# Understanding the Identity Gender Gap

Insights and opportunities for mobile operators to help close the divide



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## Digital Identity

The GSMA Digital Identity Programme is uniquely positioned to play a key role in advocating and raising awareness of the opportunity of mobile-enabled digital identity and life-enhancing services. Our programme works with mobile operators, governments and the development community to demonstrate the opportunities, address the barriers and highlight the value of mobile as an enabler of digital identification.

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# I. Introduction

Official proof of identity is fundamental to an individual's ability to enforce their rights and secure access to a wide range of vital services such as healthcare, education, mobile connectivity and social protections. For this reason, the United Nations Sustainable Development Goals (SDGs) has set a specific target to provide every person with a legal identity, including birth registration, by 2030.[1] Although there is currently a deficit of gender-disaggregated data relating to access to identification (ID), it is presumed that of the 1.1 billion people in the world who are unable to prove their identity, a disproportionate number are women and girls who, in many countries, remain particularly vulnerable as well as socially, politically and financially excluded.




**SDG 5**

"Achieve gender equality and empower all women and girls'"




**SDG 16.9**

"By 2030, provide legal identity for all, including birth registration"

1. UN 16.9

Widening access to ID will help enable the international community to effectively address SDG 5, which aims to eliminate key gender-specific challenges such as poverty, inequality, and violence against women. Empowering a woman with official and recognised forms of identification not only strengthens her individually, it also fortifies her family and contributes to the social and economic welfare of her wider community. Surveys in Pakistan, for instance, have helped to highlight the critical role that Computerised National Identity Cards (CNICs) have played in empowering women: those with CNICs felt a stronger sense of identity than ever before, they were eager to vote and know their rights as citizens, they were given more respect within their families, and their increased self-confidence emboldened them to share their opinion on household matters.[2] The McKinsey Global Institute has also recently estimated that if women were able to participate in the economy identically to men, it would add up to US$28 trillion to global GDP by 2025.[3]

It is increasingly important that mobile network operators (MNOs) understand the barriers that can impact a woman or girl's ability to access identity documents and identity-linked mobile services. In more than 120 countries and counting, Know-Your-Customer (KYC) regulations now require customers to present a valid proof of identity before they can subscribe to mobile services; in these situations, women are particularly vulnerable to being excluded from owning a phone or having mobile services registered in their own name. In fact, compared to men, women remain 14 per cent less likely to own a mobile phone in low- and middle-income countries. Despite recognising its value as a life-enhancing tool, women's access to mobile services remains more restricted, and the services they use are less sophisticated. The GSMA has estimated that by taking measures to close the gender gap in mobile ownership and usage, an estimated $170 billion market opportunity could be unlocked for the mobile industry from 2015 to 2020.[4]

New opportunities for growth will emerge for MNOs as women improve their access to identity, particularly in places where traditional paper-based identity systems are being replaced with digital identity infrastructure, such as Kenya's eCititzen platform for Government services or Rwanda's national eID. Widespread availability and adoption of digital identity is essential to reducing the divide between those who have access to and use of digital services, and those who do not.[5] In India, the government has navigated both logistical and cultural barriers to successfully enrol hundreds of millions of women into the national identification system, called Aadhaar, which MNOs can now use to digitally validate customers and provide women with greater access to government benefits and value-added mobile services. Similarly, in 2015 Telenor Pakistan successfully helped millions of female customers re-register their SIM cards against their Computerised National Identity Cards (CNICs), providing Telenor with an opportunity to increase women's access to life-enhancing mobile financial services.

In this report, we explore the gender gap in birth registration, highlighting how mobile technology can be used to help parents overcome key barriers that prevent them from registering the birth of their daughters. We also examine institutional and cultural barriers that might influence whether a woman is able or incentivised to obtain national identity documents. Short case studies on India and Pakistan are included, alongside gender-specific insights from the GSMA Digital Identity team's end-user research in Tanzania, Cote D'Ivoire and Pakistan.[6]

2. World Bank, 'Pakistan: Building Equality for Women on a Foundation of Identity', 4 February 2016.
3. Gonzalez, Arancha. 'In 155 countries women still face legal discrimination. The consequences are huge.' The Guardian, 3 December 2015.
4. GSMA, 'Bridging the Gender Gap: Mobile access and usage in low- and middle-income countries', 2015, available at: https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2016/02/Connected-Women-Gender-Gap.pdf
5. GSMA, 'Regulatory and policy trends impacting Digital Identity and the role of mobile: Considerations for emerging markets', October 2016.
6. GSMA, 'Identity for Sustainable Development: An End-user Perspective Report', February 2017, available at: https://www.gsma.com/mobilefordevelopment/programme/digital-identity/end-user-perspective-report

# II.

# Gender & Birth Registration



As the first legal recognition of a child by its government, and a permanent recording of a child's identity, birth registration can help facilitate access to a number of vital services, including healthcare and immunisations, early education and social protections. As a proof of age, birth registration provides young girls with an important safeguard against early marriage, and later in life it can help address a multitude of gender inequalities by enabling young women to apply for national identity documents, subscribe to mobile services, register to vote in elections, enrol in secondary and tertiary education, gain formal employment, own property, and access formal financial services. Accurate demographic data, when disaggregated by gender, can also help governments and development organisations identify where gender gaps might exist, and effectively plan and monitor the delivery of public services and development policies that help to address these inequalities.

