataset 2018: Armenia, Bangladesh, Central African Republic, Chad, Comoros, Dem. Rep. Congo, Côte d’Ivoire, Djibouti, El Salvador, Eritrea, Ghana, Haiti, Honduras, Indonesia, Kenya, Dem. People’s Rep. Korea, Kyrgyz Republic, Lao PDR, Liberia, Madagascar, Malawi, Mali, Mauritania, Mongolia, Myanmar, Nepal, Nigeria, Pakistan, Palestine, Papua New Guinea, Sao Tomé and Príncipe, Swaziland, Syrian Arab Republic, Uganda, Uzbekistan, Vietnam, Zambia, Zimbabwe.

<sup>130</sup> IEEE Transactions on Information Forensics and Security, “[A Study of Age and Ageing in Fingerprint Biometrics](#),” October 2018.

<sup>131</sup> GSMA, “[Exploring the Gender Gap in Identification: Policy Insights from 10 countries](#),” February 2019.

<sup>132</sup> Présidence de la République: Agence pour le Développement du Numérique, “[A Look at Benin e-ID Experience](#),” 2019.

<sup>133</sup> T. Malick, “[Malawi’s Journey Towards Transformation: Lessons from Its National ID Project](#),” Centre for Global Development, August 2020.

As of 2018, 46 LIC and LMC countries had enacted data protection laws and privacy bills.<sup>134</sup> Guiding principles include minimal data collection (collect at one point and share through different government agencies), the use of randomized identification numbers/unique identifiers and, in some cases, the use of tokens to facilitate authentication and verification. In Rwanda, a sophisticated system led by the National Identity Agency (NIDA) issues a NID with a NIN linked to a record in the national Population Registry managed by NIDA. This database is integrated with other agencies, such as social protection services and voter registry, and can be used by private service providers to authenticate and verify customers' identity. When private-sector companies (apps, mobile phone operators, websites) provide functional IDs to verify the identity of their customers, the data they collect and verify could also be used to confirm the identity of a national ID applicant.

## Conclusion

For women, governments, and businesses, there are many benefits to having a registered and identified population. ID's allow women to seize economic opportunities and enjoy more rights, governments to better understand the needs of their populations, and businesses to be able to serve a larger customer base with the confidence of knowing that those customers are well identified. Technological advances and the Covid-19 pandemic have accelerated the transformation to digital IDs and the demand for mobile services. However, data security is a concern; the legal structures and governance around data are not yet optimal. Creating ID systems with a strong legal backbone with adequate protections will make it easier for women to acquire an ID. Providing ID will not improve women's economic empowerment by itself, much in the same way that having an account with a financial institution does not increase financial inclusion. An ID is only an instrument of change if women find value in them and use them.

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<sup>134</sup> ID4D dataset 2018: Among LICs are Benin, Burkina-Faso, Burundi, Ethiopia, Gambia, Madagascar, Mali, Nepal, Niger, Senegal, Sierra Leone, Tanzania, and Zimbabwe.

## Case Study 1 — Refugee Women: A Missed Economic Opportunity for Host Countries

UNHCR reports that over 89 million people have been forcibly displaced in the world, including 27.1 million refugees.<sup>135</sup> Low- and middle-income countries host 85% of the refugees.<sup>136</sup> Half of these refugees are women and girls, and half are under 18 years old.<sup>137</sup> Facing a host of social, economic, and health issues, refugee women find that a major, persistent, and compounding problem is lack of proper identification. Also, they are “likely to have been subjected to specific forms of gender-based violence, and as refugees, bear the brunt of caring responsibilities whilst coping with poverty.”<sup>138</sup>

As refugees, they are stateless, offered no protection by their country’s national laws. Women and men refugees have different travel patterns.<sup>139</sup> In 2015, the UNHCR estimated that 58% of refugees arriving in Europe were men, 17% women, and the rest children. In Sweden, that same year, 71% of refugees were men.<sup>140</sup> Women refugees are often exposed to gender-based violence and human trafficking, and live in a state of economic insecurity. Parents, hoping to offer some protection to their daughters, often pursue child marriages to attain some security via spouse citizenship.<sup>141</sup> The percentage of Syrian child brides in Jordan grew from 15% in 2014 to 36% in 2018. In Lebanon, the estimate is that 41% of Syrian girls were married before the age of 18.<sup>142</sup>

Governments tend to resist integrating refugee identification with their national identification processes, leading to difficult situations for refugees. For instance, in Nairobi, refugees could not register a SIM card in their name, thereby cutting them off from the powerful Kenyan M-PESA mobile money network,<sup>143</sup> causing them to be unable to receive remittances. Refugees represent an

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<sup>135</sup> [UNHCR Global Trends 2021](#): 53 million are internally displaced, 21 million refugees are under UNHCR’s mandate, almost 6 million Palestine refugees are under UNRWA’s mandate, 4.6 million are asylum seekers, and 4.4 million are Venezuelans displaced abroad.

<sup>136</sup> TrustLaw, Thomson Reuters Foundation, Latham & Watkins LLP, Winston & Strawn LLP, Jones Day, Ozalp Law Firm, and the Tent Partnership for Refugees, [“Refugee Entrepreneurship, Business Ownership, and the Right to Work in Host Communities: a Legal Comparative Analysis.”](#) March 2021.

<sup>137</sup> UNHCR, [“Women.”](#)

<sup>138</sup> University of Nottingham, [“Negotiating Identities: Empowering Refugee Women Entrepreneurs,”](#) August 2021.

<sup>139</sup> “Women tend to travel by foot to neighboring countries, with their children, while men leave alone and travel farther by car, plane, or boat”, Interview with Dania Gharaibeh, Former Acting Head, Gender Equality Unit, at the International Refugee Committee, August 2022.

<sup>140</sup> Valerie Hudson, Politico Magazine, [“Europe’s Men Problem – Migrants to Europe Skew Heavily Male – and That’s Dangerous,”](#) 2016.

<sup>141</sup> Catherine Harrington, [“The Violence of Gender Discrimination in Nationality Laws,”](#) Women’s Refugee Commission, December 2016.

<sup>142</sup> Claire Mason, [“Married by Exception: Child Marriage Policies in the Middle East and North Africa,”](#) Save the Children, 2021.

<sup>143</sup> Henry J. Leir Institute, [“Finance in Displacement: Joint Lessons Report,”](#) December 2021.

economic opportunity for a country, not just a net cost. It is estimated that “refugee women could generate \$1.4 trillion to annual global GDP if employment and earnings gender gaps were closed.”<sup>144</sup>

**In this difficult context, how does the lack of identification affect women’s and girls’ economic choices and opportunities?**

### Legal Framework

The 1951 Refugee Convention, and its 1967 Protocol<sup>145</sup> with 149 State parties, defines the term *refugee*, outlines refugees’ rights, and describes the legal obligations of the States to protect them. This is the foundational bedrock of international law with regard to refugees. In December 2018, the UN General Assembly adopted *The Global Compact on Refugees*, a “framework for more predictable responsibility-sharing,”<sup>146</sup> with four key objectives:

1. To ease the pressures on host countries.
2. To enhance refugee self-reliance.
3. To expand access to third-country solutions.
4. To support conditions in countries of origin for return in safety and dignity.

