



# Exploring the Gender Gap in Identification:

Policy Insights  
from 10 Countries







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## About the GSMA

The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with over 350 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in Barcelona, Los Angeles and Shanghai, as well as the Mobile 360 Series of regional conferences.

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## The Commonwealth Digital Identity Initiative

The GSMA Digital Identity programme has partnered with the World Bank's ID4D programme and Caribou Digital, to demonstrate the opportunities, address the barriers and highlight the value of mobile as an enabler of digital identification specifically for women and girls in the Commonwealth. GSMA's work will include research on the unique barriers that women and girls face when accessing or using identity systems, delivering projects that test new approaches to overcoming these barriers, and providing policy recommendations to promote inclusive digital identity systems. The initiative aims to contribute towards helping to meet the Commonwealth target of reducing the identity gap and providing access to a digitally enabled identity for every woman and girl in the Commonwealth by 2030.

The Commonwealth Digital Identity Initiative is supported by the UK Department for International Development and Australia's Department of Foreign Affairs and Trade.

For more information, please visit website [www.gsma.com/commonwealthinitiative](http://www.gsma.com/commonwealthinitiative)

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## LIST OF ABBREVIATIONS

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<b>BC</b>	Birth Certificate
<b>DFS</b>	Digital Financial Services
<b>G2P</b>	Government to Person (payments)
<b>IVR</b>	Interactive Voice Response
<b>KYC</b>	Know Your Customer (regulations)
<b>MFI</b>	Microfinance Institution
<b>MNO</b>	Mobile Network Operator
<b>MoU</b>	Memorandum of Understanding
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>NGO</b>	Non-Government Organization
<b>NIC</b>	National Identity Card
<b>NID</b>	National Identity
<b>NIDA</b>	National Identity Agency (Rwanda)
<b>NIDD</b>	National Identity Database
<b>NIDW</b>	National Identity Registration Wing (Bangladesh)
<b>NIMC</b>	National Identity Management Commission (Nigeria)
<b>NIN</b>	National Identity Number
<b>NIRA</b>	National Identity and Registration Authority (Uganda)
<b>NITDA</b>	National Information Technology Development Agency (Nigeria)
<b>NPR</b>	National Population Registrar
<b>PNG</b>	Papua New Guinea
<b>POS</b>	Point of Service (delivery)
<b>SME</b>	Small and Medium-sized Enterprise
<b>UNDP</b>	United Nations Development Programme
<b>UNICEF</b>	United Nations International Children's Emergency Fund
<b>USSD</b>	Unstructured Supplementary Service Data

## DEFINITIONS

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<b>Autonomous</b>	An entity legally entitled to administrative and budgetary self-rule within the executive branch of the government but outside of the line ministries.
<b>Biometric information</b>	Physical metrics of an individual for identity purposes. In most cases this includes a photograph and fingerprints. These metrics can be recorded on an identity document in analogue or digital formats. Analogue formats can also be machine readable in several countries.
<b>Consent</b>	In the context of identity, mostly a voluntary (legal) agreement to register a birth of a child by a father who is not married to the mother of the child.
<b>Customary laws</b>	Unofficial laws or community standards. An established pattern of behaviour that is generally accepted by and expected from all members within a particular community.
<b>Digital identity</b>	A form of identity that captures a person's details in digital form, such as a biometric passport or national identity card with a chip (also referred to as a smartcard or smart ID). These digitally enabled documents primarily allow individuals to prove who they are by supporting digital verification of their identity against a digital database, such as a national civil registry.
<b>Identity, ID and official identification (official ID)</b>	An official form of identity recognised by governments, including a national or regional ID, voter registration card, employee identity or army ID. Official identity includes digital ID credentials.
<b>Foundational identity</b>	An identity document with an official and multi purpose status, such as a birth registration certificate or civil identification, and enables the owner to access all or most public and private products/services (e.g. registering for a bank or mobile money account).
<b>Functional identity</b>	An identity document developed and issued for a single, well-defined purpose or service (e.g. voter IDs issued to people listed on an electoral roll).

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# 1. Executive summary

Official proof of identity is fundamental to an individual's ability to exercise their rights and secure access to a range of vital services, such as healthcare, education, mobile connectivity, social security programmes and financial services. The United Nations Sustainable Development Goals (SDGs) set a target of providing legal identity for all, including birth registration, by the year 2030.<sup>1</sup>

Yet, globally a billion people still face daily challenges proving their identity. Women and girls are among those most likely to be left behind, especially if they live below the poverty line.<sup>2</sup> In fact, as many as 45 per cent of women in low-income countries do not have access to foundational IDs, particularly in Sub-Saharan Africa and Southeast Asia.<sup>3</sup>



This study provides an overview of national identity ecosystems in 10 Commonwealth countries (Bangladesh, Botswana, Malawi, Nigeria, Papua New Guinea, Rwanda, Sri Lanka, Uganda, Zambia and Zimbabwe), identifies unique barriers women face when accessing and using official identification and explores government-led initiatives that are already in place or can be introduced to address these barriers. The key identity credentials explored in this study are birth certificates (BC) and national identity documents (NID). While Zimbabwe is no longer a Commonwealth country, it is included in our report as an ex-Commonwealth country that has applied to rejoin.

The findings of this study show that specific barriers hinder women's and girls' access to a BC and/or NID. These barriers can generally be divided into two categories: **legal** and **contextual**.

## Legal or policy-related barriers

**Legal or policy-related barriers** are linked to the content and alignment of three fundamental legal documents: **A national constitution, vital statistics policy** (e.g. a Births and Deaths Registration Act in Nigeria, Botswana or Uganda), and **citizen registration policy** in a given country (e.g. the Registration of Persons Act in Sri Lanka or Uganda). These three policies are more likely to create barriers for women's and girls' access to a BC/NID when they (1) lack specificity, clarity and completeness; (2) contain explicit gender-biased provisions; (3) introduce restrictive legal requirements and (4) are inconsistent.

## Contextual barriers

**Contextual barriers** are related to the overall environment in a given country, including the economic situation (e.g. poverty rates and infrastructure development), the geographic distribution of a population and common settlement types (e.g. rural vs. urban), political processes and socio-cultural norms and practices.

An effective approach to **addressing the unique barriers to BC/NID access for women and girls** is a combination of (1) policies that establish practical targets and solutions for a gender-inclusive legal framework; (2) policies that offer women-specific incentives associated with identity registration; and (3) an administrative structure of the identity ecosystem that is sensitive to the specific challenges and needs of women and girls.

1. <https://www.un.org/sustainabledevelopment/peace-justice>.

2. <https://medium.com/world-of-opportunity/the-global-identity-challenge-who-are-the-1-billion-people-without-proof-of-identity-9939d025d4e7>.

3. Ibid.









- 1 **National gender, financial inclusion and social support/social protection policies** can define a practical path and specific targets for women's and girls' inclusion in a country's social, economic and political sectors. While the policies may not directly incentivise identity registration, they create an environment in which it is beneficial for women and girls to have a BC/NID.
- 2 Three policy categories that may directly or indirectly incentivise identity registration for women and girls include those linked to (a) access to education (**educational**), (b) access to mobile services (**SIM card registration**) and (c) promoting inclusive elections (**electoral policies**). Proof of identity policies for education and SIM card registration directly address demand among women and girls for education, both general and digital literacy and communication. Inclusive electoral policies can promote ID registration by removing barriers such as distance, time and cost, and can help women to obtain credentials close to their home, e.g. via mobile NID registration teams.
- 3 The administrative structure of an identity ecosystem and well developed ecosystem assets can also make the registration environment easier for women and girls. This includes:
  - The presence of assets such as a National Identity Number (NIN) and a National Population Registrar (NPR) integrated across public agencies.
  - The availability of different types of accessible registration points (e.g. on-site registration desks at hospitals, online platforms, mobile phone-enabled registration, and outreach registration teams).
  - Proactive initiatives by governments and development agencies to educate women and girls on the processes of obtaining official identification and the value of such identification.
- 4 Recent **technological advancements** have established that digitising of identity ecosystem assets can have a positive impact on identity ecosystems around the world. Technology can help to address some of the contextual barriers women and girls experience, such as enrolling through different types of registration points (e.g. USSD and/or IVR registration through a mobile phone). These can, at minimum, address common logistical barriers and/or ease the financial burden of accessing identity for women and girls. On-going and planned government activities to promote digitisation of the economy, identity assets and systems might make a positive difference in identity coverage for women and girls. However, all initiatives using new technologies should be deployed in a manner that respects an individual's privacy and incorporates principles of "privacy by design".<sup>5</sup>

Countries embarking on a digital transformation journey with inadequate privacy/data protection frameworks are likely to face calls to introduce better or new consumer safeguards. Stronger regulatory policies that promote transparency in how personal data is used and tools for consumers to make simple and meaningful choices about their privacy are potential solutions.

**Mobile network operators (MNOs) have an important role to play** in advancing women's and girls' access to identity, especially in assisting governments in improving access to foundational IDs or making identity ecosystems more robust. Specific initiatives that MNOs might consider include:

  - Assisting with data collection to enhance user profiles for NPRs;
  - Offering novel registration channels via mobile phones or via their retail agent networks;
  - Providing incentives specifically for women by delivering financial products accessible via mobile phones (e.g. attractive emergency credit packages or access to emergency healthcare services).

4. For example: <https://www.mobilitaria.com/2015/09/sim-registration-check-code-for-mtn-glo-etisalat-and-airtel.html>

5. Omidyar Network (2017) *Digital Identity and Privacy: Point of View*. Retrieved from [https://www.omidyar.com/sites/default/files/file\\_archive/Digital\\_Identity\\_POV\\_Oct17.pdf](https://www.omidyar.com/sites/default/files/file_archive/Digital_Identity_POV_Oct17.pdf).

## 2. Introduction and approach

### Problem statement



This report aims to identify and describe the key policy-related challenges that women and girls face compared to men when accessing or using official identification. This includes birth registration, mobile services and a range of other public/private-sector services that are linked to their identity.

Official proof of identity is fundamental to an individual's ability to exercise their rights and secure access to a wide range of vital services. Yet, one billion people worldwide are unable to prove their identity and; a disproportionate number are women and girls in Sub-Saharan Africa and Southeast Asia. As a result, many women in these two regions are more likely than men to be socially, politically, digitally and financially excluded.

Understanding the barriers that can affect women's and girls' ability to access ID and identity-linked mobile services

is increasingly important for mobile operators, as more and more countries now require customers to present a valid proof of identity to subscribe to mobile services. The absence of official identification among women and girls is both the cause and the effect of prevailing gender inequalities. As more governments move towards establishing national identity programmes, opportunities will emerge for mobile network operators (MNOs) to leverage their existing assets and identity-related practices to provide women and girls with greater access to digital identity and relevant identity-linked mobile services.




## Methodology



This study was conducted through both desk research and interviews with policymakers and experts in 10 countries.

**Desk research:** In-depth exploration and analysis of the (digital) identity ecosystem and government policies were conducted, including those expected to have a positive or negative impact on closing the gender gap in identity. This included a review of government policy documents, national frameworks for identity management systems, national financial inclusion strategies, gender equality acts, educational and electoral policies, digital transformation strategies and donor-funded policy reviews.

**Key informant interviews:** Four to five semi-structured key informant interviews per country with relevant policymakers, experts and influencers. These interviews were conducted to complement the desk research and further examine key barriers to policy implementation and access to identity from the perspectives of policymakers.



In all countries in this study, the primary responsibility for a child's well-being and all associated decisions, including a birth certificate (BC) registration, rests with mothers. Therefore, our analysis of the accessibility of BC in this report primarily considers a mother's perspective as well as that of her child.



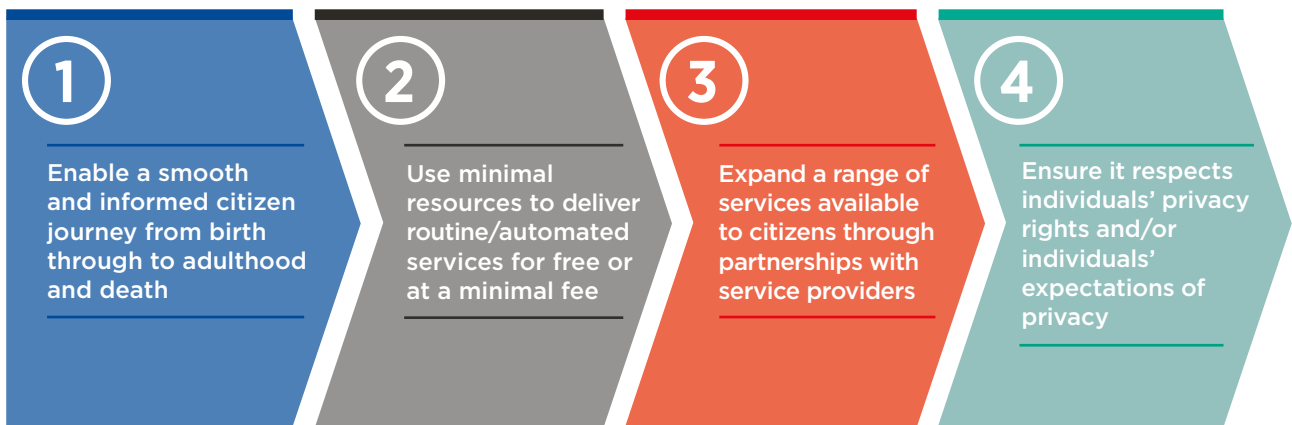
# 3. Overview of identity ecosystems


The 10 national identity ecosystems featured in this report each have a unique history. While several of the countries have decades of experience with citizen registration (e.g. **Zambia** established its National Registration Card (NRC) before it declared independence in 1964<sup>6</sup>), others launched a formal national identity scheme only a few years ago (e.g. **Uganda**<sup>7</sup> and **Malawi**<sup>8</sup>). However, the longevity of a country’s national identity ecosystem is not the only nor the main defining feature of the ecosystem, which also include the ecosystem’s completeness (richness of a user profile), robustness (reliability of a user profile) and coherence (alignment of user profiles across different ecosystem agents).

Through this research, we have found that the effectiveness of identity ecosystems also depends on the following factors:

- 1 The unique characteristics of the socio-cultural and political context in a given country.
- 2 The presence of a legal framework that guarantees critical rights (e.g. the right to name, nationality, citizenship and equality), as well as the commitment and capacity of the government and other relevant public agencies (e.g. Ministries responsible for regulating identities) to implement existing laws and policies.
- 3 The availability of funds necessary to support the roll out of identity-related innovations at scale.

Based on the findings of the study, a well functioning identity ecosystem should:



 This chapter looks at the key elements of identity ecosystems in 10 Commonwealth countries to assess their ability to deliver the above-mentioned benefits to their citizens.

6. The World Bank Group (2016), *ID4D Country Diagnostic: Zambia*. Retrieved from <http://documents.worldbank.org/curated/en/318571474317392658/pdf/Zambia-ID4D-DiagnosticWeb040418.pdf>  
 7. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>  
 8. Interview with technical adviser to a public agency, Malawi.

## 3.1. The state of foundational identity registration

Most countries in the study have attained high rates of national identity (NID) coverage, averaging around 80 per cent (see Table 3.1). Even in **Malawi**, where a new NID scheme was only introduced in 2017, coverage has increased from about 16 per cent of eligible adults<sup>9</sup> to almost 9.8 million, or around 95 per cent of eligible adults,<sup>10</sup> in just the last year.<sup>11</sup> This increase is mainly due to a mass registration campaign followed by several waves of mini campaigns supported by the government through investment in the enrolment process and organisational capacity building.<sup>12</sup> Although the breakdown of NID coverage in Malawi by gender is not available, it is safe to assume that over 90 per cent of both men and women have a NID, especially since mobile NID-registration teams conducted enrolment in locations equally frequented equally by men and women (e.g. churches, malls and schools).<sup>13</sup>

Compared to the other countries in this study, Nigeria and Papua New Guinea (PNG) appear to be the underperformers in NID coverage. In Nigeria, under half (47 per cent) of adults have an NID.<sup>14</sup> Among women, the registration rate is even lower at 42 per cent.<sup>15</sup> In Nigeria, the NID, together with a driver's licence and a passport, is one of the three most credible proof of identity credentials issued by the federal government.<sup>16</sup> There are also several other functional credentials that can be used instead of an NID, such as a bank verification number (BVN) – the main identity in the financial sector<sup>17</sup> – which ultimately drives down demand for NIDs.<sup>18</sup>

In PNG, there are no accurate statistics on NID coverage, but national media outlets have reported that in 2018 only about six per cent of eligible adults had an NID.<sup>19</sup> While it is difficult to estimate the rate of NID registration among women in PNG, our research suggests that most women

in the country spend their time at home (especially in rural areas) with limited access to private and public services and thus have a limited demand for IDs.<sup>20</sup>

Our research suggests that the NID scheme in PNG lacks both capacity and funding to manage effective country-wide enrolment.<sup>21</sup> As a result, people are forced to use other means of identity to access necessary services, such as financial services, education and healthcare.<sup>22</sup> Common identity alternatives used to access these services include functional IDs (e.g. driver's licence or an employee ID) and temporary foundational IDs (e.g. an affidavit from a village elder).<sup>23</sup> Functional IDs typically require some level of mobility (but less than an NID) and are still more accessible to men.<sup>24</sup> Temporary foundational IDs might be more accessible to women if they are in close proximity to a woman's home.<sup>25</sup>

9. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globalfindex.worldbank.org/>

10. An estimate from the interview with technical Adviser to a public agency, Malawi.

11. Ibid.

12. Ibid.

13. Ibid.

14. Data retrieved from Intermedia. Data can be requested by email at [finclusion@intermedia.org](mailto:finclusion@intermedia.org)

15. Ibid.

16. Interview with lawyer, Nigeria.

17. Interview with technical adviser to a public agency, Nigeria.

18. Interview with lawyer, Nigeria.

19. ABC News (2018), *PNG minister defends controversial national identification program*. <https://www.abc.net.au/news/2018-06-27/png-national-identity-program/9912590>

20. Interview with CEO of Financial Institution, PNG

21. ABC News (2018), *PNG minister defends controversial national identification program*. Retrieved from <https://www.abc.net.au/news/2018-06-27/png-national-identity-program/9912590>

22. Interview with CEO of Financial Institution, PNG.

23. Ibid.

24. Ibid.

25. Ibid.

TABLE 3.1

National ID coverage by country<sup>26</sup>

COUNTRY	SHARE OF POPULATION (AGE 15+) WITH A NATIONAL ID	SHARE OF WOMEN (15+) WITH A NATIONAL ID	GENDER DIFFERENCE IN NATIONAL ID OWNERSHIP*
Bangladesh	82.93%	81.26%	3.37%
Botswana	96 %	96.23%	-0.52%
Malawi <sup>27</sup>	95%*	>90%	NA
Nigeria <sup>28</sup>	47%	42%	10.64%
PNG <sup>29</sup>	6%*	42%	NA
Rwanda	90.63%	89.37%	2.68%
Sri Lanka	92.14%	89.79%	5.15%
Uganda	81.38%	80.53%	1.76%
Zambia	86.51%	85.09%	2.91%
Zimbabwe	84.10%	82.90%	2.52%

\*Positive percentages in this column mean that men have higher rates of national ID ownership and a negative difference means that more women have a national ID.

There are differences in NID coverage between men and women in all 10 countries in this study, however these differences are relatively small (Table 3.1). For example, in **Sri Lanka** the difference is 5.15 per cent, in **Rwanda** 2.68 per cent, and in Bangladesh 3.37 per cent. The largest difference in NID ownership between men and women is in **Nigeria** at 10.64 per cent. **With the exception of Botswana, all differences are in favour of men.**

The situation is less encouraging and more variable across the 10 countries when it comes to birth registration among children aged 5 and below (Table 3.2). Birth registration of eligible children ranges from 11 per cent in Zambia to 97 per cent in Sri Lanka.<sup>30</sup> The differences in registration rates between boys and girls are negligible in all countries, which implies that, unlike NIDs, the challenges related to registering a birth are the same regardless of a child's gender.

26. Source for Bangladesh, Botswana, Rwanda, Sri Lanka, Uganda, Zambia and Zimbabwe: The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globallindex.worldbank.org/>. There are no accurate official statistics available for Malawi and PNG. The estimates in the table are based on key informant interviews in Malawi and media publications in PNG.

27. Interview with technical adviser to a public agency, Malawi.

28. Data retrieved from Intermedia. Data can be requested by email at [finclusion@intermedia.org](mailto:finclusion@intermedia.org)

29. B. Harriman, Australian Broadcasting Corporation (2018), *PNG Minister Defends Controversial National Identification Program*. Retrieved from <https://www.abc.net.au/news/2018-06-27/png-national-identity-program/9912590>

30. Various sources as per Table 3.2.



TABLE 3.2

## Birth registration and certification rates for children under five, by country

COUNTRY	% OF ALL CHILDREN WITH BIRTH REGISTERED	% OF BOYS WITH BIRTH REGISTERED	% OF GIRLS WITH BIRTH REGISTERED	% OF CHILDREN WITH A BIRTH CERTIFICATE	SOURCE
Bangladesh	20%	20%	20%	17%	DHS, 2014
Botswana	83%	N/A	N/A	N/A	Vital Statistics Report, 2014
Malawi	67%	67%	67%	17%	DHS, 2015 - 2016
Nigeria	30%	30%	30%	15%	DHS, 2013
PNG	~15%	N/A	N/A	N/A	Interview with policymaker, PNG
Rwanda	56%	56%	56%	3%	DHS, 2014-2015
Sri Lanka	97%	97%	97%	80%	DHS, 2006 - 2007
Uganda	32%	32%	32%	19	DHS, 2016
Zambia	11%	12%	11%	4%	DHS, 2013 - 2014
Zimbabwe	44%	43%	44%	33%	DHS, 2015

\*All percentages reported in demographic and health surveys, unless specified



## 3.2. Identity ecosystem development

The World Bank's ID4D framework defines the key assets of a developed identity ecosystem (Table 3.3) from registration to user authentication.<sup>31</sup> The main assets of a developed ecosystem are **a National Identity Number (NIN)** a unified interface between a unique individual and any public or private agencies that lasts for the duration of a person's life and links all foundational and functional identities.<sup>32</sup>

In addition, findings from this study underscored the importance of **an autonomous governing agency** that coordinates all citizen data activities (e.g. adding, removing, and/or verifying citizen records) and acts as a “guardian” of the citizen database.<sup>33</sup>

TABLE 3.3

### ID4D elements of a developed identity ecosystem<sup>34</sup>

ELEMENT	DESCRIPTION
<b>Registration processes</b>	Existence, diversity and decentralisation of mechanisms by which the population can enrol in identity schemes, including administrative centres, e-enrolment platforms, mobile enrolment units and population education programmes.
<b>Registers or identity databases</b>	Databases that contain core identity data collected through foundational (multipurpose, wide coverage) or functional (programme-specific) identity schemes including civil registers, national identity card registers, National Population Registers, electoral rolls/ registers, social protection rosters, passport and driver's licence registers.
<b>Credentials, e.g. identity cards and certificates</b>	Physical documents that serve as credible proof that an individual is registered and recognised in an identity database.
<b>Authentication mechanisms</b>	Mechanisms for verifying an individual's identity by matching data on credentials with that in the database manually or electronically, including online.

Based on the findings of this study, and using the ID4D framework for guidance, the identity ecosystems in the 10 countries can be divided into three levels of development: Advanced, Intermediate and Emerging (Table 3.4). The elements that are considered when defining the level include:

**1** The presence, development and integration of key identity ecosystem assets (e.g. National Identity Number and National Population Register) and administrative structures.

**2** On-going and planned government activities to promote digitisation of the economy and digitisation of the identity ecosystem as part of this process.

These categories do not account for all aspects of the 10 national identity ecosystems, including the existence of privacy and data protection frameworks. However, it does allow for a reasonable comparison of the 10 ecosystems.

31. The World Bank Group (2018), *Guidelines for ID4D Diagnostics*. Retrieved from: <http://pubdocs.worldbank.org/en/370121518449921710/GuidelinesID4DDiagnostic-030618.pdf>

32. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda\\_ID4D\\_Diagnostic\\_Web040318.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda_ID4D_Diagnostic_Web040318.pdf)

33. Interview with policymaker, Uganda.

34. The World Bank Group (2018), *Guidelines for ID4D Diagnostics*.

TABLE 3.4

## Identity ecosystem development, by country

ADVANCED	INTERMEDIATE	EMERGING
Bangladesh	Malawi	Papua New Guinea Zimbabwe
Botswana	Nigeria	
Rwanda	Sri Lanka	
Uganda	Zambia	

Countries with **advanced identity ecosystems** enjoy close to universal NID coverage among eligible adults, with equal or close to equal access among men and women (Table 3.1. and 3.2). In **intermediate ecosystems**, women may have good access to official identification necessary for using public and private services, but this official

identification may not include foundational identities, or women may be underrepresented when it comes to foundational identities. In **emerging ecosystems**, women are more likely to be excluded from public activities (i.e. activities outside the household) and may even remain unregistered and legally “invisible” throughout their lives.



*“In the village where a girl is born, they do not register this girl because of the notion that a woman will get married and go somewhere else. And when a woman gets married and moves, they do not register her in the new village because she is not originally a part of that village. So, she might remain invisible throughout her life.”*

*– Interview with NGO executive, Zambia*



This chapter describes the elements of the 10 identity ecosystems in more detail and offers cross-country comparisons to highlight the best practices used by advanced identity ecosystems. More details on each individual ecosystem can be found in the Country Summaries in Appendix A.



### 3.3. Identity ecosystem assets and administrative structures

**Advanced identity ecosystems** may not necessarily have an autonomous agency managing NID and/or BC registration, but they do have a complete collection of identity assets, including a National Identity Number (NIN) and National Population Registrar (NPR) integrated (fully or to some extent) with other public agency databases for ease of authenticating populations eligible for public services (Table 3.5). In addition, these ecosystems offer a variety of accessible registration opportunities to eligible adults and children, including point-of-service (POS) help desks (e.g. BC registration at a hospital or at school), an online application process and outreach/mobile ID-registration teams. Finally, in advanced identity ecosystems, governments – with the support of development agencies/NGOs – actively educate adults about the benefits of registration of children and adults, as well as on the procedures and requirements of the registration process.

*For example, in **Rwanda**, an autonomous National Identity Agency (NIDA) oversees the issuance of the NID. Among other features, the NID contains a unique NIN of the NID holder which is linked to a record of that individual in the National Population Registrar (NPR), a population database managed by NIDA.<sup>35</sup> The NPR is integrated with the databases of other public agencies, including the social protection programme Ubudehe database of households (managed by the Local Administrative Entities Agency, LODA) and the Electoral Register (managed by the National Electoral Commission, NEC).<sup>36</sup> In addition, NIDA responds to the requests from private service providers for user authentication and/or verification via the NPR.<sup>37</sup>*

*Countries with **intermediate identity ecosystems** have made some progress in establishing robust, accurate and inclusive identity schemes. Although they may have a NIN and NPR in place, NPRs are not integrated with databases of other public service providers. The ecosystem is fragmented and foundational and functional IDs might overlap or compete, causing databases across government agencies to lack harmonisation (Table 3.5).*

*For example, the identity ecosystem in **Sri Lanka** lacks several important elements, such as a fully digitised and integrated citizen database.<sup>38</sup> Currently, the database is only accessible for user verification by selected stakeholders, for example, in the banking and telecommunications industries.<sup>39</sup> Driven primarily by a desire to clearly identify people to prevent civil unrest, identity authorities have added excessive personal and sensitive information to*

*identity cards (e.g. marital status, women's maiden and married names and parent names) and made this information visible to government officials, regardless of its relevance.<sup>40</sup> In January 2019, the Department of Registration of Persons launched a nationwide roll-out of Sri Lanka's new smart identity card, which might assist in addressing some of the aforementioned challenges.<sup>41</sup> For example, all personal details of the user will be recorded in the electronic chip, which can help protect user privacy. The chip will also be linked to a fully digitised database better suited for timely and accurate user verification and authentication.<sup>42</sup>*

*The two countries identified as emerging ecosystems – **PNG** and **Zimbabwe** – fall behind the others in the development and integration of ecosystem elements. The registration process in these countries is not decentralised which, in combination with difficult terrain, makes registration points inaccessible to a large portion of the population.<sup>43</sup> In both countries, identity registration practices might be negatively influenced by “customary laws”, especially in rural and remote areas.<sup>44</sup>*

*In addition, research suggests that, historically, the BC and NID registration process in **Zimbabwe** has been influenced by the political divide between the government and the opposition. It has been suggested that people in strong opposition areas found it more difficult to obtain official identification than people in pro-government areas.<sup>45</sup> In **PNG**, the identity ecosystem has been negatively affected by low literacy levels, sparse population distribution, poor road infrastructure and a lack of institutional capacity.<sup>46</sup>*

35. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda\\_ID4D\\_Diagnostic\\_Web040318.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda_ID4D_Diagnostic_Web040318.pdf)

36. Ibid.

37. Ibid.

38. Interview with NGO executive, Sri Lanka.

39. Ibid.

40. Ibid.

41. Interview with technical adviser to a public agency, Sri Lanka.

42. Ibid.

43. Interview with NGO executive, Zimbabwe and interview with academic and communication technology specialist, University of PNG/Australian National University.

44. Ibid.

45. Interview with NGO executive, Zimbabwe.

46. Interview with academic and communication technology specialist, University of PNG/Australian National University.

TABLE 3.5

## Children under 5 years old with a birth certificate, by country

COUNTRY	LEVEL OF IDENTITY ECOSYSTEM DEVELOPMENT	AUTONOMOUS CITIZEN REGISTRATION AGENCY	NIN	NPR	NPR INTEGRATED WITH PUBLIC SERVICE PROVIDER DATABASES	DIVERSIFIED, DECENTRALISED REGISTRATION PROCESSES FOR BC AND NID	IDENTITY EDUCATION INITIATIVES BY GOVERNMENT AND/OR NGOS
Bangladesh	Advanced	No	Yes	Yes	Yes	Yes	Government and NGOs
Botswana	Advanced	No	Yes	Yes	Yes	Yes	Government and NGOs
Rwanda	Advanced	Yes	Yes	Yes	Yes	Yes	Government and NGOs
Uganda	Advanced	Yes	Yes	Yes	Yes	Yes	Government and NGOs
Malawi	Intermediate	Yes	No	Yes	No	Yes	Government and NGOs
Nigeria	Intermediate	Yes	Yes	Yes	No	Yes	Government and NGOs
Sri Lanka	Intermediate	No	No	Yes	No	Yes	Government and NGOs
Zambia	Intermediate	No	Yes	No	No	Yes	Government and NGOs
PNG	Emerging	No	Yes	Yes	No	No	NGOs only
Zimbabwe	Emerging	No	No	Yes	No	No	NGOs only

*"In Zimbabwe, a large group of people are isolated without official identification and are not part of the system, which (a) prevents them from accessing healthcare services, attending secondary school or voting; and (b) breeds a sort of a 'subclass' of citizens. Women have*

*additional challenges. They are basically tied at the house because of gender roles and it is even more difficult for them to go to the registration centres to apply for official identification."*

*- Interview with IGO executive, Zimbabwe*

**Customary laws** – unofficial laws, norms and established patterns of behaviour generally accepted by and expected from all members in a particular community.

Our study demonstrates that **the level of development of a country's identity ecosystem, the rate of decentralisation, and efforts to educate the population on both the value and registration processes associated with identity** have a significant impact on access to and use of official identification for women and girls. The less developed the overall identity ecosystem is, the higher the likelihood that women and girls will have limited access to foundational and functional IDs. This is in part because:

- 1 Limited decentralisation of BC/NID registration points means that women must travel to the registration location (and sometimes be accompanied by a witness). At a minimum, this may mean that a woman has to (a) get permission from her husband or father to travel, and (b) find the funds to travel for herself and anyone accompanying her.
- 2 Limited integration of foundational and functional ID databases means that women have to make special arrangements, get permission and travel every time they need to apply for an ID, receive credentials, update or renew credentials or apply for a specific service (e.g. direct cash-transfer programmes).
- 3 Insufficient outreach and public awareness campaigns mean that women are not well educated about BC and NID registration processes. In some countries in this study, women may also be less mobile and/or less literate than men and therefore less likely to understand the application process or appreciate the value of a BC/NID for themselves and their children.
- 4 Men might use the challenges posed by a country's identity ecosystem to reinforce "customary laws" and not grant their wives or daughters permission to get a NID. In many cases a NID is necessary to gain access to inheritance, including for land and real estate. For example, if female siblings do not have NIDs and cannot claim their part of the inheritance, the inheritance will be split among male siblings in the family.