Although data from UNICEF[7] indicates that birth registration rates in most countries are relatively gender-neutral, girls in at least sixty-two countries are less likely than boys to be registered before the age of five.[8] The highest gender gap in birth registration is found in Somalia; here, 97 per cent of children remain unregistered, and girls are 18 per cent less likely to be registered than boys. In Malawi and Zambia, girls are nearly 7 per cent less likely to be registered.

## Countries with the highest gender gap in birth registration

| Country | Total registered | Male | Female | Gender Gap[9] | UNDP GII Rank[10] (out of 155 countries) |
|---|---|---|---|---|---|
| Somalia | 3.0% | 3.3% | 2.7% | **18.2%** | N/A[11] |
| Malawi | 5.6% | 5.8% | 5.4% | **6.9%** | 140 |
| Zambia | 11.3% | 11.7% | 10.9% | **6.8%** | 132 |
| Senegal | 72.7% | 74.7% | 70.7% | **5.4%** | 118 |
| Niger | 63.9% | 65.4% | 62.3% | **4.7%** | 154 |
| Afghanistan | 37.4% | 38.3% | 36.5% | **4.7%** | 152 |
| Mauritania | 58.8% | 60.1% | 57.6% | **4.2%** | 139 |
| Bangladesh | 37.0% | 37.7% | 36.2% | **4.0%** | 111 |
| Nepal | 58.1% | 59.2% | 57.0% | **3.7%** | 108 |
| Gambia | 72.0% | 73.3% | 70.6% | **3.7%** | 143 |

Source: UNICEF Global Dataset, updated May 2016

7. UNICEF Global Dataset, available at: https://data.unicef.org/topic/child-protection/birth-registration/
8. Meaning that that the percentage of boys registered is higher than the percentage of girls; in 41 of these countries the gap is less than 1 percentage point. Gender-disaggregated data is only available for 105 countries.
9. The Gender Gap is the relative difference between registration rates, calculated as: (% of boys registered - % of girls registered)/ (% of boys registered).
10. UNDP Gender Inequality Index, available at: http://hdr.undp.org/en/content/gender-inequality-index-gii
11. Somalia is not included in the 2016 GII Rankings, but in previous indexes it was placed at the fourth-lowest position globally, reflecting severe gender disparities in the country

For many families – particularly those that are poor and/or disconnected from government services – the costs associated with birth registration are prohibitive, both in terms of the direct costs (registration fees) and the added expenses incurred due to travel and time away from an income-generating activity. In these circumstances families with little or no spare income must evaluate the short- and long-term value of registering their child. Due to a number of prevailing gender inequalities that make young women less likely (or perceived to be less likely) to enrol in secondary education, participate in politics, access formal employment, own a mobile phone or act as the head of the household, in many cases registration will seem to be a less critical investment for a daughter. In fact, the ten countries with the highest gender gaps in birth registration are all ranked in the bottom third of the UNDP Gender Inequality Index (GII), indicating that girls are likely to face disparities in birth registration in environments where they, as women, will be less empowered or less able to participate in the workforce.

In parts of North and Central India, it remains common for parents to prioritise the registration of their boys over that of their girls, particularly where families have a mind-set that girls are 'paraya dhan', or 'belonging to others'. Under this line of thinking, any investment in a girl's future is viewed as a burden or waste of resources due to the fact she will eventually be married into a new family, and these investments could only benefit them and her future husband. In Pakistan and Somalia, some parents do not feel compelled to register their daughters, due to the fact they do not expect them to engage in public life in any meaningful way. Girls in rural Senegal are known to face discriminatory customs and religious practices which often force them to leave school at a young age so that their brothers can continue their education.[12]

In these situations, mobile technology could play an important role in increasing birth registration rates, especially for girls, by drastically improving the accessibility and affordability of registration services. In Pakistan, mobile operator Telenor is partnering with UNICEF and the provincial governments of Sindh and Punjab to develop innovative mobile applications that enable registrars to bring door-to-door digital birth registration services to parents. Whereas the traditional registration process required, on average, three trips to a government office and a processing time of two days, the new mobile registration process enables parents to register births in less than ten minutes and without leaving their community.[13] During the first phase of the initiative, birth registration rates in the Thatta district of Sindh increased 400 per cent overall compared to the same time period the year before, with the number of female births registered increasing nearly 800 per cent. Surveys conducted by UNICEF found that beneficiaries were much more satisfied with the new process, saying that it was more accessible, more cost-effective and easier to understand.

Targeted awareness campaigns that empower mothers to play a role in the birth registration process can also be an effective way to increase the registration of girls, especially where mobile services can be leveraged. A 2016 study in Indonesia found that aside from issues related to cost and distance, the most common reasons parents did not register their child's birth were that 'the process was too complicated' or that they 'do not know how to arrange for one'.[14] Likewise, across Côte D'Ivoire, Tanzania and Pakistan, the GSMA has seen that many mothers rely on their male partners to complete the birth registration process because they are less confident navigating government processes or engaging with government officials.