The UNHCR’s #IBelong<sup>147</sup> campaign, started in 2014, aims to end statelessness by 2024. It is designed to aid in the recognition and identification of forcibly displaced people to ensure they can leave a productive and dignified life. There are many examples of success stories in different countries, particularly in helping to provide birth certificates for the displaced. A birth certificate can open pathways to rights and citizenship. For example, migrant children from Myanmar who have a birth certificate can apply for Thai citizenship when they turn 15 years old.

### Proving Identity as a Refugee

Proof of identity can be provided by UNHCR to refugees in the form of a certificate of identity, or the host country may serve as a de facto civil registry. When the Shona community, originally from Zimbabwe, migrated to Kenya in 1959, the Constitution of Kenya had no provision to register people who were not of Kenyan descent as citizens. In July 2021, after the Government of Kenya officially recognized the Shona Community, 1,649 members received Kenyan national identity cards, allowing them to ask for a passport, start a business, and register for university exams. Overall, such stories gathered by the UNHCR abound with pride, recognition, and empowerment.

### The Appeal of the Informal Sector

Most of the time, when refugee women flee their country, they are enrolled in the UNHCR system in the host country. Along with access to housing, food, and health services, they may receive a stipend, while their asylum request is being processed. However, being able to work depends entirely on the

<sup>144</sup> IRC, “[Ruled Out of Work: Refugee Women’s Legal Right to Work](#),” December 2019.

<sup>145</sup> UNHCR, “[The 1951 Refugee Convention and 1967 Protocol](#).”

<sup>146</sup> UNHCR, [The Global Compact on Refugees](#).

<sup>147</sup> UNHCR, [#IBelong Campaign](#).

laws of the host country. Labour laws may be restrictive for refugees, forbidding them from working in certain sectors or putting higher requirements on them to start a business. Depending on the circumstances, refugee women may prefer to leave the UNHCR system—and the confinement of refugee camps—and “disappear” into the informal sector of the host country, where they will have more economic opportunities but less access to services.

Each system has its own benefits. UNHCR offers protection, basic services, a stipend, and manages the asylum system, but offers few economic opportunities. In the informal sector, refugees find opportunities for work as either an employee or an owner of a micro-enterprise, but few free services and protections.

Formal employment is generally impossible without proof of identity. Although refugee work is protected by the 1951 convention, some host countries protect their own labour force by restricting work opportunities for refugees. According to research from the International Refugee Committee, “Just over half of countries that are party to the 1951 Refugee Convention grant refugees the right to work.”<sup>148</sup> Some countries afford the same right to work to refugees as they do to their citizens, while others impose some restrictions, have unclear legislations, or prohibit work altogether. Refugee women find themselves at the intersection of their gender and refugee status, further curtailing their economic opportunities. They encounter other obstacles around proving education and skills, while also facing a language barrier. All these factors are compounded by the status of being a refugee, making self-employment more attractive or simply the only solution to provide for a family.

At a minimum, refugee women must be able to access social services, feed their family, educate their children, and earn an income, all of which are rendered difficult without registration and/or access to ID cards.<sup>149</sup> A key issue for refugee women is the capacity to provide for their family by working or by running a small business. Overall, “regulatory requirements are an underlying structural cause of the refugee gender gaps in pay and employment.”<sup>150</sup> The incentives to register for an ID are simply not suitable or attractive to refugee women. In some cases, they fear that the host country (or the UNHCR) will accelerate the repatriation process, or they simply cannot find enough value in the communicated reasons for having a registration card. If they can manage to get a SIM card or find work and housing in the informal market, then they would often rather take this opportunity and pay out of pocket for school and health expenses.

## Syrian Refugees

**In Turkey:** As of February 2022, Turkey hosted the world’s largest refugee population, with 3.7 million Syrian registered under temporary protection status.<sup>151</sup> 1.7 million are women refugees (47%) and

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<sup>148</sup> IRC: “[Ruled Out of Work: Refugee Women’s Legal Right to Work](#),” December 2019.

<sup>149</sup> Forced Migration Research Network, University of New South Wales, “[The World’s Largest Minority? Refugee Women and Girls in the Global Compact on Refugees](#),” October 2017.

<sup>150</sup> IRC, “Ruled Out of Work,” *op. cit.*

<sup>151</sup> UNHCR: “[Turkey Fact Sheet](#),” February 2022.

they face several barriers in Turkey, where 70% of them do not know the language. Almost 18,000 Syrian girls between the ages of 5 and 14 years are child workers, and 91 % of Syrian women work informally. UN Women paints a dire picture of the current situation. Only 11% of Syrian women in Turkey work, compared to 71% of Syrian men, and Syrian women earn 23.4% less than Syrian men. Only 29% of 15-year-old girls attend school, and a staggering 45% of girls below the age of 15 report being married or “living with a partner.” 39% of adolescent Syrian refugees have given birth or are currently pregnant.<sup>152</sup>

Turkey is implementing a set of laws that allows formal work for refugees in certain sectors (e.g., health, education, agriculture), though Syrian refugees cannot own or purchase immovable assets. In June 2022, of the 2,800 SMEs registered to Syrian nationals, only 6% were women-owned.<sup>153</sup>

**In Jordan:** Syrian refugees in Jordan are registered by UNHCR. They therefore have access to a small stipend, health care, and public schools. However, many of them require more mobility and take advantage of work opportunities in the informal sector, even if that means paying out of pocket for education and health care.

Jordan has welcomed an estimated 1.3 million refugees from Syria since 2011.<sup>154</sup> Only 17% of Syrian refugees who registered with UNHCR live in the refugee camps of Za’atari and Azraq.<sup>155</sup> IRC notes that women prefer working in the informal sector rather than being settled in camps, where their employment opportunities are somewhat dictated by camp leaders. Jordan limited the number of work permits available to Syrians to 62,000 in 2021, and it is believed that the unemployment rate among Syrians is double that of Jordanians.<sup>156</sup>

Many Syrian women in the informal sector in Jordan take up “daily-wage work such as cleaning houses or providing beauty services on-demand at clients’ homes”, partly to avoid being detected, even though home-based services work in the formal sector is legal for Syrian nationals in Jordan.<sup>157</sup>

### **Ukrainian Refugees in the European Union**

UNHCR has recorded almost 6 million Ukrainian refugees across Europe as of July 19, 2022, with only 3.7 million having registered for Temporary Protection Status. 90% of refugees fleeing Ukraine are women and children,<sup>158</sup> as men are required to stay in Ukraine to support the war effort.

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<sup>152</sup> UN Women: “Refugee Response Programme in Turkey, Programme Brief,” June 2021.