Women in countries with intermediate and emerging identity ecosystems might be discouraged by the challenges and barriers listed here and decide against obtaining a BC and/or NID, especially if a BC or NID is not required to access public and private services they consider essential. These include access to emergency funds and emergency communication (via ownership of a SIM card and a mobile money account), and school enrolment and healthcare services for children.

## 3.4. Digital transformation and identity ecosystem digitisation

Most governments in this study have recognised that integrating technology in all sectors of the national economy is critical to increasing the efficiency of service delivery and can promote greater inclusion of citizens (e.g. employment, self-employment, and financial inclusion) and allow them to benefit from innovative products and services.<sup>47</sup>

There are several identity assets which, if digitised, can make a major difference in women's and girls' access to and use of identity credentials (Table 3.6), including smart IDs, a mechanism for user verification and/or authentication by public and private service providers and data protection policies and processes.

47. Interview with technical adviser to an international development agency, Uganda.

TABLE 3.6

## Children under five with a birth certificate, by country

COUNTRY	DIGITAL TRANSFORMATION STRATEGY	SMART ID	BIOMETRIC DATA COLLECTED FOR THE NID <sup>48</sup>	A POLICY THAT HAS A PROVISION ON DATA PROTECTION AND PRIVACY	MNOS ARE REQUIRED TO VALIDATE USER CREDENTIALS AS PART OF SIM REGISTRATION <sup>49</sup>	NID OVERSIGHT AGENCY
<b>Bangladesh</b>	N/A	Yes	10 fingerprints, iris scan	ICT Act (2006) <sup>50</sup>	Yes	National Identity Wing, National Elections Commission
<b>Botswana</b>	Gaborone Digital Transformation Agenda for Southern African Development Community (SADC)	Yes	1 thumbprint	Data Protection Act (2018) <sup>51</sup>	No	Department of Civil and National Registration under the Ministry of Labour and Home Affairs (MLHA)
<b>Malawi</b>	N/A	Yes	10 fingerprints	Electronic Transactions and Cyber Security Act (2016) <sup>52</sup>	No	National Registration Bureau (NRB)
<b>Nigeria</b>	Federal Government Economic Recovery and Growth Plan (ERGP)	Yes	10 fingerprints, iris scan	Freedom of Information Act (2011) <sup>53</sup>	No	National Identity Management Commission (NIMC)
				Registration of Telephone Subscribers Regulation (2007) <sup>54</sup>		
	Guidelines on Data Protection (2007) <sup>55</sup>					
	Cybercrime Act (2015) <sup>56</sup>					
	The ICT Roadmap					

48. General Data Protection Regulation (GDPR) defines "biometric data" as personal data resulting from specific technical processing relating to the physical, physiological or behavioural characteristics of a natural person, which allow or confirm the unique identification of that natural person, such as facial images or dactyloscopic data. For the purposes of this study, we used the GDPR definition and defined as biometric only the data that can be collected through specific technical processing, e.g. fingerprints and iris scans. GDPR retrieved from <https://gdpr-info.eu/art-4-gdpr/>.

49. GSMA (2018), *Access to Mobile Services and Proof-of-Identity: Global Policy Trends, Dependencies and Risks*. Retrieved from <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/02/Access-to-Mobile-Services-and-Proof-of-Identity.pdf>

50. Ibid.

51. Minchin Kelly (2018), *Data Protection Act 101 – What you need to know*. Retrieved from <https://minchinkelly-bw.com/2018/10/15/data-protection-act-101-what-you-need-to-know/>

52. Malawi does not have a specific policy that safeguards the personal data of citizens in Malawi, however, in October 2016, the Electronic Transaction and Cyber Security Act was assented and provides for a comprehensive list of issues related to transactions in the online space, including personal data protection and privacy. Electronic Transactions and Cyber Security Act. Retrieved from <http://www.macra.org.mw/wp-content/uploads/2014/07/E-Transactions-Act-2016.pdf>

53. Nigeria Freedom of Information Act (2011), Retrieved from <http://lawnigeria.com/LawsoftheFederation/FREEDOM-OF-INFORMATION-ACT,-2011.html>

54. Nigeria Data Protection (2018), *Relevant Legislation and Competent Authorities*. Retrieved from <https://iclg.com/practice-areas/data-protection-laws-and-regulations/nigeria#chaptercontent1>

55. Ibid.

56. Ibid.



TABLE 3.6

Children under five with a birth certificate, by country, **cont.**

COUNTRY	DIGITAL TRANSFORMATION STRATEGY	SMART ID	BIOMETRIC DATA COLLECTED FOR THE NID	A POLICY THAT HAS A PROVISION ON DATA PROTECTION AND PRIVACY	MNOS ARE REQUIRED TO VALIDATE USER CREDENTIALS AS PART OF SIM REGISTRATION	NID OVERSIGHT AGENCY
PNG	N/A	No	1 fingerprint	N/A	No	Office of Civil Registry and National ID
						Ministry of Community Development
Rwanda	ICT Law, 2016	Yes	2 thumb prints	Rwanda ICT Law n°24/2016 of 18/06/2016 <sup>57</sup>	No	NIDA
Sri Lanka	N/A	Yes	Photo	Computer Crimes Act (2007) <sup>58</sup>	No	Department of Registration of Persons, Ministry of Internal Affairs
Uganda	Vision 2040, National Broadband Policy (2018)	Yes	10 fingerprints	The Data Protection and Privacy Bill (2015) <sup>59</sup>	Yes	NIRA
	Second National Development Plan (NDP II)					
Zambia	N/A	Yes	1 thumbprint	N/A	No	Department of National Registration, Passport and Citizenship (DNRPC), Ministry of Home Affairs (MOHA)
Zimbabwe	N/A	No	1 thumbprint	Access to Information and Protection of Privacy Act (AIPPA) (2002, amended 2003) <sup>60</sup>	No	Registrar General, Ministry of Home Affairs

57. Rwanda ICT Law No. 24/2016 of 18/06/2016. Retrieved from [http://www.rura.rw/uploads/media/Law\\_governing\\_Information\\_and\\_Communication\\_Technologies\\_Levy\\_on\\_petron\\_\\_27\\_06\\_2016.pdf](http://www.rura.rw/uploads/media/Law_governing_Information_and_Communication_Technologies_Levy_on_petron__27_06_2016.pdf)58. Sri Lanka Computer Crimes Act (2007). Retrieved from <http://sri.lankalaw.lk/Volume-II/computer-crime-act.html>59. Uganda Data Protection and Privacy Bill (2015). Retrieved from <http://www.chapterfouruganda.com/sites/default/files/downloads/Data-Protection-and-Privacy-Bill-2015.pdf>60. Zimbabwe Access to Information and Protection of Privacy Act (AIPPA). Retrieved from <https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/62408/122046/F-2068636523/ZWE62408.pdf>

**Advanced identity ecosystems** have digitised all elements of the identity ecosystem and have policies to support a smooth digital transformation (e.g. data protection and privacy regulation with provisions for digital data and digital transactions security).

Among countries with advanced identity ecosystems, **Rwanda** stands out because of on-going government-led initiatives that aim to create an inclusive digital economy through the Smart Rwanda strategy.<sup>61</sup> **Rwanda** is the only country on the list with a robust VPN-enabled (secure disposable online portal) mechanism for secure multidimensional identity data sharing with private agencies and organisations.<sup>62</sup> Even though MNOs in Rwanda are not required to validate a SIM subscriber's data, NIDA offers user validation services:



*“When a private organisation wants to connect with National Identity Agency (NIDA) to verify user data, they first send a request through their respective public regulator: e.g. banks go through the National Bank of Rwanda and Mobile Network Operators (MNOs) go through the Rwanda Utilities Regulatory Authority (RURA). Next, the regulator assesses the request and passes it on to NIDA. NIDA then sets up a secure VPN-channel and exchanges passwords/keys with the requesting private agency. Then NIDA identifies which datasets will be used for verification. There are different types of datasets that can be used to respond to different types of queries: a simple yes or no (e.g. you will just receive a yes/no answer to the question whether it is a valid ID) through to the verification of biometric data. Regardless of the type of request and data shared, private agencies are not allowed to save the data. This caveat is reinforced through a Memorandum of Understanding (MoU) between NIDA and the requesting organisation and by the officers responsible for data protection (i.e. controllers) at the partner organisations. NIDA also conducts regular audits to ensure MoU compliance.”*

*– Interview with policymaker, Rwanda*

**Intermediate identity ecosystems** have some elements digitised, but likely default to analogue processes because of the challenges in navigating mixed-mode (analogue and digital) processes. Countries with **emerging identity ecosystems** do not yet have digital transformation strategies nor digitised ecosystem assets or processes.

**Zambia** is an example of an intermediate ecosystem that does not benefit from on-going digitisation. A key element of the ecosystem, the NPR, is not fully digitised and user verification is carried out manually, which means the process is somewhat slow and limited in terms of the number and type of data queries it can handle.<sup>63</sup> Some of the public clients who require identity verification include the Department of National Registration, Passport and Citizenship (DNRPC), Electoral Commission (verifying deaths and maturity age of voters), Ministry of Health and the National Pension Scheme Authority. MNOs can potentially benefit from user verification but tend to find the cost of this verification (at about \$1.50 per user) too high.<sup>64</sup>

In **Nigeria**, MNOs currently capture a customer's biometric details and send them to the National Communications Commission as part of SIM card registration. There is no validation of this data from MNOs, but plans are underway<sup>65</sup> for the NIMC to create and manage a query-able database that MNOs will be able to access for user verification.

In January 2019, Sri Lanka rolled out a Smart NIC.<sup>66</sup> The roll-out started with new NIC applicants and those renewing their NIC.<sup>67</sup> The Smart NIC is expected to reach universal coverage in the next several years.<sup>68</sup>

61. Smart Rwanda Master Plan. Retrieved from [http://www.minecofin.gov.rw/fileadmin/templates/documents/sector\\_strategic\\_plan/ICT\\_SSP\\_\\_SMART\\_\\_Rwanda\\_Master\\_Plan\\_.pdf](http://www.minecofin.gov.rw/fileadmin/templates/documents/sector_strategic_plan/ICT_SSP__SMART__Rwanda_Master_Plan_.pdf)

62. Interview with policymaker, Rwanda.

63. The World Bank Group (2016), *ID4D Country Diagnostic: Zambia*. Retrieved from <http://documents.worldbank.org/curated/en/318571474317392658/pdf/Zambia-ID4D-DiagnosticWeb040418.pdf>

64. Ibid.

65. AITOnline (date unknown), *NIMC, World Bank Collaborate to Build Nigeria's Central Data Base*. Retrieved from [http://www.aitonline.tv/post-nimc\\_\\_world\\_bank\\_collaborate\\_to\\_build\\_nigeria\\_\\_s\\_central\\_data\\_base](http://www.aitonline.tv/post-nimc__world_bank_collaborate_to_build_nigeria__s_central_data_base)

66. Interview with technical adviser to a public agency, Sri Lanka.

67. Ibid.

68. Ibid.

# 4. Regulatory frameworks and the impact on the gender gap

## 4.1. Introduction



This chapter reviews the policy frameworks of identity ecosystems in the 10 Commonwealth countries to assess whether they are aligned with the Principle of Inclusion (as per the World Bank Guidelines for ID4D Diagnostics)<sup>69</sup> particularly regarding the inclusion of women and girls. More details on the legal framework of each country can be found in Appendix A.

### INCLUSION: UNIVERSAL COVERAGE AND ACCESSIBILITY (as per the World Bank Guidelines for ID4D Diagnostics)



Ensuring universal coverage for citizens from birth to death without discrimination.



Removing barriers to access, usage and disparities in the availability of information and technology.



Safeguarding data privacy, security and user rights through a comprehensive legal and regulatory framework.



Establishing clear institutional mandates and accountability.

69. International Bank for Reconciliation and Development, World Bank (2018), *Guidelines for ID4D Diagnostics*. Retrieved from <http://pubdocs.worldbank.org/en/370121518449921710/GuidelinesID4DDiagnostic-030618.pdf>

## 4.2. Key foundational identity policies

**Constitutions, Births and Deaths Registration Acts** and **Persons Registration Policies** are three key foundational identity policies a solid legal foundation for national identity ecosystems. Through our research, we have identified several important factors influencing the effectiveness of these policies in addressing the specific needs of women and girls.

Foundational identity policies with a positive impact:

- 1 Contain provisions that are **specific, complete** and **clear**.
- 2 Are **aligned** with each other so that all foundational policies deliver the same coherent message on population registration and identity.
- 1 Establish fundamental legal principles and rights that guide policymaking in the country by clearly defining the concepts of citizenship, citizen rights and equality (including gender equality).
- 2 Shape the identity ecosystem by either prescribing how citizens obtain foundational and functional identities (related to services provided by the government) or by assigning a public entity to do so.

Foundational identity policies with a negative impact:

- 1 Contain **explicit bias** against a particular gender or a particular marginalised group that includes women.
- 2 Have **restrictive legal requirements** for registration.
- 3 Have **registration requirements that are difficult to fulfil** due to associated costs and/or practicality.
- 3 Provide a foundation for data protection and privacy policies.

Although the 10 Commonwealth countries have relatively progressive constitutions that reflect the Universal Declaration of Human Rights<sup>70</sup> and global standards of gender equality (e.g. Beijing Platform for Action<sup>71</sup>) and inclusion (e.g. Maya Declaration<sup>72</sup>), not all constitutions contain a complete set of principles and rights that help enable an inclusive identity ecosystem.

### National constitutions

A national constitution is a core document that shapes a country's identity ecosystem, particularly in terms of defining gender equity and equality. According to our study, in order to have a positive impact on the identity ecosystem, a national constitution should:

As demonstrated in Table 4.1, typical gaps include a lack of provisions that guarantee a citizen's right to name, registration and nationality at birth. Other examples of constitutional omissions that can create barriers to accessing official identification include the lack of a definition of "citizenship" or the absence of provisions for the registration of vulnerable children (e.g. children born to refugee parents or children born abroad to a family in which only one parent is a citizen of a given country).

70. The Universal Declaration of Human Rights. Retrieved from <http://www.un.org/en/universal-declaration-human-rights/index.html>

71. Fourth World Conference on Women Beijing Declaration. Retrieved from <http://www.un.org/womenwatch/daw/beijing/platform/declar.htm>

72. The Maya Declaration. Retrieved from <https://www.afi-global.org/maya-declaration>



TABLE 4.1

## Overview of definitions and rights guaranteed in national constitutions

COUNTRY	DEFINITION OF CITIZENSHIP	RIGHT TO NAME AND NATIONALITY	RIGHT TO REGISTRATION	FREE COMPULSORY EDUCATION	PROVISIONS FOR GENDER EQUALITY	RIGHT TO PRIVACY
<b>Bangladesh</b>	No	No	No	Yes	Yes	Yes
<b>Botswana</b>	No	No	No	Yes	No	Yes
<b>Malawi</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Nigeria</b>	Yes	No	No	Yes	No	Yes
<b>PNG</b>	Yes	No	No	No	Yes	Yes
<b>Rwanda</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Sri Lanka</b>	Yes	No	No	Yes	Yes	No
<b>Uganda</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Zambia</b>	Yes	No	No	No	Yes	No
<b>Zimbabwe</b>	Yes	Yes	Yes	Yes	Yes	Yes

The Constitution of **Malawi**<sup>73</sup> has a number of provisions on gender equality, including the right to property ownership and the right to inheritance regardless of a woman's marital status. Both rights establish the autonomy of a woman from a man and can promote the uptake of NID, which is required to register private property and claim inheritance.<sup>74</sup>

Although the Constitution of the Republic of **Zimbabwe**<sup>75</sup> has many progressive statutes, the procedures established by the Office of the Registrar General are not always aligned with provisions in the

Constitution. For example, despite it stating that both parents have the right to register a child, the Registrar General requires a single mother to provide the NID of a child's father to obtain a BC. In addition, to register a child born not born in a hospital, a mother must also bring a witness with a NID if the child is younger than 16 and two witnesses if a child is 16 or older.<sup>76</sup> Neither of these requirements are stated in the Births and Deaths Registration Act,<sup>77</sup> but each creates an additional barrier to a child's registration – a social barrier in the case of a father's ID and a financial barrier in the case of witnesses.<sup>78</sup>

73. Constitution of the Republic of Malawi. Retrieved from <https://www.wipo.int/edocs/lexdocs/laws/en/mw/mw002en.pdf>

74. Ibid.

75. Constitution of Zimbabwe. Retrieved from <http://extwprlegs1.fao.org/docs/pdf/zim127325.pdf>

76. Office of the Registrar General's website: <http://www.rg.gov.zw/services/birth>

77. Zimbabwe Births and Deaths Registration Act. Retrieved from [https://data.unicef.org/wp-content/uploads/2017/12/zimbabwe\\_birthreg\\_2005\\_en.pdf](https://data.unicef.org/wp-content/uploads/2017/12/zimbabwe_birthreg_2005_en.pdf)

78. Interview with NGO executive, Zimbabwe.

It is important to note that the existing processes for BC and NID registration in Zimbabwe were established by the former Registrar General who held the office from 1980<sup>79</sup> to 2018. The new Registrar General was appointed by the President on 20 September 2018.<sup>80</sup> In his early statements to the media, the new Registrar General vowed to ensure that “everyone entitled to a passport will receive it”<sup>81</sup> and committed to addressing long queues at the registrar office and to instilling a new work ethic in his office to improve service delivery.<sup>82</sup>

## Birth and citizen registration and issuance of BCs and NIDs

Each country in this study has policies that regulate citizen registration and the issuance of foundational identity credentials, i.e. a BC and a NID. The same policies also define which agency is responsible for collecting a citizen’s data and how such data is reported, stored and processed. Depending on the administrative structure of the identity ecosystem (see Section 3), birth registration and a BC may be regulated by separate agencies and fall under a separate policy framework than citizen registration and the issuance of a NID.

Based on our research, we have identified the following characteristics of BC and NID registration policies that might have a negative impact on both the access and use of a BC and NID by women and girls (see Tables 4.2 and 4.3):

- **Different provisions for registering boys vs. girls and men vs. women:** None of the regulatory documents analysed prescribe different requirements for registration by gender. However, there were several explicit gender-biased stipulations in obtaining foundational legal documents across the 10 countries (not all of are biased against women).

For example, in **PNG**, Section 18 of the Civil Registration Act<sup>83</sup> establishes the father as the “responsible person” for the purposes of modifying a child’s identity credentials, unless the father is deceased or does not have custody. This means that in a two-parent family, the law might limit a mother’s ability to make decisions on necessary updates/changes in the child’s official identification (e.g. a BC) on behalf of the child.



79. All Africa (2018), *Zimbabwe: Incompetent Mudede Punishes Grieving Families - Getting a Death Certificate Takes Days in Long Queues*. Retrieved from <https://allafrica.com/stories/201802120118.html>

80. Zimbabwe Daily (2018), *Masango takes over from Mudede*. Retrieved from <https://www.thezimbabwedaily.com/news/271232-masango-takes-over-from-mudede.html>

81. Viral Dotcom (2018), *I will respect citizenship rights, everyone entitled to a passport will receive it - New Registrar General*. Retrieved from <http://www.viraldotcom.com/i-will-respect-citizenship-rights-everyone-entitled-to-a-passport-will-receive-it-new-registrar-general/>

82. All Africa (2018), *Zimbabwe: New RG tackles Queues, Graft*. Retrieved from <https://allafrica.com/stories/201809240386.html>

83. PNG Civil Registration (Amendment) Act 2014. Retrieved from [http://dfcd.gov.pg/images/actsandconventions/CRO\\_Act.pdf](http://dfcd.gov.pg/images/actsandconventions/CRO_Act.pdf)

TABLE 4.2

## Policies on birth registration and issuance of birth certificates

COUNTRY	RELEVANT LEGAL INSTRUMENT	WHICH PARENT CAN REGISTER A CHILD	PARENTS' NID REQUIRED FOR BC APPLICATION	PERIOD FROM DATE OF BIRTH FOR COMPULSORY CHILD REGISTRATION
<b>Bangladesh</b>	Births and Deaths Registration Act, 2004	Either parent	No, unless requested by the authorities	45 days
<b>Botswana</b>	Birth and Death Registration Act, Chapter 30:01	Either parent	Yes	60 days
<b>Malawi</b>	National Registration Act of 2010 (operationalised in 2015)	Either parent	No	6 weeks
<b>Nigeria</b>	Births, Death, Etc. (Compulsory Registration) Act	Either if parents are not married	No	60 days
		Both if parents are married		
<b>PNG</b>	Civil Registration Act	Either parent	No	N/A
<b>Rwanda</b>	Law No. 32/2016 governing natural persons and family	Either parent	Yes	30 days
<b>Sri Lanka</b>	Registration of Persons Act	Either parent	Yes	42 days
<b>Uganda</b>	Birth and Death Registration Act, Cap. 309	Either parent	Yes	30 days
<b>Zambia</b>	Birth and Death Registration Act, Chapter 51	Either, but mother has to provide a father's NID	Yes	3 months
<b>Zimbabwe</b>	Births and Deaths Registration Act, Chapter 5:02	Either by law	Yes	Yes
		In practice mother has to provide a father's NID		

COUNTRY	LATE FEE FOR REGISTRATION AFTER COMPULSORY REGISTRATION PERIOD	WITNESSES REQUIRED BY LAW	WITNESSES REQUIRED IN PRACTICE	SERVICES ACCESSIBLE WITH A BC ARE LISTED IN THE LEGAL INSTRUMENT
<b>Bangladesh</b>	Free within 2 years, maximum \$0.10 per year after that	No	No	Yes
<b>Botswana</b>	Charged for each month of delay, maximum total \$10	No	No	Yes
<b>Malawi</b>	N/A	No	No	No
<b>Nigeria</b>	Yes, but not enforced	No	No	Yes
<b>PNG</b>	N/A	No	No	No
<b>Rwanda</b>	\$2.2	Yes	Yes	No
<b>Sri Lanka</b>	Free within 3 months, late fee of \$0.28 after that	No	No	No
<b>Uganda</b>	None	No	No	No
<b>Zambia</b>	None	Yes	No	No
<b>Zimbabwe</b>	Yes, unspecified	No	Yes	No



- **A requirement for parents to present a NID to register** a child or apply for a BC has a mixed effect. On one hand, it can incentivise a mother to obtain a NID to register her child. On the other hand, it can create an additional barrier for mothers who attempt to register children in countries where the NID ecosystem is in an emerging or intermediary stage.
- **Registration periods for BCs and NIDs** that are too short (30 days or less) can be a challenge for women and girls in rural and remote areas, especially in countries where decentralisation of the application process is limited because:
  - A They may need more time to name a child as required by cultural traditions;
  - B They may need time to gather money to travel to the registration location/office; or
  - C Adolescent girls eligible to register for NID may have to wait for a parent or a relative to accompany them to the registration location/office.

**Rwanda's** *Governing Natural Persons and Family Law*<sup>84</sup> changes the required period for registering a birth from 15 days to 30 days from the date of birth to accommodate cultural practices around choosing a child's name.<sup>85</sup> It is too early to say whether the change has had a significant positive impact on birth registration.

In all countries in this study, children can still be registered and obtain a BC after the legal compulsory registration period expires. However, delayed registration may require a payment of late fees (Table 4.2) or additional paperwork, including legal permits from designated government agencies. Overall, the longer the birth registration delay, the more complex and expensive the process of child registration and a BC application becomes.

For example, in **Sri Lanka**, there is a compulsory birth registration period of 42 days from the date of birth.<sup>86</sup> Parents can still register their child for free after the 42 days, but within three months of the date of birth.<sup>87</sup> Once the three month period expires, parents must pay a late fee of about \$0.28 and obtain a direct order under Section 24 by the Registrar General or the appropriate District Registrar.<sup>88</sup>

- **Late registration fees:** Poor households have a higher likelihood of delaying a child's birth registration and NID registration due to the costs involved.<sup>89</sup> Late registration fees can create an additional financial burden for mothers that might further discourage them from registering their children or discourage girls from obtaining a NID.<sup>90</sup> Some registration agencies remove late fees and/or establish a secondary free registration period (see Table 4.2) to make it easier for mothers from disadvantaged households to obtain a BC for their children.<sup>91</sup>

In **Botswana**, the *Births and Deaths Registration Act*<sup>92</sup> allows mothers to register births at hospital registration desks, which has made it easier for mothers to take the first step in registering their child's birth. However, mothers still have to go to National Registration Offices (NRO) to pick up the BC.<sup>93</sup> This process can create a barrier for disadvantaged households, which must pay travel expenses that are often higher for rural households. To address this issue, the office of the Registrar General regularly uses mobile registration teams to conduct BC registrations in communities where low rates of BC coverage have been observed. Mothers registering their children with these teams can also have their late fees waived.<sup>94</sup>

84. Law No. 32/2016 Governing Persons and Family. Retrieved from [https://data.unicef.org/wp-content/uploads/2017/12/Law\\_Governing\\_Persons\\_and\\_Family\\_\\_002\\_.pdf](https://data.unicef.org/wp-content/uploads/2017/12/Law_Governing_Persons_and_Family__002_.pdf)

85. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda\\_ID4D\\_Diagnostic\\_Web040318.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda_ID4D_Diagnostic_Web040318.pdf)

86. The Birth and Death Registration Act. Retrieved from <http://www.srilankalaw.lk/Volume-I/births-and-deaths-registration-act.html>

87. Registrar General website: <http://www.rgd.gov.lk/web/index.php/en/services/civil-registration/birth-registration.html#registration-of-a-past-birth>

88. Ibid.

89. Key informant interview, Transcript No. 1 – Botswana, NGO executive.

90. Ibid.

91. Ibid.

92. Botswana Births and Deaths Act (1968, Amendments 1998). Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/births-and-deaths-act.pdf>

93. Interview with NGO executive, Botswana.

94. Ibid.



There is no concept of a “last name” in Rwanda. By tradition, the father of the child has to choose a child’s name, which is different from the name of either of the parents or any other member of the family. In addition, a child receives several baptismal, or chosen names. As a result, finalising a child’s name for the birth certificate registration may take time.



TABLE 4.3

Policies on citizen registration and NID issuance<sup>95</sup>

COUNTRY	RELEVANT LEGAL INSTRUMENT	PERIOD FOR APPLYING FOR NID AFTER REACHING MAJORITY AGE <sup>96</sup>	LATE FEE FOR REGISTRATION AFTER THE PRESCRIBED REGISTRATION PERIOD EXPIRES	WITNESSES REQUIRED BY LAW
Bangladesh	Smart National Identity Card (2016)	No	N/A	No
Botswana	The National Registration Act CAP 01:02; National Identity Card, Omang (org.1986, last amended 2004)	30 days	Up to \$65	No
Malawi	National Registration Act of 2010 (operationalised in 2015); National Identity Strategy and System (NRIS)	30 days	\$2.7	No, but can be used if no BC
Nigeria	National Identity Management Commission Act (2007) <sup>97</sup>	Not specified	N/A	No
PNG	Civil and Identity Registration Act, 1963 (Amended in 2014)	Not specified	N/A	No
Rwanda	Law #32-2016 governing natural persons and family; Organic Law N° 30/2008 OF 25/07/2008 relating to Rwandan nationality	30 days	N/A	No
Sri Lanka	Registration of Persons Act (org. 1968, last amended 2016) <sup>98</sup>	No	N/A	No
Uganda	Registration of Persons Act (2015)	30 days	Up to \$13	No
Zambia	The National Registration Act, 1964 <sup>99</sup> , last amended in 1994	14 days	Up to \$250	Yes
Zimbabwe	National Registration Act Chapter 10:17 (org. 1971, last amended 2001) <sup>100</sup>	Not specified	\$2	No

95. For further discussion on the public services linked to a NID, see sections 4.3 – 4.5 and Appendix A for country-specific details.

96. The majority age, or the age of official adulthood is 16 in all of the countries except Bangladesh and PNG, where the majority age is 18.

97. See: <http://lawnigeria.com/LawsOfTheFederation/NATIONAL-IDENTITY-MANAGEMENT-COMMISSION-ACT.html>

98. See: <http://srilankalaw.lk/Volume-VII/registration-of-persons-act.html>

99. See: <http://www.parliament.gov.zm/sites/default/files/documents/acts/National%20Registration%20Act.pdf>

100. See: [https://r.search.yahoo.com/\\_ylt=AwrDQqOpK5JcGfwACXwPxQt;\\_ylu=X3oDMTBybGY3bmpvBGNvbG8DYMxYxBHBvcwMyBHZ0aWQDBHNIYwNzcg--/RV=2/RE=1553112106/RO=10/RU=https%3a%2f%2fwww.parl.zim.gov.zw%2facts-list%2fdownload%2f579\\_4fdec4d817fc289c6895a9e1b17a0df7/RK=2/RS=IZYjIBOYtP04RqmxHhivmt96wM-](https://r.search.yahoo.com/_ylt=AwrDQqOpK5JcGfwACXwPxQt;_ylu=X3oDMTBybGY3bmpvBGNvbG8DYMxYxBHBvcwMyBHZ0aWQDBHNIYwNzcg--/RV=2/RE=1553112106/RO=10/RU=https%3a%2f%2fwww.parl.zim.gov.zw%2facts-list%2fdownload%2f579_4fdec4d817fc289c6895a9e1b17a0df7/RK=2/RS=IZYjIBOYtP04RqmxHhivmt96wM-)

COUNTRY	WITNESSES REQUIRED IN PRACTICE	BC REQUIRED FOR NID APPLICATION	CAN BC BE REPLACED WITH AN ALTERNATIVE DOCUMENT FOR NID APPLICATION	NID IS REQUIRED TO ACCESS PUBLIC SERVICES
Bangladesh	No	Yes	No	Yes
Botswana	No	Yes	Yes	Yes
Malawi	Yes, to replace the BC	Yes	Yes	Yes
Nigeria	No	Yes	Yes	No
PNG	No	Yes	Yes	Yes
Rwanda	No	Yes	Yes	Yes
Sri Lanka	No	Yes	Yes	Yes
Uganda	No	Yes	Yes	Yes
Zambia	Yes	Yes	Yes	Yes
Zimbabwe	No	Yes	No	Yes



- **Explicit benefits of obtaining a BC are stipulated in national registration laws and policies:** One of the challenges in most countries in this study is to create demand for a BC. It is therefore important for the policy regulating birth registration to explicitly state the benefits of obtaining a BC.<sup>101</sup> Research shows that free public education and/or free healthcare for children appears to be the most attractive incentives for women to register their children.<sup>102</sup>

*For example, in **Botswana**, a BC is required for a child to enrol in school and access a free compulsory education as per the National Constitution.<sup>103</sup>*

- **Requirement to present witness(es) when registering for a BC or NID:** This requirement is more common when registering for a NID than a BC. Aside from the difficulties that may arise in finding a witness, a family will often also have to pay for the witness' travel expenses (in countries where the registration points are not decentralised), which can create an additional financial burden for disadvantaged households.

*In **Rwanda**, the Law Governing Natural Persons and Family<sup>104</sup> requires that a mother must present two adult witnesses when registering a child for a BC. Through this study we have learned that NIDA is proposing to remove this requirement or to allow hospital staff to serve as witnesses to simplify the registration process.<sup>105</sup>*

*In **Zambia**, a NID applicant must be accompanied by at least one witness who can verify their identity.<sup>106</sup> This requirement serves as proof of identity for those who do not have a BC which has*

*very low coverage in the country.<sup>107</sup> However, due to the social norms in Zambia (and generally across all 10 countries), a girl may not simply approach a relative and ask them to accompany her as a boy may be able to (in fact, boys can even ask family acquaintances to verify their identity).<sup>108</sup> She will often have to wait for her father or another male relative (preferably on the father's side) to be available to accompany her.<sup>109</sup>*

- **Requiring proof of a permanent address as part of a NID application** can create additional barriers for marginalised communities, including women. For example, in **Sri Lanka**, this requirement<sup>110</sup> becomes a burden for sex workers, widows of war, internal migrants and poor communities that have to relocate often to enter the formal identity ecosystem.<sup>111</sup>
- **The level of discretionary power assigned to a BC or NID issuing agency:** When policies do not establish the details of procedures and requirements of BC and NID registration, the responsible agency (e.g. National Registration Office, Office of the Registrar General or the National Identity Authority) has the power to establish specific regulations as it sees fit.