12. From the Social Institutions and Gender Index, available at:http://www.genderindex.org/country/senegal
13. Marriage registrars were used to provide registration services in Punjab; Lady Health Workers and Telenor agents were used in Sindh. For more information see the GSMA's report, 'Innovations in Mobile Birth Registration: Insights from Tigo Tanzania and Telenor Pakistan'.
14. Putu Doff, Santi Kusumaningrum and Lindsay Stark, 'Barriers To Birth Registration In Indonesia' (2016), The Lancet.



The Ghana Health Service's Mobile Technology for Community Health (MOTECH) platform[15] is helping to address these issues by allowing women to register their pregnancies with community health workers, who can use a registration form on a mobile device to record a woman's name, location, estimated due date, language and mobile phone number. Each woman is assigned a MOTECH identification card and receives regular, detailed health information about pregnancy and antenatal services. The platform has increased the number of newborns seen by health workers in the first forty-eight hours of life, and can also be used to track the delivery of services across geographies. The fact that birth registration offices are typically located within health facilities (or close to them) implies that there is a strong connection between increased visits to health care locations and improved rates of registration.

Similarly, a vital component of Rwanda's mHealth system, called RapidSMS, provides a simple text-messaging tool that community health workers can use to collect real-time data on key maternal, neonatal and child health indicators during the first 1,000 days of a child's life (from pregnancy to the age of two). The system generates automatic reminders for clinical appointments, delivery, and post-natal care visits, with the intent of increasing visits to health care facilities.[16] RapidSMS has increased the number of births that take place at health clinics, where women have greater access to vaccination and registration services, and has also established a comprehensive, centralised database of births that can be shared by healthcare professionals.

15. 'Improving access to quality maternal and child health service: An initiative of the Ghana health service and the Grameen foundation', 2012.
16. Ruton, Hinda & Musabyimana, Angele. 'Rwanda RapidSMS Impact Evaluation', UNICEF, 2016.

# III.

# Gender & Official Identity

Despite the scarcity of gender-disaggregated data related to identity, there is widespread evidence that women disproportionately lack access to any form of officially-recognised ID. In Egypt, for instance, the GSMA has observed that 44 per cent of women report that ID is a key barrier to accessing mobile services, while only 26 per cent of men reported it as an issue.[17] Field observations indicated that compared to their male counterparts, women were less likely to have access to necessary documentation, such as a national identity card or driving licence, and were also less likely to be registered as a homeowner or bill payer.

In Uganda, the Financial Inclusion Index (FII) has reported that gender and poverty status are the two factors that are most likely to define whether a person has an identity document. A 2014 study[18] found that only 63 per cent of women in both urban and rural areas reported having access to any form of ID, compared to 83 per cent of men. Overall, the study found that rural, poor women – as one of the most vulnerable segments of the population – are the least likely to have an ID and, therefore, the least likely to be able to sign up for any formal financial services, including mobile money. Similarly, FII's research in Tanzania found that young rural women living on less than $2.50 a day were the least likely demographic to have access to official identification.[19]

The absence of identity documents among women is both an effect, and the cause of, prevailing gender inequalities. In a number of economies, legal and cultural gender disparities make it more difficult for women to obtain a national identity card, apply for a passport, or to be recognised as the head of a household. And without proper documentation, women will be more likely to face barriers when attempting to access healthcare and education, exert their rights as citizens, and acquire a wide range of other public and private services.

17. GSMA, 'Bridging the Gender Gap: Mobile access and usage in low and middle-income countries', 2015
18. 'Digital Pathways to Financial Inclusion: Uganda Wave One Report', InterMedia, October 2014.
19. 'Digital Pathways to Financial Inclusion: Tanzania Wave One Report', InterMedia, November 2014.

# Legal Barriers to Accessing ID

Women in a multitude of countries face significant legal and institutional hurdles when they attempt to obtain a proof of identity. For instance, in Algeria, Benin and Mauritius, a married woman is required to produce a marriage certificate when applying for a national identity card, whereas the husband is not required to do so. In Malawi, passports are only issued to married women if they record their husbands' names on the application and provide a copy of a marriage certificate.

## Economies where married women cannot perform some actions in the same way as men

| Action | Developed Economies | Developing Economies |
|---|---|---|
| **Obtain a national identity card** | Oman, Saudi Arabia | Afghanistan, Algeria, Benin, Cameroon, Egypt, Mauritius, Pakistan, Senegal |
| **Apply for a passport** | Bahrain, Barbados, Oman, Saudi Arabia, Seychelles, Trinidad and Tobago, United Arab Emirates | Afghanistan, Algeria, Belize, Benin, Botswana, Cameroon, Rep. Congo, Dominica, Egypt, Fiji, Gabon, Grenada, Haiti, Iran, Iraq, Jordan, Malawi, Mali, Myanmar, Pakistan, Philippines, Saint Vincent and the Grenadines, Sudan, Uganda, Yemen |
| **Be the head of a household** | Bahrain, Chile, Oman, Saudi Arabia, United Arab Emirates | Benin, Burundi, Cameroon, Chad, Dem. Rep. Congo, Rep. Congo, Djibouti, Gabon, Guinea, Honduras, India, Indonesia, Iran, Iraq, Jordan, Madagascar, Mali, Mauritania, Morocco, Niger, Philippines, Rwanda, Senegal, Sudan, Tunisia, Yemen |