<sup>153</sup> Building Markets: “[Syrian Women Entrepreneurs in Turkey, SME Snapshot](#),” May 2022.

<sup>154</sup> K. Sidło and M. Jamous, “[A Decade of Hosting Syrian Refugees in Jordan—Lesson Learnt for Poland](#),” European Institute of the Mediterranean, May 2022.

<sup>155</sup> UNHCR: “[Durable Solutions Required for Syrian Refugees in Jordan as Za’atari Camp Turns 10](#),” July 2022.

<sup>156</sup> Sidło and Jamous, *op. cit.*

<sup>157</sup> Henry J. Leir Institute, “[Finance in Displacement: Joint Lessons Report](#),” December 2021.

<sup>158</sup> [European Parliament News](#), July 19, 2022.

In the case of Ukrainian refugees, the EU temporary protective status (TPS) directive has been applied, for the first time since its adoption in 2020 by the Council of Europe. This status provides temporary protection to a specific group for a certain period. In contrast, the 1951 Refugee Convention applies to individuals. Similar protective statutes have previously been implemented regionally in Africa and Latin America, but never in Europe.<sup>159</sup>

TPS for Ukrainian refugees in the EU (mostly Poland, the Czech Republic, France, Germany, Spain, and Italy) covers four different cases:

- Ukrainian nationals, residents of Ukraine before February 24, 2022
- Non-Ukrainian nationals with protected status from Ukrainian authorities
- Non-Ukrainian nationals, but residents of Ukraine who cannot go home safely
- Family member of one of the three cases above (spouse, minor children, parents)

For ID, they can use:

- A valid passport or one that expired less than two years ago
- A national ID card that is current or expired less than two years ago
- An affidavit from the Ukrainian Diplomatic Administration (embassy and consulate)

In Europe, TPS provides the following benefits:

- Six-month temporary protected stay that can be renewed for six-month intervals for up to two years
- Asylum-seeker stipend
- Work permit
- Access to health care
- Access to school for minor children
- Housing support

This status differs from that of refugees and asylum seekers who are exercising an individual right. European countries have put in place accelerated processes and leveraged the goodwill of citizens who continue to offer support, housing, and hours of voluntary work. As a result, paperwork is processed much faster and more efficiently than is the case with other refugee situations, where asylum seekers may linger in ad hoc camps for over three months, with very few services and resources.<sup>160</sup>

Through its diplomatic services, the Ukrainian government is also uniquely involved in confirming the identities of citizens when/if they have fled without an ID, and with their consent. Traditionally, refugees cannot get in contact with the diplomatic services of their home country once they have fled and claimed asylum protection in a host country. With TPS, each member country is also free to

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<sup>159</sup> OAU Refugee Convention of 1969 and Cartagena Declaration on Refugees of 1984.

<sup>160</sup> Interview with Matthieu Tardis, IFRI, Paris, July 2022.

offer additional accommodations to improve the economic integration of refugees. Poland, for instance, has granted Ukrainian refugees unlimited access to its labour market and the right to run a business like any other Polish citizen. This approach was based on a lesson learned from the refugee experience in Jordan, where Syrians had to provide €63,000 to start a business whereas Jordanians only needed to invest €1,276.<sup>161</sup>

The system does not work uniformly across Europe. In France, the main hurdle has been to provide work for Ukrainian women, whose professional integration remains limited because the French system is designed to work with men as heads of household. Childcare is cited as the biggest issue for refugee women in general.<sup>162</sup> Indeed, those who have lost their home country social and family networks have difficulty looking for a job, showing up for job interviews, or even participating in training, due to unpaid care commitments.

### Private Sector Engagement

Many civil society organisations offer assistance to refugees during the administrative processes around obtaining an ID, supported by the private sector. However, there is little data on how the private sector itself works with women refugees to confirm their identity before they can be legally hired. There are, however, multiple private sector-led initiatives to provide work opportunities to refugees (e.g., Tent, Google's Welcome.US), once they have acquired a legal authorization to work.

### Conclusion

Women refugees face different obstacles in a host country when they cannot prove their identity, and the laws of the host country can make finding work or starting a business difficult. This means that many refugees work in the informal sector, with few social benefits from the state. However, many private sector companies see working with refugees as an economic opportunity and create programs to provide them with new skills and career opportunities. Refugee women interviewed by the International Refugee Committee share the empowering effect of having a paid job and “control over opportunities, assets and finances.”<sup>163</sup> Supporting refugee women's work opportunities is important for their self-actualization, empowerment, well-being, and their children's prospects. It also makes economic sense: “investing one euro in welcoming refugees can yield nearly two euros in economic benefits within five years.”<sup>164</sup> However, solving access to legal IDs, especially for women refugees, is key. Strategies towards that aim may involve partnerships between the public and private sector, to provide them with the legal documentation they need.

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<sup>161</sup> K. Sidlo and M. Jamous, “[A Decade of Hosting Syrian Refugees in Jordan—Lesson Learnt for Poland](#),” European Institute of the Mediterranean, May 2022.

<sup>162</sup> IFRI, « [L'Emploi des Personnes Réfugiées: des Trajectoires Professionnelles aux Politiques de Recrutement des Entreprises](#), » February 2022.

<sup>163</sup> IRC, “[Ruled Out of Work: Refugee Women's Legal Right to Work](#),” December 2019.