*According to the **PNG** Civil Registration Act, the Registrar General is responsible for establishing procedures and processes for collecting, processing and maintaining citizen records.<sup>112</sup> Section 7 of the Act stipulates that any changes to the power of the Registrar General can only be made with the approval of the Registrar General, essentially enabling an appointee in the Registrar General position to exercise full control over the processes without oversight.<sup>113</sup>*

101. Interview with technical adviser to a public agency, Zambia.

102. Interview with CEO of financial institution, PNG.

103. Constitution of Botswana (1966). Retrieved from <http://www.commonlii.org/bw/legis/const/1966/1.html>

104. Rwandan Law No. 32/2016 of 28/08/2016 Governing Persons and Family. Retrieved from [https://data.unicef.org/wp-content/uploads/2017/12/Law\\_Governing\\_Persons\\_and\\_Family\\_\\_002\\_.pdf](https://data.unicef.org/wp-content/uploads/2017/12/Law_Governing_Persons_and_Family__002_.pdf)

105. Interview with policymaker, Rwanda.

106. Interview with NGO executive, Zambia.

107. Data found at <https://data.unicef.org/topic/child-protection/birth-registration/>

108. Interview with NGO executive, Zambia.

109. Ibid.

110. Sri Lanka Government Information Centre: <http://www.gic.gov.lk/gic/index.php/en/component/info/?task=info&id=416>

111. Interview with NGO Executive, Sri Lanka.

112. PNG Civil Registration Act. Retrieved from [http://dfcd.gov.pg/images/actsandconventions/CRO\\_Act.pdf](http://dfcd.gov.pg/images/actsandconventions/CRO_Act.pdf)

113. Ibid.

- **Requirement to present a BC to register for a NID and alternatives to a BC:** Most countries require an applicant to present a BC as the main proof of identity for a NID application. In **Zimbabwe**, this requirement is reinforced by the Registrar General,<sup>114</sup> but since BC coverage in the country is low,<sup>115</sup> it is difficult for girls to obtain a NID. However, some countries allow for other documents to be presented as the child's proof of identity. On one hand, flexibility in this provision helps people without a BC to obtain a NID, which enables access to a wider range of services than a BC or any functional identity. On the other hand, the provisions can reduce demand for a BC because substitute documents are often easier and faster to obtain.

For example, in **Zambia**, a NID applicant can present an affidavit from a Commissioner of Oaths in lieu of a BC.<sup>116</sup> Similarly in **Rwanda**, a 90-day Authentication of Birth available through NIDA<sup>117</sup> can be used as proof of identity when applying for a NID or a passport. Since BC coverage is low in both countries (especially in Zambia), the possibility of using an alternative to a BC as proof of identity removes a barrier to accessing a NID for women and girls because, as discussed in Section 3, temporary foundational IDs may be more accessible to women if they are in close proximity to their home.<sup>118</sup>

- **Requirements for NID to access public and private services:** While registration for a NID is compulsory in all Commonwealth countries in this study, a NID is not always required to access public and services, which can limit usability and demand. It is important to note that while directly linking a NID to access to public and private services can incentivise NID uptake, this requirement should only be implemented in countries with advanced identity ecosystems to avoid depriving women and girls off of important services.

For example, **Nigeria** has 13 foundational and functional IDs in circulation and three are accepted as a primary proof of identity: driver's licence, passport and National Identity Card (Nigerian NID).<sup>119</sup> The National Identity Card is not established as a unique or primary document and it can take 12 months or more to receive it.<sup>120</sup> The long waiting period and availability of other widely acceptable official identification can explain the low coverage of the National Identity Card in **Nigeria**.<sup>121</sup>

Data sources for Nigeria<sup>122</sup> and Uganda<sup>123</sup>

In the identity ecosystem of all countries in this study, a **driver's licence plays an important role as proof of identity** when applying for a NID or when gaining access to public and private services (e.g. accessing a bank account or registering a SIM card). However, women across the 10 countries are significantly less likely to own or drive a car and have a driver's licence. For example, in Nigeria, 12 per cent of men (aged 15+) have a driver's licence vs. one per cent of women. In Uganda, five per cent of men have a driver's licence vs. one per cent of women.



114. Office of the Registrar General's website: <http://www.rg.gov.zw/services/national>

115. Data found at <https://data.unicef.org/topic/child-protection/birth-registration/>

116. Interview with technical adviser to a public agency, Zambia.

117. Interview with policymaker, Rwanda.

118. Interview with CEO of financial institution.

119. The World Bank Group (2016), *ID4D Country Diagnostic: Nigeria*. Retrieved from <http://documents.worldbank.org/curated/en/136541489666581589/pdf/113567-REPL-Nigeria-ID4D-Diagnostics-Web.pdf>

120. Interview with lawyer, Nigeria.

121. Data retrieved from Intermedia. Data can be requested by email at [finclusion@intermedia.org](mailto:finclusion@intermedia.org)

122. Ibid.

123. Ibid.

## 4.3. Gender mainstreaming in policy frameworks

**National gender, financial inclusion and social support/social protection policies** in the 10 Commonwealth countries play a significant role in charting a path towards effective engagement of women and girls in social, economic, and political sectors. Our study found that policies with the following characteristics can incentivise women and girls to obtain official identification:

- 1 Are established at the national level to provide unified and coherent guidance.
- 2 Have clear and practical targets for engaging women and girls.
- 3 Have products and services tailored to the needs of women and girls which require proof of identity to access them (e.g. G2P payments, including social support transfers and educational and agricultural subsidies).
- 4 Establish a designated oversight unit/agency responsible for providing technical advice and monitoring policy implementation.
- 5 Have specific government commitments, including the allocation of funds and resources.

It is important to note that such policies do not always directly address ID registration for women and girls. However, successful policies will include secondary targets related either to identity registration or to the digitisation and integration of NPR across various government agencies. Moreover, each of the three policies might offer a different incentive for women and girls to register for an identity document, and together have the potential to address the needs of different groups of women.

### National gender policies

Our research demonstrates that national frameworks on gender mainstreaming that are centred on gender equality can have a positive impact on societies by integrating gender-sensitive perspectives into decision-making processes at all levels and can:

- 1 Prevent decision makers from introducing regulations that are biased against one gender by design or oversight.
- 2 Help decision makers recognise and amend existing laws, policies and regulations that may interfere with gender equity and equality.

In the context of identity ecosystems, gender mainstreaming is vital to ensuring women's autonomy as well as equality between women and men. Gender equality can lead to better access to education for girls, more income-generating opportunities, independent financial transactions for women and help to increase women's engagement and participation in public and political life.<sup>124</sup> However, to access these opportunities and the necessary (financial) tools, a woman is often required to have a NID.

It is important to highlight that simply having a gender policy in place is not sufficient for effective gender mainstreaming (see Table 4.4). For example, in **Nigeria**, the National Gender Policy<sup>125</sup> does not have a clear implementation plan and primarily provides a philosophical framework for gender mainstreaming, while in **Zambia** the implementation of the National Gender Policy<sup>126</sup> has been slow due to a lack of funding.<sup>127</sup>

124. Fourth World Conference on Women Beijing Declaration. Retrieved from <http://www.un.org/womenwatch/daw/beijing/platform/declar.html>

125. Kura, S. (2013), *An analysis of Gender inequality and National Gender Policy in Nigeria*, International Journal of Scientific & Engineering Research Volume 4, Issue 1, January 2013. Retrieved from <https://www.ijser.org/researchpaper/An-analysis-of-Gender-inequality-and-National-Gender-Policy-in-Nigeria.pdf>

126. Ministry of Gender and Child Development (2014), *National Gender Policy*. Retrieved from <http://extwprlegs1.fao.org/docs/pdf/zam152916.pdf>

127. Interview with NGO executive, Zambia.

TABLE 4.4

## National Gender Policies

COUNTRY	NATIONAL GENDER POLICY	TARGETS FOR WOMEN'S INCLUSION IN DIFFERENT SECTORS	DEDICATED RESOURCES (STAFF AND FUNDS)	OVERSIGHT AGENCY
<b>Bangladesh</b>	No	—	—	—
<b>Botswana</b>	Yes	No	No	Yes
<b>Malawi</b>	Yes	Yes	Yes	Yes
<b>Nigeria</b>	Yes	Yes	No	No
<b>PNG</b>	Yes	Yes	No	Yes
<b>Rwanda</b>	Yes	Yes	Yes	Yes
<b>Sri Lanka</b>	No*	—	—	—
<b>Uganda</b>	Yes	Yes	Yes	Yes
<b>Zambia</b>	Yes	Yes	No	Yes
<b>Zimbabwe</b>	Yes	Yes	No	No

\*Although Sri Lanka does not currently have a National Gender Policy, one policy is currently being developed by the Ministry of Women's Affairs with support from the Prime Minister's Office. The policy is an overarching document covering the various policies, action plans and frameworks used by different Ministries and is expected to reach the Cabinet for review by mid-2019.<sup>128</sup>

128. Interview with NGO Executive, Sri Lanka.

## National Financial Inclusion Strategies

National Financial Inclusion Strategies are important for mainstreaming gender in the financial sector and, by extension, creating an inclusive economy (see Table 4.5).

In most countries in this study, the main barriers to women's access to financial institutions are stringent Know-Your-Customer (KYC) requirements and limited access to brick-and-mortar branches. The best practices employed by several countries in this study demonstrate that financial inclusion regulations can help to promote uptake of NID and improve women's and girls' livelihoods overall if they:

- 1 Establish varied/tiered KYC requirements for different types of financial accounts or different types of financial organisations to encourage women and make it easier for them to adopt financial services.
- 2 Commit to developing financial channels that are better suited to women's and girls' needs and lifestyles, including mobile banking, agent banking and postal banking. A wider range of financial channels can also support government social protection programmes, especially direct cash transfers and other G2P payments targeting women and girls.

**As more women enter the workforce and begin earning an income, they will require a financial account and a recognised identity document to register the account.** Access to mobile money services (MM) and mobile banking has become a major incentive for women to obtain a NID and register a SIM card in their own name.<sup>129</sup>

For example, in **PNG**, microfinance institutions (MFIs) have recognised the barriers to women's financial inclusion (e.g. illiteracy, lack of money, lack of mobility, dependence on husband, insecurity) and now offer women-exclusive banking and e-banking products for which they can sign up using minimal KYC assets (e.g. a name and a fingerprint).<sup>130</sup>

Through its Financial Inclusion Strategy Refresh,<sup>131</sup> the Central Bank of Nigeria aims to advance a cashless economy by assisting the government to use cashless channels for G2P and P2G payments. The Strategy reduces KYC-related hurdles by establishing a tiered KYC framework whereby the lowest tier can use a passport photo to open a financial account and by expanding digital financial services (DFS), including mobile money. The Strategy also pledges to support the Nigerian Identity Management Commission (NIMC) in its efforts to expand NID coverage in Nigeria. The Strategy also promotes women's employment in the DFS sector in order to create an ecosystem in which women providers can work with women clients to provide better customer service and satisfaction. The Central Bank pledges to create a favourable environment for DFS expansion by investing in infrastructure and ensuring regulation secures healthy competition.<sup>132</sup> Since the Strategy was just launched in mid-2018, it is too early to judge whether it has led to an increase in financial product/service uptake or had an impact on MNOs.

In **Uganda**, the Financial Innovation Pillar (part of the Financial Inclusion Project)<sup>133</sup> singles out mobile money and agent banking as the most promising innovations for advancing financial inclusion. Digital and agent-driven services can be beneficial for women who have limited mobility and prefer to access financial services from a location close to home. This could explain women's interest in signing up for mobile money and incentivise them to obtain a NID (as discussed in Section 4.4).

129. Interview with technical adviser to an international development agency, Uganda and interview with lawyer, Zimbabwe

130. Interview with CEO of financial institution.

131. Central Bank of Nigeria (2018), *Exposure Draft of the Financial Inclusion Strategy Refresh*. Retrieved from [https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh\\_July%206%202018.pdf](https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh_July%206%202018.pdf)

132. Ibid.

133. Bank of Uganda, *Financial Inclusion*. Retrieved from [https://www.bou.or.ug/opencms/bou/supervision/Financial\\_Inclusion/Financial\\_Innovations.html](https://www.bou.or.ug/opencms/bou/supervision/Financial_Inclusion/Financial_Innovations.html)



TABLE 4.5

## National Financial Inclusion Strategies

COUNTRY	NATIONAL FINANCIAL INCLUSION STRATEGY	TARGETS FOR ENGAGEMENT WITH WOMEN	OVERSIGHT AGENCY	RELAXED KYC REQUIREMENTS TO INCREASE WOMEN'S FINANCIAL INCLUSION	RELAXED KYC REQUIREMENTS TO INCREASE WOMEN'S FINANCIAL INCLUSION
Bangladesh	Yes	No	Yes	No	Yes
Botswana	Yes	No	Yes	Yes	Yes
Malawi	Yes	No	Yes	Yes	Yes
Nigeria	Yes	Yes	Yes	Yes <sup>130</sup>	Yes
PNG	Yes	Yes	Yes	Yes	Yes
Rwanda	Yes	Yes	Yes	Yes	Yes
Sri Lanka	No	—	—	—	—
Uganda	Yes	Yes	Yes	Yes	Yes
Zambia	Yes	No	Yes	Yes	Yes
Zimbabwe	Yes	Yes	Yes	No	Yes

## Social protection programmes and policies



Through this study, we have learned that social protection programmes can advance the demand for and use of identity credentials in two specific ways (see Table 4.6):

- 1 Directly:** by requiring a BC and/or NID as the only acceptable proof of identity for eligible girls and women to enrol in social protection/support programmes. However, this might only work in countries with advanced identity ecosystems.
- 2 Indirectly:** by offering G2P payments as part of social protection packages, for example, income supplements for women. This offering promotes NID uptake most effectively when it requires that the money be transferred to a financial account (e.g. at a bank, MFI or mobile money) that cannot be opened or accessed without a NID.

134. Nigeria has directly committed to expanding NID coverage. See: Nigeria's Financial Inclusion Strategy (2018, Refresh). Retrieved from [https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh\\_July%206%202018.pdf](https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh_July%206%202018.pdf)

Countries with **advanced identity ecosystems** (e.g. **Botswana, Uganda and Rwanda**) have integrated their National Population Registers (NPR) with their social protection databases. Such integration allows governments to select beneficiaries for cash transfers directly from the NPR without going through a separate application process. However, women who do not have a NID and are not registered in the NPR may not be able to receive social support from the government, as illustrated by the example of SAGE Uganda below.<sup>135</sup>

The Ugandan Social Assistance Grants for Empowerment (SAGE)<sup>136</sup> programme is a two-phase direct income support programme. SAGE offers grant-type G2P payment schemes to vulnerable populations, which include female-led households

and elderly women in rural/agricultural areas. NIRA-issued ID is one of the criteria for eligibility in the programme, and recipients are selected using the NIRA database.<sup>137</sup> MTN's Online Wallet is one of two payment channels (PostBank is the other). Recipients are given a SIM card with a registered MTN mobile money account where the payments are sent, after which they go to an MTN agent on a designated day to withdraw the money.<sup>138</sup>

Similar to Uganda, in Rwanda the NPR maintained by NIDA is integrated with the social protection services through an integrated Ubudehe household registry run by Local Administrative Entities Agency (LODA).<sup>139</sup> Household members are required to have a NID to qualify for any LODA support programmes.<sup>140</sup>

TABLE 4.6

## National Social Protection Policies

COUNTRY	NATIONAL SOCIAL PROTECTION POLICY	TARGETS FOR WOMEN	BC OR NID REQUIRED	G2P PAYMENT
<b>Bangladesh</b>	Yes	Yes	BC and NID	Yes
<b>Botswana</b>	No	—	—	—
<b>Malawi</b>	Yes	Yes	NID	Yes
<b>Nigeria</b>	Yes	Yes	Neither	Yes
<b>PNG</b>	Yes	Yes	No	No
<b>Rwanda</b>	Yes	Yes	NID	Yes
<b>Sri Lanka</b>	Yes	Yes	NID	Yes
<b>Uganda</b>	Yes	Yes	NID	Yes
<b>Zambia</b>	Yes	Yes	NID	Yes
<b>Zimbabwe</b>	Yes	Yes	NID	Yes

135. National Social Protection Policy (2015). Retrieved from <http://socialprotection.go.ug/wp-content/uploads/2016/07/National-Social-Protection-Policy-uganda.pdf>

136. The Ugandan Social Assistance Grants for Empowerment. Retrieved from <http://socialprotection.go.ug/systems-for-programme-implementation/>

137. Ibid.

138. Ibid.

139. Ubudehe Initiative. Retrieved from <http://rwandapedia.rw/explore/ubudehe>

140. Ibid.

## 4.4. Policies and government activities incentivising women and girls to obtain a BC or NID

Based on our findings of the study, three additional policies (and the government procedures that support them) have the potential to trigger BC and NID uptake: educational and SIM card registration Policies and the processes governments use to promote inclusive elections (see Table 4.7). Educational policies and SIM card registration can directly increase women's demand for a NID. For example, educational policies that enable a child to access free education (at any level) can address a woman's need to educate her children and be educated herself, and can stimulate ID uptake when they require official proof of identity to enrol in school and/or college. SIM card registration policies may also help incentivise women to obtain a NID,<sup>141</sup> but only in ecosystems where there are no significant barriers to NID uptake for women. Based on other GSMA studies, ownership of mobile phones and SIM cards can empower women by giving them access to information, employment opportunities and secure financial services, as well as making them feel safe and more connected.<sup>142</sup>

Inclusive electoral processes include outreach voter registration initiatives, such as mobile registration teams. These solutions can simultaneously register adults for NID and thus remove barriers resulting from the lack of decentralisation of NID registration points and enable women to obtain identity credentials closer to home.

### Educational policies and programmes

In a number of countries in this study, women perceive education as the most valuable asset of all, especially education for their children.<sup>143</sup> It is widely believed that the higher the level of education, the more likely a person will enter the formal economy and help improve their family's livelihood.<sup>144</sup>

However, education can also be a major long-term financial burden on a family and mothers in particular. Successful educational policies in this study (e.g. in advanced ecosystems such as **Bangladesh** and **Botswana**) have promoted the uptake of a BC or NID by addressing the financial barriers to education created by the following requirements:

- 1 A BC is required to enrol in free compulsory education.
- 2 A BC and a parental NID are required to receive government stipends/subsidies for education.

A requirement to present a BC or NID to take important school exams (e.g. primary school exit exam or a tertiary education entrance exam) might serve as an additional incentive to acquire an identity document; this requirement has been used by several countries in this study, including Rwanda, Uganda and Zimbabwe. **However, it is important to note that the requirement effectively promotes uptake of an ID only in Rwanda and Uganda, which have advanced identity ecosystems.** In Zimbabwe, where the ecosystem is not yet fully developed, the requirement to present a BC in order to take the exam and progress to the next stage of schooling creates a barrier for marginalised families whose children have had to stop their education in grade 7 because they did not have a BC and could not take the transitional exam.<sup>145</sup>

141. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globalfindex.worldbank.org/>

142. GSMA Connected Women (2018), *The Mobile Gender Gap Report 2018*. Retrieved from [https://www.gsma.com/mobilefordevelopment/wpcontent/uploads/2018/04/GSMA\\_The\\_Mobile\\_Gender\\_Gap\\_Report\\_2018\\_32pp\\_WEBv7.pdf](https://www.gsma.com/mobilefordevelopment/wpcontent/uploads/2018/04/GSMA_The_Mobile_Gender_Gap_Report_2018_32pp_WEBv7.pdf)

143. Interview with CEO of financial institution, PNG.

144. UN (Date unknown), *Sustainable Education: Why it Matters*. Retrieved from [https://www.un.org/sustainabledevelopment/wp-content/uploads/2017/02/ENGLISH\\_Why\\_it\\_Matters\\_Goal\\_4\\_QualityEducation.pdf](https://www.un.org/sustainabledevelopment/wp-content/uploads/2017/02/ENGLISH_Why_it_Matters_Goal_4_QualityEducation.pdf)

145. Interview with NGO executive, Zimbabwe.

In some countries in this study (e.g. Nigeria), neither a BC nor a NID are required at any stage of primary and secondary education. In other countries, as with the NID application process, a BC can be replaced with an affidavit signed by a Commissioner of Oaths (e.g. Uganda). While such relaxed requirements have a positive impact by enabling access to education for children without a BC, they can also reduce demand for a BC by removing one of the key incentives to obtain one.

*In Bangladesh, the Female Secondary School Assistance Project (FSSAP) offers direct cash transfers to poor households to encourage girls to complete at least secondary education.<sup>146</sup> The two main requirements for receiving the transfer are (1) a girl has to be enrolled in school (which requires a BC); and (2) a parent/mother must have a mobile money account to receive the money (which requires a NID).<sup>147</sup> According to a FSSAP evaluation, the programme nearly doubled female school enrolment in the first five years after launch in 1993.<sup>148</sup>*

## SIM card registration policies

All governments in this study mandate pre-paid SIM card registration.<sup>149</sup>

**Our research findings indicate that, in some contexts, SIM card registration can be a strong incentive for women to obtain a NID.** As mentioned earlier, access to mobile phones can be truly empowering for women by connecting them to tools, people and opportunities for the first time.

Mobile money is one such tool. Mobile money adoption has been growing year on year in all countries in the study; between 2016 and 2017, the number of registered mobile money accounts in Sub-Saharan Africa grew by

18.4 per cent.<sup>150</sup> In the same period, South Asia and East Asia and Pacific experienced growth of 46.9 per cent and 9.3 per cent, respectively.<sup>151</sup>

For women, mobile money offers both freedom and convenience, primarily by enabling them to perform a range of financial transactions from a mobile device, not just in brick-and-mortar branches. This addresses important contextual barriers experienced by women in many of the 10 countries studied, including inability to travel and restricted access to public life. By having the freedom to use financial services, women can conduct a range of financial transactions, such as receiving remittances from abroad, paying school fees safely and more easily and discreetly storing emergency funds.

It is important to note that aside from having a registered SIM card, individuals must meet additional KYC requirements to open a mobile money account (see Appendix A for country-specific details on SIM card registration and mobile money KYC requirements).

As mobile phone coverage expands – especially in Africa<sup>152</sup> – youth, including girls, are exploring ways to use mobile phones and the internet to conduct business via social media platforms like Facebook and Instagram. These types of business opportunities make it necessary for women and girls to have financial accounts in their own names (either bank accounts or mobile money accounts). The need for financial accounts may also incentivise women to obtain a NID, register SIM cards and open mobile money accounts.<sup>153</sup> Some countries in this study are more advanced than others in terms of women's access to mobile phones for business or entrepreneurial purposes. In 2018, the percentage of businesses in Uganda owned by women was 33.8 per cent whereas Bangladesh and Botswana stood at 25.9 per cent and 24.5 per cent, respectively.<sup>154</sup>

146. Female Secondary School Assistance Project, Bangladesh. Retrieved from [http://siteresources.worldbank.org/INTEMPowerment/Resources/14828\\_Bangladesh-web.pdf](http://siteresources.worldbank.org/INTEMPowerment/Resources/14828_Bangladesh-web.pdf)

147. Ibid.

148. Ibid.

149. GSMA (2016), *Mandatory Registration of SIM Cards: Addressing Challenges through Best Practices*. Retrieved from [https://www.gsma.com/publicpolicy/wp-content/uploads/2016/04/GSMA2016\\_Report\\_MandatoryRegistrationOfPrepaidSIMCards.pdf](https://www.gsma.com/publicpolicy/wp-content/uploads/2016/04/GSMA2016_Report_MandatoryRegistrationOfPrepaidSIMCards.pdf) and GSMA (2018), *Access to Mobile Services and Proof of Identity: Global Policy Trends, Dependencies and Risks*. Retrieved from [https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/?utm\\_source=YT&utm\\_medium=reportreferral](https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/?utm_source=YT&utm_medium=reportreferral)

150. GSMA (2017), *State of the Industry Report on Mobile Money*. Retrieved from [https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/05/GSMA\\_2017\\_State\\_of\\_the\\_Industry\\_Report\\_on\\_Mobile\\_Money\\_Full\\_Report.pdf](https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/05/GSMA_2017_State_of_the_Industry_Report_on_Mobile_Money_Full_Report.pdf)

151. Ibid.

152. GSMA (2018), *Mobile Economy – Sub-Saharan Africa 2018*. Retrieved from <https://www.gsma.com/mobileeconomy/sub-saharan-africa/>

153. Well Told Story (2018), *Insights Podcast: Rural Youth and the Internet – a Fulfilling and Transformative Experience*. Retrieved from <http://www.welltoldstory.com/insights-podcast-rural-youth-and-the-internet-a-fulfilling-and-transformative-experience/>

154. Mastercard Index of Women Entrepreneurs (MIWE) (2018). Retrieved from [https://newsroom.mastercard.com/wp-content/uploads/2018/03/MIWE\\_2018\\_Final\\_Report.pdf](https://newsroom.mastercard.com/wp-content/uploads/2018/03/MIWE_2018_Final_Report.pdf)

A SIM card registration policy can stimulate NID registration among women and girls, but it is critical to ensure policies consider the contextual factors that might affect women's ability to meet SIM card registration rules. For example, women may be less able to travel than men (particularly in rural and remote areas and communities with strong adherence to customary laws) and are less likely to have a NID than men. Yet, women are more likely to rely on mobile phones and mobile banking in their daily routine and for emergencies.<sup>155</sup> Not having access to a NID means that women may be more vulnerable to being excluded from vital communication and financial services, as they would be unable to comply with mandatory SIM card registration or KYC requirements for mobile money accounts.

Based on the findings of this study, there are a number of strategies to reach women in rural and remote areas more effectively. Countries considering implementing or updating their SIM card registration policies might consider supporting public-private partnerships (e.g. MNOs, NGOs and financial services providers) and leveraging the reach and (female) customer base of private sector entities.

*For example, when PNG's National Information and Communication Technology Authority (NICTA) launched a SIM card registration policy in 2016 (implemented in 2017), it almost created in a national crisis.<sup>156</sup> Only a small portion of the population had a NID and registrar offices did not have the capacity to handle the massive inflow of NID applications. Women were particularly at risk of being left behind in the process because they were less likely to have a NID and faced more difficulties travelling to central locations to apply for a NID, both of which made it very hard for them to register for the NID quickly. MiBank (a Microfinance Bank in PNG) and Digicel agreed to use MiBank's KYC database to register the SIM cards of MiBank clients. According to a key informant interview, the Bank registered as many as 3,000 SIM.<sup>157</sup>*

Important: Mandatory SIM card registration does not preclude people from using a SIM card registered in someone else's name.<sup>158</sup> Women may use SIM cards registered in their husband's name while children may use SIM cards registered in their parents' name. However, a woman who has a mobile subscription in her own name has access to a range of services in her own right. This gives her a sense of empowerment and ability to be digitally, socially and financially included without having to rely on someone else.<sup>159</sup>

## National electoral policies, regulations and processes

With the exception of Nigeria, citizens aged 18+ are eligible to vote in the countries in this study, but only if they have a valid NID. Therefore, during voter registration periods, many governments in this study organise mobile NID-registration teams whose mandate is to register all eligible citizens (especially in rural and remote locations) for both a NID and a voter ID card. This approach can help eliminate the burden associated with travelling to a registration point (including issues related to money, mobility and witnesses) women commonly face in intermediate and emerging identity ecosystems.

*For example, rural residents in **Zambia**, and women in particular, wait until elections to apply for their NRC in hope that the mobile units will come to their area and save them the expense of travelling to the registrar office to apply for a NID.<sup>160</sup>*

*However, in **Zimbabwe**, elections may have been the root cause of administrative barriers experienced by residents of areas with strong political opposition to the former President.<sup>161</sup> Our research indicates that the former Registrar General created barriers to applying for a BC and NID in these areas, allegedly to limit the ability of opposition supporters to receive official identification and register to vote.<sup>162</sup>*

155. Interview with technical adviser to an international development agency, Uganda; Interview with lawyer, Zimbabwe; interview with CEO of financial institution, PNG.

156. Dev Policy (2018), *SIM card deactivation commencing in PNG*. Retrieved from <http://www.devpolicy.org/sim-card-deactivation-commencing-in-png-20180802/>

157. Interview with CEO of Financial Institution, PNG.

158. [www.finclusio.org](http://www.finclusio.org)

159. GSMA (2018), *Access to Mobile Services and Proof-of-Identity: Global Policy Trends, Dependencies and Risks*. Retrieved from <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/02/Access-to-Mobile-Services-and-Proof-of-Identity.pdf>

160. Interview with policymaker, Zambia.

161. Interview with lawyer and activist, Zimbabwe.

162. Interview with lawyer, Zimbabwe.



TABLE 3.2

Policies that incentivise uptake of BCs and NIDs<sup>163</sup>

COUNTRY	EDUCATIONAL POLICY			SIM CARD REGISTRATION	ELECTORAL POLICY	
	BC EXCLUSIVELY REQUIRED TO ENROL IN FREE PUBLIC EDUCATION	THERE IS AN EDUCATIONAL SUBSIDY WHICH CAN BE ACCESSED WITH BC/NID	BC/NID EXCLUSIVELY REQUIRED TO TAKE AT LEAST ONE IMPORTANT EXAM	NID IS SOLE DOCUMENT ACCEPTED AS PROOF OF IDENTITY FOR SIM REGISTRATION	THERE ARE MOBILE VOTER REGISTRATION TEAMS OR OTHER VR OUTREACH EFFORTS	MOBILE VR TEAMS ALSO DO NID ENROLMENT
<b>Bangladesh</b>	Yes	Yes	Yes	No	No	—
<b>Botswana</b>	Yes	No	Yes	No	Yes	No
<b>Malawi</b>	No	Yes	No	No	Yes	Yes
<b>Nigeria</b>	No	No	No	No	No	—
<b>PNG</b>	No	No	No	No	Yes	No
<b>Rwanda</b>	No	No	Yes	Yes	No	—
<b>Sri Lanka</b>	Yes	No	Yes	No	Yes	No
<b>Uganda</b>	No, but mobile NIN registration units register children and parents in schools	No	Yes	Yes	Yes	Yes
<b>Zambia</b>	No	No	Yes	No	Yes	Yes
<b>Zimbabwe</b>	No	No	Yes	No	Yes	No

163. For more details on country-specific policies, see Appendix A.

## 4.5. Other factors stimulating or hindering access and utility of identity for women and girls

In addition to the policies, processes and practices already mentioned, several ecosystem and/or contextual elements can either incentivise women and girls to register for a BC and/or NID or further discourage them from doing so. Some factors may only apply to one country in our study while others are cross-cutting.

- Women cross-border traders need a NID to get a passport:** In **Zimbabwe** and **Uganda**, some women earn money by buying supplies in one country and selling in another.<sup>164</sup> In Zimbabwe, women buy supplies from Zambia and Malawi and sell them in Zimbabwe. In Uganda, most cross-border traders buy from Kenya and sell in Uganda or buy in Uganda and sell in DRC. Because these women reside in areas close to the border and trade goods across borders as their livelihood, they are highly motivated to apply for a NID and then use it to get a passport to cross the border. Since cross-border trading is informal, it is difficult to estimate how many women are engaged in the activity and how many of them have been motivated to register for a NID because of their trade.
- A NID is required to travel within a country:** This regulation only applies to **Rwanda** where a NID is required to travel across the country or to move/relocate to a different area for tertiary education, work or marriage.
- A BC provides protection from underage marriage:** In all countries in this study, underage marriage is a problem although numbers are dropping.<sup>165</sup> All countries have established 18 as the minimum legal age to marry without parental consent, although with parental consent the minimum age can be as high as 16.<sup>166</sup> However, in the absence of documents proving age, it is difficult for these legal rights to be enforced through processes and procedures on the ground. Our study found that a BC and/or NID are essential for teenage girls to prove they are minors and avoid forced marriage in **Bangladesh, Zimbabwe** and **Zambia**.
- Application for a BC or a NID might be difficult if it requires a certain literacy level or digital literacy:** Two countries in this study, **PNG** and **Malawi**, use a scoring method as part of the NID application process. In both countries, BC coverage is very low, and youth have to provide alternative proof of identity credentials to satisfy the application requirements. These alternative documents are assigned different scores depending on their credibility, so applicants must present more documents if the credibility of the available documents is low. In **Rwanda**, most government services, including NID applications, are processed through the e-government portal (Irembo), which can be challenging for women who tend to be less confident using ICT than men.<sup>167</sup> Women without the required technical skills (in both rural and urban areas) may have to ask men (mobile money agents in particular) to help them with e-government services, which can lead to application delays (if they have to wait for a man to be available) and limited use of the portal.<sup>168</sup>

164. Interview with technical adviser to an international development agency, Uganda; interview with lawyer and activist, Zimbabwe.