Source: Women, Business and the Law 2016: Getting to Equal, World Bank Group, World Bank Publications, 2015 (Page 9)

In other cases, legal frameworks dictate that a woman must gain the permission of a male relative or guardian in order to obtain identity documents. In Afghanistan, women must submit their father's national identity card, called a 'takzira', as part of the application process, making it impossible to obtain an ID without the support and permission of her family. Until recently women in Saudi Arabia faced similar challenges, as they were prohibited from owning their own national identity card without the permission of their male guardian; many women were instead listed as 'dependents' on their husband or father's identity documents. Although national identity cards are now mandatory for Saudi women and are required to access a wide range of public and private services, it is estimated that more than three million women from 'ultra-orthodox' communities are still excluded.[20] In both Afghanistan and Saudi Arabia, a woman is not legally able to register a mobile SIM card unless she is able to present a national identity card.

Women are also less likely to have access to identity documents that are only issued to the person recognised as the head of household, a designation that can give one the authority to manage the family's property or other crucial affairs, access government services, or make decisions on the sale and purchase of family assets. In India, ration cards – which millions of low-income families rely on to purchase subsidised food and fuel – are issued to the head of family, which in almost all cases is the husband or the oldest male member of the family. In fact, the government's 2011 census found that nationwide only 11 per cent of households were officially recognised as being headed by women.[21] Despite the fact that in most areas women were more likely to manage the food and nutritional security of their family members, until the roll-out of India's national digital identity programme, called Aadhaar, many did not have the identity documents needed to claim these necessities in their own name.

20. '3m Saudi girls without national ID cards', Middle East Monitor, 5 September 2016.
21. 'Women head 11% of Indian households, Kerala tops list', Time of India, 29 December 2012.

CASE STUDY 1

# Enrolling women into Aadhaar, India's national identity programme

In 2015, the Indian government launched the Digital India initiative, which aims to utilise the potential of digital technologies to address some of the country's most significant socioeconomic challenges. Mobile networks and the broader mobile ecosystem have a vital role to play in addressing the goals of this initiative, as mobile is already the dominant platform for internet access, and mobile technology looks to become the critical means of accessing a broad range of public services.[22] To ensure that women are able to benefit from the Digital India initiative, MNOs and the government must work together to address a severe gap in mobile ownership: with a gender gap of 36 per cent, India has an estimated 114 million fewer women than men owning a mobile phone.[23]

Historically, women have been much less likely than men to own any official identity document. Studies have shown, for instance, that when women from informal savings groups attempted to open a bank account at a bank, in 60 per cent of these cases they were unable to do so because of challenges complying with identity-related KYC regulations.[24] Ensuring that women have equal access to an ID, therefore, has become a key priority for the Indian government.

In 2008, the Unique Identification Authority of India (UIDAI) was established and given the mandate to provide a unique identity number (called an Aadhaar number) to each of India's 1.2 billion residents. From its inception, Aadhaar - a Sanskrit word meaning 'foundation', or 'base' - was designed to reach even the most excluded residents and those least likely to possess an official identity, including women and girls. Symbolically, the very first Aadhaar number was delivered to Ranjana Sonawane, a 30-year old mother of three from a poor, remote village in rural Maharashtra.

## Aadhaar's gender-sensitive approach to enrolment

Recognising that many of the public spaces used for Aadhaar enrolment were male dominated and uncomfortable for women to visit, UIDAI mandated that, where possible, every centre should be located in women-friendly locations. UIDAI's enrolment station checklist also instructs registrars to make sure that women-only stations are available and clearly marked with a visible banner, and female officers and volunteers should be present to assist women enrolees. In areas where women enrolees might be 'purdah-nasheen', meaning their religious beliefs dictate that they should remain separated from men, enrolment centres are also expected to have a separate enclosure that provides a divide between sexes.

UIDAI has also made considerable efforts to stress that female residents are free to wear any kind of dress that they are comfortable with at the time of enrolment. Women in Muslim-majority areas in particular have been informed that they are not required to wear any religious or traditional articles of clothing, nor are they required to remove them when being photographed (so long as the face can be seen). UIDAI has been quick to respond to allegations of discrimination against women, and in some cases, they have terminated contracts with enrolment centres that have received complaints from female enrolees.

22. GSMA, The Mobile Economy: India, 2016
23. GSMA, 'Bridging the Gender Gap: Mobile access and usage in low-and middle-income countries', 2015
24. Puhazhendhi, Venugopalan, 'Microfinance India State of the Sector Report 2012'.

Understanding that women are less likely to possess any other proof of identity or address – a requirement for Aadhaar enrolment – during the registration process enrolment officers have been authorised to allow women to be validated by their (typically male) head of family, so long as the head of family could provide their own identity documents and a proof of relationship. When this is not possible, UIDAI allows officers to appoint 'Introducers' who are already enrolled in Aadhaar to vouch for the woman's identity and provide any other necessary support she might need at the enrolment centre.