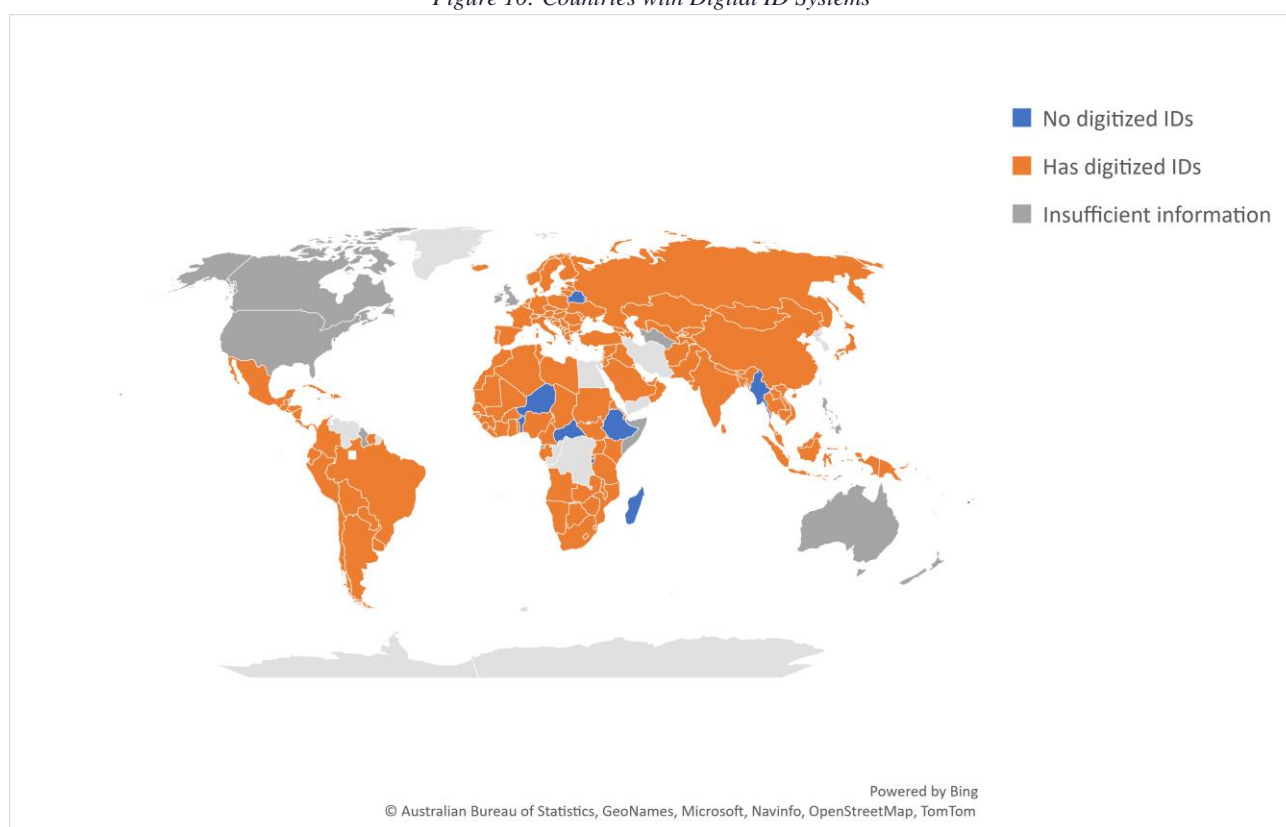
<sup>164</sup> Phillippe Legrain, “[Refugees Work: A Humanitarian Investment That Yields Economic Dividends](#),” TENT, 2016.

## Case Study 2 — The Promise and Risks of Digital ID

Sustainable Development Goal (SDG) 16.9 mandates universal provision of legal identity: “[B]y 2030, provide legal identity for all, including birth registration.” However, almost 1 billion people worldwide are still without an ID, with 44 % of women in low-income countries lacking an ID. Could digital technology be the solution for women to have their own legal ID? What are the risks and opportunities?

Digitalisation is changing the provision of IDs from a paper-based system to a digital one. Digital IDs can be, for example, a card with a chip or in an electronic format accessible on a mobile phone. Digital IDs are becoming ubiquitous and, in some countries, are already necessary to open a bank account, acquire a SIM card, apply to a formal job, join gig economy platforms, register land, sell and buy goods online, and engage in all other transactions where a traditional legal ID is required.

Figure 10: Countries with Digital ID Systems

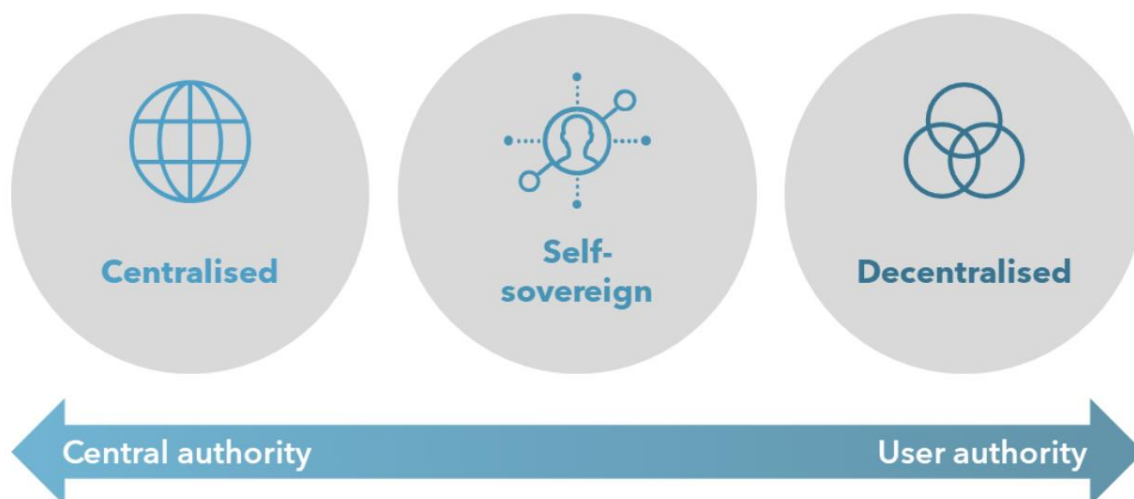


Source: ID4D Dataset 2018

### How Does a Digital ID Work?

Different digital ID models exist along a continuum extending from a centralized system to a decentralized one. Practically, most models are hybrids, combining features of three main models, shown in Figure 11. In a centralized system, the government authorizes one provider only, while hybrid models offer users a choice between a central government provider and private-sector providers, which exchange and validate information.

Figure 11: The Digital ID Model Continuum



Source: DGX Digital Identity Working Group, "Digital Identity in Response to Covid-19," - 2022

The country collects vital statistics and data that confirm the identity of a person, who is then issued a legal ID. This process is handled through a country's administrative services (for example, a Ministry of the Interior, with decentralized offices in town halls and other local government seats). Digitization of ID involves private-sector companies that have designed and created data collection and preservation systems, and are maintaining such systems. However, digital infrastructure in many contexts may not offer full coverage in rural areas, due to broadband and connectivity issues, making it harder to authenticate and verify data entered by applicants or their agents.