165. Omoeva, C., Hatch, R. and Sylla, B. (2014), *Teenage, Married and Out of School: Effects of Early Marriage and Childbirth on School Dropout*, Education and Policy Data Centre and fhi360. Retrieved from [https://www.epdc.org/sites/default/files/documents/EPDC\\_EarlyMarriage\\_Report.pdf](https://www.epdc.org/sites/default/files/documents/EPDC_EarlyMarriage_Report.pdf)

166. Ibid.

167. Interview with NGO executive, Rwanda.

168. Ibid.

# 5. Policy considerations

Based on the findings of this study, the main barriers faced by women and girls in the identity space can be generally divided into two categories: (1) legal or policy-related; and (2) contextual (i.e. geographic, socio-cultural, economic and/or political factors). While none of the countries in this study are the same, most of the barriers women and girls experience in accessing ID can be found in two or more of the countries.

However, before countries implement policies that require a foundational ID to access basic services, they must first address the key barriers and challenges women and girls face when registering and accessing ID in their respective identity ecosystems. Otherwise, policies aimed at increasing uptake of NID or BC can inadvertently exclude women and girls even further if they cannot overcome the contextual barriers to access foundational IDs in the first place.



This section summarises key recommendations and best practice policies for countries to improve their identity ecosystems.

LEGAL BARRIER	POTENTIAL SOLUTION	EXAMPLE
<p>Omission of critical definitions and rights in the national constitutions, e.g. the right to name, citizenship, nationality, registration, property and privacy.</p> <p>Omission of provisions relating to gender equality.</p>	<p>A national constitution should define critical rights for name, citizenship, registration and gender equality so that these rights can be enforced in subsequent laws and policies.</p> <p>Among other rights, the right to own property (e.g. land) regardless of marital status may be an important incentive for women to obtain a NID and claim their inheritance or part of the household property after divorce.</p>	<p>Malawi's Constitution guarantees a woman's right to own property regardless of her marital status, and in doing this establishes women's equality with men and women's autonomy as individuals regardless of their civil status.<sup>169</sup></p>
<p>Key laws (i.e. Constitution, Births and Deaths Registration Act and the Person's Registration Act) are inconsistent.</p>	<p>Foundational ID policies should reinforce the rights stated in the constitution. They should also specify the processes and procedures related to identity registration, including fees, agents and timelines related to ID delivery and access.</p>	<p>There are no examples among the 10 countries in this study of this solution being used.</p>

169. Constitution of the Republic of Malawi. Retrieved from <https://www.wipo.int/edocs/lexdocs/laws/en/mw/mw002en.pdf>

LEGAL BARRIER	POTENTIAL SOLUTION	EXAMPLE
Discrimination against marginalised groups, including explicit and implicit gender inequality.	Foundational ID policies should list all groups at risk of marginalisation (e.g. single mothers, war widows, orphaned children and refugees), define the barriers those groups face when seeking registration and prescribe solutions for reaching these groups with ID registration efforts.	The Registration of Persons Act in Sri Lanka identifies citizens over 50 as a group vulnerable to not having a BC <sup>170</sup> because some registration documents may have been lost during civil unrest. This group of citizens are allowed to use a Probable Age Certificate to prove their age and identity for the purposes of the National ID application. <sup>171</sup>
Potential risk of reinforcing customary laws when foundational policies reference, and give authority to, culturally important institutions (e.g. the chieftdom) without clearly defining their status and authority.	ID policies should clearly state the roles and authority of institutions involved in the enrolment process, in a manner that prohibits discriminatory cultural practices and reinforces the rule of law.	There are no examples among the 10 countries in this study of this solution being used.
BC or NID applications pose restrictive requirements for women and girls, including the requirement to present a witness, proof of permanent address and stringent requirements for updating NID data (e.g. changes to last names after marriage).	<p>In the policy design stage, all legal requirements should be tested through an inclusive consultative process involving representatives of marginalised communities, including women from rural and remote areas, labour migrants, single parents, and tribal and racial minorities and other groups.</p> <p>In addition, governments need to establish an on-going policy review process to amend policies when new data on marginalised groups and their challenges become available.</p>	There are no examples among the 10 countries in this study of this solution being used, although consultative processes for developing national policies are common among governments in this study.
Limited implementation of foundational identity and gender-mainstreaming policies due to the lack of specific targets for women and girls, as well as the lack of practical solutions presented by policies.	<p>It is important that gender policies, financial inclusion strategies, educational and social protection policies have clear, achievable targets for women's and girls' engagement in different spheres of national life that are beneficial for them.</p> <p>Countries should identify further opportunities to support women's and girls' economic activities that have a potential to promote uptake of NID (e.g. among women cross-border traders)</p>	In Zimbabwe, the National Financial Inclusion <sup>172</sup> Strategy proposes to establish a revolving Women's Empowerment Fund to provide affordable credit for women-led projects, support women-owned MSMEs, establish a Women's Bank, encourage government procurement from women-led companies and monitor gender inclusiveness and gender "friendliness" of financial institutions.

170. The Registration of Persons Act. Retrieved from <http://citizenslanka.org/wp-content/uploads/2016/02/Registration-of-Persons-Act-No-32-of-1971-E.pdf>

171. Department for Registration of Persons website: <http://www.drp.gov.lk/Templates/mobile.english.Department-for-Registration-of-Persons.html>

172. Zimbabwe National Financial Inclusion Strategy. Retrieved from <http://rbz.co.zw/assets/zimbabwe-national-financial-inclusion-strategy-2016---2020.pdf>

CONTEXTUAL BARRIERS	POTENTIAL SOLUTION	EXAMPLE
<p>Limited decentralisation of registration points, especially in countries with underdeveloped infrastructure.</p>	<p>Decentralised registration points are critical to achieving coverage at scale.</p> <p>Ideally, registration points should be within walking distance of any settlement (or home) and on the routine daily routes of residents.</p> <p>Countries can also integrate registration offices and/or agents with existing social institutions, including churches and malls, or public locations, including healthcare facilities.</p> <p>Registration agencies should consider innovative technology-driven registration solutions, including using mobile phones and the internet.</p>	<p>The government of Rwanda achieved a high rate of financial inclusion by placing Umurenge Savings and Credit Cooperatives (SACCOs) within 5 km of an average citizen's home.<sup>173</sup> The 5 km radius may be a reasonable measure of accessibility to a public agency branch in middle- and low-income countries.</p>
<p>Separate processes for applying for and receiving a BC or NID, leading to repeat visits to registration points.</p>	<p>Registration agencies should explore the possibility of issuing the document the same day an application is filed or delivering the document to the applicant's home or nearby public location (e.g. school, church or mall).</p>	<p>In Botswana, on-site registration points at 13 hospitals allow a mother to register a birth and receive a birth certificate before she leaves the hospital.<sup>174</sup></p>
<p>Lengthy processing of foundational official identification. When the issuance of a foundational document takes a disproportionate amount of time, applicants may experience prolonged exclusion from life-enhancing services.</p>	<p>It is important that registration agencies work on shortening the period between application and issuance of foundational documents, including using technology and public-private partnerships.</p>	<p>In Zambia, mobile NID registration units have the equipment and the power to collect the data required for the NRC application and to issue the card almost immediately.<sup>175</sup></p>
<p>Poor conditions of registration points, including the lack of waiting and washroom facilities and poorly trained frontline workers.</p>	<p>User-friendliness of the registration points is a critical factor in promoting BC and NID uptake.</p>	<p>According to the study, Rwanda appeared to have well-funded, user-friendly and efficient registration points.<sup>176</sup></p>

173. Alliance for Financial Inclusion (2014), *Rwanda's Financial Inclusion Success Story: Umurenge SACCOs*. Retrieved from [https://www.afi-global.org/sites/default/files/publications/afi\\_case\\_study\\_rwanda\\_finalweb.pdf](https://www.afi-global.org/sites/default/files/publications/afi_case_study_rwanda_finalweb.pdf)

174. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana\\_ID4D\\_DiagnosticWeb040418.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana_ID4D_DiagnosticWeb040418.pdf)

175. Interview with NGO executive, Zambia

176. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda\\_ID4D\\_Diagnostic\\_Web040318.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda_ID4D_Diagnostic_Web040318.pdf)



CONTEXTUAL BARRIERS	POTENTIAL SOLUTION	EXAMPLE
Fees (including late fees) associated with a NID and BC registrations are a barrier to uptake for vulnerable households.	The removal of fees (including late fees) for the key foundational ID may help stimulate uptake of NID and BC among women and girls.	In Sri Lanka, the compulsory birth registration period is 42 days from the date of birth by law, but parents have up to three months to register a child without paying a late fee. <sup>177</sup>
Limited (digital) literacy.	Public-private partnerships (e.g. Ministry of Education, NGOs and MNOs) for digital and financial literacy are important for expanding the range of registration delivery channels and assisting women to become more confident of using ICT tools.	In Rwanda, the government is working with UN agencies to develop and implement programmes aimed at improving women's confidence using technology, including assisting women with using the e-government portal without assistance from others. <sup>178</sup>
Limited demand for a BC due to a lack of uniquely linked access to important public services. i.e. opposite to the NID which is the required document for accessing all or most public and private services.	<p>There are several potential incentives for BC uptake, including requiring a BC to access education (especially free public education), free healthcare services for children and educational subsidies for primary and secondary education.</p> <p>Another possible solution is to establish a different (faster and/or easier) NID application process for BC holders without prohibiting alternative proof of identity documents.</p> <p>While it is important to increase demand for a BC by explicitly linking it to benefits, such activities should be complemented by an enabling policy environment and ID ecosystem that enables women and girls to access a BC, a NID and identity-related services.</p>	In Bangladesh, incentives for parents of girls to apply for a BC include a requirement for a BC for school enrolment and to access the Female Secondary School programme, which subsidises families with school-age girls. <sup>179</sup>

177. Department for Registration of Persons website: <http://www.drp.gov.lk/Templates/new.application.english.Department-for-Registration-of-Persons.html>

178. Interview with NGO executive, Rwanda

179. CGAP (2018), *How Bangladesh Digitized Education Aid for 10 million Families*. Retrieved from <https://www.cgap.org/blog/how-bangladesh-digitized-education-aid-10-million-families>

## Potential role of MNOs in improving access to BCs and NIDs

Wide geographic reach combined with agile digital technology create the potential for MNOs to assist governments in addressing some of the barriers to foundational IDs for women and girls:

- **Decentralised registration points:** Mobile operator retail outlets and agent networks can serve as possible registration channels. Voice and fingerprint authentication technologies and built-in photo cameras allow for the collection of biometric information and, where technically possible, such information can be relayed to the government agency responsible for NID enrolment. Enrolment processes should be supported by robust data protection policies and frameworks.
- **Trained frontline workers:** This is an opportunity for public-private partnerships between, for example, a Ministry of Education and/or identity registration authority that can develop training materials (e.g. short videos) and an MNO that can deliver the materials to frontline workers via mobile phones or mobile agent networks. MNOs could also help set up a performance monitoring system using the same channels.
- **Digital literacy and use of online ID application tools among women and girls:** This is another possibility for potentially impactful training that could be developed by the Ministry of Education and delivered by MNOs as part of the onboarding routine for all new mobile subscribers during the SIM card registration process.
- **Understanding of the needs of marginalised groups and/or unique identity use cases:** MNOs routinely collect data about their users to develop new and more tailored products, including for underserved populations. MNOs can serve as technical advisers to registration authorities on the best ways to reach marginalised/vulnerable groups and/or how to test whether the requirements of new policies are creating unintended barriers to registration for these groups.
- **Incentives for obtaining a BC or NID:** Based on this study, women in a number of developing markets are typically responsible for three key areas in the household: childcare and schooling, health and health emergencies and support for extended family events (e.g. funerals). MNOs can work with governments (specifically, public agencies responsible for financial inclusion strategies) to design and deliver tailored financial products via mobile money services. These can address the above-mentioned pain points for women, for example, with attractive emergency credit packages or access to emergency healthcare services. Furthermore, digital financial services could be developed with a wider goal of providing social cash transfers digitally rather than by cash. Such a strategy would increase the need for a NID (in order to register a SIM and create a mobile money account), boost DFS uptake and develop more secure and dynamic social cash transfer programmes.

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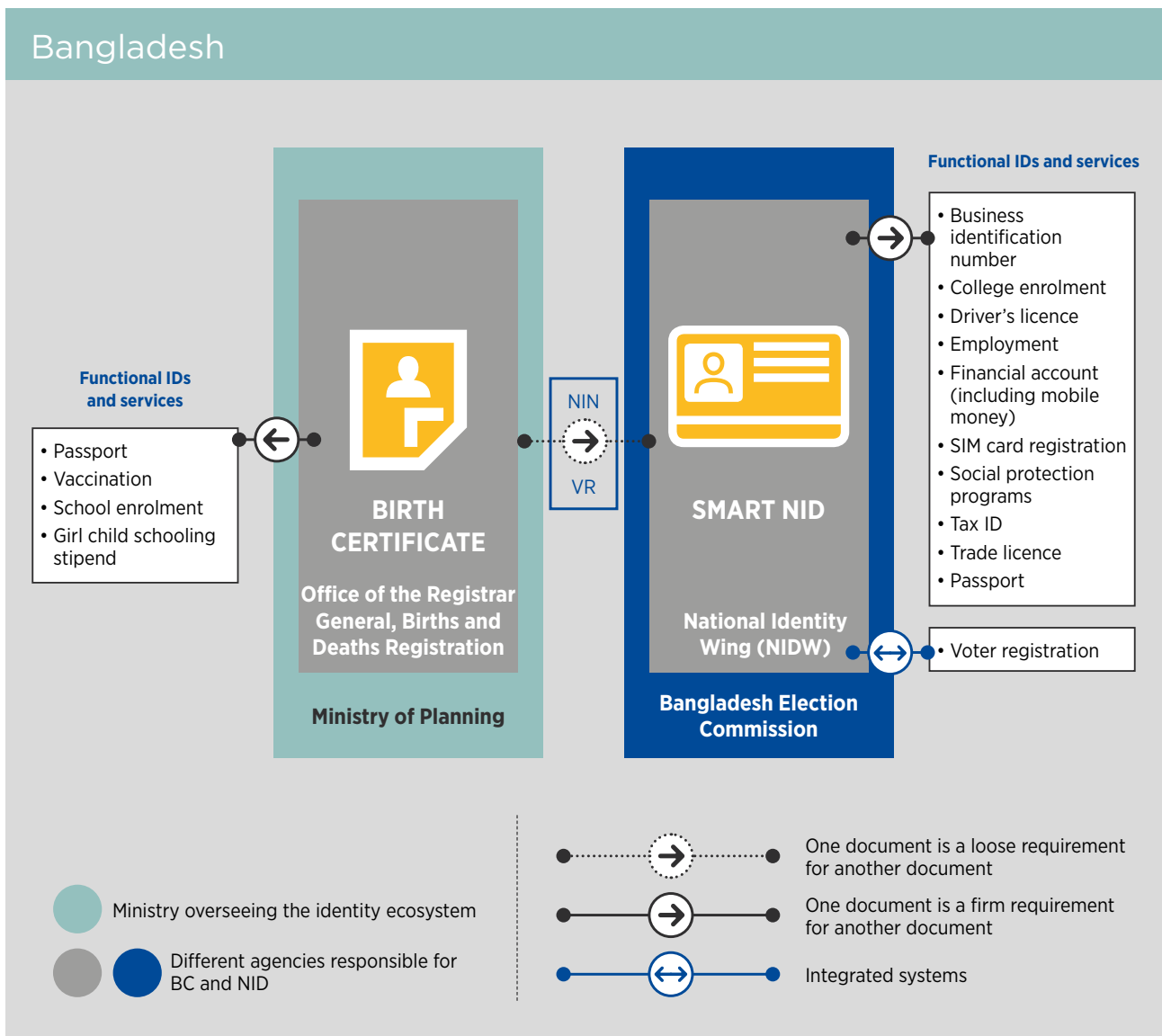
# 6. Appendix A: Country summaries

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# Bangladesh

## Introduction

There are two foundational identity documents in Bangladesh: birth certificates (BC) covering children 0–17 years and the National Identity Card (NID) covering adults 18+. Bangladesh has a unique identity ecosystem in which the National Election Commission, technically a functional identity agency, oversees the NID and the National Identity Number (NIN) and manages the National Population Register (NPF), which also serves as the voter database for those 18 and older. BCs are issued by local registrar offices under the Ministry of Planning.



## Foundational identity documents and barriers to access for women and girls

In Bangladesh, birth registration is compulsory within 45 days of the date of birth, but late registration fees are waived for two years.<sup>1</sup> The BC is a paper-based document that can be obtained from 5,000+ administrative units that act as registration agents, including union councils, municipalities, cantonment boards, city corporations and Bangladesh missions abroad.<sup>2</sup> The BC is the main requirement for school enrolment and must be presented to the school administration within 45 days of enrolment. This incentive does not appear sufficient as a BC covers only about 17 per cent of eligible children under five,<sup>3</sup> although registration among children attending school may be higher. Low BC coverage may be related to the low perceived value of the document among rural and poor households, which are also likely to be less literate. Some women may also be intimidated by the online registration and verification process.<sup>4</sup>

A BC is not the main requirement for the NID application; the Secondary School Certificate (SSC) takes priority.<sup>5</sup> However, a BC should still be provided along with the parent's NID, a passport or driver's licence and proof of permanent address.<sup>6</sup> Research suggests that about 70 per cent of the Smart ID roll-out is completed,<sup>7</sup> and media reports suggest that the government has been actively working on introducing a digital ID containing user fingerprints and an iris scan.<sup>8</sup>

Mass NID registration is undertaken annually to update voter databases. The Election Commission has established a three-stage enrolment campaign which starts with door-to-door recruitment by trained enumerators and

ends with the online verification of voter records. Citizens younger than 18 can apply for a NID, but they will not be registered as voters until they are 18.<sup>9</sup> Currently, 83 per cent of eligible adults, including 81 per cent of adult women, have a NID.<sup>10</sup> Our research suggests that those not covered by the NID are likely to be women in rural and remote areas, women with a low literacy level, women without a BC, women who do not vote, and women who either stay at home or work in the informal sector (which limits demand for the NID).<sup>11</sup>

## Policies incentivising or hindering women's and girls' access to identity

Bangladesh has been successful in ensuring women are equally represented in political life. The country has achieved 50 per cent female political representation and there is currently a female Prime Minister. The Bangladesh Constitution does not provide for a citizen's right to name, nationality and registration, although it does guarantee the right to employment, education and women's equal participation in all spheres of public life.<sup>12</sup> Despite these omissions in the Constitution, the Births and Deaths Act<sup>13</sup> establishes compulsory BC registration and the Election Commission has successfully established and reinforced mandatory NID registration, although the latter is not explicitly supported by a citizen registration policy as in other countries in this study.

Bangladesh does not have a gender policy at the national level, although several public and private agencies have launched organisational gender-mainstreaming policies. The draft of the new Financial Inclusion Strategy<sup>14</sup> suggests a strong focus on addressing the needs of women and girls,

1. Office of Registrar General, Births and Deaths Registration website: <http://br.lgd.gov.bd/english.html>

2. Ibid.

3. National Institute of Population Research and Training (2016), *Demographic and Health Survey 2014*. Retrieved from <https://dhsprogram.com/pubs/pdf/FR311/FR311.pdf>

4. Interview with policymaker Bangladesh

5. Bangladesh Election Commission, National Identity Registration Wing website: <http://www.nidw.gov.bd>

6. Ibid.

7. Interview with financial inclusion specialist, Bangladesh

8. BD News 24 (2017), *Smart NIDs: Election Commission mulls waving biometric details for now*. Retrieved from <https://bdnews24.com/bangladesh/2017/05/01/smart-nids-election-commission-mulls-waving-biometric-details-for-now>

9. Bangladesh Election Commission, National Identity Registration Wing website: <http://www.nidw.gov.bd>

10. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved at <https://globalfindex.worldbank.org/>

11. Interview with policymaker Bangladesh

12. The Constitution of the People's Republic of Bangladesh. Retrieved at [http://bdlaws.minlaw.gov.bd/pdf\\_part.php?id=367](http://bdlaws.minlaw.gov.bd/pdf_part.php?id=367)

13. Births and Deaths Registration Act. Retrieved from <https://www.refworld.org/pdfid/511b54192.pdf>

14. UNCDF (2018) *National Financial Inclusion Strategy (NFIS) for Bangladesh: Insights from Sylhet Regional Stakeholders*. Retrieved from <http://www.uncdf.org/article/3709/national-financial-inclusion-strategy-nfis-for-bangladesh-insights-from-sylhet-regional-stakeholders>



and women SME owners in particular. The Strategy may also explore innovative payment channels (e.g. mobile money and mobile apps by banks and MNOs) and innovative approaches to credit that may indirectly stimulate NID uptake.<sup>15, 16, 17</sup>

While there is no social support policy in Bangladesh at the national level, several industries (e.g. Ministry of Agriculture, Ministry of Education and Ministry of Finance) implement various social assistance programmes, with the Female Secondary School Assistance Project (FSSAP) being one of the most successful initiatives tailored to the needs of women and girls.<sup>18</sup> FSSAP is a holistic programme aimed at improving girls' secondary school completion rate. Among other activities, FSSAP offers cash transfers to poor households to pay for some school expenses. To receive the transfers, a household has to have a girl enrolled in school (which requires a BC) and a parent with a financial account to receive the money (which requires a NID).<sup>19</sup> The programme appears successful in increasing female school completion rates.<sup>20</sup>

A similar programme, Mayer Hashi (Mother Smile), has managed to enrol over 10 million mothers on DFS platform SureCash, through which they receive financial aid for their primary school children. Through this reliance on a digital payments programme, Mayer Hashi has effectively incentivised women to obtain a NID and register SIM cards to access their SureCash Accounts.<sup>21</sup>

## Mobile phone and SIM card registration

SIM registration is mandatory in Bangladesh: users must go through the process of biometric verification by

presenting their NID and recording a fingerprint.<sup>22</sup> If a person does not have a NID they can use a passport, driver's licence, gun licence, valid student ID, employee ID, debit or credit card (with photo) or a valid insurance card (with photo).<sup>23</sup> To register a mobile money account, a user must have an active SIM card, a passport-size photograph and either a valid NID, passport, driver's licence or copy of a citizenship certificate.<sup>24</sup> Both unregistered and active registered use of mobile money among women is low at 21 per cent and 8 per cent respectively compared to 33 per cent and 20 per cent among men.<sup>25</sup> Women face a range of barriers hindering their uptake of mobile phones and mobile money, including poverty, which leads to low ownership of mobile phones among women (most poor rural households still have only one phone),<sup>26</sup> low digital literacy, language issues (many women in rural areas struggle to understand the mobile money interface in English), limited need for mobile money, reliance on cash rather than digital currency,<sup>27</sup> and a lack of social encouragement for women to use formal financial services on their own.<sup>28</sup>

## Government-led initiatives to improve the identity ecosystem

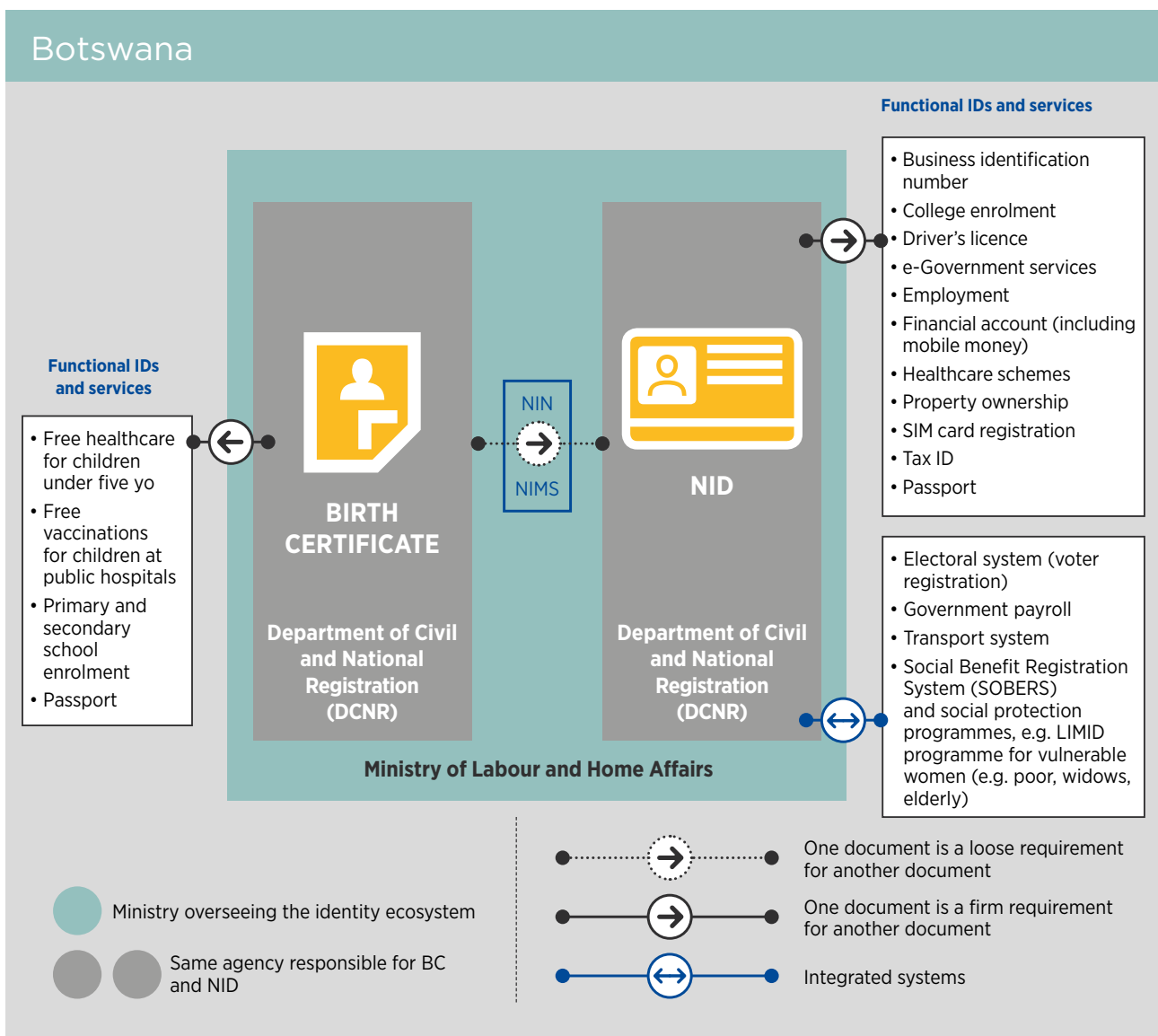
With the support of UNICEF, the government has been exploring several initiatives to stimulate birth registration and BC uptake. This includes the Births and Deaths Registration Project (active since 2001) and the Online Birth Registration System (BRIS, active since 2010) aimed at replacing manual registration with a fully digital process.<sup>29</sup> In addition, the government is investigating the digitisation of educational programmes (e.g. FSAAP and Mayer Hashi). Based on the findings of this study, these programmes stimulate uptake of NID among mothers who sign up for a DFS account to receive financial aid.

15. A. Rahman (2018) Bangladesh Shows the Way for Financial Inclusion. Retrieved from <https://opinion.bdnews24.com/2018/06/21/bangladesh-shows-the-way-for-financial-inclusion/>
16. Bangladesh Election Commission, National Identity Registration Wing website: <http://www.nidw.gov.bd>
17. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved at <https://globalfindex.worldbank.org/>
18. Female Secondary School Assistance Project, Bangladesh. Retrieved from [http://siteresources.worldbank.org/INTEMPowerment/Resources/14828\\_Bangladesh-web.pdf](http://siteresources.worldbank.org/INTEMPowerment/Resources/14828_Bangladesh-web.pdf)
19. Ibid.
20. Ibid.
21. CGAP (2018) *How Bangladesh Digitized Education Aid for 10 million Families*. Retrieved from <https://www.cgap.org/blog/how-bangladesh-digitized-education-aid-10-million-families>
22. Biometrics.org (2015) *Biometric Registration for SIM cards in Bangladesh Starts Wednesday*. Retrieved from <https://www.biometricupdate.com/201512/biometrics-registration-for-sim-cards-in-bangladesh-starts-wednesday>
23. <https://www.banglalink.net/en/faq>
24. Bangladesh Bank (2015), *Regulatory Guidelines for Mobile Financial Services (MFS) in Bangladesh*. Retrieved from: [https://www.bb.org.bd/aboutus/draftguinotification/guideline/mfs\\_final\\_v9.pdf](https://www.bb.org.bd/aboutus/draftguinotification/guideline/mfs_final_v9.pdf)
25. Intermedia Survey Institute (2017), *Bangladesh Wave Five Report: Fifth Annual FII Tracker Survey*. Retrieved from [http://finclusion.org/uploads/file/bangladesh-wave-5-report\\_final\(1\).pdf](http://finclusion.org/uploads/file/bangladesh-wave-5-report_final(1).pdf)
26. CGAP (2018), *How Bangladesh Digitized Education Aid for 10 million Families*. Retrieved from <https://www.cgap.org/blog/how-bangladesh-digitized-education-aid-10-million-families>
27. Ibid.
28. Interview with financial inclusion specialist, Bangladesh
29. Office of Registrar General, Births and Deaths Registration website: <http://br.lgd.gov.bd/english.html>

# Botswana

## Introduction

There are two foundational identity documents in Botswana: a birth certificate (BC) and the Omang National ID card (NID).<sup>1</sup> Both are regulated by the Department of Civil and National Registration (DCNR) under the Ministry of Labour and Home Affairs (MLHA).<sup>2</sup> A National Identity Number (NIN) is issued to a child at birth (nine-digit number for Botswana citizens and seven-digit number for non-citizens).<sup>3</sup> This serves as a link between a citizen's BC, NID and the integrated digital National Identity Management System (NIMS) that is also managed by MLHA. Currently it is not possible for private organisations to access NIMS for user-data verification.<sup>4</sup>



1. MLHA website: <http://www.gov.bw/en/Ministries--Authorities/Ministries/Ministry-of-Labour--Home-Affairs-MLHA/About-the-MLHA/Functions/>  
 2. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana\\_ID4D\\_DiagnosticWeb040418.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana_ID4D_DiagnosticWeb040418.pdf)  
 3. MLHA website: <http://www.gov.bw/en/Ministries--Authorities/Ministries/Ministry-of-Labour--Home-Affairs-MLHA/Tools--Services/Services--Forms/Birth-registration/>  
 4. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*. Retrieved from [https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana\\_ID4D\\_DiagnosticWeb040418.pdf](https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana_ID4D_DiagnosticWeb040418.pdf)

## Foundational identity documents and barriers to access for women and girls

In Botswana, the BC is a paper-based document which parents must apply for within 60 days of when a child is born. The application can be made at 13 on-site registration points at hospitals (a BC will then be issued at the hospital) or one of the 37 registration offices.<sup>5</sup> Within the 60 days, a BC is issued for free, but there is a penalty for each month thereafter of up to \$10.<sup>6</sup> By law, either parent or a guardian can apply for and collect a BC.<sup>7</sup> They are required to provide their NID and either a notice from a doctor (if a child was born in a hospital) or from a Kgosi, a hereditary leader of a Batswana tribe (for a child born at home).<sup>8</sup> For a child born out of wedlock, a mother is not required to provide information about the child's father.<sup>9</sup> A BC (together with a NIN) is a requirement to enrol in school, access free healthcare services for children and obtain a NID.