UIDAI's often uses enrolment officers from organisations that are already in regular contact with residents through their programmes or services; this could include rural development departments, insurance companies, and local banks. This has reduced concerns from women about sharing their personal details (name, date of birth and address) as they are likely to already know their enrolment officers personally.

By effectively communicating the various benefits, services and efficiencies linked to Aadhaar, UIDAI has helped to ensure that there is a high, universal demand for the identity number, especially among women. In May 2016 Aadhaar reached one billion enrolments, and one year later this figure had grown to 1.12 billion, roughly 94 per cent of the population. Statistics show that country-wide, registration rates for adult women are nearly on par with men.[25]



## Leveraging Aadhaar to provide access to mobile services

The Indian government is now ramping up the use of Aadhaar for the delivery of subsidies and other social welfare benefits, while also leveraging the identity platform to help individuals access life-enhancing healthcare and education services, assert their rights, participate in elections and move towards a cashless economy.

Aadhaar is increasingly used to biometrically identify and authenticate residents that are deemed to be eligible for government subsidies, and mobile technology is being leveraged to ensure that these benefits are sent directly to individual bank accounts.[26] There are now thirty-six government schemes provided through direct benefit transfers, and studies have shown that moving the payment systems to an electronic platform helps to reduce the time beneficiaries wait to receive payments, reduces 'leakages' and the misdirection of funds, and gives women more independence and access to other financial services, which can help them better manage and plan their lives.[27]

Furthermore, MNOs and other private sector organisations are now able to leverage Aadhaar's digital platform to provide a range of value-adding services in a highly cost- effective way. GSMA has found that for mobile providers, the Aadhaar-enabled e-KYC platform reduces the cost of the customer due diligence process from $0.60 per customer to $0.07, significantly lowering the overall cost of customer acquisition.[28] Recently, mobile providers have also been given license to operate their own banking services by acting as 'payment banks'. These fully digital and paperless mobile banks, which provide a quick and paperless account opening process using Aadhaar-based e-KYC, promise to be a cost-effective and sustainable means by which MNOs will be able to provide formal financial services to the nearly 60 per cent of Indian women who still do not have an account.[29]

25. See UIDAI's information portal at: https://portal.uidai.gov.in/uidwebportal/dashboard.do
26. For more information on Aadhaar, see: GSMA, 'Aadhaar: Inclusive by Design', March 2017, available at: https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/03/gsma-aadhaar-report-270317.pdf
27. World Bank, 'Bihar, India: Digitizing Cash-transfers Improves Women's Health', 8 December 2015.
28. GSMA, 'The business case for payments banks in India', 2016.
29. See: http://datatopics.worldbank.org/financialinclusion/country/india

# Cultural Barriers to Accessing an ID

In addition to facing legal barriers, a woman might also contend with cultural norms or gender inequalities which make her feel less inclined or incentivised to own a robust identity document. For instance, the GSMA has seen that amongst some social groups in Côte D'Ivoire, patriarchal gender norms make it common for men to show their own ID on behalf of female family members at healthcare centres or police check points, or to register a woman's mobile SIM card in their own name. Young women – particularly those in Abidjan – were also more likely than men to be frequently concerned about how service providers used the personal details found on their identity documents, fearing their information could be accessed and traced back to them by jealous women or even rebel military groups. In many circumstances, therefore, women depended heavily on using men's or other family members' identity documents to access the services they need, or they would seek to protect their privacy by using fraudulent IDs with incorrect personal details.



**PROFILE 1**

## Akissi, Côte D'Ivoire

*'Going forward my name and age on my documents will be incorrect, but that is not a problem.'*

Akissi is nineteen years old and lives in Abidjan with her grandparents and cousins. In 2012, at the age of 14, Akissi left her rural village and moved to the city so that she could continue her studies and lay a foundation for a successful future. *'I want to be a big person, maybe a doctor or nurse so that I can buy a big house and car. I like the beautiful life – beautiful things. I would like to build a big house in my village'.*

On a few occasions Akissi has had to repeat an academic year. This means that she hadn't completed her education by the time she passed the age of eighteen, at which point she became ineligible to attend school. Like many of her peers, Akissi was able to navigate this problem by asking her parents to buy her a new birth certificate that provided her with a new name and an eligible age. Within a few weeks, Akissi owned a new certificate which said she was only seventeen years old, and used this document to re-register at her school, obtain a new student ID card and pay her school fees. *'Going forward my name and age on my documents will be incorrect, but that is not a problem. Things are so fast and easy once I have my student ID'.* In situations where a government-issued ID is required to access services, such as at a health centre, Akissi must bring her mother so that she can show her ID on Akissi's behalf.

Akissi loves her phone. She uses mobile money services from time to time, but has trouble completing transactions unless her sister or a mobile agent is there to help her. *'I prefer [mobile money] to the bank – this is more simple, you only have to give your mobile number. Banks are more complex'.* However, she is very uncomfortable registering SIM cards using her own personal details, saying that she would prefer to use ID documents that belong to a classmate or family member. Like many young women in Abidjan, she is worried that providing her personal details would allow someone to trace or harass her. *'I don't like the idea of registering your SIM. I only want to give my name to a mobile operator, and I don't really want to give that.'*



We have also seen that for many women who live and work within an informal economy and service ecosystem, the desire to access mobile services was a key trigger for obtaining a proof of identity. This is particularly true in places like Tanzania, where an individual is required to show their ID when registering a new mobile SIM card or signing up for value-added services such as mobile money. In some patriarchal communities, however, a woman's appetite for identity-linked mobile services can be diminished by restricted access to mobile phones, a lack of relevant content, or a dependency on male relatives to manage mobile subscriptions on their behalf.