### Does the Advent of Digital IDs Put Women at Risk of Being Left Behind?

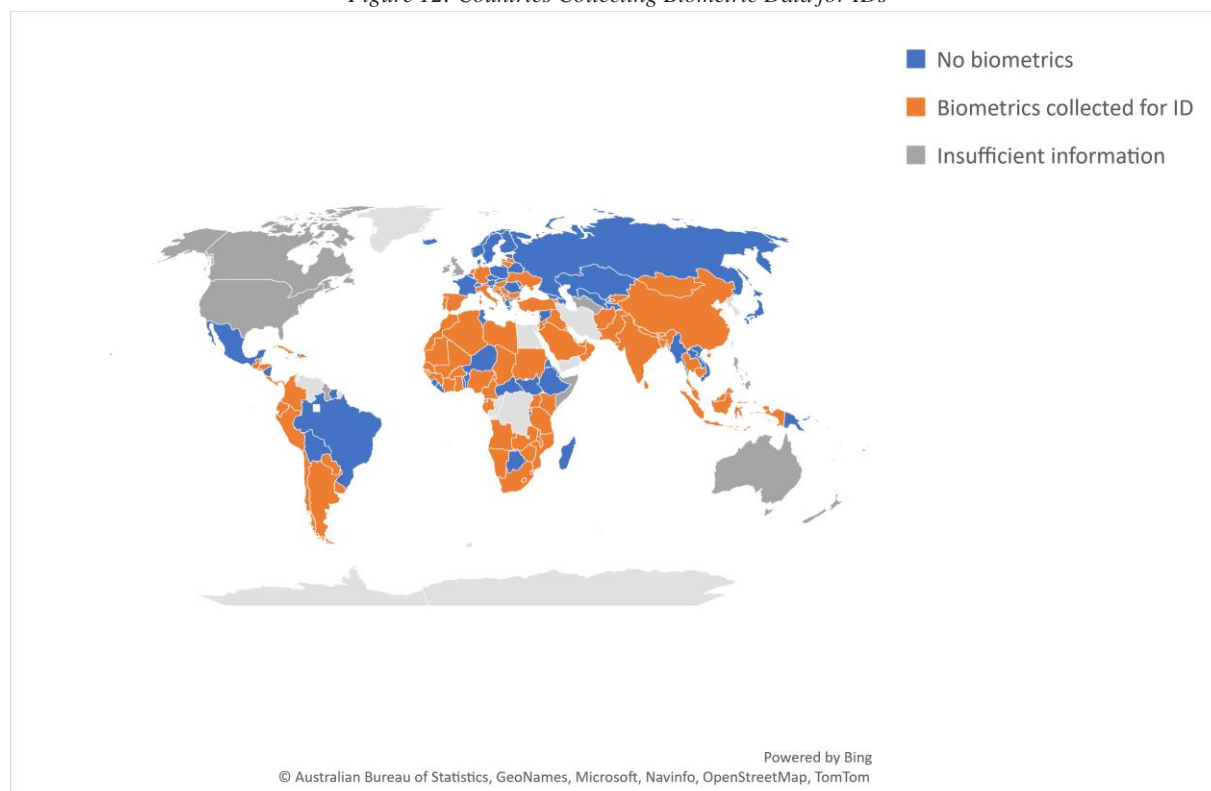
Women are at higher risk of being left behind in the digital ID movement because of the digital gender gap, highlighted by the Global System for Mobile Communications Association (GSMA). In LMICs, women are 18% less likely than men to own a smartphone. Globally, there is a 7% gender gap in mobile phone ownership, with 131 million fewer women owning a mobile device than men. The gender gap also persists in mobile internet usage in LMICs, with 16% less women online than men.<sup>165</sup> Women are, therefore, left out of the process in both mobile ownership and use of the internet. On the supply side, few women work in the issuance of digital identity as providers or systems designers.

The digitization of ID is attractive in its potential to reach unregistered and vulnerable populations who have been left out of analogue registration ID campaigns through lack of access, opportunity, service, or knowledge. It offers the possibility to "leapfrog" from a low to potentially universal level of registration. Digitization also allows the opportunity for private sector engagement; civil servants

<sup>165</sup> GSMA, "[The Mobile Gender Gap Report 2022](#)."

and private-sector providers can work together to enrol citizens. For example, in India, Aadhaar registration is available through shopkeepers, SIM card sellers, and mobile network operators. In such situations, it must be insured that these intermediaries are well trained, including in gender-sensitivity. For example, in many registration cases, respecting women's privacy is important and should be respected. Many women may not want their picture to be taken by a man agent and, in some cases, may prefer being accompanied by their husband when being fingerprinted.<sup>166</sup> Gender-sensitive processes increase women's trust in digital ID systems which, in turn, increases women's registration.

Figure 12: Countries Collecting Biometric Data for IDs



Source: ID4D Dataset 2018

Women face the same obstacles in the digital ID registration process as they do in an analogue process (e.g., cost of transaction, lack of time, lack of feeder documents, or lack of interest in registering for an ID). These obstacles are compounded by the gendered digital divide, when the process involves the mobile internet (e.g., if needed to access a website, app, or to receive text message confirmation). For example, in Nigeria, the first step in getting a digital NID is to apply online for a National Identity Number (NIN).

<sup>166</sup> Caribou Digital, "[Identities Report](#)," 2017.

### Tested and Proven Solutions for Women

One of the most successful national digital ID rollouts is the India Aadhaar Card, that is now in the hands of over 1.3 billion of India's citizens.<sup>167</sup> The system uses biometric data such as iris and fingerprint scans to issue a unique identifying number and card to citizens, who can then use it to access multiple services. India has made large investments in its public digital infrastructure and security, making Aadhaar a success in terms of enrolment. However, critics share concerns that the system is also a powerful surveillance tool.<sup>168</sup>

### Gender-Sensitive Digital Systems

To create an effectively gender-sensitive digital ID system, a set of principles should be established at the onset of the digitization process. This is particularly important when the design teams involved are male dominated, as is the case in much of the technology sector. Systems design teams must consider social norms as well as legal barriers that make it difficult for women to participate in the same way as men. Similarly, increasing diversity in the team that governs the ID system contributes to making the system more inclusive.

Women face five specific types of obstacles in the digital ID world: *information, access, ownership, societal expectations, and intersectionality*.<sup>169</sup> For example, the intersection of a woman's marital status and ethnicity, combined with their gender, may increase her risk of being left out. Women have less information on the process of getting an ID, with little time to spare to seek that information which, combined with their generally lower level of literacy, makes them overall less informed. As in analogue ID systems, because women can make do without an ID they don't necessarily see the value of having one. The use-case therefore needs to be communicated more effectively through identifying and leveraging women's preferred communications channels (e.g., radio programmes, savings groups, faith-based organisations). Multiplying registration points to include maternal health services, health centres, and other points of service that women are familiar with could increase enrolment.

### The GOOTCHA Framework

GOOTCHA is a gender-sensitive framework for building digital ID systems. It articulates seven key design principles to ensure the full participation of women.<sup>170</sup> The second "O" in the acronym represents the ability "to overcome social norms that hinder gender equality" and promoting women's agency and access to multiple services.

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<sup>167</sup> According to the [Unique Identification Authority of India](#), as of October 2021, 1,316,800,000 people had registered with Aadhaar.

<sup>168</sup> G. Tzemach Lemmon, "[How India's Controversial Biometric ID System Can Help Women](#)," June 2017.

<sup>169</sup> Dr. S. Bailur, D. Srivastava, and H. Smertnik, "[Women and ID in a Digital Age: Five Fundamental Barriers and New Design Questions](#)," Caribou Digital, September 2019.

<sup>170</sup> MicroSave Consulting, "[GOOTCHA—A Framework to Build Gender-Sensitive ID Systems](#)," 2021.