Birth registration coverage in Botswana is at 83 per cent (disaggregation by gender is not available).<sup>10</sup> Our research suggests that parents who fail to obtain the BC are primarily poor and/or live in remote areas,<sup>11</sup> but this also may include adolescent mothers or those who belong to nomad communities (e.g. Basarwa).<sup>12</sup> For these parents, the need to travel to the registrar office to pick up a BC can be a barrier due to the time and money such a trip might involve. However, the MLHA, together with NGOs, conduct educational and BC enrolment campaigns in areas with low BC coverage, including government mobile registration units that will waive late registration fees, which can help remove some of the key barriers to registration.<sup>14</sup>

The NID is an analogue card with a machine-readable bar on the back. In Botswana, citizens are required to apply for the NID at the same 37 registration offices as for a BC within 30 days of turning 16.<sup>14</sup> The NID contains a user's biographic and biometric data with the latter including a photo, thumbprint and signature. In Botswana, the NID has close to universal coverage at 96 per cent of eligible adults and 96 per cent of eligible women.<sup>15</sup> The NID is the key requirement to access most public and private services. In addition, the NIMS database is integrated with other public service databases, including voter registration, the Social Benefit Registration System (SOBERS) and government payroll.<sup>16</sup> The key barriers to accessing a NID are related to the absence of a BC. In order to obtain a substitute document to replace a BC, applicants must provide two different affidavits and their school or birth records, or they must be accompanied by witnesses (parents or relatives) who can confirm their identity.<sup>17</sup> Collecting the required documents and arranging for witnesses can be a burden for youth from poor or rural households, households headed by young mothers or for youth who are orphans—the households with children least likely to have a BC.<sup>18</sup>

## Policies incentivising or hindering women's and girls' access to identity

Botswana's Constitution<sup>19</sup> lacks important definitions on citizenship and gender equality and does not include provisions for key rights, such as the right to name, nationality and registration. However, the country's Births and Deaths Registration Act<sup>20</sup> and the National Registration Act<sup>21</sup> help to fill in these gaps by establishing compulsory and enforceable citizen registration and offering explicit incentives, such as

5. Ibid.

6. Ibid.

7. Botswana Births and Deaths Act (1968, Amendments 1998). Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/births-and-deaths-act.pdf>

8. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*. Retrieved from [https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana\\_ID4D\\_DiagnosticWeb040418.pdf](https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana_ID4D_DiagnosticWeb040418.pdf)

9. Botswana Births and Deaths Act (1968, Amendments 1998). Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/births-and-deaths-act.pdf>

10. Statistics Botswana (2016), *Vital Statistics Report 2014*, cited by UNICEF, retrieved from <http://statsbots.org.bw/sites/default/files/publications/Vital%20%20Statistics%20Report%202014.pdf>

11. Interview with NGO executive, Botswana

12. Ibid.

13. Ibid.

14. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*.

15. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globalfindex.worldbank.org/>

16. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*.

17. MLHA website. Retrieved from <http://www.gov.bw/en/Ministries--Authorities/Ministries/Ministry-of-Labour--Home-Affairs-MLHA/Tools--Services/Services--Forms/National-identity-application/>

18. Interview with NGO executive, Botswana

19. Constitution of Botswana (1966). Retrieved from <http://www.commonlii.org/bw/legis/const/1966/1.html>

20. Botswana Births and Deaths Act (1968, Amendments 1998) Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/births-and-deaths-act.pdf>

21. The National Registration Act (org. 1986, last amended 2004), retrieved from <http://www.elaws.gov.bw/default.php?UID=602>

access to education, healthcare and public and private services to BC and NID holders.

The National Gender Framework and Gender Equality Policy mainly focus on eliminating discrimination against women and offer few practical solutions for stimulating women's engagement in the economy and society more broadly. Similarly, Botswana's Financial Inclusion Roadmap and Strategy only contains few women-specific targets. Nevertheless, the strategy does offer solutions for increasing financial inclusion, which might also serve as indirect incentives for women to obtain a NID.<sup>22</sup> For example, financial services could include offering emergency as well as routine money management solutions, which might be of interest to women and are only accessible with a valid NID.<sup>23</sup>

Botswana does not have a national-level social protection policy. However SOBERS<sup>24</sup> is a robust social safety net system that oversees social support programmes targeting specific groups of women (e.g. widows, female-headed households, elderly and disabled women) with a range of support products, such as food baskets, temporary employment and direct cash transfers. The system can only be accessed by registering with a NID. Similarly, a BC (together with a NIN) is required for a child to enrol in school and take national exams.<sup>25</sup> Overall, the identity ecosystem in Botswana has a number of incentives for women to obtain a NID for themselves and a BC for their children.

Botswana's Constitution guarantees a citizen's right to privacy.<sup>26</sup> In addition, the Data Protection Act (2018)<sup>27</sup> establishes guidelines for collecting, processing and managing user data. The Act also specifies third-party

data disclosure procedures and sets the stage for user authentication by service providers once the NIMS is ready.<sup>28</sup>

## Mobile phone and SIM card registration

SIM card registration in Botswana has been compulsory since 2008 and requires a NID or passport.<sup>29</sup> To open a mobile money account, a person needs a registered SIM card, a NID and a minimum deposit of \$0.50. Mobile money registration can take place at an MNO office, postal office or several partner offices, including Choppies, TekCell, FurnMart and others.<sup>30</sup> Currently, 21 per cent of women have a mobile money account compared to 29 per cent of men.<sup>31</sup> While mobile money services in Botswana have been expanding, they might be competing with other innovative products that are sometimes offered by the same providers or MNOs. For example, in addition to mobile money, the MNO Orange offers a Visa-enabled pre-paid debit card to its subscribers.<sup>32</sup>

## Government-led initiatives to improve the identity ecosystem

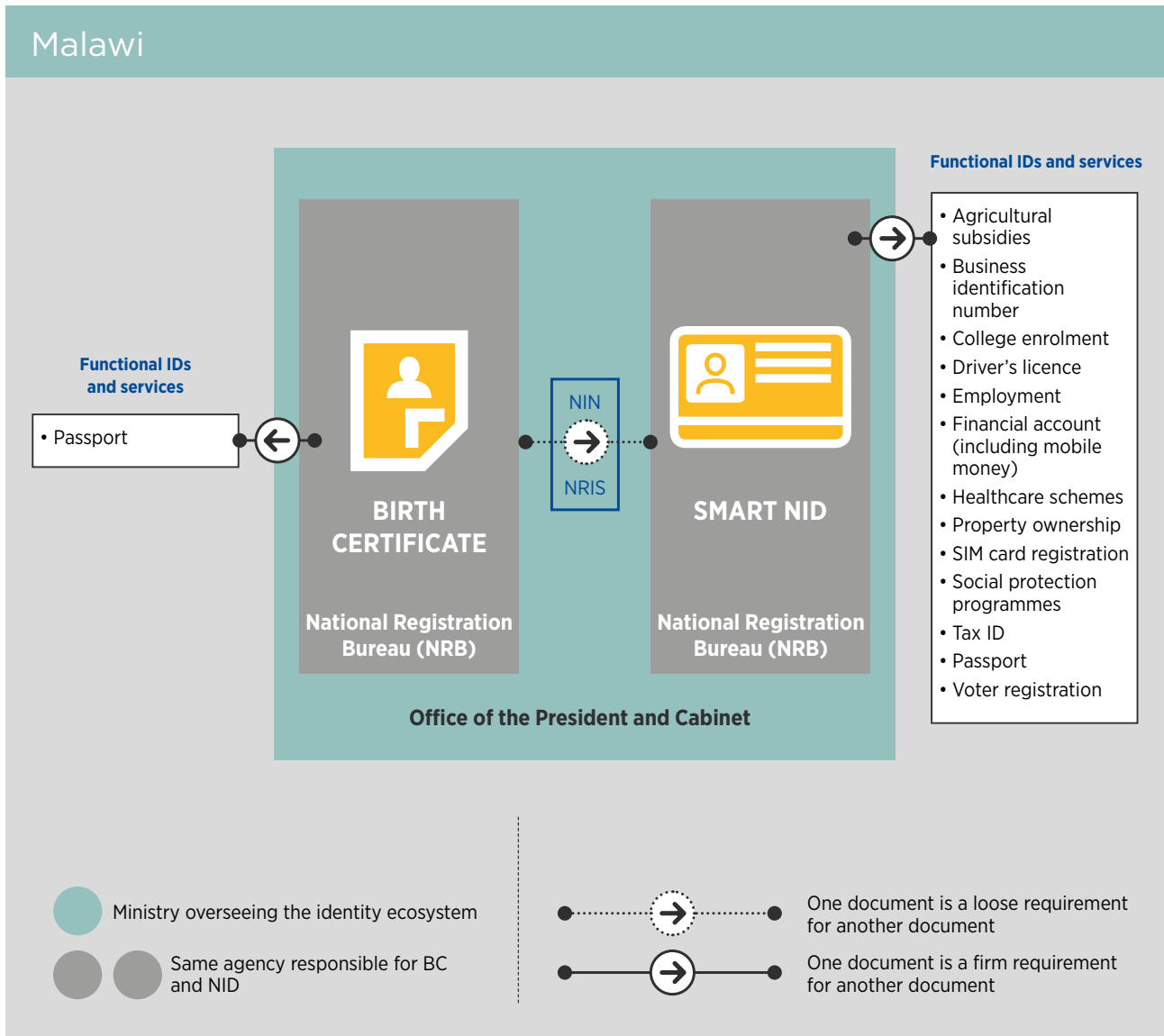
According to our research, the Department of Civil and National Registration (DCNR) had led several initiatives that aim to expand BC coverage including, but not limited to, education and outreach enrolment in remote communities, the waiving of late registration fees, the 2012 Registration of Vulnerable People project and the 2015 Universal Registration Campaign.<sup>33, 34</sup>

22. Botswana's Financial Inclusion Roadmap and Strategy suggests expanding the reach of mobile money services; facilitating interoperability of financial services among MNOs and between MNOs and the banking sector; exploring innovative payment channels (including cross-border remittances); development of accessible risk mitigation products (e.g. microinsurance and microcredit); and designing financial services for people with informal/irregular income. See: <https://www.finance.gov.bw/images/publications/fin/2BotsMAPRMPFinal.pdf>
23. Botswana Financial Inclusion Roadmap and Strategy 2015–2021. Retrieved from <https://www.finance.gov.bw/images/publications/fin/2BotsMAPRMPFinal.pdf>
24. Seleka, T. et al (2007), *Social Safety Nets in Botswana: Administration, Targeting and Sustainability*, Botswana Institute for Policy Analysis. Retrieved from [http://www.bidpa.bw/img\\_upload/pubdoc\\_47.pdf](http://www.bidpa.bw/img_upload/pubdoc_47.pdf)
25. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*. Retrieved from [https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana\\_ID4D\\_DiagnosticWeb040418.pdf](https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana_ID4D_DiagnosticWeb040418.pdf)
26. Constitution of Botswana (1966). Retrieved from <http://www.commonlii.org/bw/legis/const/1966/1.html>
27. Minchin Kelly (2018) *Data Protection Act 101 – What you need to know*. Retrieved from <https://minchinkelly-bw.com/2018/10/15/data-protection-act-101-what-you-need-to-know/>
28. Ibid
29. Communications Regulatory Act (No. 19 of 2012), Communications Regulations 2015, Section 61.
30. <http://www.orange.co.bw/personal/1/26/how-to-subscribe-157.html>
31. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globalfindex.worldbank.org/>
32. Mobile Payments Today (12 August 2013), Visa, Orange Money launch mobile payment program in Botswana, Retrieved from <https://www.mobilepaymentstoday.com/news/visa-orange-money-launch-mobile-payment-program-in-botswana/>
33. The World Bank Group (2016), *ID4D Country Diagnostic: Botswana*. Retrieved from [https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana\\_ID4D\\_DiagnosticWeb040418.pdf](https://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Botswana_ID4D_DiagnosticWeb040418.pdf)
34. Interview with NGO executive, Botswana

# Malawi

## Introduction

There are two foundational documents in Malawi: a birth certificate (BC) for children aged 0–16 and a national ID (NID) for citizens aged 16+. Both documents are handled by the National Registration Bureau (NRB), an independent agency managing the identity ecosystem, and the newly launched National Registration and Identification System (NRIS) project—a version of a national population database developed in partnership with UNDP.<sup>1</sup> Part of the NRIS mandate is to develop a National Identity Number (NIN) that will be assigned to citizens at birth. Since not all features of the NRIS are active, it is difficult to assess its capacity to provide user-authentication services to private and public service providers.



1. Interview with technical adviser to a public agency, Malawi



## Foundational identity documents and barriers to access for women and girls

Malawi's National Registration Act<sup>2</sup> prescribes compulsory birth registration within six weeks of when a child is born, however, late registration fees are waived for any registrations made within six months. Almost seven in 10 eligible children (67 per cent) have had their birth registered, whereas 17 per cent of these children have a BC,<sup>3</sup> a paper-based document issued by district registration offices.<sup>4</sup> The key barriers to obtaining a BC are the indirect costs associated with travelling to a registration office, particularly for rural populations. Additionally, the BC has low utility in Malawi given that it is not mandatory to access education, healthcare or a NID.<sup>5</sup>

NID coverage in Malawi is estimated at around 95 per cent of eligible adults.<sup>6</sup> Although there are no accurate statistics on the number of women registered, it is believed to be equal to men.<sup>7</sup> This high rate of coverage is due to recent government initiatives, such as several waves of mass registration in 2017–2018 and voter registration drives.<sup>8</sup> During the government's mass registration initiatives, mobile NID registration units visited 4,500 locations across the country.<sup>9</sup> The on-going NID registration is handled by 28 district centres in the country and the NRIS team is adding 96 post offices to bring registration points closer to rural populations.<sup>10</sup>

Malawi's NID is fully digitised and includes a chip containing selected biographical and biometric data (e.g. a photo and fingerprints). The NID is the only proof of identity that enables access to all public and private services, including obtaining a driver's licence, passport, direct cash transfers, SIM card registration

and financial services. Key barriers to NID access for women and girls can include a registration period of 30 days as well as a complex scoring method used to verify an applicant's citizenship status. To obtain a NID, each identity document submitted is scored and allocated a certain number of points as determined by the National Registration Bureau. An applicant must score a total of 100 points to successfully obtain the NID card.<sup>11</sup> For example, providing the NID of biological parents scores 100 points, a BC is 60 points and demonstrating your name is in the village register is worth 50 points. The scoring system can be challenging for some women as finding and collecting specific documentation can create a financial burden, and for some the process may require bringing a village head to the registration point as a witness if the applicant is low on points. The rules can also require women to travel to registration points, which may also require paying for a witness to travel with them.<sup>12</sup>

## Policies incentivising or hindering women's and girls' access to identity

Malawi's Constitution<sup>13</sup> establishes the right to name, nationality and registration. The Constitution includes several chapters on gender equality and women's welfare and provides the foundation for social protection programmes aimed at women, such as maternal benefits and social cash transfers. Among other key statutes, the Constitution establishes a woman's right to property regardless of her marital status.<sup>14</sup> These provisions are aligned with the National Registration Act,<sup>15</sup> which underpins mandatory registration for BC and NID for all citizens regardless of their gender.

2. Malawi National Registration Act. Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/Malawi-NATIONAL-REGISTRATION-ACT.pdf>

3. National Statistical Office of Malawi (2017), Demographic and Health Survey 2015–2016. Retrieved from <https://dhsprogram.com/pubs/pdf/FR319/FR319.pdf>

4. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>

5. Ibid.

6. Interview with technical Adviser to a public agency, Malawi

7. Ibid.

8. Ibid.

9. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>

10. Interview with technical adviser to a public agency, Malawi

11. Ibid.

12. Ibid.

13. Constitution of the Republic of Malawi. Retrieved from <https://www.wipo.int/edocs/lexdocs/laws/en/mw/mw002en.pdf>

14. Ibid.

15. Malawi National Registration Act. Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/Malawi-NATIONAL-REGISTRATION-ACT.pdf>

Malawi's National Gender Policy, National Social Support Programme and Financial Inclusion Strategy are well aligned to incentivise women and girls to obtain an ID. The National Gender Policy aims to address barriers inhibiting equal participation between men and women in socio-economic and political spheres.<sup>16</sup> The Malawi Social Support Program II (MSSP II)<sup>17</sup> advocates for improved participation of women at all levels of MSSP II decision making and ensures that the eligibility criteria does not prevent women from receiving support from the government, including via cash transfers and public work.<sup>18</sup> Finally, the Financial Inclusion Strategy<sup>19</sup> advocates for the advancement of a cashless economy and transitioning current G2P payments to cashless channels (e.g. a bank or mobile money account). This may incentivise women beneficiaries to obtain a NID to access cashless financial services.

The Malawi Education Sector Improvement Project (MESIP)<sup>20</sup> does not directly promote registering for a formal identity since neither the BC nor the NID are required for any educational benefits.

The government's electoral initiatives continue to play a role in promoting the NID as part of voter registration activities.

The government is still in the process of drafting a data protection policy. However, the Electronic Transactions and Cyber Security Law of 2016<sup>21</sup> offers legal provisions for protecting community and individuals' interests from fraud, misuse of private information, breach of privacy and immoral behaviour that may result from improper use of data generated during online or digital transactions. However, the Act also contains provisions that could be used to censor online content and also requires service providers to

hand over user information when presented with a court-issued warrant.<sup>22</sup>

## Mobile phone and SIM card registration

SIM card registration in Malawi is mandated by the Communications Act (2016).<sup>23</sup> A subscriber is required to present to a service provider their NID number or any other document that proves their identity and residential address.<sup>24</sup> The same documents are required for registering a mobile money account.<sup>25</sup> Currently, 18 per cent of women have a mobile money account compared to 23 per cent of men.<sup>26</sup> The reported barriers to women's access to mobile money include a limited agent network resulting in low geographic coverage of mobile services, common network downtime resulting in a long wait for transactions and high transaction costs.<sup>27</sup>

## Government-led initiatives to improve the identity ecosystem

Government-led initiatives focus on promoting a digital and cashless economy, such as financial and business education for women, exploring innovative credit packages for SMEs (mostly owned by women) and establishing Customer Complaint and Financial Literacy Units. Many of these initiatives aim to increase women's inclusion in the economy and promote NID uptake.

16. Malawi National Gender Policy. Retrieved from <https://cepa.rmpportal.net/Library/government-publications/National%20Gender%20Policy%202015.pdf>

17. Malawi National Social Support Program II. Retrieved from [http://socialprotection.org/sites/default/files/publications\\_files/Malawi%20National%20Social%20Support%20Programme%20%28MNSSP%20II%29.pdf](http://socialprotection.org/sites/default/files/publications_files/Malawi%20National%20Social%20Support%20Programme%20%28MNSSP%20II%29.pdf)

18. Public work is employment in any government-funded projects, including construction, street cleaning, etc

19. D. Kabambe, Governor, Reserve Bank of Malawi (2017), *Introductory Speech at the Inaugural Financial Inclusion Indaba and Launch of the National Strategy for Financial Inclusion*. Retrieved from <https://www.bis.org/review/r170818b.pdf>

20. The World Bank (2017), *Malawi Education Sector Improvement Project (MESIP): Implementation Status & Results Report*. Retrieved from <http://documents.worldbank.org/curated/en/674781498617273851/pdf/ISR-Disclosable-PI54185-06-27-2017-1498617265336.pdf>

21. Electronic Transactions and Cyber Security Law. Retrieved from <http://www.macra.org.mw/wp-content/uploads/2014/07/E-Transactions-Act-2016.pdf>

22. Freedom House (2017), *Freedom on the Net 2017*. Retrieved from: <https://freedomhouse.org/report/freedom-net/2017/malawi>

23. Communications Act (2016). Retrieved from <http://www.macra.org.mw/wp-content/uploads/2014/07/Communications-Act-2016.pdf>

24. Ibid.

25. Reserve Bank of Malawi, Guidelines for Mobile Payment Systems. Retrieved from: <https://www.rbm.mw/PaymentSystems/GetContentFile?ContentID=3556> and Money Laundering, Proceeds of Serious Crime and Terrorist Financing Act 2006 Section 24.2.b. Retrieved from: <https://www.rbm.mw/Home/GetContentFile?ContentID=3753>

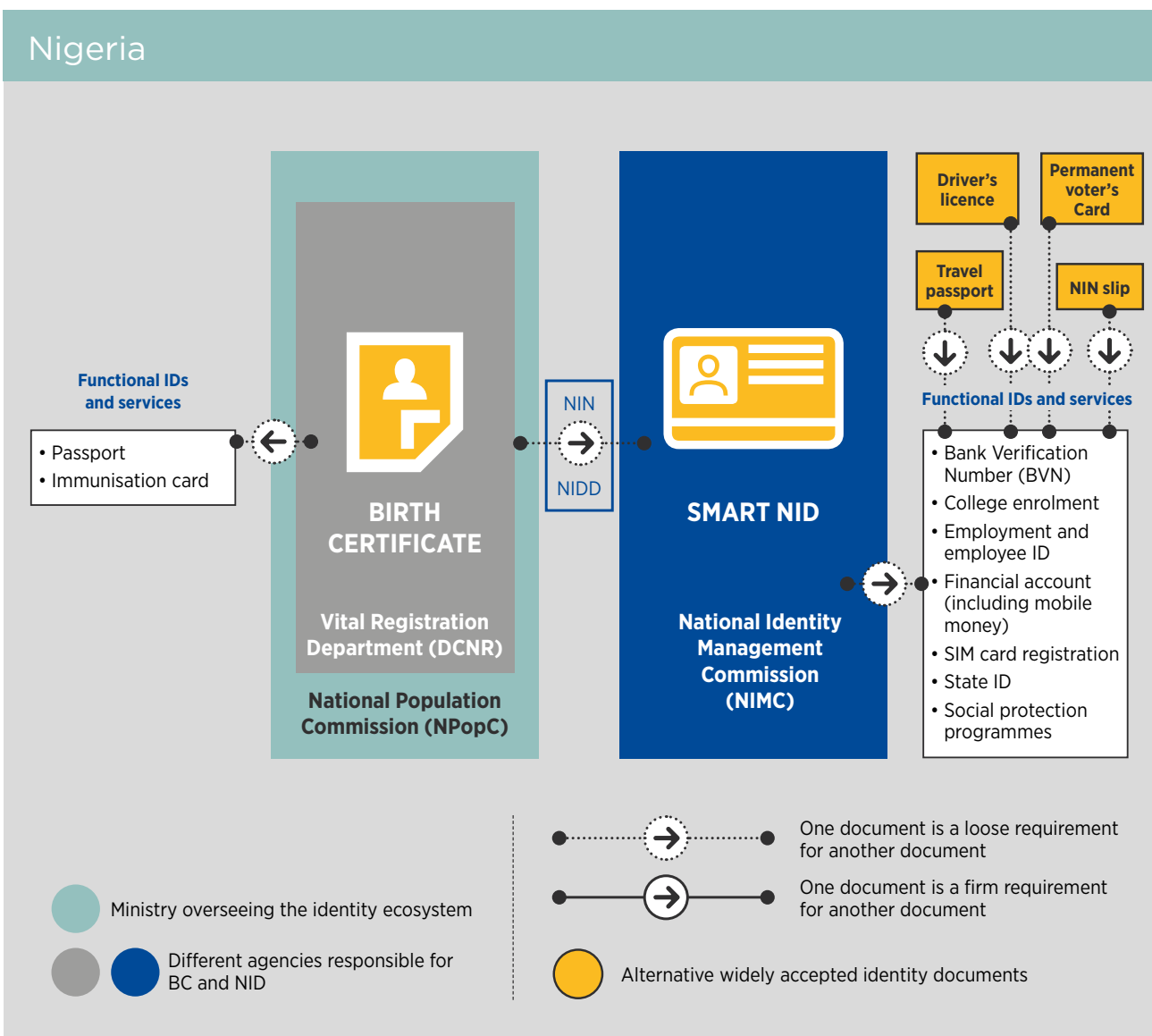
26. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globalfindex.worldbank.org/>

27. Women in Tech, Africa (2017), *The Growth of Mobile Money in Malawi*. Retrieved from <http://www.womenintechfrica.com/2017/04/12/the-growth-of-mobile-money-in-malawi/>

# Nigeria

## Introduction

Nigeria has a unique identity ecosystem. In addition to a birth certificate (BC) and national ID (NID), there are over 10 other (mostly functional) identity documents accepted by public and private service providers as proof of identity.<sup>1</sup> For the purpose of formal identification (e.g. to open a bank account), acceptable IDs are limited to the NID, driver's licence, international/passport, permanent voter's card and a NIN slip (issued as part of the NID application process).<sup>2</sup> Other important functional IDs can also include a Bank Verification Number (BVN), a Lagos Resident ID or an employee ID.<sup>3</sup>



1. The World Bank Group (2016), *ID4D Country Diagnostic: Nigeria*. Retrieved from <http://documents.worldbank.org/curated/en/13654148966581589/pdf/113567-REPL-Nigeria-ID4D-Diagnostics-Web.pdf>

2. Interview with technical adviser to a public agency, Nigeria

3. Interview with technical adviser to a public agency, Nigeria

## Foundational identity documents and barriers to access for women and girls

In Nigeria, birth registration is compulsory and should be carried out within 60 days from the date of birth. Birth registration after 60 days is subject to a late registration fee.<sup>4</sup> BC coverage in Nigeria is 15 per cent of eligible children, with an equal proportion of boys and girls registered.<sup>5</sup>

The BC is a paper-based document managed by the National Population Commission (NPopC).<sup>6</sup> NPopC runs over 3,600 civil registration centres in Nigeria and works together with the National Primary Healthcare Agency to manage registration desks at major hospitals and health facilities.<sup>7</sup> However, the institutional birth rate in Nigeria is low at approximately 36 per cent,<sup>8</sup> meaning hospital registration desks are limited in terms of increasing BC coverage. In addition, even though the BC is a legal requirement for school enrolment and the NID application, this requirement is not always enforced.<sup>9</sup> For the most part, our research did not find any specific barriers for women to obtain a BC for their children, however, there are no particular incentives either.

The NID is a chip-based card and contains two digital photos, the fingerprint templates and an iris scan of the card holder.<sup>10</sup> The NID is issued by the National Identity Management Commission (NIMC) and can be obtained at 400+ enrolment centres around the country.<sup>11</sup> The first step in obtaining a NID is to apply for a National Identity Number (NIN) and to submit biometric data.<sup>12</sup> After the NIN is issued, the application automatically moves to the NID stage, which can take up to 12 months.<sup>13</sup>

Based on the findings of the study, the main barriers to obtaining a NID are accessibility to an enrolment centre, the often long wait for a NID and the overall lack of demand.<sup>14</sup> Aside from physical enrolment centres (which allow for assisted and self-enrolment, but are insufficient in number for a country of almost 200 million people), applicants can complete a 'pre-enrolment' online. However, while applicants can submit biographical information online, biometric information must be taken at an enrolment centre.<sup>15</sup> This may be challenging for under served women in rural areas, conservative communities (in the northern part of Nigeria) and those living in conflict zones.<sup>16</sup> Current NID coverage in Nigeria is at 47 per cent of eligible adults, including 42 per cent of eligible women and 53 per cent of eligible men,<sup>17</sup> although other studies cite lower figures.<sup>18</sup>

## Policies incentivising or hindering women's and girls' access to identity

The Nigerian Constitution<sup>19</sup> lacks any provisions guaranteeing the right to name, nationality or gender equality. However, it establishes the right to acquire property applicable to both men and women and states that a valid identity document is required to register the property. The Births, Deaths, Etc. (Compulsory Registration) Act<sup>20</sup> enables single mothers to register a child without a father's presence, his consent or his NID when a child is born out of wedlock, which removes potential barriers for single mothers. At the same time, NPopC does not require a mother to have a NID to register her child, which not only removes a barrier for women without a NID to register a child, but also eliminates the incentive for the mother to obtain a NID.<sup>21</sup>

4. Birth, Deaths, Etc. (Compulsory Registration) Act. Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/BIRTHS-DEATHS-ETC.-COMPULSORY-REGISTRATION-ACT-Nigeria.pdf>
5. Ibid.
6. National Population Commission website: <https://www.nigeriacrvs.gov.ng>
7. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/29865150355191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
8. Nigeria Population Commission (2014) *Demographic and Health Survey 2013*. Retrieved from <https://dhsprogram.com/pubs/pdf/fr293/fr293.pdf>
9. Interview with Lawyer, Nigeria
10. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/29865150355191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
11. The World Bank Group ID4D (2016), *Country Diagnostic: Nigeria*. Retrieved from <http://documents.worldbank.org/curated/en/136541489666581589/pdf/113567-REPL-Nigeria-ID4D-Diagnostics-Web.pdf>
12. See: <https://www.nimc.gov.ng/how-to-enrol-adults/>
13. Interview with lawyer, Nigeria
14. Ibid.
15. NIMC website. Retrieved from <https://www.nimc.gov.ng/preenrolment-online/>
16. Ibid.
17. Data retrieved from Intermedia. Email [finclusion@intermedia.org](mailto:finclusion@intermedia.org) for data
18. ID4D, *Global Dataset: Country View*. Retrieved from <http://id4d.worldbank.org/global-dataset/visualization>
19. Constitution of the Federal Republic of Nigeria. Retrieved from <http://www.nigeria-law.org/ConstitutionOfTheFederalRepublicOfNigeria.htm>
20. The Births, Deaths, Etc. (Compulsory Registration) Act. Retrieved from <https://data.unicef.org/wp-content/uploads/2017/12/BIRTHS-DEATHS-ETC.-COMPULSORY-REGISTRATION-ACT-Nigeria.pdf>
21. National Population Commission website. Retrieved from [https://www.nigeriacrvs.gov.ng/document\\_manager/attestation\\_application/faqs](https://www.nigeriacrvs.gov.ng/document_manager/attestation_application/faqs)

The National Identity Management Commission Act,<sup>22</sup> which regulates the issuance of the NID, is somewhat vague: it establishes a compulsory registration period of 60 days from a citizen's 16th birthday and permits a range of documents to be accepted as proof of identity for the NIN/NID application. Importantly, the NIMC Act states that the NIN, not the NID, is the main proof of identity for accessing a range of important services, including social security, bank transactions, credit services, ownership of land and payment of taxes. As a result, the Act both legally and practically separates the NIN and NID and further fragments Nigeria's identity ecosystem. Overall, the legal framework for foundational identities does not contain regulations that are explicitly biased against women and girls.

Nigeria's National Gender Policy, Financial Inclusion Policy and National Social Protection Policy do not consistently address the specific needs of women and girls and the policies may not incentivise uptake of BC or NID for women. For example, the National Gender Policy<sup>23</sup> advocates for the adoption of affirmative action and achieving 30 to 50 per cent of women in decision-making positions. While this is a positive provision, implementation has not been consistent.<sup>24</sup>

Since 2016, the Nigerian Government has been collaborating with several international development partners on the reform of social protection safety net programmes.<sup>25</sup> These projects include direct cash transfers to poor mothers from early pregnancy to when a child turns two years to address child

malnutrition in Jigawa and Zamfara States.<sup>26</sup> While the projects were relatively small in terms of geographic coverage and there is no evidence they have stimulated uptake of BC or NID, the reform process resulted in a comprehensive National Social Protection Policy which was launched in January 2019. The Policy includes 16 different measures addressing poverty with women one of the key targets and cash transfers one of the key tools.<sup>27</sup> As evidenced from other countries,<sup>28</sup> cash transfers delivered over the long term and through secure financial channels (e.g. a bank account or a mobile money service) have the potential to stimulate uptake of NID among women.

Nigeria's Financial Inclusion Strategy (2018, Refresh)<sup>29</sup> sets targets for engaging women as employees in the financial sector, introduces three-tier KYC to allow women without a NID or other accepted ID to register a basic bank account (the first tier KYC only requires a passport photo to open a bank account with a very low transactional limit of approximately \$800)<sup>30</sup> and targets particular groups of women with tailored services (e.g. innovative credit for women who own informal sector SMEs). At the same time, the Strategy's focus on developing digital financial services, which have advanced women's financial inclusion in other countries such as Uganda<sup>31</sup> and Kenya,<sup>32</sup> may not have the same impact in Nigeria where the mobile money sector may be too small to significantly increase uptake of NID. Neither the National Policy on Education nor the Electoral Act contains provisions that might serve as incentives for women and girls to obtain a BC or NID.