In parts of Pakistan, women's ownership and use of mobile phones can be highly stigmatised; unrestricted mobile use can be perceived to be a sign of immorality or to contribute to socially unacceptable behaviours. As one young male in Pakistan explained, "Married girls can keep [a mobile phone] but very few are allowed to. Very few. People do not think of it as good - 100% they think that she is having an affair." Women therefore often share the phone with a male family member or a female elder in the home, and typically use phones that are registered in a male family member's name instead of their own. Despite the fact that all adult citizens in Pakistan are required to register for a Computerised National Identity Card (CNIC) once they reach the age of eighteen, both women and men often saw a less immediate need for a woman to possess official documentation, as they had fewer instances where they needed to prove who they were.

Due to the tendency in many low- and middle-income countries for women to register their mobile SIMs under a male family member's name, many operators' gender-related customer data will be inaccurate. In fact, when GSMA compared the gender of customers recorded on the database of a Sub-Saharan African operator with the actual gender of users collected during fieldwork, it was discovered that one third of its female mobile customers were inaccurately recorded as male in its system.[30]

30. GSMA, 'Bridging the Gender Gap: Mobile access and usage in low-and middle-income countries', 2015



**PROFILE 2**

## Zubina, Pakistan

*'Unmarried girls should not have a mobile. People here find it bad and not acceptable.'*

Married with two young children, Zubina lives with her husband and his family in rural Pakistan. Coming from a more 'affluent' family, she aspires to learn and progress, but struggles with the conservative mindsets within her marital village. *'In this area mothers, fathers and brothers say, "What will girls do after getting an education? At the end of the day they only have to handle the kitchen"'.*

Despite it not being a part of her daily life, Zubina values having a Computerised National Identity Card (CNIC) and is aware that it is needed for important services, such as opening a bank account, to vote, or to get vaccinations. In her community, it is usually the men that carry formal ID on a regular basis; for them, ID is needed to manage day-to-day situations and it also provides protection when travelling. As one of Zubina's male peers explained, *'You won't get a job without the ID card. And if I go out [without ID], problems will be there for me - policeman will stop us and ask so many different questions, like where are you from? Then they ask you to show an ID card or license - without an ID you have to pay a bribe.'*

Zubina was given a feature phone by her husband, which she only uses to call family members. Her husband registered the phone using his own CNIC and also takes care of adding credit to it. She is aware that mobile ownership among females is low in her village due to cultural boundaries. *'Unmarried girls should not have a mobile. People here find it bad and not acceptable. I have a cell phone but I only receive calls from numbers saved in my mobile. Whenever I received an unknown number I give it to my husband for him to listen first.'*

Zubina is also open-minded and welcoming of the concept of mobile-enabled digital identity. Even though the CNIC provides her with a robust and established form of identity, the processes involved in accessing services with her ID can be confusing, and can cost time and money that she doesn't feel she can afford. As a mother, the thought of someone registering her child's birth on a phone was particularly appealing. *'This is good because you can have your child registered while sitting at home. Without this we have to go [to the local government office], and we keep delaying that. If we register a birth late we are charged an extra fee; if we register on time then they ask us to come back the day after tomorrow or they give us a new date.'*

MNOs are well-placed to meet a latent demand for new identity-linked services that are more relevant to women, and effectively communicating their benefits in a way that is sensitive to cultural norms. In patriarchal communities, for instance, it would be important for MNOs to target male family members who act as the mobile 'gatekeepers' in the family, as well as women, when marketing new services. Collecting and analysing reliable customer data that is disaggregated by gender will help MNOs develop strategies to drive adoption and usage of their identity-linked services among women and other untapped segments of the market[31], potentially leading to a greater demand for official identity.

There is evidence, for instance, that linking benefits to the Computerised National Identity Cards (CNICs) in Pakistan helped to cause spikes in ID enrolment, especially among women. Within four years of the launch of the Benazir Income Support Program (BISP) – which delivers cash disbursements to low-income families, often over mobile platforms – there was a 94 per cent increase in women enrolment.[32] It is also thought that in 2013, the government's directive to MNOs to link all mobile SIM cards to the CNIC database may have helped accelerate ID registration among portions of the populations that the National Database and Registration Authority (NADRA) did not previously cover[33], including many women.

31. http://www.gsma.com/mobilefordevelopment/programme/connected-women/analysing-your-data-to-increase-the-reach-of-your-mobile-money-service-among-women
32. ibid
33. GSMA, Mandatory registration of prepaid SIM cards: Addressing challenges through best practice, 2016.