Figure 13: Barriers Mitigated by the GOOTCHA Principles

		Barriers			
GOOTCHA Principles		Limited agency	Limited mobility	Limited literacy levels	Limited ownership of critical assets
<b>G</b>	Gender-sensitive interface	✓	✓	✓	
<b>O</b>	Oral language friendly	✓		✓	
<b>T</b>	Transparent	✓		✓	
<b>C</b>	Communicate effectively in relatable terms		✓	✓	
<b>H</b>	Harmonize and converge existing databases and service systems	✓	✓		✓
<b>A</b>	Adaptable to geopolitical constraints	✓	✓		

Source: Adapted from MicroSave.<sup>171</sup>

The GOOTCHA framework also proposes a clear life cycle for the ID process, from the collection and confirmation of identity data, the issuance of credentials (e.g., ID card, e-ID), identity checks at the point of transaction, and ensuring that identities data are safely managed and maintained:

- **Registration:** Create flexible, accessible, inclusive, and accommodating registration procedures.
- **Issuance:** Design and issue credentials that are inclusive and easy to use.
- **Use:** Develop processes that account for social norms and biases and highlight use cases relevant to women.
- **Management:** Create mechanisms to address gender-specific challenges for ID management.

As of August 2020, 165 countries had at least a partially digital ID system, although most digital IDs were not being used for digital public services. Among them, the rate of success varies from a fully digital ID system (Estonia) to ongoing efforts with “bumps in the road” (Nigeria). Thirty-three countries had no ID system or still used a fully analogue ID system.<sup>172</sup>

### Case study: Ukraine’s Digital Government - TAPAS Project and DIIA Platform

Ukraine has embarked on an ambitious digital transformation to provide its citizens with a digital platform to interact with the government and its services directly and to reduce corruption. The Transparency and Accountability Project in Public Administration and Services (TAPAS)<sup>173</sup> focuses on open data and access for citizens to licenses and permits. It also fosters accountability for public tenders. The DIIA mobile app, which has not been interrupted by the war in Ukraine, offers users a single point of entry where citizens can retrieve information about themselves. Citizens can use the app to identify themselves to gain access to over 50 government services, a number which is likely to

<sup>171</sup> Ibid.

<sup>172</sup> McKinsey & Company, “[How Governments Can Deliver on the Promise of Digital ID](#),” August 2020.

<sup>173</sup> [TAPAS](#) is funded by USAID and UKAID and implemented by the Eurasia Foundation.

increase. Ukrainian citizens abroad are still able to use the platform and to obtain a digital Internally Displaced Person certificate and a digital birth certificate.<sup>174</sup>

### Case study: Nigeria's Digital ID Gender Gap

Nigeria embarked on an ambitious project to provide digital IDs to its population in 2007 with the creation of the National Identity Management Commission.<sup>175</sup> Even as the most populous country in Africa, Nigeria had only a 30 % birth registration rate in 2018, with even lower registration in rural areas (17 %) and 7 % in the poorest quintile of the population.<sup>176</sup> From its inception, the program has raised concerns because of the opportunities it poses for surveillance, and a lack of data security.<sup>177</sup> The program has hit several hurdles, including during a rollout with MasterCard designed to combine ID, payment card, voting card, driver's license, and passport in one. That particular experiment did not last long, as it was perceived to commercialize identities.<sup>178 179</sup> Also, the purpose of the card was poorly communicated, the registration process too long and there was a high level of corruption (people would pay to jump the queue). The lack of success was reflected in low adoption numbers, with only 19% of Nigerians registered by October 2019.

As Nigeria strives to enrol its population, it has since tried different models. In 2020, the telecommunications authority announced that SIM cards must be linked to National Identification Number (NIN). This came with no explanation of the benefits or rationale. And, in April 2022, over a third of all SIM cards (73 million) were blocked because they lacked that linkage. Without seeing clear advantages for the linkage, many Nigerians are reluctant to register their cell phones and now use non-SIM communications means like WhatsApp to make their calls, as a workaround. The rollout of digital IDs has been plagued with issues, from an alleged 7.9 million lost records<sup>180</sup> to missing dates of birth (and requiring registered citizens to pay a fee to correct this), to long registration lines. In February 2022, the verification platform was down for 10 days, leaving citizens unable to access the multiple services layered onto the NIN.

As of January 2022, only 72.7 million Nigerians (roughly 34% of the total population) had enrolled through 7,000 national centres, with a significant gender gap of 8 million fewer women enrolled than men. This underscores the necessity to take gender into account, not only in the system design but

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<sup>174</sup> Colin Deacon, "[DIIA Mobile Application Case Study Report: Implementation of a Digital Services Ecosystem by the Government of Ukraine](#)," September 2022.

<sup>175</sup> Nigeria's [National Identity Management Commission](#).

<sup>176</sup> World Bank, "[Nigeria Digital Identification for Development Project: Information Document/Integrated Safeguards Data Sheet \(PID/ISDS\)](#)," May 2018.

<sup>177</sup> *Journal of Responsible Technology*, "[Nigeria's Digital Identification Management Program: Ethical, Legal and Socio-Cultural Concerns](#)," July 2022.

<sup>178</sup> CNN, "[Branding Nigeria: MasterCard-Backed ID Is Also a Debit Card and a Passport](#)."

<sup>179</sup> Siobhan O'Grady, "[Nigeria's Orwellian Biometric ID Is Brought to You by MasterCard](#)," *Foreign Policy*, September 2014.

<sup>180</sup> *Daily Post Nigeria*, "[NIMC Clears Air on 7.9 Mn NIN of Nigerians Missing from Database](#)," June 2022.

also its outreach. A 2021 study<sup>181</sup> found Nigerian women to have multiple identities (religion, region of residence, class) and to face a host of social obstacles (marital status, age) and other social stigma that hinder not only their demand for an ID but also their capacity to acquire one. Women's domestic roles, in many Nigerian households, mean that they cannot leave the house when they want – they may need permission, access to transport, childcare, and help with household duties. Some solutions provided by study participants to improve the process for women are to:

- Increase awareness about the role of the National Identity Management Commission, the process, and why an ID is useful.
- Use trusted communications channels to advertise registering for an ID, such as word of mouth and radio.
- Raise awareness of gender issues with men and community leaders, to contribute to lifting social gender barriers.
- Bring registration geographically closer to women, to reduce transport costs.
- Create different registration times/places for different groups (women who practice purdah, pregnant and breast-feeding women, the elderly, etc.).
- Hire female registration officers.

Involving communities in the design of a registration system is a proven method to increase participation, for example by leveraging the power of savings groups to provide financial literacy training to women.

### Using Existing Frameworks and Principles

Private-sector providers are involved in proposing systems designs, implementing data collection (including biometrics), and maintaining and protecting an ID system. In the long run, they also provide customer identity verification to companies before a sale is complete. For example, during the purchase of a SIM card, a mobile phone or a financial product. This outsized role filled by the private sector must be safe and secure.

As more countries roll out digital ID programs, additional lessons can be learned to help continuously improve them and should be reflected in sets of principles. ID2020 postulates that “identity is a human right and that individuals must have ownership over their identity.”<sup>182</sup> Individuals should have the opportunity to control their own identity and who uses it (e.g., as is already the case in Estonia), while being offered a portable, persistent, and personal ID. However, ID2020 also recognizes the actual lack of personal control that can come with a digital ID, with increased surveillance, tracking, and weak privacy measures. Principles on Identification for Sustainable Development toward the

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<sup>181</sup> World Bank: ID4D, “[Barriers to the Inclusion of Women and Marginalized Groups in Nigeria’s ID System: Findings and Solutions from an In-Depth Qualitative Study](#),” 2021.