22. The National Identity Management Commission Act. Retrieved from <https://lawpadi.com/wp-content/uploads/2015/08/5771.pdf>

23. E. I. Amadi (2017), *Implementation of Nigeria's Gender Policy, Revisiting Affirmative Action*, International Journal of Political Science and Development, Vol. 5(5), pp. 145-160. Retrieved from <http://academicresearchjournals.org/IJPSD/PDF/2017/August/Amadi.pdf>

24. Ibid.

25. J. Bigila (2016), *Nigerian Government to Coordinate the Effective Delivery of Social Safety Net Interventions for the Poor*. Retrieved from <https://nigeria.savethechildren.net/news/nigerian-government-coordinate-effective-delivery-social-safety-net-interventions-poor>

26. Ibid.

27. Business Day, Nigeria (2019), *FG to Launch a National Social Protection Policy*. Retrieved from <https://businessday.ng/news/article/fg-set-to-launch-the-national-social-protection-policy>

28. See: CGap (2018), *How Bangladesh Digitized Education Aid for 10 million Families*. Retrieved from <https://www.cgap.org/blog/how-bangladesh-digitized-education-aid-10-million-families>

29. Nigeria's Financial Inclusion Strategy (2018, Refresh). Retrieved from [https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh\\_July%206%202018.pdf](https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh_July%206%202018.pdf)

30. Interview with technical adviser to a public agency, Nigeria

31. Intermedia Survey Institute (2017), *Uganda Wave Five Report: Fifth Annual FII Tracker Survey*. Retrieved from [http://finclusion.org/uploads/file/uganda-wave-5-report\\_final.pdf](http://finclusion.org/uploads/file/uganda-wave-5-report_final.pdf)

32. Ibid.



One of the tasks for the Nigerian government to tackle while advancing DFS and the digital economy overall is to establish an enforceable data protection process and system. The Constitution establishes the right to privacy, and since 2011 the country's Data Protection Guidelines monitor the collection, processing and management of private data.<sup>33</sup> However, when the Nigerian Communication Commission launched mandatory SIM card registration in 2010,<sup>34</sup> the decision raised concerns among some mobile users about the ability of MNOs (which carried out SIM card registration) to protect the privacy of user data and the ability of the government to guarantee this privacy.<sup>35</sup> Some mobile users also raised concerns about the government's capacity to ensure that MNOs complied with laws protecting their right to privacy.<sup>36</sup>

## Mobile phone and SIM card registration

SIM card registration in Nigeria is compulsory, but MNOs must capture customers' biometrics when registering them<sup>37</sup> and share these details with the National Communications Commission (NCC). To register for a SIM card, a person can show a NID, voter's card, driver's licence, valid student ID card, e-tax card, letter of authentication from a traditional leader or international passport.<sup>38</sup>

Opening a Tier 3 mobile money account with no restrictions on cumulative balance and transaction allowances requires a compatible, registered SIM card and any proof of identity that includes a photograph. In comparison, a Tier 1 account requires a passport photo and biographical information, including name and address. Tier 2 asks for the same information, however this information is verified against similar information contained in official databases (i.e. NIMC).<sup>39</sup>

Mobile money use in Nigeria is low: less than four per cent of women and seven per cent of men have a registered account.<sup>40</sup> Limited mobility, poverty and dependence on others for money are the main barriers for women to access mobile phones.<sup>41</sup> Other key barriers to mobile money include the lack of demand for such services, low awareness of services and providers, the availability of alternatives and strong reliance on cash.<sup>42</sup> However, the situation may change as MTN, the largest MNO in Nigeria, has recently announced plans<sup>43</sup> to launch a mobile money service following favourable regulatory changes.

## Government-led initiatives to improve the identity ecosystem

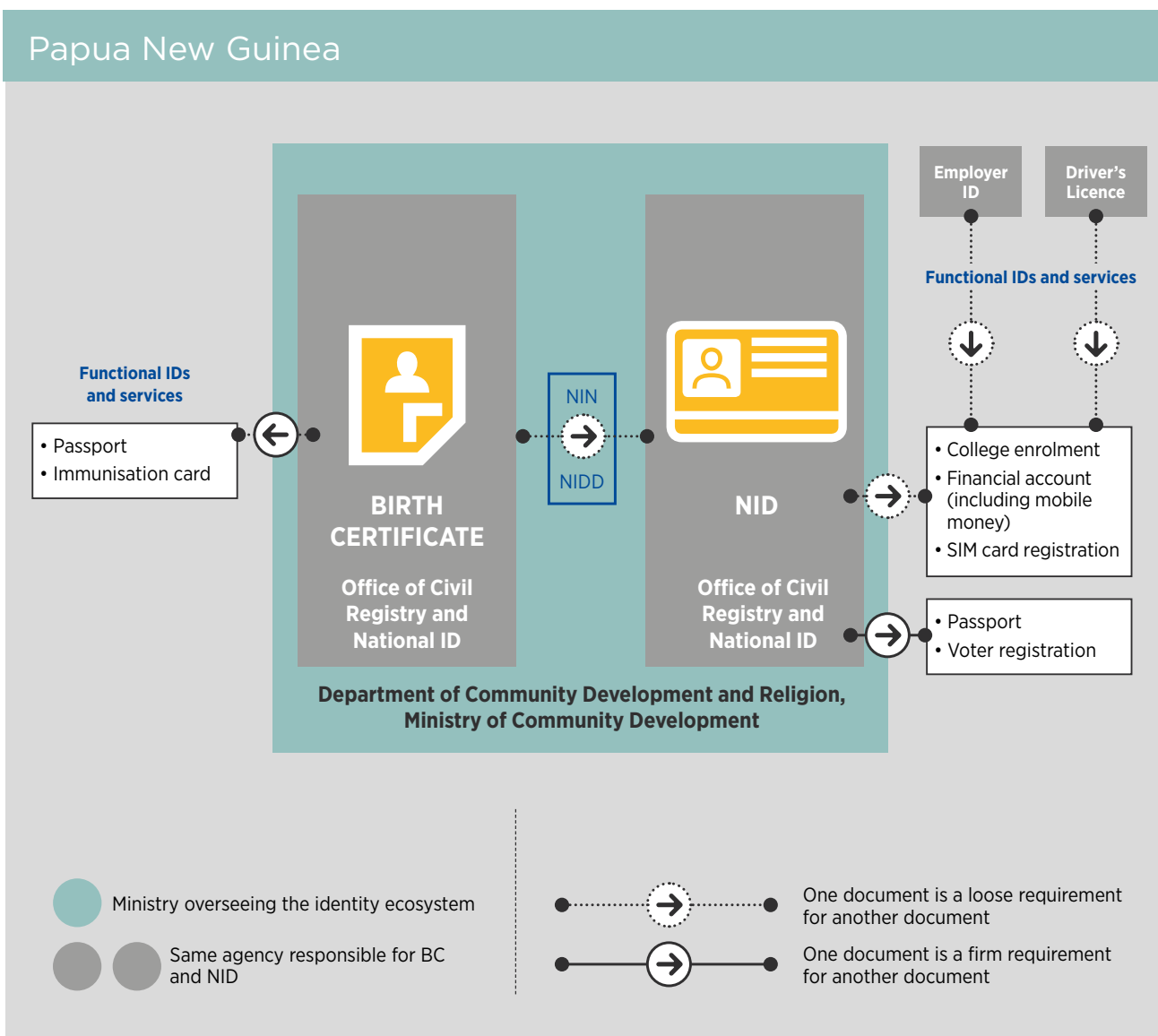
There are currently no known government-led initiatives aimed at stimulating uptake of BC or NID for women and girls.

33. N. Aderibigbe (2018), *Nigeria: Nigeria has a Data Protection Regime*. Retrieved from <http://www.mondaq.com/Nigeria/x/721166/data+protection/Nigeria+Has+A+Data+Protection+Regime>
34. L. Ajanaku (2018), *Sim Card Registration Blues*, The Nation Newspaper. Retrieved from <http://thenationonline.net/sim-card-registration-blues/>
35. D. Ochi (2011), *Registration of Subscriber Identification Module (SIM) Card in Nigeria's Communication Industry: Issues and Prospects*. Retrieved from <https://www.scribd.com/document/56464194/Registration-of-SIM-Cards-in-Nig>
36. IT News Africa (2010), *SIM Card registration in Nigeria Triggers Hot Debate*. Retrieved from <https://www.itnewsafrika.com/2010/01/sim-card-registration-in-nigeria-triggers-hot-debates/>
37. GSMA (2018), *Access to Mobile Services and Proof of Identity: Global Policy Trends, Dependencies and Risks*. Retrieved from [https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/?utm\\_source=YT&utm\\_medium=reportreferral](https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/?utm_source=YT&utm_medium=reportreferral)
38. <https://mtnonline.com/simregistration>
39. Central Bank of Nigeria Circular to All Banks and Other Financial Institutions. Retrieved from: <https://www.cbn.gov.ng/out/2013/ccd/3%20tiered%20kyc%20requirements.pdf> and CBN Anti-Money Laundering/Counter Terrorism Financing (AML/CFT) Regulations (2009), Appendix A. Retrieved from: [https://www.cbn.gov.ng/out/2012/ccd/circular%20on%20money%20laundering%20\(2\).pdf](https://www.cbn.gov.ng/out/2012/ccd/circular%20on%20money%20laundering%20(2).pdf)
40. GSMA (2018), *Access to Mobile Services and Proof of Identity: Global Policy Trends, Dependencies and Risks*. Retrieved from [https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/?utm\\_source=YT&utm\\_medium=reportreferral](https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/?utm_source=YT&utm_medium=reportreferral)
41. Ibid.
42. Ibid.
43. Quartz Africa (2018), *MTN is planning to launch its mobile money service in Nigeria next year*. Retrieved from <https://qz.com/africa/1462453/mtn-to-launch-mobile-money-in-nigeria-with-central-bank-okay/>

# Papua New Guinea

## Introduction

Papua New Guinea's legal framework establishes two foundational identity documents: a birth certificate (BC) and National ID (NID). Both documents have very low coverage, estimated at around 15 per cent of eligible children<sup>1</sup> for BC and six per cent of eligible adults<sup>2</sup> for the NID (official statistics are not available). The Office of Civil Registry and National ID is responsible for both foundational documents. The same office has been working on establishing a National Identity Number (NIN) and an integrated National Population Registrar (NIDD). According to media reports, the slow issuance of both BC and NID have been due to the lack of funding and low capacity of the Office of Civil Registry.<sup>3</sup>



1. Interview with policymaker, PNG  
 2. B. Harriman, Australian Broadcasting Corporation (2018), *PNG Minister Defends Controversial National Identification Program*. Retrieved from <https://www.abc.net.au/news/2018-06-27/png-national-identity-program/9912590>  
 3. M. Wali, Papua New Guinea Post Courier (2019), *Complaints that NID Process Takes Too Long*. Retrieved from <https://postcourier.com.pg/complaints-nid-process-takes-long>

## Foundational identity documents and barriers to access for women and girls

The BC is a paper-based document that parents must apply for at registration offices located in all provincial centres. These applications are then sent to the capital Port Moresby for processing.<sup>4</sup> The BC application can be a cumbersome process with many barriers for women; for example, the NID number of both parents must be on the application (although a father's signature is not required).<sup>5</sup> In addition, an authorised witness (i.e. the representative of the Office of Civil Registry and National ID) must confirm the information in the application. Although these requirements are not stipulated in the Civil Registration Act, the Office of Civil Registry and NID still ask for this information.<sup>6</sup> The BC application also requires the exact details of a birth (time and place), the administrative ward the parents reside in, the family clan and marital status.<sup>7</sup> If there is no Child Health Record Book or "baby book"<sup>8</sup> (i.e. the birth took place at home and not in a healthcare facility), a statutory declaration may be required to state that the application details are true. This declaration is obtained through the court system, which may be intimidating for some women.<sup>9</sup> In addition to the above, for many the BC application requires a long trip to the provincial centre and incurs travel expenses, the need to ask a husband for permission to travel and, in some instances, arranging with other women to take care of the household chores.<sup>10</sup> Upon arriving, women must often wait in long queues at the office with no access to proper rest and sanitary facilities.<sup>11</sup>

Similar barriers apply to the NID application, including lengthy travel to the registration office often through difficult terrain,<sup>12</sup> additional requests for extra details about an applicant and his/her family,<sup>13</sup> long queues and a lack of guidance and support from frontline workers<sup>14</sup> at the registration offices. Both application processes can be seen as frustrating and unnecessary by women because many service providers, including financial institutions, accept other forms of identity such as a driver's licence or an employee ID.<sup>15</sup> As a result of the high barriers and low demand, coverage remains low.

The government began rolling out the Smart NID in 2013, but the process has been slow due to a lack of funding, poor quality of equipment, alleged mismanagement of funds within the Office of National Statistics<sup>16</sup> and low capacity of the Office of Civil Registry to scale up registration.<sup>17</sup>

## Policies incentivising or hindering women's and girls' access to identity

PNG's legal framework has a varied impact on women's and girls' access to foundational identity documents. For example, the PNG Constitution<sup>18</sup> does not establish the right to name, nationality and registration, although it does promote citizen equality in all social, political and economic spheres. Moreover, it supports efforts exclusively benefitting women, children and other marginalised groups (e.g. persons with disabilities).<sup>19</sup> The Civil

4. Interview with NGO executive, PNG

5. PNG Birth Certificate Application Form. Retrieved from [http://www.manpower.com.pg/pdf/Birth\\_Registration\\_form.pdf](http://www.manpower.com.pg/pdf/Birth_Registration_form.pdf)

6. Ibid.

7. Ibid.

8. A Child Health Record Book, or "baby book", is a book in which doctors document a child's vaccinations, illnesses and other health issues. The book is typically given to parents of children at the time of birth or upon the parent's request. See: <http://pngpaediatricsociety.org/treatment>

9. Interview with NGO executive, PNG

10. Interview with NGO executive, PNG

11. Interview with NGO executive, PNG

12. Interview with academic and communication technology specialist, University of PNG/Australian National University, PNG

13. Interview with Policy Maker, PNG

14. Interview with NGO executive, PNG

15. Interview with academic and communication technology specialist, University of PNG/Australian National University, PNG

16. Pacific Islands Report (2015) PNG's National ID Project Faces Allegations of Mismanagement. Retrieved from <http://www.pireport.org/articles/2015/09/25/png%C2%80%C2%99s-national-id-project-faces-allegations-mismanagement>

17. ABC News (2018), *PNG minister defends controversial national identification program*, Retrieved from <https://www.abc.net.au/news/2018-06-27/png-national-identity-program/9912590>

18. Papua New Guinea Constitution. Retrieved from [http://www.paclii.org/pg/legis/consol\\_act/cotisopng534/](http://www.paclii.org/pg/legis/consol_act/cotisopng534/)

19. Ibid.

Registration Act establishes compulsory birth registration and NID ownership, as well as a penalty for late registration, but it does not specify a timeline for mandatory registration.<sup>20</sup> It also contains several important and positive provisions, including the decentralisation of registration points and establishing provincial registration offices and appointing deputy registrars, as well as protecting an individual's right to privacy, especially in regards to biometric and electronic data collection in registration processes.

Financial inclusion among women and girls has been an important goal for the PNG Government since 2013.<sup>21</sup> The new Financial Inclusion Strategy (2016–2020)<sup>22</sup> highlights the importance of gender mainstreaming in financial inclusion and sets out a number of goals to enable women's access to financial services. For example, the main goal of the strategy is to reach one million unbanked low-income women by 2020 with services addressing limited mobility and (financial) literacy, as well as reaching those with high rates of dependency on men because of a lack of or limited independent income or women working in the agricultural sector.<sup>23</sup> Digital financial services have been identified as potentially promising for reaching women.<sup>24</sup> In addition, the PNG Government has been assessing the potential of new technologies such as blockchain to increase financial inclusion in the country.<sup>25</sup> Based on our study, all new financial tools can directly or indirectly stimulate uptake of NID among women and girls. For example, they will need a NID to access a bank account, register a SIM card and open a mobile money account; even blockchain will require a registered SIM card with internet access (albeit in the remote future).

The National Social Protection Policy<sup>26</sup> further supports the promotion of gender equity and equality. The policy highlights the lack of NID among PNG citizens, and women specifically, as the key impediment to effective social protection initiatives, and advocates for the advancement of the electronic ID system and the National Civil Registry (NCR), as well as integration of the NCR and social protection programme databases.

In PNG there are a number of policies advancing gender equality across various sectors, including education.<sup>27</sup> The Gender Based Strategy is a new overarching legal document currently being drafted.<sup>28</sup> Yet, independent evaluators and development agencies have noted that the main challenge for the government is the lack of implementation of these policies,<sup>29</sup> primarily due to a shortage of funding.<sup>30</sup> The Gender Equality in Education Policy in PNG aims to promote education among women and girls.<sup>31</sup> In alignment with the policy, the PNG government has introduced a Tuition Fee Free (TFF) policy eliminating tuition for primary school through to the tenth grade.<sup>32</sup> Importantly, a BC is not enforced as a requirement for school enrolment.<sup>33</sup>

PNG's pre-election activities may stimulate uptake of foundational IDs among women and girls. With support from the International Foundation for Electoral Systems (IFES), the Elections Commission launched mobile NID registration units in rural and remote areas in 2018.<sup>34</sup> The capacity of the units is not yet clear, but examples from other countries (e.g. Uganda and Malawi) show that such pre-election outreach activities can be effective in expanding NID coverage.

20. PNG Civil Registration Act. Retrieved from [http://dfcd.gov.pg/images/actsandconventions/CRO\\_Act.pdf](http://dfcd.gov.pg/images/actsandconventions/CRO_Act.pdf)

21. R. Eves and A. Titus (2017), *Gender Challenges to Financial Inclusion in Papua New Guinea*. Retrieved from <https://pacificwomen.org/wp-content/uploads/2017/12/Eves-Titus-Gender-Challenges-to-Financial-Inclusion-2017-1.pdf>

22. Papua New Guinea Financial Inclusion Strategy (2016–2020). Retrieved from <http://www.pfip.org/wp-content/uploads/2017/01/2-PNG-NATIONAL-FINANCIAL-INCLUSION-STRATEGY-2016-2020-final.pdf>

23. Ibid.

24. Ibid.

25. J. Young, BTC Manager (2017), *Papua New Guinea Investigates Blockchain for Financial Inclusion*. Retrieved from <https://btcmanager.com/papua-new-guineas-central-bank-investigate-into-blockchain-to-improve-financial-inclusion/?q=papua-new-guineas-central-bank-investigate-into-blockchain-to-improve-financial-inclusion/>

26. Papua New Guinea National Policy on Social Protection. Retrieved from [http://www.dfcd.gov.pg/images/pdf\\_files/Social-Protection-Policy.pdf](http://www.dfcd.gov.pg/images/pdf_files/Social-Protection-Policy.pdf)

27. Papua New Guinea Department of Education (2009), *Gender Equity in Education Policy: Guidelines for Implementation*. Retrieved from <http://www.education.gov.pg/quicklinks/documents/edu-policies/gender-equity-policy-v3.pdf>

28. Ibid.

29. Human Rights Watch (2018), *Papua New Guinea: Events 2018*. Retrieved from <https://www.hrw.org/world-report/2019/country-chapters/papua-new-guinea>

30. J. Edwards (2015), *Gender and Education Assessment, Papua New Guinea: A Review of the Literature on Girls and Education*. Retrieved from <https://dfat.gov.au/about-us/publications/Documents/png-gender-and-education-assessment-review-literature-girls-education.pdf>

31. Papua New Guinea Department of Education (2009), *Gender Equity in Education Policy: Guidelines for Implementation*. Retrieved from <http://www.education.gov.pg/quicklinks/documents/edu-policies/gender-equity-policy-v3.pdf>

32. G. Walton, A. Swan, S. Howes (2014), *Papua New Guinea Tuition Fee-Free Policy: Is it working?* Retrieved from <http://www.devpolicy.org/pngs-tuition-fee-free-policy-is-it-working-20141210/>

33. Ibid.

34. Interview with academic and communication technology specialist, University of PNG/Australian national university, PNG

## Mobile phone and SIM card registration

SIM card registration in PNG is compulsory and users must personally present a valid NID or several other documents to register a SIM, including a passport, BC, driver's licence, marriage certificate, superannuation fund ID, school certificate, employee ID or a letter from a reputable person, such as a pastor or magistrate.<sup>35</sup>

Some MNOs in the country (e.g. Digicel) have organised mobile enrolment teams that assist residents in remote areas with registering SIM cards close to home.<sup>36</sup> Digital banking and mobile money are in the nascent stage in PNG,<sup>37</sup> but there are reported cases of people exchanging mobile credit and making person-to-person payments, which are considered precursors to mobile money uptake.<sup>38</sup> The current Anti-Money Laundering Law states that any financial institution must use reliable and independent source documents, data or information to verify the identity of a sender or receiver of an electronic funds transfer.<sup>39</sup> These are likely to influence KYC laws for mobile money when the landscape develops. Before such services can be explored in line with the Financial Inclusion Strategy, the government and MNOs need to address issues of SIM card sharing and must also introduce a robust data protection framework.<sup>40</sup>

## Government-led initiatives to improve the identity ecosystem

Currently, most PNG Government initiatives in the identity ecosystem are focused on promoting the Smart NID and developing the population database. For example, in January 2019 the PNG National Planning and Monitoring Minister announced the Registrar General's 2019 goal to register no less than two million people and provide them with a NID.<sup>41</sup> The mass registration drive will begin with requesting government officials and other public service workers to register in the first wave; teachers have already been requested to register and pick up their NIDs by March 2019. The Government has stated that a failure by teachers to register could result in "stern consequences"<sup>42</sup> although it is not clear what these consequences might be.

35. <http://webpages.trendmediapacific.com/nicta/>

36. A. H. A. Watson (2018), *SIM Card Deactivation Commencing in PNG*. Retrieved from <http://www.devpolicy.org/sim-card-deactivation-commencing-in-png-20180802/>

37. Bruett, T. & Firpo, J. (2017), *Building a mobile money distribution network in Papua New Guinea*, IFC Mobile Money Toolkit, World Bank Group. Retrieved from <http://documents.worldbank.org/curated/en/102471501139355363/pdf/117453-WP-PNG-Tool-4-13-Cash-Movement-Report-PNG-Series-IFC-mobile-money-toolkit-PUBLIC.pdf>

38. Mark Moran (2018), *Mobile Money: An Opportunity for Development and Governance in Rural Papua New Guinea*. Retrieved from <https://www.cgdev.org/blog/mobile-money-opportunity-development-and-governance-rural-papua-new-guinea>

39. <https://www.bankpng.gov.pg/wp-content/uploads/2014/08/1-No-20-of-2015-Anti-Money-Laundering-Counter-Terrorist-Financing-Act-2015.pdf>

40. Ibid.

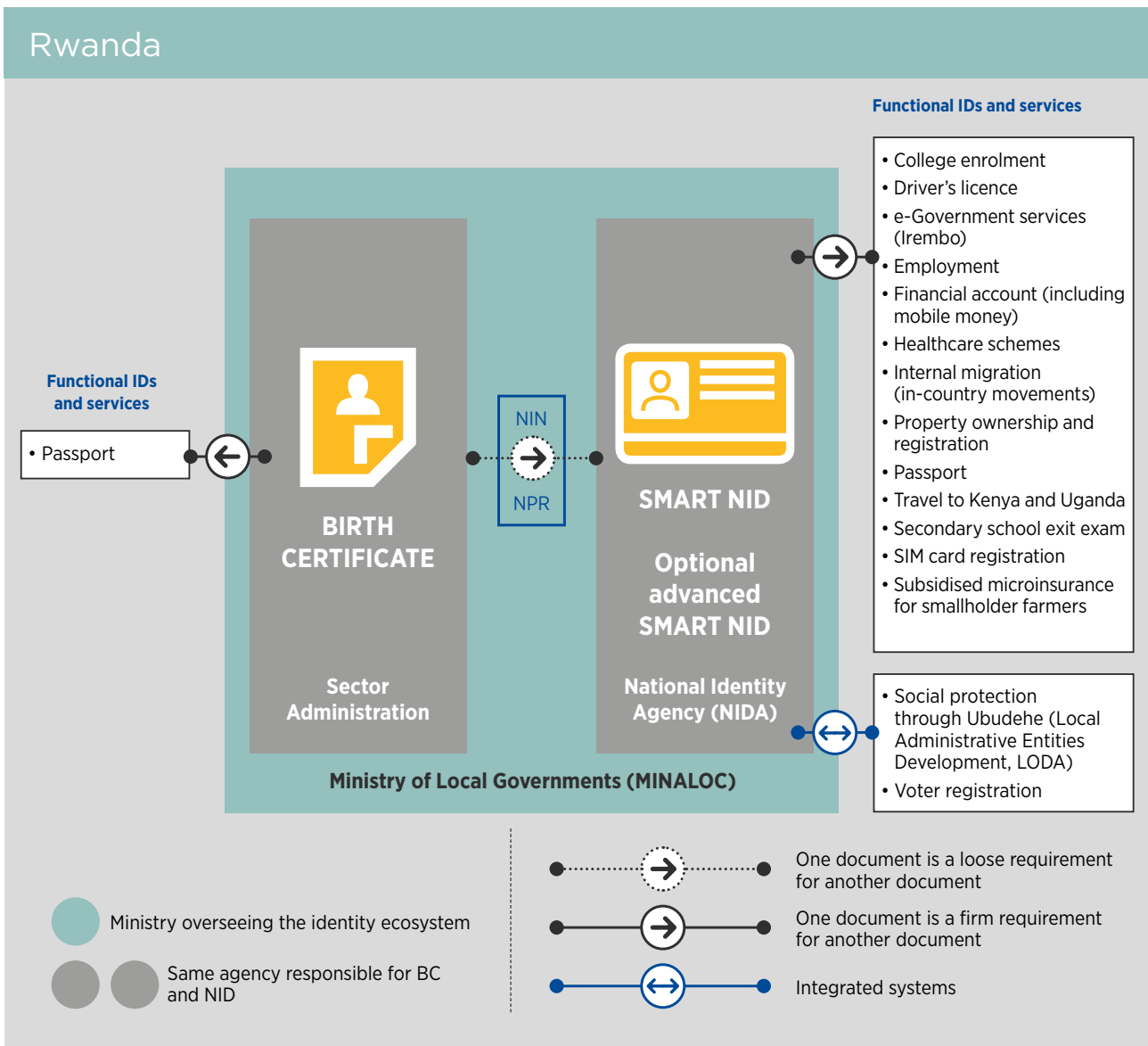
41. Papua New Guinea Post Courier (2019), *New Moale Haus to up NID Registration*. Retrieved from <https://postcourier.com.pg/new-moale-haus-nid-registration/>

42. Ibid.

# Rwanda

## Introduction

The two foundational identity documents in Rwanda are a birth certificate (BC) for children aged 0–16 and a national ID (NID) for those aged 16+. Both documents are overseen by the Ministry of Local Governments (MINALOC). The BC is issued by the Sector Administration (District Civil Registrar) and the NID is issued by the autonomous National Identity Agency (NIDA). NIDA maintains a digital National Population Register (NPR) and has a secure process for efficient user authentication. A service provider can request user authentication through a relevant public agency (e.g. RURA for MNOs), sign a MoU with NIDA that it will not save user data. NIDA then sends the data through a secure VPN connection. NIDA regularly audits service providers to confirm MoU compliance.





## Foundational identity documents and barriers to access for women and girls

Rwanda's paper-based BC can be obtained at 416 sector registration points within 30 days<sup>1</sup> of the date of birth (previously 14 days).<sup>2</sup> Either parent can register a child, but they have to present two witnesses aged 18+ and pay a small fee (RF500/\$0.70).<sup>3</sup> In Rwanda, a BC does not exclusively unlock access to public services. A BC is required when parents apply for a passport for a child, however, a birth attestation (which is valid for 90 days and costs \$0.60) can also be used.<sup>4</sup> The low utility of BCs in Rwanda coupled with requirements for witnesses and a fee results in suboptimal coverage of eligible children: less than three per cent.<sup>5</sup> Our research indicates that since approximately 90 per cent of all births in Rwanda occur in healthcare facilities, moving BC registration to hospitals and allowing doctors/nurses to qualify as witnesses may help remove barriers and boost registration.

The NID is obtained from the same 416 sector registration offices as a BC. Rwanda has a digital NID with a 2D barcode on the back; the card itself carries biographical data and select biometric data (two thumbprints, a photo and a signature).<sup>6</sup> It also contains a unique 16-digit National Identity Number (NIN) and a person's citizenship status (citizen, refugee or resident).<sup>7</sup> The NIN is linked to the digital NPR and covers around 95 per cent of Rwandan citizens, including children and those living abroad.<sup>8</sup> The NID covers 91 per cent of eligible adults and 89 per cent of eligible women.<sup>9</sup> High NID coverage is due to the fact that a NID is the only identity document that can be used to access all public and private services such as financial services, SIM card registration, healthcare, higher education, driver's

licence, social protection services, (through an integrated Ubudehe household registry run by the Local Administrative Entities Agency, LODA),<sup>10</sup> and employment services. The NID can also be used to travel within Rwanda and to Kenya and Uganda.

In 2016, NIDA launched a multipurpose integrated Smart NID that contains additional user information, such as a driver's licence, health insurance information, a taxpayer number and social security data.<sup>11</sup> The card is optional and is available at a fee of approximately \$18.<sup>12</sup> The revenue raised from the Smart NID (in addition to driver's licences and non-citizen IDs) has enabled NIDA to offer the common NID for free.<sup>13</sup>

## Policies incentivising and hindering women's and girls' access to identity

Rwanda has a progressive constitution and includes provisions on the right to name, nationality (including for those in exile) and identity registration.<sup>14</sup> The Rwandan Constitution allows either parent to register a child and effectively removes the burden of seeking a father's consent for registration for single mother households. In addition, the Constitution contains strong provisions for gender equality and establishes a Gender Monitoring Unit to advise and oversee the implementation of all gender-mainstreaming programmes in the country.