CASE STUDY 2

# Telenor Pakistan outreach to women during the national SIM registration drive

In an effort to curb the threat of terrorism and ensure that every mobile SIM card was registered to a living person, between December 2013 and March 2014 the government of Pakistan instructed all MNOs to re-register their customers' SIM cards against their CNICs. This directive gave operators such as Telenor only three months to re-register tens of millions of SIMs, or face large swathes of their customer base being disconnected.

Women in Pakistan typically register SIMs in male family members' names rather than their own, and interacting with mobile agents was generally limited to male members of a family – mostly due to the cultural inappropriateness of speaking with 'strange' men, and women's preference to rely on male relatives to manage mobile subscriptions. However, because new legislation issued at the start of the SIM drive reduced the number of SIM cards that one person could register in their own name, it was expected that many more women would be required to register their SIM using their own CNIC.

With a subscriber base of over thirty-eight million people and a network of over 220,000 retailers, franchises and sales and service centres, Telenor Pakistan is the country's second-largest mobile operator. With women representing an estimated 23 per cent of their customer base at the time of the drive, Telenor recognised that sensitive and effective outreach to women was of particular importance.

## Reaching Women through the SIM drive

From the start of the registration drive, Telenor ensured that women colleagues were included in the project development team to make sure the organisation thought about outreach in the right way; this included at least one woman in each of the teams managing project development, customer service and data analysis. Telenor also recognised that they had to be extremely surgical and agile when it came to reaching women, so that if any part of the registration process wasn't working they could quickly change it. At the start of the drive, the team analysed their internal customer data, and split resources based on where they knew a large portion of women were located.

Initially, Telenor and other MNOs across Pakistan faced challenges getting residents to take the SIM drive seriously. There were not separate registration communications targeting women; instead Telenor's marketing efforts were focused on straight-to-the point messages to the effect of, 'Your SIM is your ID – if someone else uses it, you are responsible'; 'You are from Pakistan – be proud of your identity'; and 'Your thumb and your SIM are your identity'. Telenor was careful not to push women too hard to re-register by highlighting the threat of someone else using their SIM nefariously, fearing that they would respond by discarding their SIM altogether.

In the last forty-five days of the drive, MNOs saw a huge influx of registrations as people realised that the need to register was genuine, and as a result registration centres became overly crowded and more difficult for women to enter. To prevent

women from being intimidated and not following through with registration, Telenor asked for, and received, special permission from the government to move women registration kiosks outside and away from the crowds of men. In every location, Telenor also ensured that at least one woman was stationed at the women's kiosks to complete registration and to help women in any other way necessary.

In some locations, women still faced difficulties reaching the registration centres, such as a Telenor office or franchise store. In response to this, Telenor took registration services to the places where women tended to congregate, such as female universities, malls, gazebos, and markets. Telenor also arranged 'verification celebration days' where whole families could come out together and register. If a female customer called and said that they couldn't leave their home, a Telenor agent would come to their home directly. Door-to-door vendors were the most expensive way to reach individuals, so Telenor reserved this method of outreach for high-worth customers and women.

During the drive, Telenor also found that the use of biometrics made it easier and more acceptable for women to register their SIM card by helping them overcome the nervousness they felt when sharing their personal details. Before the use of biometrics, a woman would be required to give her personal information (name, age, address, etc.) to an agent she didn't know very well, and whose business was close to her home. Furthermore, the agent would typically verify the information in front of the woman, out loud, by repeating her name, age, address and other details. When using biometric authentication, on the other hand, the agent only sees the customer's phone number and a message from the operator indicating that the customer's personal details have been authenticated.



## Leveraging SIM registration to improve access to value-adding services

Due, in part, to their success reaching women and other customers in hard-to-reach areas, in one hundred days Telenor was able to re-register 35 million customers. Whereas at the start of the drive they estimated that women were 23 per cent of their registered customer base, by the end of the project this was estimated to be 30 per cent. Although many women continued to use mobile devices registered to a male family member, it is believed that a significant number of women came to register their SIM with Telenor for the first time because the process was easier and more sensitive to their needs.

Importantly, Telenor recognised that the registration drive as a key opportunity to introduce women to new value-adding mobile services, including the mobile money platform Easypaisa. According to the GSMA, at the time of the SIM registration drive women across Pakistan were 76.3 per cent less likely than men to have a mobile money account. Because women were registering their SIMs against their CNIC number, the KYC rules for the Bank of Pakistan were satisfied and Telenor was allowed to open Easypaisa accounts as soon as biometric details were taken. The value Easypaisa could bring women was clear: through partnerships with the BISP and CARE International, Easypaisa helped them overcome cultural and logistical barriers by bringing financial services to local corner shops, enabling women to register and receive their cash disbursements without having to travel to a bank.[34] The platform has been so effective at meeting women's specific needs, Easypaisa won a Global Mobile Award at the GSMA's 2014 Mobile World Congress for being the Best Mobile Product or Service for Women in Emerging Markets.