<sup>182</sup> ID2020 [Manifesto](#).

Digital Age,<sup>183</sup> a key framework aimed at ensuring inclusivity, protection, and accountability, is a roadmap to developing secure digital ID systems. (See Annex 4.)

Promoting interoperability (i.e., the ability of different computer systems or software to exchange and make use of information) between countries will be key. In 2020, the Digital Identity Working Group,<sup>184</sup> chaired by Australia, summarized 11 key principles to promote interoperability among countries: openness, transparency, reusability, user centricity, inclusion and accessibility, multilingualism, security and privacy, technology neutrality and data portability, administrative simplicity, preservation of information, and effectiveness and efficiency.

## Conclusion

Providing digital IDs has the potential to be an inclusive solution to the identification issue that also unlocks billions of dollars of growth.<sup>185</sup> However, legal safeguards must exist to protect an individual's data. Existing frameworks should be used to design and govern gender-sensitive systems, and community participation should be built in. All too often, digital systems are created by non-gender-diverse teams, as few women work in the technology sector, and even fewer work in the digital identity sector. Women's experiences accessing the digital world are currently not often considered or remedied and, without a systemic, inclusive approach, digital IDs risk being useless for those they are made to serve. Technology often outpaces laws and regulations, creating risks that become more difficult to mitigate as adoption of the technology grows (as is the case with the lack of regulation around social media), leaving vulnerable groups with few recourses. On a positive note, the combination of biometric data and digital ID has been shown to be valued by women. In Mozambique, women are more comfortable providing a fingerprint than their signature to open a bank account.<sup>186</sup> In Pakistan, women who own a biometric ID "feel a stronger sense of identity, are more respected by their families and have increased self-confidence in sharing opinions on household matters."<sup>187</sup> In India, women prefer using their thumbprint rather than their ATM cards, because their husbands cannot take those away.<sup>188</sup>

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<sup>183</sup> World Bank, "[Principles on Identification for Sustainable Development toward the Digital Age](#)," February 2021.

<sup>184</sup> The Digital Identity Working Group includes Australia, Singapore, the United Kingdom, Canada, Finland, New Zealand, the Netherlands, and Israel.

<sup>185</sup> McKinsey & Company, "[How Governments Can Deliver on the Promise of Digital ID](#)," August 2020.

<sup>186</sup> World Bank, "[The Role of Digital Identification in Agriculture: Emerging Applications](#)," 2016.

<sup>187</sup> World Bank Blogs, "[Refugee Women Face Complex Barriers to Proving Identity](#)," 2020.

<sup>188</sup> Council on Foreign Relations, "[Why Identity Matters: Legal Barriers to Women's Economic Empowerment](#)," May 2018.

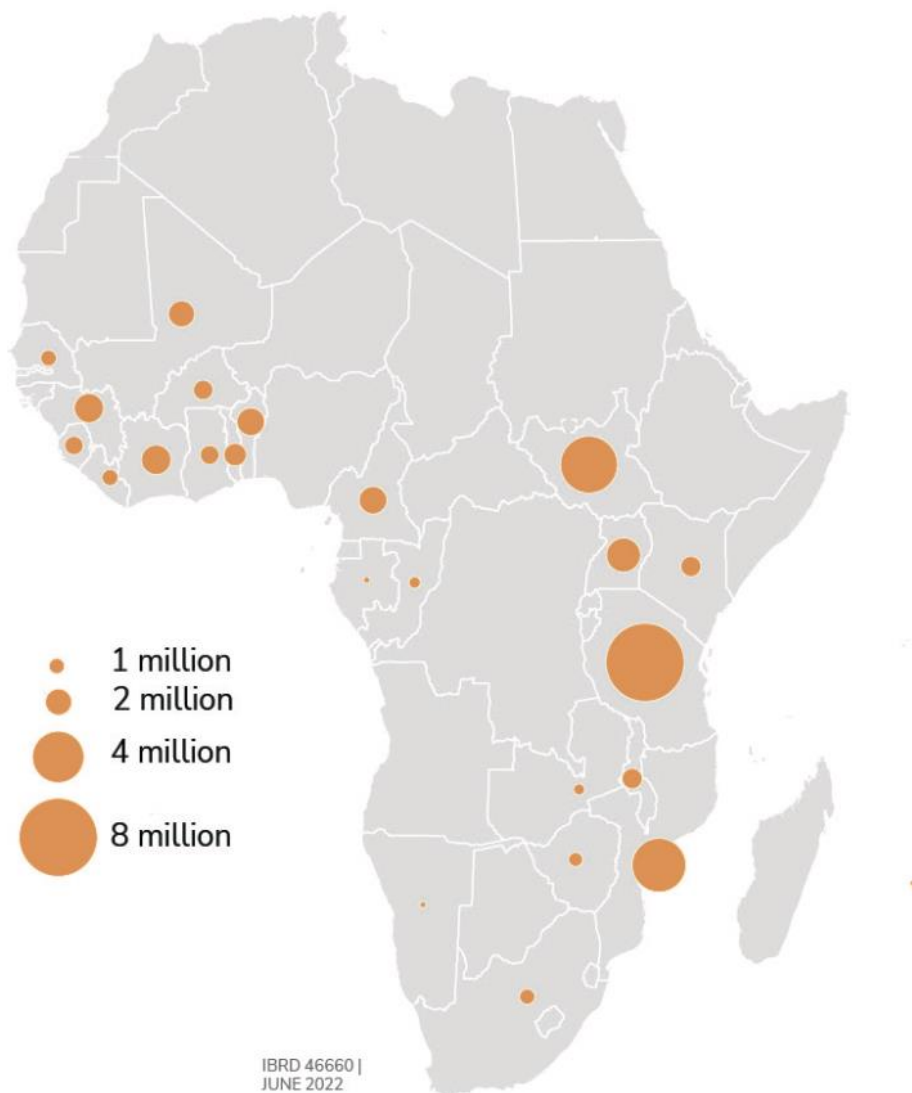
## Annex 1 – Updated Findex 2021 Data

*Number of unbanked adults in Africa without an ID*

### MAP 1.2.2

*More than 100 million unbanked adults in Sub-Saharan Africa have no ID*

Adults with no account and no ID, 2021



Source: Global Findex Database 2021; ID4D-Findex series.

Note: Data are not displayed for economies for which no data were available.

## Annex 2: Countries Where Mothers Cannot Confer Nationality to Their Children on an Equal Basis with Men

The table below provides the list of 25 countries where women don't enjoy equal rights to confer their nationality to their children. Exceptions vary by countries.