The two policies governing BC and NID registration, the Law No. 32/2016 Governing Natural Persons and Family<sup>15</sup> and the Organic Law No. 30/2008 of 25/07/2008 Relating to Rwandan Nationality,<sup>16</sup> are well aligned with

1. Law No. 32/2016 Governing Persons and Family, retrieved from [https://data.unicef.org/wp-content/uploads/2017/12/Law\\_Governing\\_Persons\\_and\\_Family\\_\\_002\\_.pdf](https://data.unicef.org/wp-content/uploads/2017/12/Law_Governing_Persons_and_Family__002_.pdf)
2. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/29865150355191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
3. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*. Retrieved from [http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda\\_ID4D\\_Diagnostic\\_Web040318.pdf](http://id4d.worldbank.org/sites/id4d.worldbank.org/files/2018-04/Rwanda_ID4D_Diagnostic_Web040318.pdf)
4. Ibid.
5. National Institute of Statistics of Rwanda (2016) *Demographic and Health Survey 2014-15*. Retrieved from <https://dhsprogram.com/pubs/pdf/FR316/FR316.pdf>
6. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*.
7. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/29865150355191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
8. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*.
9. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved from <https://globalfindex.worldbank.org/http://rwandapedia.rw/explore/ubudehe>
10. <http://rwandapedia.rw/explore/ubudehe>
11. Biometric Update (2016), *Rwanda to introduce new eID card*. Retrieved from <https://www.biometricupdate.com/201605/rwanda-to-introduce-new-eid-card>
12. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*.
13. Ibid.
14. The Constitution of the Republic of Rwanda, found at <http://www.rwandahope.com/constitution.pdf>
15. Law Governing Persons and Family, Official Gazette No. 37 of 12/06/2016. Retrieved from [https://data.unicef.org/wp-content/uploads/2017/12/Law\\_Governing\\_Persons\\_and\\_Family\\_\\_002\\_.pdf](https://data.unicef.org/wp-content/uploads/2017/12/Law_Governing_Persons_and_Family__002_.pdf)
16. Organic Law Relating to Rwandan Nationality, No. 30/2008 of 25/07/2008. Retrieved from [https://migration.gov.rw/fileadmin/templates/pdf\\_files/Organic\\_Law\\_relating\\_to\\_Rwandan\\_Nationality-2.pdf](https://migration.gov.rw/fileadmin/templates/pdf_files/Organic_Law_relating_to_Rwandan_Nationality-2.pdf)

constitutional provisions on citizens' rights. The only provision that may create a barrier to access to a BC is the requirement for a mother to present two adult witnesses. Our research suggests that NIDA is advocating to either remove this requirement or to allow hospital staff to serve as witnesses for BC registration.<sup>17</sup>

Rwanda's National Gender Policy,<sup>18</sup> Financial Inclusion Strategy<sup>19</sup> and Social Protection Strategy<sup>20</sup> form a coherent legal union aimed at (1) engaging more women in the workforce to earn income; (2) help those not able to work through direct cash transfers and public works; and (3) offer women innovative financial tools (including mobile money) for managing their money. All activities linked to these policies require women to have a NID, NIN and to register with the NPR. The 2013 ICT Law<sup>21</sup> recognises the increase in the number and usage of digital activities (including among women) that require the use of the NIN or NID (e.g. e-government portal Irembo). The law emphasises the need to enhance protection of an individual's privacy online as per the Constitution and ensures that "every subscriber or user's voice or data communications carried by means of an electronic communications network or services, must remain confidential to that subscriber and/or user for whom the voice or data is intended."<sup>22</sup>

Rwanda's educational policy serves as a positive incentive for NID uptake. Proof of identity is required for a student to sit the secondary education exit exam. The exam is typically taken by those aged 16–18 who must present a NID, which can limit demand for a BC.<sup>23</sup> Voter rolls are drafted from the NPR for voter verification, and since 2016, voter registration is conducted online. Subsequently, there are no mobile NID enrolment units in Rwanda.<sup>24</sup>

## Mobile phone and SIM card registration

SIM card registration in Rwanda is compulsory and a user must visit a service provider's office in person and present a valid NID to register.<sup>25</sup> A registered SIM card and a NID or passport are required to sign up for a mobile money account.<sup>26</sup> Thirty-seven per cent of women have a mobile phone compared to 58 per cent of men, while 10 per cent of women have a mobile money account versus 18 per cent of men.<sup>27</sup> The need to receive remittances is the main driver for women to have a mobile money account, but mobile money faces strong competition from government-led Umurenge SACCOs (community savings and credit cooperatives)<sup>28</sup> which boast close to universal adult coverage, with nine in 10 adults reporting that they live within five km of a SACCO.<sup>29</sup>

## Government-led initiatives to improve the identity ecosystem

There are two key government-led initiatives to improve the identity ecosystem. The first aims to reform the civil registration process, which is currently performed manually, but the data is captured in the digital NPR. This process involves modifying the legal framework to simplify the reporting requirements, digitising the registration process and educating the population on the value of a BC.<sup>30</sup> The second initiative promotes digital literacy for women and girls so they can use e-government services effectively and independently without having to ask men for assistance.<sup>31</sup> For example, the Digital Ambassadors Program (DAP) employs youth to serve as ICT trainers in their communities with support from the Ministry of Youth and Information Communication Technologies. Fifty per cent of the trainers in the programme are young women, who are also one of the key target audiences for DAP.<sup>32</sup>

17. Interview with policymaker, Rwanda

18. Rwanda National Gender Policy. Retrieved from [http://www.migeprof.gov.rw/fileadmin/\\_migrated/content\\_uploads/National\\_Gender\\_Policy-2.pdf](http://www.migeprof.gov.rw/fileadmin/_migrated/content_uploads/National_Gender_Policy-2.pdf)

19. In Rwanda, the Financial Inclusion Strategy is covered by the Vision 2020 Umurenge. Retrieved from <http://www.rw.undp.org/content/dam/rwanda/docs/povred/VUP-VISION-2020-UMURENGE-DOCUMENT.pdf> and Financial Sector Development Plan II retrieved from [http://www.minecofin.gov.rw/fileadmin/templates/documents/Rwanda\\_Financial\\_Sector\\_development\\_program\\_II.pdf](http://www.minecofin.gov.rw/fileadmin/templates/documents/Rwanda_Financial_Sector_development_program_II.pdf)

20. Rwanda National Social Protection Strategy. Retrieved from [http://www.minaloc.gov.rw/fileadmin/documents/Minaloc\\_Documents/National\\_Social\\_Protection\\_Strategy.pdf](http://www.minaloc.gov.rw/fileadmin/documents/Minaloc_Documents/National_Social_Protection_Strategy.pdf)

21. Law Governing Information and Communications Technologies, retrieved from [http://www.parliament.gov.rw/uploads/tx\\_publications/DRAFT\\_LAW\\_\\_\\_GOVERNING\\_INFORMATION\\_AND\\_COMMUNICATION\\_TECHNOLOGIES.pdf](http://www.parliament.gov.rw/uploads/tx_publications/DRAFT_LAW___GOVERNING_INFORMATION_AND_COMMUNICATION_TECHNOLOGIES.pdf)

22. Ibid.

23. Interview with policymaker, Rwanda

24. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*.

25. Regulation Governing SIM Card Registration in Rwanda. Retrieved from [http://www.rura.rw/uploads/media/REVIEW\\_OF\\_SIM\\_CARD\\_REGISTRATION\\_REGULATIONS\\_\\_\\_Draft\\_.pdf](http://www.rura.rw/uploads/media/REVIEW_OF_SIM_CARD_REGISTRATION_REGULATIONS___Draft_.pdf)

26. See <http://www.tigo.co.rw/howtoregister>

27. Financial Inclusion Insights (2015). *National Survey Report*. Retrieved from <http://finclusion.org/uploads/file/reports/FII%20Rwanda%202014%20National%20Survey%20Report.pdf>

28. Alliance for Financial Inclusion (2014), *Rwanda's Financial Inclusion Success Story: Umurenge SACCOs*. Retrieved from <http://www.findevgateway.org/library/rwanda's-financial-inclusion-success-story-umurenge-saccos>

29. See <http://finclusion.org/country/africa/rwanda.html>

30. The World Bank Group (2016), *ID4D Country Diagnostic: Rwanda*.

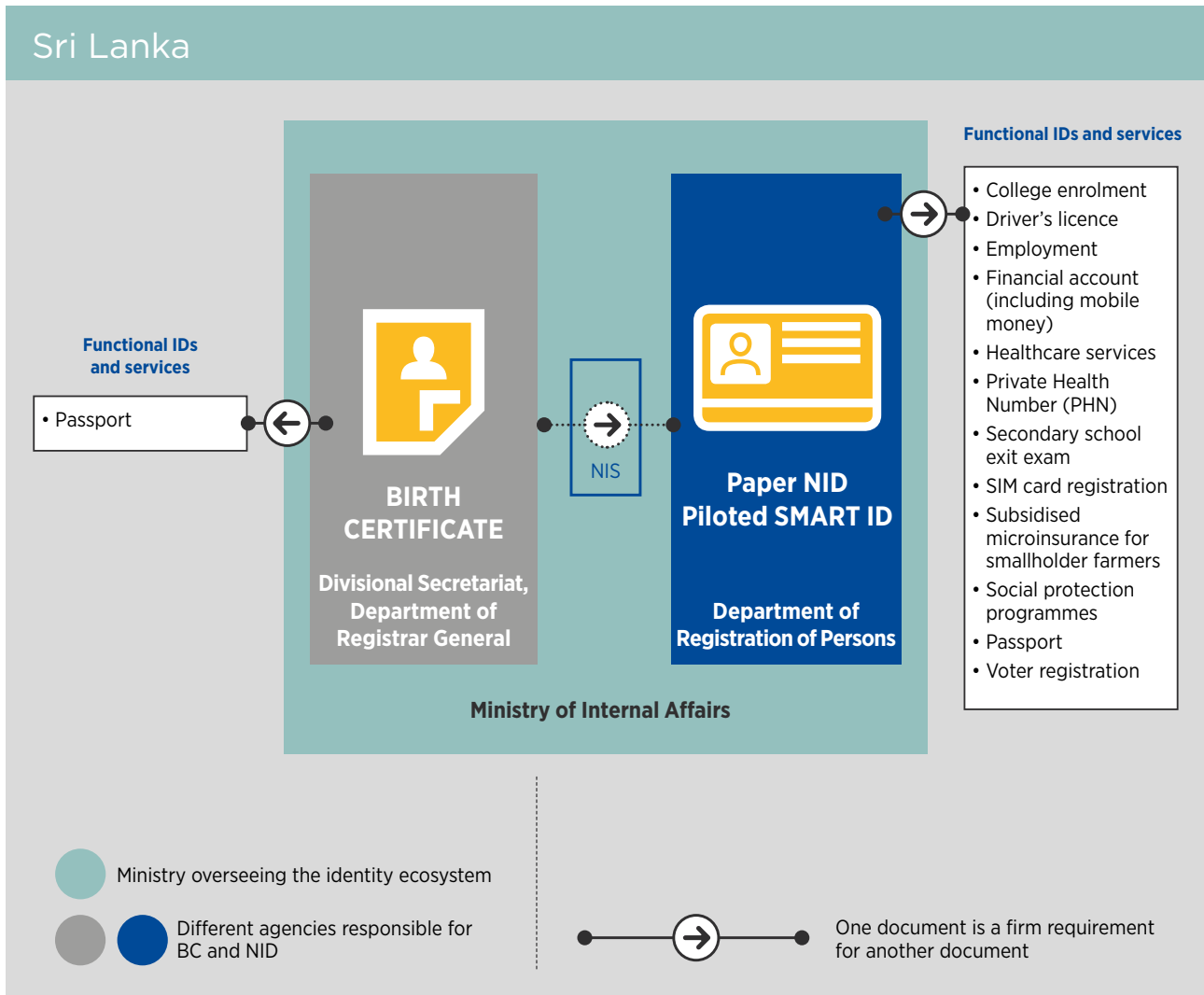
31. Interview with NGO executive, Rwanda

32. Weforum (2017), *Rwanda's digital ambassadors are boosting computer literacy*. Retrieved at <https://www.weforum.org/agenda/2017/02/rwandas-digital-ambassadors-are-boosting-computer-literacy/>

# Sri Lanka

## Introduction

Sri Lanka has two foundational identity documents: a birth certificate (BC) for children and youth aged 0–15 and a National Identity Card (NIC) for adults aged 16+. Although legally the Registration of Persons Act<sup>1</sup> establishes the age of compulsory registration of citizens at 16, the Department of Registration of Persons requires those aged 15 and older to be registered.<sup>2</sup> The BC is managed by the Department of the Registrar General (RG) and the NIC is overseen by the Department of Registration of Persons, both within the Ministry of Internal Affairs (MIA). There is no National Identity Number (NIN) in Sri Lanka although the NIC number is considered a unique citizen identifier.<sup>3</sup> The MIA has a citizen database that contains data collected during NIC registration; the database is partially digitised and can potentially be used for user verification purposes by selected stakeholders in the banking and telecommunications industries (i.e. data of financial account owners and SIM card owners can be verified);<sup>4</sup> however, MNOs are not currently required to validate user data.<sup>5</sup>



1. The Registration of Persons Act. Retrieved from <http://citizenslanka.org/wp-content/uploads/2016/02/Registration-of-Persons-Act-No-32-of-1971-E.pdf>  
 2. Department for Registration of Persons website: <http://www.drp.gov.lk/Templates/new.application.english.Department-for-Registration-of-Persons.html>  
 3. Interview with NGO executive, Sri Lanka  
 4. Ibid.  
 5. GSMA (2018), *Access to Mobile Services and Proof-of-Identity: Global Policy Trends, Dependencies and Risks*. Retrieved from <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/02/Access-to-Mobile-Services-and-Proof-of-Identity.pdf>

## Foundational identity documents and barriers to access for women and girls

The BC in Sri Lanka is a paper-based document. An application to register a birth and the issuance of a BC should be made within 42 days of the date of birth at the nearest Divisional Secretariat. Registration is free of charge within three months of birth,<sup>6</sup> however, a late fee of approximately \$0.28 is charged after three months.<sup>7</sup> According to the Births and Deaths Registration Act,<sup>8</sup> a single mother can apply for the BC without a father's signature or consent,<sup>9</sup> but to be eligible for a BC at least one parent must be a citizen of Sri Lanka.<sup>10</sup>

No birth can be registered after the prescribed three month registration period except by a direct order under Section 24 by the Registrar General or the local District Registrar.<sup>11</sup> A BC is required for school enrolment (at all levels), to obtain a passport and to apply for the NIC. BC coverage in Sri Lanka is high at 80 per cent of eligible children and is equal for boys and girls.<sup>12</sup>

The current NIC is a non-digital plastic card, although some biometric data is collected during the registration process (e.g. a photo). To apply for the NIC, an individual must collect an application from the relevant registrar office<sup>13</sup> and return the application to the office together with either their BC or a Probable Age Certificate (PAC, for citizens older than 50), which can be issued by an Additional District Registrar.<sup>14</sup> The

applicant must also present proof of permanent address or a confirmation of residency from the Divisional Secretary.<sup>15</sup> The latter requirement may present a barrier for women who are sex workers, internal migrants, refugees or women who are forced to move frequently due to poverty.<sup>16</sup> Our research suggests there are no particular geographical barriers to obtaining a BC or NIC for most women and girls, although those living in hilly areas in the Central Region may find reaching a Divisional Secretariat challenging.<sup>17</sup> However, the Department for Registration of Persons has established mobile services that are available by request to assist with identity card registrations for people experiencing logistical challenges.<sup>18</sup>

Barriers to obtaining the NIC are most likely to apply in unique circumstances and/or when updating or replacing the document. For example, if a woman wants to change her name after marriage, she must (1) present her marriage certificate together with the application for an update,<sup>19</sup> and (2) announce her name change in a special column in a newspaper and attach proof of this announcement to the application.<sup>20</sup> Sri Lankans who are transgender and want to change their sex on their NIC may also encounter barriers, as they must obtain a Gender Recognition Certificate (GRC) from a consultant psychiatrist (who can be found at a government hospital). The GRC then needs to be validated by an institution certified/working under the Ministry of Health and then submitted to the local District Registrar together with the request for sex change on the NIC.<sup>21</sup>

6. See Registrar General website: <http://www.rgd.gov.lk/web/index.php/en/services/civil-registration/birth-registration.html#registration-of-a-past-birth>

7. Ibid.

8. The Birth and Death Registration Act. Retrieved from <http://www.srilankalaw.lk/Volume-I/births-and-deaths-registration-act.html>

9. Ibid.

10. Interview with NGO executive, Sri Lanka

11. See Registrar General website: <http://www.rgd.gov.lk/web/index.php/en/services/civil-registration/birth-registration.html#registration-of-a-past-birth>

12. Sri Lanka Department of Census and Statistics (2009), *Demographic and Health Survey 2006 - 2007*. Retrieved from <http://www.statistics.gov.lk/social/DHS%20200607%20FinalReport.pdf>

13. In Sri Lanka there are three types of registrar offices: the Grama Niladhari in a residential area, the Estate Superintendent in an estate and the School Principal or the "Parivenadhipathi" of the respective Pirivena. All of them can process BC applications.

14. Sri Lanka Government Information Centre: <http://www.gic.gov.lk/gic/index.php/en/component/info/?task=info&id=416>

15. Ibid.

16. Interview with NGO executive, Sri Lanka

17. Ibid.

18. Department for Registration of Persons website: <http://www.drp.gov.lk/Templates/mobile.english.Department-for-Registration-of-Persons.html>

19. Sri Lanka Government Information Centre: <http://www.gic.gov.lk/gic/index.php/en/component/info/?task=info&id=416>

20. <http://hrcls.lk/english/wp-content/uploads/2016/08/GRC-E.pdf>

21. Ibid.

People who do not have a BC or PAC may face challenges proving their identity when applying for the NIC, as they are required to provide additional documents (e.g. results of search registers issued by the Additional District Registrar, original formal affidavit and potentially other written proof of name and date of birth).<sup>22</sup> The NIC enables access to all public and private services in Sri Lanka. Current coverage of eligible adults is 92 per cent, and among women coverage is 90 per cent.<sup>23</sup> Because the NIC is only partially digitised and the capacity of the MIA database to verify users is limited, the NIC contains a lot of personal information that is visible to anyone handling the card, including a person's name, permanent address, date and place of birth, marital status and sex.<sup>24</sup> The abundance of personal information on the NIC card is a privacy concern for NIC holders.<sup>25</sup>

## Policies incentivising and hindering women's and girls' access to identity

The impact of the Sri Lankan legal identity framework on women's and girls' access to identity documents is mixed. For example, Sri Lanka's Constitution<sup>26</sup> includes a provision for citizen equality by gender. Moreover, it declares that special efforts made to advance women's well-being shall not be in breach of the equality statute. The Constitution does not, however, establish the right to name, registration or nationality, and therefore does not provide clarity around concepts critical for identity registration.<sup>27</sup> The

Registration of Person's Act establishes compulsory registration of NID once one reaches the age of 16. The same Act declares a BC or PAC as key requirements for a NID application;<sup>28</sup> in practice, however, there may be an additional requirement from the District Registrar for proof of permanent residence, which may be difficult for women to obtain.<sup>29</sup>

Sri Lanka does not have a national-level gender policy although the government is working on a draft gender policy (the Ministry of Women's Affairs is leading this effort supported by the Prime Minister's Office) that will serve as an overarching document that prescribes a gender-mainstreaming approach across all policies and socio-economic sectors.<sup>30</sup> The policy will be accompanied by action plans and implementation frameworks for various Ministries and will reach the Cabinet for review by mid-2019.<sup>31</sup> Similarly, the National Financial Inclusion Strategy is in the process of being revised by the Central Bank of Sri Lanka, which has committed to launch the policy in mid-2019.<sup>32</sup> According to interviews with the Governor of the Central Bank, the Strategy will have a strong focus on improving the country's payment and settlement infrastructure, including by advancing electronic and mobile payment channels.<sup>33</sup> In addition, the Strategy will aim to address the needs of unbanked and underbanked women and women SME owners.<sup>34</sup> Both the new gender policy and National Financial Inclusion Strategy are expected to address the challenges faced by women and girls across all socio-economic sectors, and this impact will be amplified by the expansion of the MIA database through ongoing roll-out of the eNIC project (discussed in more detail on the next page).<sup>35</sup>

22. Department for Registration of Persons website: <http://www.drpf.gov.lk/Templates/correction.application.english.Department-for-Registration-of-Persons.html>

23. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved at <https://globalfindex.worldbank.org/>

24. Interview with NGO executive, Sri Lanka

25. Ibid.

26. The Constitution of Sri Lanka. Retrieved from <http://www.parliament.lk/files/pdf/constitution.pdf>

27. Ibid.

28. The Registration of Persons Act. Retrieved from <http://citizenslanka.org/wp-content/uploads/2016/02/Registration-of-Persons-Act-No-32-of-1971-E.pdf>

29. Interview with NGO executive, Sri Lanka

30. Ibid.

31. Ibid.

32. Daily FT (2018), *National Financial Inclusion Strategy in Force from Mid-2019*. Retrieved from <http://www.ft.lk/front-page/National-financial-inclusion-strategy-in-force-from-mid-2019/44-651647>

33. Ibid.

34. Ibid.

35. Department for Registration of Persons website: <http://www.drpf.gov.lk/Templates/eNIC.english.Department-for-Registration-of-Persons.html>

Currently, the Ministry of Education provides the strongest incentive for both BC and NIC uptake among women and girls in Sri Lanka. The regulations require that all applicants to public schools present a birth certificate and the NIC of their parents or guardians.<sup>36</sup> In fact, children need official documentation throughout their educational path: they must have a birth certificate to enrol in primary school and an NIC to take an exit exam at the age of 16–18 (although they can also use a Postal ID<sup>37</sup> for this) and to enter college.<sup>38</sup>

## Mobile phone and SIM card registration

It is mandatory to register a SIM card in Sri Lanka, and person registering a mobile account must present either a NIC, driver's licence or passport to a mobile phone provider and have a photo taken at the office.<sup>39</sup> The requirement for a NIC or a driver's licence or passport (which cannot be obtained without a NIC) means that some groups who are unable to get a NIC (e.g. marginalised groups such as sex workers and internal migrants who may lack a permanent address) may have limited access to SIM cards and mobile communication.<sup>40</sup> Basic mobile money accounts with a \$500 transactional limit can be registered via a USSD<sup>41</sup> registration process and do not require additional KYC information.<sup>42</sup> Although there has been an increase in users, mobile money services in Sri Lanka face strong competition from formal financial services, which are more familiar to are more trusted by people in Sri Lanka.<sup>43</sup>

## Government-led initiatives to improve the identity ecosystem

According to our study, since August 2018 the Department of Registrations of Persons has been piloting biometric data capture in 27 Divisional Secretariats where new NIC applicants were able to apply for and receive an eNIC.<sup>44</sup> As of January 2019, the eNIC has been introduced nationally, but it is available only to those applying for the first time or those replacing their NIC. Full national eNIC coverage is expected to take several years.<sup>45</sup>

Sri Lankans who are transgender and want to change their sex on their NIC might also face some barriers: these individuals must obtain a Gender Recognition Certificate (GRC) from a consultant psychiatrist (who can be found at a government hospital); the GRC then needs to be validated by an institution certified/working under the Ministry of Health and then submitted to the local District Registrar together with the request for sex change on the NIC.<sup>46</sup>

Prior to the eNIC roll-out, the Department of Registrations of Persons worked on updating registration infrastructure, staff training resources and internal restructuring to build capacity.<sup>47</sup> The Department of Registration of Persons has been developing a policy to regulate secure data exchange in a central data depository managed by the MIA.<sup>48</sup>

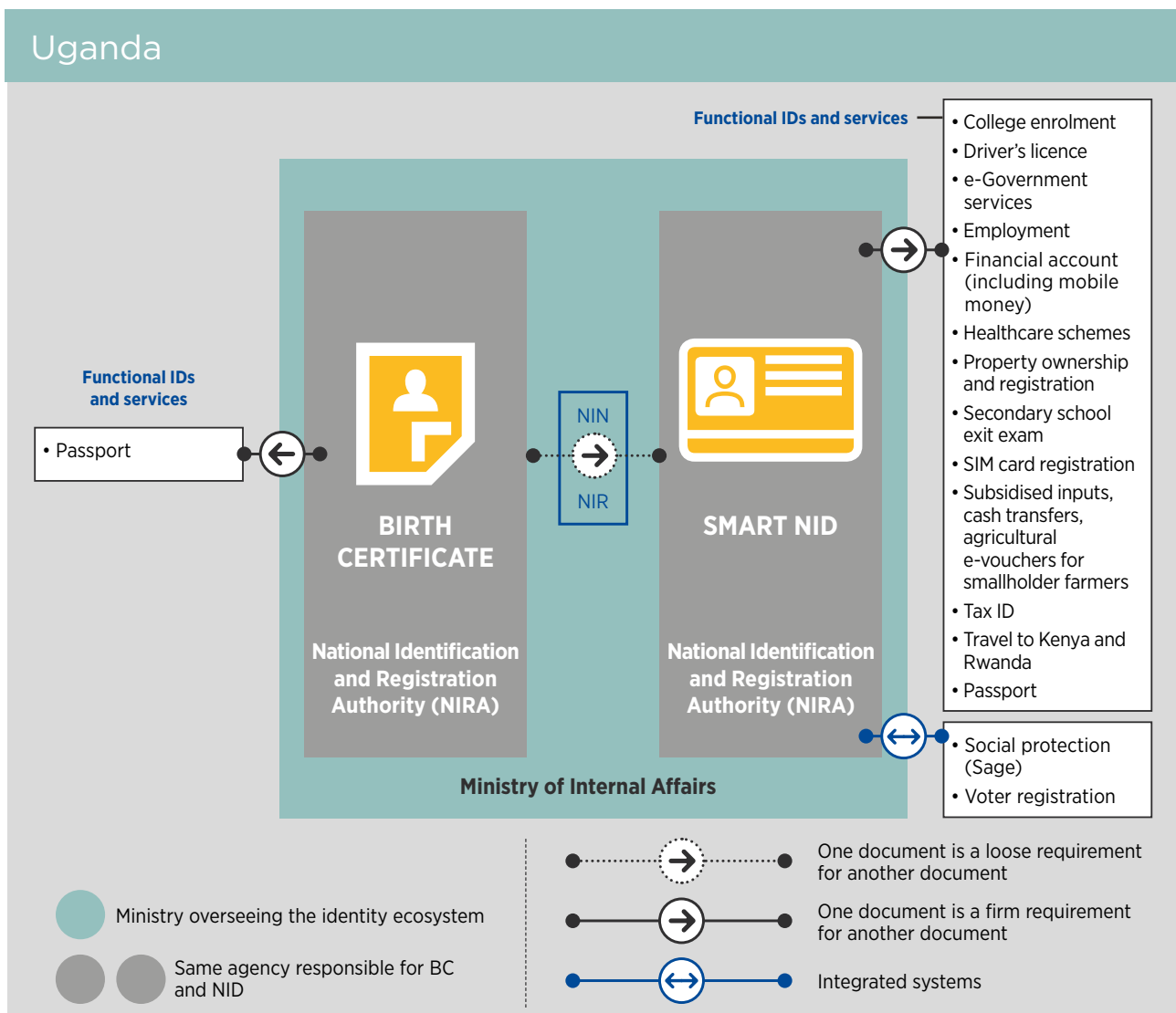
36. Ministry of Education (2019), *Instructions related to the admission of children to Grade One in Government Schools for the Year 2019*. Retrieved from <http://www.moe.gov.lk/english/images/banners/2018/English.pdf>
37. A Postal ID is an identity card issued by the Postmaster General for a period of five years. To apply for the card, an individual must fill in an application form, present two recent passport photos and two witnesses to confirm their identity, pay a fee of \$0.28 and sign the application in the presence of the Postmaster General. According to the Postmaster General, the Postal ID is a legitimate form of identity accepted by a range of service providers, including financial service providers and educational institutions. Retrieved from <http://www.sipost.gov.lk/services/postal-identity-cards/>
38. Interview with NGO executive, Sri Lanka
39. See Mobitel website: <https://www.mobitel.lk/reregistration>
40. Interview with NGO executive, Sri Lanka
41. USSD, or Unstructured Supplementary Service Data, is a protocol used by GSM-based mobile phones to communicate with the mobile network operator's computer. USSD is widely used for a variety of purposes, such as prepaid callback service, location-based content service, WAP browsing and so on. It is also used for configuring a user's handset on the network. Unlike the SMS, the USSD establishes a connection in real time between the parties involved, thereby enabling two-way communication of information as long as the connection remains open. See <https://www.lifewire.com/definition-of-ussd-2373336>
42. See eZ Cash website: <https://ezcash.lk>
43. Medium.com (2018) *LMD Interview - Mobile Money in Sri Lanka*. Retrieved from <https://medium.com/frontier-research/lmd-interview-mobile-money-in-sri-lanka-c6903ac44a7b>
44. Interview with technical adviser to a public agency, Sri Lanka
45. Ibid.
46. Ibid.
47. Department of Registration of Persons website: <http://www.drp.gov.lk/Templates/eNIC.english.Department-for-Registration-of-Persons.html>
48. Ibid.



# Uganda

## Introduction

There are two foundational documents in Uganda: a birth certificate (BC) for children aged 0–16 and a national identity (NID) for citizens aged 16+. The National Identity and Registration Authority (NIRA) at the Ministry of Internal Affairs issues both the BC and the NID. All NID holders have a National Identity Number NIN, a unique identifier of a citizen throughout their life. The NIN and NID are linked to an integrated digital National Identification Register (NIR). Sixty-six per cent of citizens now have a record in the NIR and database expansion is on-going.<sup>1</sup> Since 2016, the government has been registering children aged five to 15 for a NIN, primarily through school-based registration.<sup>2</sup> Currently, NIRA also issues a NIN to children at birth.<sup>3</sup> NIRA maintains the NIR, which can be accessed by public and private service providers through a Third-Party Interface (TPI), a software/medium that enables controlled access to NIR data by a public and private agency for the purposes of user authentication.<sup>4</sup>



1. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISSED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>

2. National Identification and Registration Authority (2017), *Mass Registration of Students and Learners*. Retrieved from <https://www.nira.go.ug/wp-content/uploads/Publish/Registration%20of%20School%20Learners.pdf>

3. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISSED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>

4. National Identification and Registration Authority (2018), *Launch of the NIRA Third-Party Interface*. Retrieved from <https://www.nira.go.ug/index.php/2018/05/07/launch-of-the-nira-third-party-interface/>

## Foundational identity documents and barriers to access for women and girls

In Uganda, a BC is a paper-based document, although NIRA collects children's fingerprints as part of BC/NIN enrolment.<sup>5</sup> Birth registration is mandatory and must be recorded within 30 days of the date of birth. There are 117 NIRA district offices (including five divisions in Kampala) that can register a birth, but a BC can only be issued by five offices. This includes the NIRA HQ in Kampala as well as regional offices in Mbarara, Arua, Gulu and Mbale.<sup>6</sup> As in other countries (e.g. Zambia and PNG), the need to travel to regional offices may pose a barrier to women and girls obtaining a BC as the associated costs may be too high, especially for poor households in rural and remote areas.<sup>7</sup> In addition, the demand for a BC in Uganda is relatively low. Although a BC is required for both school enrolment and the NID application, these requirements are not always enforced.<sup>8</sup> Current BC coverage in Uganda stands at only 19 per cent of eligible children and is equal for boys and girls.<sup>9</sup> The World Bank funds the Uganda Reproductive, Maternal and Child Health Services Improvement Project, which aims to assist NIRA in enhancing the capacity of civil registration.<sup>10</sup>

Uganda's NID is a protected digital card (it has a number of features visible only under UV light) and includes a chip and barcode. The card contains selected biographical data and biometric data (a

photo, a signature and one clear image of any fingerprint, although all 10 fingerprints are collected at registration).<sup>11</sup> The NID is required to access most public and private services. Moreover, NIRA has tested database integration with other government agencies (including the National Social Security Fund, the Ministry of Agriculture's e-voucher for purchasing agricultural inputs and the National Social Security Fund). NIRA is also currently supporting the election process and social protection programmes by providing relevant Ministries with the lists of citizens who qualify to vote and be enrolled in social support programmes; the Ministries only need to verify their lists against the lists provided by NIRA.<sup>12</sup>

NID coverage in Uganda stands at 81 per cent of eligible adults and 81 per cent of women.<sup>13</sup> The key barrier to obtaining the NID for women and girls is the limited decentralisation of NIRA offices in rural and remote areas—only 30 NIRA offices across the country have the capacity to issue the NID, which can result in lengthy travel and unwelcome expenses. As a result, most without a NID are marginalised women and girls in rural/remote areas who were not able to obtain an initial NID or replacement card (if the card is lost, stolen or damaged).<sup>14</sup> The government has previously run mass registration programmes through mobile units in schools, which has helped to reduce the gap in coverage, but the initiative overlooked families who do not have children in school. Some remote areas have yet to be reached by mass registration programmes.<sup>15</sup>

5. Interview with policymaker, Uganda
6. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>
7. Interview with policymaker, Uganda
8. Ibid.
9. Uganda Demographic and Health Survey. Retrieved at <https://dhsprogram.com/pubs/pdf/FR333/FR333.pdf>
10. Ibid.
11. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>
12. Ibid.
13. The World Bank Group (2017), *The Global Findex Database*.
14. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>
15. Ibid.

## Policies incentivising or hindering women's and girls' access to identity

Uganda's legal identity framework is generally supportive of women and girls. Aside from establishing the right to name, nationality and registration, the Ugandan Constitution<sup>16</sup> also contains special provisions on rights for women and other marginalised groups. The Constitution also commits to providing free basic education, nutrition, healthcare and security services to Ugandan citizens (including privacy protection).<sup>17</sup> The Births and Deaths Registration Act<sup>18</sup> allows a single mother to register a child without a father's signature, ID or consent. The Registration of Persons Act<sup>19</sup> is gender neutral and allows for substitutes to a BC when applying for the NID, making it easier for women in remote areas to obtain one.