<i>Women cannot confer nationality to their children, with little or no exceptions (greatest risk of statelessness).</i>	<i>Women can confer nationality on an unequal basis with men (unknown father, stateless father) and with some safeguards against statelessness.</i>	<i>Limits to women's ability to confer nationality but guarantees exist to ensure that statelessness is rare. Fathers cannot confer nationality to their children born outside of legal marriage.</i>	<i>Women cannot confer nationality to their children, but laws ensure statelessness will only arise in very rare circumstances</i>
Brunei Darussalam, Eswatini, Iran, Qatar, Somalia	Bahrain, Burundi, Iran, Jordan, Kiribati, Kuwait, Lebanon, Liberia, Libya, Nepal, Oman, Saudi Arabia, Sudan, Syria, Togo, United Arab Emirates	The Bahamas, Barbados, Malaysia	Mauritania

Source: UNHCR, #iBelong Campaign, 2022 (<https://www.unhcr.org/ibelong/gender-discrimination-and-stateless-children/>) and EqualNationalityRights.org

The 25 countries listed have discriminatory nationality laws that do not allow the mother, on her own, to confer her nationality to her children. Exceptions include unknown father, absent father. However, in most cases, children born in the country from unknown parents are usually granted citizenship.

In some countries, the Nationality Law allows women to confer nationality to children in certain cases. For example, in Liberia, if the child is born in the country, not abroad, though this is in contradiction with the Constitution that recognizes equal rights to mothers and fathers. In Sudan, children born of Sudanese mothers may apply for citizenship.

In the Bahamas and Barbados, women cannot confer their nationality to children born abroad. Children born of Malaysian mothers abroad may acquire citizenship at the discretion of the Federal Government.

## Annex 3: Acceptable Form of Proof of ID (Malawi)

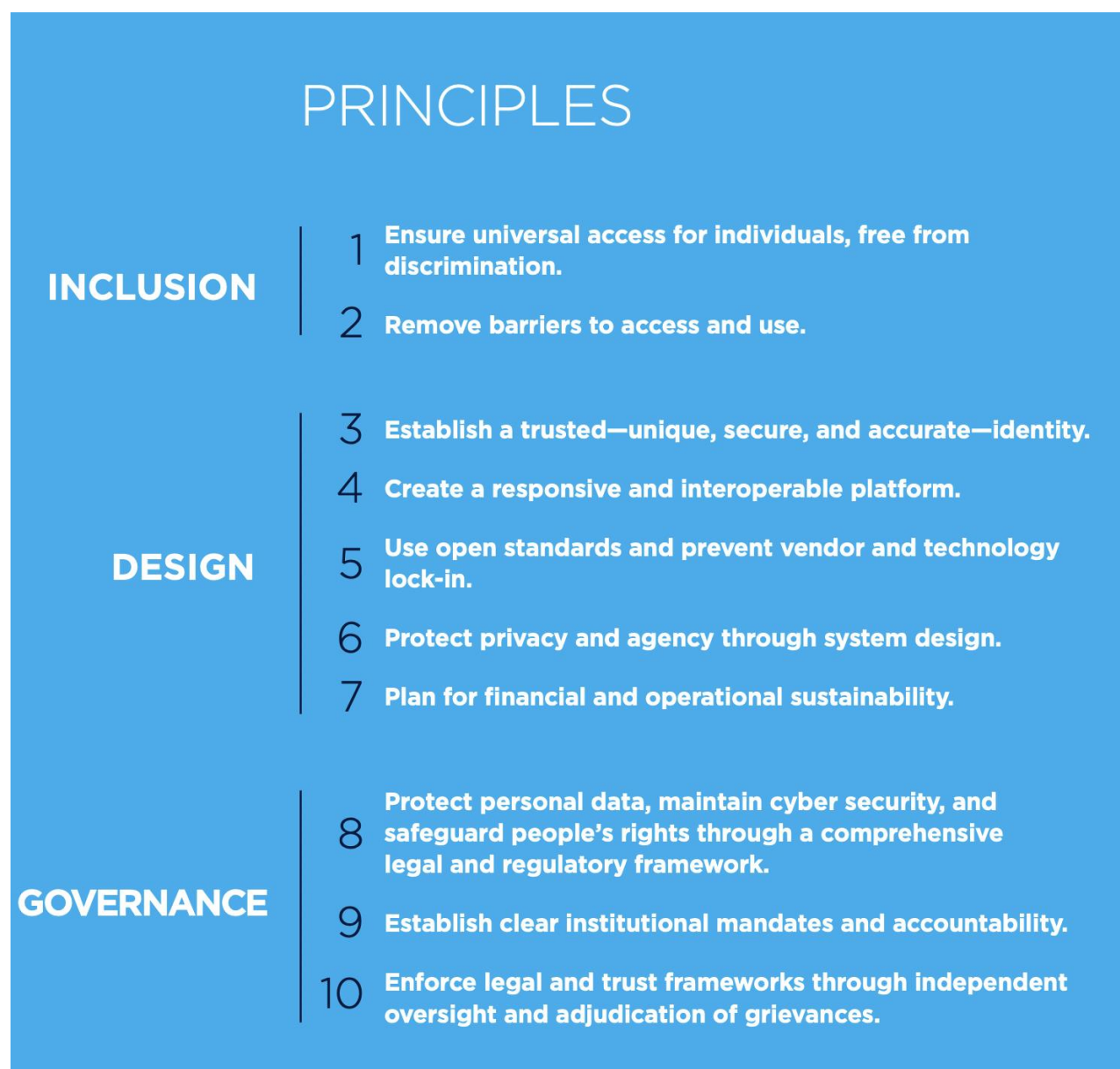
Each proof has a value, the goal is to provide proof of ID amounting to 100 points.

National ID card presented in person by biological parent who is a Malawian (100)	A certified copy of adoption court order (in the case of an adopted child when one or both of the adopting parents are Malawian citizens (40)
Receipt presented in person by biological parent, who is a Malawian and registered previously by same Biometric Registration Kit (BRK) (100)	Malawian passport (40)
Two community witnesses registered by same BRK (must be present when registering) (100)	Letter from district social welfare officer (in case of abandoned child now 16 years old or above) (40)
Certified and signed letter from village head with indication of your parent and list of children (80)	Driver's license (30)
Personal testimony of village head and advisor (80)	Government pay slip (30)
Name in village register (80)	Old birth certificate pre-2015 (30)
Malawian diplomatic/service passport (70)	Employment discharge certificate (10)
New birth certificate post-2015 (60)	Employment ID card (10)
Citizenship or naturalization certificate (50)	Marriage certificate (10)
Certified and signed letter from village head (40)	Any other official document (10)
Voter card (40)	Tax certificate (5)

Source: T. Malick, "Malawi's Journey towards Transformation: Lessons from Its National ID Project," Centre for Global Development, August 2020.

## Annex 4: Principles on Identification for Sustainable Development toward the Digital Age

The principles focus on official identification systems from governments and are designed to promote inclusiveness and support development goals, while protecting an individual's rights. The document further outlines the roles of each stakeholder: individuals; governments; private-sector, nongovernmental, and international organisations; regional bodies; and development partners.



*Source: World Bank*

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