Uganda's National Gender Policy,<sup>20</sup> Financial Inclusion Project,<sup>21</sup> Financial Inclusion Strategy<sup>22</sup> and National Social Protection Policy<sup>23</sup> (including the SAGE programme)<sup>24</sup> have a strong focus on building women's capacity and mainstreaming gender issues in financial and social protection sectors. The policies offer provisions on (a) direct cash support, (b) the need to improve financial and digital literacy, (c) the necessity to adapt KYC requirements<sup>25</sup> to women's needs and (d) an opportunity to leverage innovative financial products (e.g. mobile money or agent banking). The policies both incentivise, and benefit from, improving NIRA's capacity to support women's economic participation via a robust and inclusive identity

ecosystem. NIRA also continues to support mobile NID registration teams as part of an on-going enrolment process of children aged five to 15.<sup>26</sup>

Uganda has strong provisions for data privacy in the Constitution, Data Protection and Privacy Bill and the Third-Party Interface (TPI) routines established by NIRA.<sup>27</sup>

## Mobile phone and SIM card registration

SIM card registration in Uganda is compulsory and registration requires a valid NID for citizens. This requirement has been a strong driver for NID uptake, especially among women who depend on mobile money services to manage their money (including those working in the informal sector).<sup>28</sup> Mobile money account registration currently stands at 35 per cent of women aged 15+ compared to 49 per cent of men.<sup>29</sup> The main barrier to mobile money uptake among women and girls is limited ownership of mobile phones (48 per cent), poverty (e.g. no money to transact) and limited digital and financial literacy.<sup>30</sup> For registration, the entity conducting customer verification requires at least one of the following documents to verify the identity of the customer: a valid passport, driver's licence, identity card, voter card, financial card, local administration letter or business registration certificate.<sup>31</sup>

16. Uganda's Constitution of 1995 with Amendments through 2005. Retrieved from [https://www.constituteproject.org/constitution/Uganda\\_2005.pdf?lang=en](https://www.constituteproject.org/constitution/Uganda_2005.pdf?lang=en)

17. Ibid.

18. Births and Deaths Registration Act (1973). Retrieved from <https://ulii.org/ug/legislation/consolidated-act/309>

19. Registration of Persons Act (2015). Retrieved from <https://ulii.org/ug/legislation/act/2015/4-6>

20. Uganda's National Gender Policy (2007). Retrieved from <http://evaw-global-database.unwomen.org/en/countries/africa/uganda/2007/national-gender-policy--2007->

21. Uganda's Financial Inclusion Project. Retrieved from [https://www.bou.or.ug/bou/supervision/Financial\\_Inclusion/Financial\\_Inclusion\\_Overview.html](https://www.bou.or.ug/bou/supervision/Financial_Inclusion/Financial_Inclusion_Overview.html)

22. Uganda's National Financial Inclusion Strategy (2017-2022). Retrieved from [https://www.bou.or.ug/bou/downloads/publications/special\\_pubs/2017/National-Financial-Inclusion-Strategy.pdf](https://www.bou.or.ug/bou/downloads/publications/special_pubs/2017/National-Financial-Inclusion-Strategy.pdf)

23. Ministry of Gender, Labour and Social Development, Expanding Social Protection. Retrieved from <http://socialprotection.go.ug/systems-for-programme-implementation/>

24. National Social Protection Policy (2015). Retrieved from <http://socialprotection.go.ug/wp-content/uploads/2016/07/National-Social-Protection-Policy-uganda.pdf>

25. The Bank of Uganda has proposed to conduct a National Risk Assessment Campaign and, based on the results of the Assessment, introduce tiered KYC processes to enable more women to access formal financial services or mobile money services. In addition, the Bank of Uganda promotes a collaboration between NIRA and the National Information Technology Authority to develop a system of NID verification. This can help financial services providers to expand their services to marginalised groups, including women, rural residents and youth.

26. The World Bank Group (2017). *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>

27. National Identification and Registration Authority (2017), *Mass Registration of Students and Learners*. Retrieved from <https://www.nira.go.ug/wp-content/uploads/Publish/Registration%20of%20School%20Learners.pdf>

28. Interview with Technical Advisor for International Development Agency, Uganda

29. Intermedia Survey Institute (2017), *Uganda Wave Five Report: Fifth Annual FII Tracker Survey*. Retrieved from [http://finclusion.org/uploads/file/uganda-wave-5-report\\_final.pdf](http://finclusion.org/uploads/file/uganda-wave-5-report_final.pdf)

30. Ibid.

31. <https://www.ucc.co.ug/files/downloads/Mobile-Money-Guidelines-2013.pdf>

## Government-led initiatives to improve the identity ecosystem

Current government initiatives supported by NIRA<sup>32</sup> focus on:

- 1 Enhancing civil registration.** NIRA recognises that low BC coverage creates financial difficulties for both citizens and NIRA. In addition, the lack of up-to-date information on births and deaths in the country means that the government plans policies and programmes based on outdated information or estimates. NIRA is engaged in several initiatives, including the Mobile Vital Registration System, a public-private partnership aimed at increasing the efficiency and effectiveness of the civil registration processes.<sup>33</sup>
- 2 Integrating the NIR public agency databases and advancing TPI's capacity for user authentication.** NIRA currently has limited capacity for user verification and authentication. Successful partnerships with several Ministries have demonstrated the value of database integration.<sup>34</sup> NIRA plans to trial more TPI opportunities outside its existing relationships with MNOs and Ministries.<sup>35</sup>

- 3 Expanding NID coverage to include more non-citizens and refugees.** Currently, non-citizens and refugees are not included in the formal NID registration process even though both groups have their own identity documents. As both groups are growing in size (e.g. Uganda is now host to about one million refugees), NIRA is planning to begin issuing non-citizens and refugees a special ID and include them in the database, albeit in a different capacity, so that they are included in national planning discussions.<sup>36</sup>

32. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>

33. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>

34. The World Bank Group (2019), *ID4D Country Diagnostic: Uganda*. Retrieved from <http://documents.worldbank.org/curated/en/921761542144309171/pdf/132011-REVISED-PUBLIC-ID4D-Uganda-Diagnostic-12282018.pdf>

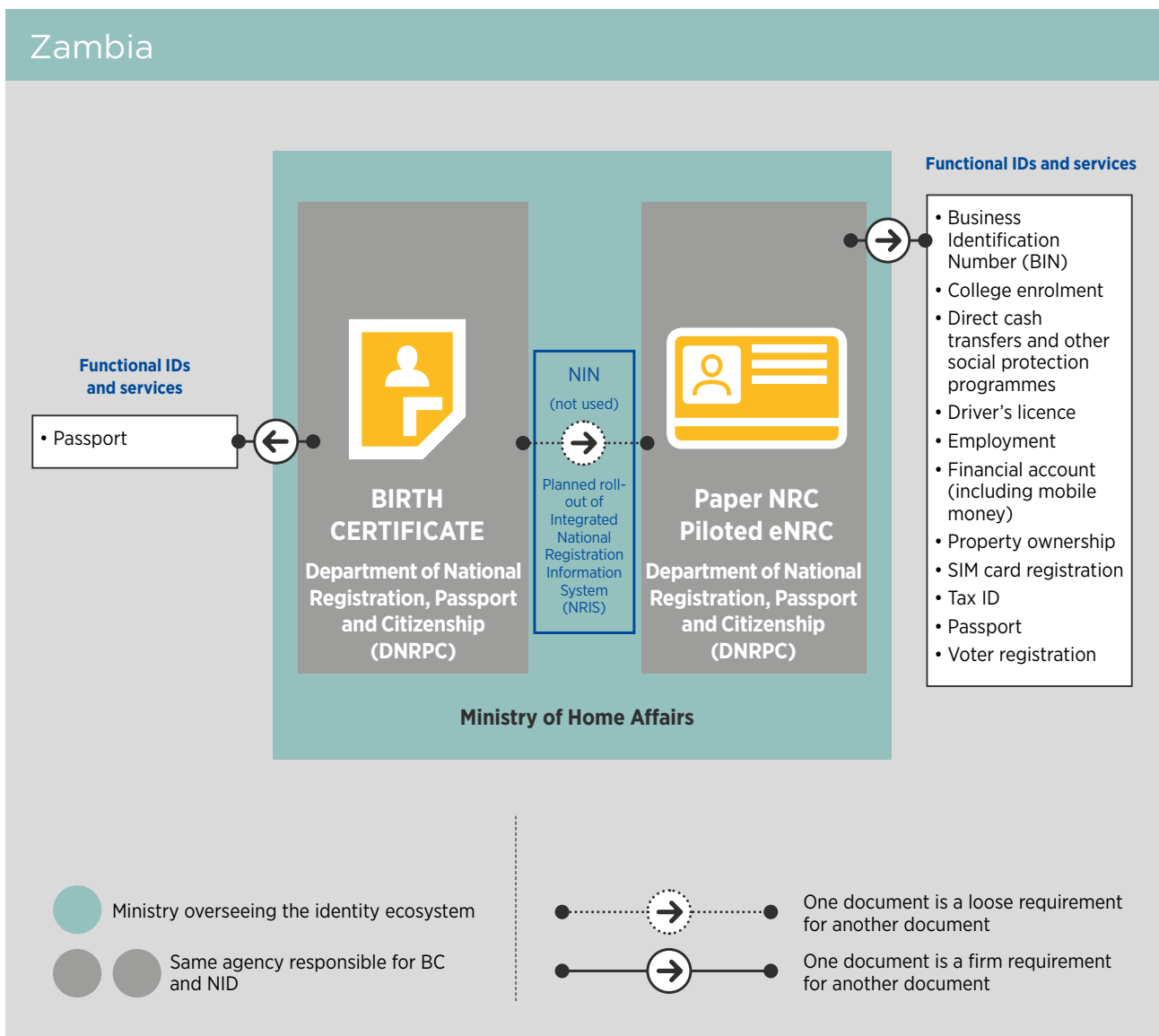
35. Ibid.

36. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>

# Zambia

## Introduction

Zambia has two foundational identity documents: a birth certificate (BC) for children aged 0–16 and a National Registration Card (NRC) for citizens aged 16+. The Department of National Registration Passport and Citizenship (DNRPC) under the Ministry of Home Affairs (MOHA) registers births, issues NRCs and maintains the country’s population database.<sup>1</sup> The database has limited capacity for third-party user verification because it is only partially digitised. The process of user verification is a manual process and can only address a limited number of queries.<sup>2</sup>



1. The World Bank Group (2016), *ID4D Country Diagnostic: Zambia*. Retrieved from <http://documents.worldbank.org/curated/en/318571474317392658/pdf/Zambia-ID4D-DiagnosticWeb040418.pdf>

2. Ibid.

## Foundational identity documents and barriers to access for women and girls

In Zambia, a BC is a paper-based document issued by registration points in 80 districts,<sup>3</sup> an improvement from just one registration point in Lusaka until 2016. Nevertheless, the number of registration offices is still insufficient to register the almost half million births in the country per year.<sup>4</sup> This is especially true given that receiving a BC requires several visits to a registration office. MOHA's decentralisation of the issuance of BC<sup>5</sup> and introduction of two new printing centres outside Lusaka has shortened the BC processing period from months to weeks, but the waiting period remains uneven across the country and applicants often have to wait a considerable amount time to receive the document.<sup>6</sup> Zambia's BC coverage is low at only four per cent of eligible children,<sup>7</sup> partially because of the high costs of travel to registration points and the low perceived utility of owning a BC.<sup>8</sup> A BC is not required to access public services (e.g. education or healthcare), and in the NRC application a BC can be replaced with an affidavit signed by a Commissioner of Oaths, which can be obtained closer to home and more quickly than a BC.<sup>9</sup>

The NRC is a paper-based document that contains minimal biographical and biometric information (e.g. a photo and a right thumbprint). The NRC covers 87 per cent of eligible adults and 85 per cent of women,<sup>10</sup> and is the only document that Zambian adults can use to access most public and private services, such as a driver's licence, passport, financial account, voter registration card, direct cash transfers and other social protection programmes, land/property ownership and SIM card registration.

The NRC is issued by 105 offices across 114 districts.<sup>11</sup> In addition to presenting a BC or an affidavit to obtain a NRC, an applicant must also bring a witness to verify their identity, i.e. a parent or relative. Centralised registration offices can create a major challenge for women applying for the NRC as they will often need to cover both their own and the witness' travel expenses. Finally, in areas of Zambia with strong adherence to customary laws, women and girls may have to ask men for permission to leave the house and travel to a registration office.<sup>12</sup>

## Policies incentivising and hindering women's and girls' access to identity

Zambia has several identity policies, but some are missing provisions that can be critical to making identity ecosystems more accommodating to the needs of women and girls. For example, Zambia's Constitution<sup>13</sup> commits to 50/50 gender representation in decision-making positions and establishes a monitoring body for this provision (the Gender Equity and Equality Commission). However, the Constitution does not establish a citizen's right to name, nationality or registration. Moreover, it recognises the authority of traditional chiefs, which can indirectly support customary laws that have a negative impact on women's access to ID systems (e.g. related to inheritance and children born out of wedlock).<sup>14</sup>

3. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
4. Index Mundi Zambia Historical Birth Rate: <https://www.indexmundi.com/g/g.aspx?c=za&v=25>
5. Lusaka Times (2017), *Government Decentralizes the Issuance of Births and Deaths Certificates*. Retrieved from <https://www.lusakatimes.com/2017/11/24/government-decentralises-issuance-birth-death-certificates>
6. Interview with NGO executive, Zambia.
7. Zambia Demographic and Health Survey, 2012–2014. Retrieved from <https://www.dhsprogram.com/pubs/pdf/fr304/fr304.pdf>
8. Interview with technical adviser to a public agency, Zambia
9. Ibid
10. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved at <https://globalfindex.worldbank.org/>
11. The World Bank Group (2016), *ID4D Country Diagnostic: Zambia*. Retrieved from <http://documents.worldbank.org/curated/en/318571474317392658/pdf/Zambia-ID4D-DiagnosticWeb040418.pdf>
12. Interview with NGO executive, Zambia
13. An Act to amend the Constitution of Zambia, 5th January 2016. Retrieved from <https://eliasmunshya.files.wordpress.com/2016/01/constitution-of-zambia-amendment-act-no-2-of-2016.pdf>
14. Interview with NGO executive, Zambia



Additionally, under the Births and Deaths Registration Act,<sup>15</sup> if a child is born out of wedlock, the consent of the father is required for a BC and the Act penalises applicants for late registration. However, anecdotal evidence suggests<sup>16</sup> neither requirements are consistently enforced. Zambia's National Registration Act also sets a very short registration period of 14 days for people to register for the NRC upon turning 16, which is often insufficient for women and girls (particularly in rural areas) to find money and/or witnesses and make a trip to the registration office.<sup>17</sup>

Zambia's National Gender Policy sets practical targets for women's inclusion at all administrative levels (national, sectoral, provincial and district) and the National Social Protection Policy<sup>18</sup> also includes practical suggestions on targeting women, including maternity benefits, expanding social security coverage to the informal sector (women are primarily employed in the informal sector)<sup>19</sup> and promoting access to social support services, especially women with disabilities. Unfortunately, the government has limited financial capacity to implement any programmes without donor support.<sup>20</sup>

Zambia has policies that indirectly incentivise NRC registration among women and girls. For example, the Electoral Process Act (2016) promotes voter registration via mobile registration units, which have the mandate and equipment to register those 16 and older for the NRC. Some young women will wait for an election year to get their NRC from mobile units to save money on travel for themselves and their witnesses.<sup>21</sup> The country's Financial Inclusion Strategy<sup>22</sup> also promotes mobile money development, including for women employed or working in the informal sector.

One of the biggest gaps in Zambia's legal framework is the absence of guarantees to the right to privacy in the Constitution. The country also does not have any data protection policies.

## Mobile phone and SIM card registration

SIM card registration in Zambia is mandatory and requires a NRC or passport.<sup>23</sup> To open a mobile money account, a person can use any valid ID, such as a NRC, passport or driver's licence.<sup>24</sup> Twenty six per cent of women in Zambia have a mobile money account compared to 30 per cent of men.<sup>25</sup> The main barrier to mobile money uptake is a lack of awareness and understanding of the service, as well as many women believing they do not have enough money to justify having an account.<sup>26</sup>

## Government-led initiatives to improve the identity ecosystem

Since 2013, the government has tested innovative methods to optimise BC and NRC registration, such as hospital-based BC registration desks and pre-election mobile NRC enrolment units. With support from UNDP, MOHA has developed and tested the Integrated National Information System (INRIS) and an eNRC scheme. With support from the World Bank-funded Girls Education and Women Empowerment and Livelihood (GEWEL) project, in 2018 MOHA launched a birth registration campaign during which MOHA pledged to issue BCs to 14,000 girls.<sup>27</sup> However, a shortage of funds to launch such innovations at scale without donor support remains the key challenge for the Zambian government.

15. Births and Deaths Registration Act. Retrieved from [https://data.unicef.org/wp-content/uploads/2017/12/Births-and-Deaths-Registration-Act\\_Zambia.pdf](https://data.unicef.org/wp-content/uploads/2017/12/Births-and-Deaths-Registration-Act_Zambia.pdf)

16. Data retrieved from <https://data.unicef.org/resources/crvs/zambia/>

17. Interview with NGO executive, Zambia

18. Ministry of Community Development, Mother and Child Health (2014) *National Social Protection Policy: "Reducing poverty, inequality and vulnerability."* Retrieved at <https://www.social-protection.org/gimi/gess/RessourcePDFaction?ressource.ressourceId=54164>

19. M. van Klaveren, K. Tjeldens, M. Hughie-Williams and N. Ramos Martin (2009), *An Overview of Women's Work and Employment in Zambia*. Retrieved from [https://mywage.org/zambia/pdf-files/Decisions\\_for\\_life-Country\\_Reports-Zambia.pdf](https://mywage.org/zambia/pdf-files/Decisions_for_life-Country_Reports-Zambia.pdf)

20. Ibid.

21. Interview with NGO executive, Zambia

22. Financial Inclusion Strategy (2017). Retrieved from <http://www.boz.zm/NFISZambiaVerFeb182017forConsultation.pdf>

23. Zambia Watchdog (2012), *Zambia to Start Registering SIM Cards*. Retrieved from <https://www.zambianwatchdog.com/zambia-to-start-registering-sim-cards/comment-page-2/>

24. MTN Zambia Website: <http://www.mtnzambia.com/en/support/sim-registration/Pages/default.aspx>

25. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved at <https://globalfindex.worldbank.org/>

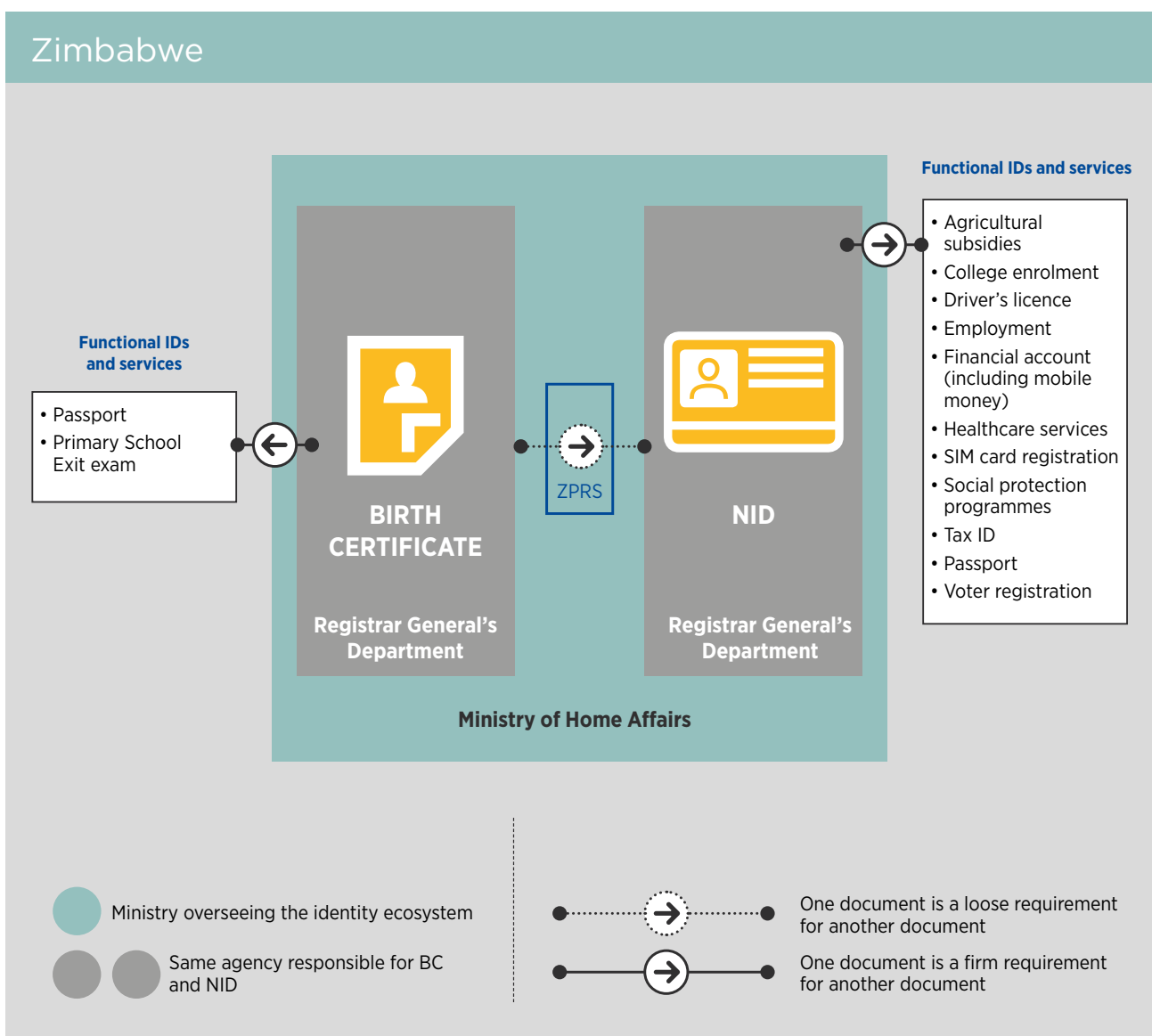
26. FSD Zambia (2015), *FinScope Zambia*. Retrieved from <http://www.fsdzambia.org/wp-content/uploads/2016/05/FINSCOPE-REPORT-2015.pdf>

27. News Ghana (2018), *Zambia to Issue 14,000 Birth Certificates to Girls*. Retrieved from <https://www.newsghana.com.gh/zambia-to-issue-14000-birth-certificates-to-girls/>

# Zimbabwe

## Introduction

Zimbabwe's two foundational identities include a birth certificate (BC) and a National Identity Card (NID). The Registrar General (RG) in the Ministry of Home Affairs oversees both documents alongside the Zimbabwe Population Registration System (ZPRS), a centralised database containing citizens' demographic data. The ZPRS is accessible to individuals who want to check the accuracy of their records, but it is unclear what capacity the database has to handle authentication requests from service providers.



## Foundational identity documents and barriers to access for women and girls

A BC in Zimbabwe is a paper-based document that can be obtained from RG offices in administrative provinces and districts.<sup>1</sup> The mandatory registration period is 42 days from the date of birth and no later than 12 months after birth.<sup>2</sup> A BC is free of charge for births that occur in Zimbabwe and applied for within the first six years. A BC claimed for a birth that occurred outside the country costs \$50 for Zimbabwean citizens.<sup>3</sup> A late registration fee is applied for any registrations 12 months after the date of birth.<sup>4</sup> The demand for a BC is high in Zimbabwe because it is required for children to take the primary school exit exam.<sup>5</sup>

Women face many barriers in obtaining a BC for their children: both parents must present valid NIDs and single mothers are required to produce a father's NID.<sup>6</sup> The non-institutional birth rate (20 per cent)<sup>7</sup> coupled with travel logistics (the cost and time of the trip to the RG office) are additional barriers for mothers in rural/remote areas. All the factors above contribute to the low BC coverage rate of 33 per cent of eligible children.<sup>8</sup>

Our research suggests that mothers of children born in areas with strong political opposition face additional or more stringent barriers to accessing a BC (e.g. the requirement of a father's NID, grandparents not permitted to submit an application, and additional requests for verification documents).<sup>9</sup> Our research also suggests that most of these challenges are associated with the regime of the former RG who allegedly established a stringent registration framework to control voter rolls and prevent opposition leaders from accessing identity documents (a BC and NID).<sup>10</sup>

The NID is a digital card with a barcode containing biographical information and biometric data (a photo, thumbprint and signature). The NID is free, but an applicant pays \$1 for the biometrics.<sup>11</sup> It is mandatory for citizens to register at the age of 16 (the registration period is not specified) at any RG office.<sup>12</sup> The NID is required to access most public and private services, including voter and SIM card registration, social protection programmes, passport and driver's licence, and formal employment.<sup>13</sup> Our study found that the main barrier for women to access a NID is the lack of a BC and the requirement to present a father's NID for children born to single mothers.<sup>14</sup>

1. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
2. Births and Deaths Registration Act. Retrieved from: [https://data.unDef.org/wp-content/uploads/2017/12/zimbabwe\\_birthreg\\_2005\\_en.pdf](https://data.unDef.org/wp-content/uploads/2017/12/zimbabwe_birthreg_2005_en.pdf)
3. Office of the Registrar General's website: <http://www.rg.gov.zw/services/birth>
4. Ibid.
5. Interview with NGO executive, Zimbabwe
6. Office of the Registrar General's website: <http://www.rg.gov.zw/services/birth>
7. Zimbabwe Demographic and Health Survey 2015. Retrieved from <https://dhsprogram.com/pubs/pdf/FR322/FR322.pdf>
8. Ibid.
9. Interview with NGO executive, Zimbabwe
10. Ibid.
11. The World Bank Group (2017), *The State of Identification Systems in Africa: Country Briefs*. Retrieved from <http://documents.worldbank.org/curated/en/298651503551191964/pdf/119065-WP-ID4D-country-profiles-report-final-PUBLIC.pdf>
12. Ibid.
13. Ibid.
14. Interview with lawyer and activist, Zimbabwe

## Policies incentivising or hindering women's and girls' access to identity

Most barriers to accessing a BC or NID seem to relate to practices established by the former RG<sup>15</sup> that were not aligned with the country's legal framework, as well as inconsistencies between three foundational legal documents: the Constitution, the Births and Deaths Registration Act and the National Registration Act.

Zimbabwe has a progressive constitution that establishes the right to citizenship, name, nationality, registration and the prompt provision of identity documents, as well as provisions for social welfare, gender representation and women's empowerment.<sup>16</sup> However, several constitutional provisions have not been reflected in other legal documents, for example, the Constitution provides for the "prompt provision of a Birth Certificate"<sup>17</sup> once a child is born but the Births and Deaths Registration Act<sup>18</sup> does not establish the BC as compulsory nor does it state that a BC be issued promptly. At the same time, the Act allows single mothers to apply for a BC without the father's presence or consent, but this provision was not consistently implemented in practice under the former RG.<sup>19</sup> The National Registration Act adds another barrier and requires that a NID applicant present a BC and their father's NID at the time of application.

A new RG<sup>20</sup> appointed in September 2018 has pledged to support the constitutional right to identity credentials,<sup>21</sup> which perhaps signals that several challenges related to women's and girls' access to identity may be addressed.

The impact of other legal documents on the uptake of BC and NID among women is mixed. The National Gender

Policy<sup>22</sup> has women-specific targets (e.g. inclusion of 50 per cent of women in political offices and 30 per cent in other sectors), but lacks an implementation plan. The Financial Inclusion Strategy suggests launching a Women's Empowerment Fund, tailored credit packages and government procurement protocols for women-led SMEs.<sup>23</sup> However, it does not address the main barriers to women's inclusion, that is, the difficulty in accessing NID—the key KYC requirement for opening a mobile money or bank account. The social protection framework does not include specific targets for women, although research shows one of the framework's pillars—the Harmonised Social Cash Transfers Scheme<sup>24</sup>—might help stimulate NID uptake, but only if a financial account is established as a condition for receiving the money and/or if the ecosystem enables women to open an account via relaxed KYC requirements. The current delivery channel for the Scheme is cash in transit (CIT), i.e. cash distributed through designated local government offices.<sup>25</sup> The Educational Policy stipulates that education is free, but in practice families still pay fees and a child's education stops at the age of 12 if they cannot obtain a BC to take the exit/transitional exam.<sup>26</sup>

The Electoral Act requires presentation of a NID for voter registration and the government runs mobile NID registration units during election periods.<sup>27</sup> However, research suggests that in areas with opposition to the government, mobile NID registration units faced suspicion from residents due to the close links between voter registration and voting. Concerns were also expressed about the redrafting of the Access to Information and Protection of Privacy Act.<sup>28</sup> Previously, media perception was that the Act was a tool for the government to suppress freedom of speech and access to information. Today, journalists still appear apprehensive about upcoming changes to the Act in light of the current unstable political climate.<sup>29</sup>

15. All Africa (2018), *Zimbabwe: Incompetent Mudede Punishes Grieving Families—Getting a Death Certificate Takes Days in Long Queues*. Retrieved from <https://allafrica.com/stories/20180212018.html>

16. Zimbabwe's Constitution of 2013. Retrieved from <http://extwprlegs1.fao.org/docs/pdf/zim127325.pdf>

17. Ibid.

18. Births and Deaths Registration Act. Retrieved from [https://data.uNIDef.org/wp-content/uploads/2017/12/zimbabwe\\_birthreg\\_2005\\_en.pdf](https://data.uNIDef.org/wp-content/uploads/2017/12/zimbabwe_birthreg_2005_en.pdf)

19. See Office of the Registrar General's website: <http://www.rg.gov.zw/services/birth>

20. Zimbabwe Daily (2018), *Masango takes over from Mudede*. Retrieved from <https://www.thezimbabwedaily.com/news/271232-masango-takes-over-from-mudede.html>

21. Viral Dotcom (2018), *I will respect citizenship rights, everyone entitled to a passport will receive it – New Registrar General*. Retrieved from <http://www.viraldotcom.com/i-will-respect-citizenship-rights-everyone-entitled-to-a-passport-will-receive-it-new-registrar-general/>

22. The Herald (2017), *Gender Policy: Milestone towards Achieving Gender Equality in Zimbabwe*. Retrieved from <https://www.herald.co.zw/gender-policy-milestone-towards-achieving-gender-equality-in-zim/>

23. Zimbabwe National Financial Inclusion Strategy. Retrieved from <http://rbz.co.zw/assets/zimbabwe-national-financial-inclusion-strategy-2016---2020.pdf>

24. Zimbabwe Ministry of Labour and Social Services (2011), *The Design of the Harmonized Social Cash Transfers Scheme*. Retrieved from [http://casherlearning.org/downloads/resources/calp/Zimbabwe/Dumba\\_Harmonised%20Social%20Cash%20Transfers%20Scheme.pdf](http://casherlearning.org/downloads/resources/calp/Zimbabwe/Dumba_Harmonised%20Social%20Cash%20Transfers%20Scheme.pdf)

25. See examples of successful cash transfer initiatives: Mayer Hashi in Bangladesh at <https://www.cgap.org/blog/how-bangladesh-digitized-education-aid-10-million-families> and Financial Inclusion Strategy Refresh in Nigeria at [https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh\\_July%206%202018.pdf](https://www.cbn.gov.ng/Out/2018/CCD/Exposure%20Draft%20of%20the%20National%20Financial%20Inclusion%20Strategy%20Refresh_July%206%202018.pdf)

26. Interview with lawyer and activist, Zimbabwe

27. Interview with lawyer, Zimbabwe

28. Privacy International (2016), *The Right to Privacy in Zimbabwe*. Retrieved from [http://hrp.law.harvard.edu/wp-content/uploads/2016/04/zimbabwe\\_upr2016.pdf](http://hrp.law.harvard.edu/wp-content/uploads/2016/04/zimbabwe_upr2016.pdf)

29. Misa Zimbabwe (2018), *Scrapping of Broadcasting and Access to Information Laws Long Overdue*. Retrieved from <http://misa.org/featured-on-home/scrapping-broadcasting-access-information-laws-long-overdue-misa-zimbabwe/>

## Mobile phone and SIM card registration

SIM card registration is compulsory in Zimbabwe and a user must present a valid NID or passport and confirm their name, gender, nationality and permanent address.<sup>30</sup> Since accessing the NID is a challenge for women in Zimbabwe in general and in political opposition areas specifically, it is possible that women are less able to register SIM cards in their own name or must use SIM cards registered under someone else's name, which means women are not fully benefitting from access to mobile services.<sup>31</sup> Opening a mobile money account requires a registered SIM card as well as a NID, driver's licence or passport (an original and a

copy).<sup>32</sup> Currently, 46 per cent of adult women have an account compared to 51 per cent of men.<sup>33</sup> Children aged 12 and older can register a mobile money account with a BC and a parent/guardian's NID. Mobile money is seen as a solution for the on-going cash crisis in Zimbabwe,<sup>34</sup> and since 2016, the uptake of services has remained high.

## Government-led initiatives to improve the identity ecosystem

Given that the new RG was just appointed to the position in 2018, there are currently no known government-led initiatives to promote the uptake of BCs and NIDs.

30. Econet Wireless website: <https://www.econet.co.zw/econet-sim-registration>

31. GSMA Development Fund and Cherie Blair Foundation for Women (2010), *Women and Mobile: A Global Opportunity*. Retrieved from [http://www.cherieblairfoundation.org/wp-content/uploads/2012/07/women\\_and\\_mobile\\_a\\_global\\_opportunity.pdf](http://www.cherieblairfoundation.org/wp-content/uploads/2012/07/women_and_mobile_a_global_opportunity.pdf)

32. <https://www.ecocash.co.zw/about#how-to-register>

33. The World Bank Group (2017), *The Global Findex Database 2017*. Retrieved at <https://globalfindex.worldbank.org/>

34. Techzim (2017), *Mobile money accounts for 81.2% of transactions in Zimbabwe, RTGS leads in transaction value* – RBZ. Retrieved from <https://www.techzim.co.zw/2017/02/mobile-money-accounts-81-2-transactions-zimbabwe-rtgs-leads-transaction-value-rbz/>

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