34. See: https://www.telenor.com/media/articles/2014/bringing-financial-services-to-pakistani-women/

# Additional Barriers to mobile ownership and usage

Research from the GSMA has highlighted that the gender divide in mobile phone access and usage is influenced by a wide range of socio-economic and cultural factors, as well as identity-related barriers. This includes social and cultural barriers related to technology use, education and skill levels, employment and income trends, access to media and relevant content, privacy and security, and location or mode of access for women.[35]

Even when women participating in our end-user research owned or had access to mobile devices, there was a significant difference in how they use it. Women tended to be less confident using their phone, had lower levels of digital literacy, and used phones less frequently and less intensively than men, especially for more sophisticated services that have more stringent KYC requirements such as mobile money. Separate research from the GSMA has found that in most countries fewer women than men report using messaging and data services beyond voice[36], and women are less likely to 'explore' value-adding services on their phone unless explicitly recommended and supported by someone else.



**PROFILE 3**

## Zahra, Tanzania

*'I feel good that Tigo knows me - they can help me with my problems.'*

Zahra, who is recently divorced, has two grown children and cares for her two nieces. She sometimes worries about money because her income is unstable; most of her income comes from running a vegetable stall, but it is very competitive to get customers. She is part of a local savings group, and in financial emergencies she can go to a neighbour for help. *'We all help each other with problems here – when my neighbour was sick I gave her money for the doctor.'*

Formal ID is rarely required in her day-to-day life, so Zahra keeps her ID documents in a safe place at home. Despite this, she feels ID is highly important and empowering. When government officials came to her town and asked people to register for the National ID, she went and obtained this. *'People without ID are ignorant people. I didn't mind giving up my day to get my national identity card – I thought this could be a one-time opportunity, and having an ID is very valuable'.* Zahra also has a voter ID; she recently used this, along with a personal letter from her local government office (known as a ward letter), to take out a bank loan. Like many people in Tanzania, she feels the ward letter is the most important form of ID because it serves as a personal introduction from a trusted person in the community. *'The letter is vital as it is someone vouching for you – it is from someone that actually knows you.'*

Zahra typically uses her phone for basic tasks, but these are highly important to her life and mobile money is her main financial hub for her business. She struggles to use Mobile Money on her own, however, so she puts a lot of trust in mobile agents to help her access her account and provide her with support. *'I don't know how to withdraw money so I have to give the agent my PIN and the phone and ask them to do the process for me'.* Her trust in her mobile operator Tigo extends beyond the local agents – she is happy that her phone is registered in her own name, and that Tigo knows her personal details. *'I feel good that Tigo knows me – they can help me with my problems.'*

35. ibid
36. GSMA, 'Bridging the Gender Gap: Mobile access and usage in low- and middle-income countries', 2015

# IV. Conclusion



As more and more governments move towards establishing national identity programmes, opportunities will emerge for MNOs to leverage their existing assets and identity-related practices to provide women with greater access to official identity as well as relevant, identity-linked mobile services. This is particularly true in markets where digital identity systems are being established, as seen in India and Pakistan.

Through the creation of public-private partnerships, governments could look for new ways to leverage mobile networks and technology to improve the efficiency and reach of their national identity and civil registration programmes. Mobile technology is already being used effectively to establish electronic registries for pregnant women in places like Ghana and Rwanda, and early evidence from Pakistan has shown that it can also help reduce gender-related gaps in birth registration, where they exist, by making the registration process more affordable, efficient and easy to understand. The GSMA Digital Identity Programme and Telenor Pakistan are currently working together to identify how digital birth registration systems can create both short- and long-term value for parents, local governments, and other partners, while also ensuring that the platform can be financed sustainably and quickly move from 'pilot' to 'scale'.

MNOs are also well placed to offer new, identity-linked services that are relevant to women by leveraging their existing Customer Relationship Management (CRM) processes and SIM registration databases (where they are implemented). MNO's would benefit from analysing subscriber and transactional data with a gender lens, as this will help identify priority customer segments, understand where there are opportunities for growth, and create targets for reducing the gender gap in mobile ownership and usage. The life-enhancing potential of mobile services that are aimed at women could also help play a role in driving demand for official identification, which is often required as part of the registration and account verification processes.

According to the GSMA's 2015 State of the Industry Report, only 41 per cent of MNO respondents said that they knew the gender composition of their customer base.[37] To address this issue, the GSMA Connected Women programme has outlined a new approach to analysing customers data in order to help MNOs better target women and is engaged with mobile operators focused on accelerating digital and financial inclusion for women and reducing the gender gap in their mobile internet and mobile money customer base.

37. GSMA, 'Analysing your data to increase the reach of your mobile money service among women', 9 January 2017.

Looking forward, MNOs should consider the following as they develop and implement digital identity solutions and identity-linked services that are gender inclusive and socially impactful:



**Leveraging agent networks:** The local presence and expertise of MNOs, as well as the high levels of trust bestowed on them by their customers, should enable them to effectively communicate the benefits of mobile-based identity services to women in a way that is sensitive to cultural norms. MNO agents, who typically serve as people's key point of contact with the MNO and their first port of call when they need support using their phones, could also help to communicate the benefits of women using their own official identity documents, with accurate personal details, when registering for and accessing mobile services.



**Female-friendly registration:** Operators should look for ways to help women gain the confidence they need to use more sophisticated, identity-linked mobile services, and should also provide safe spaces where women feel comfortable shopping for a device, asking questions about their subscription, or registering their personal information. Ensuring that women are able to access retail locations/franchises that are staffed by women will help to achieve this.



**Privacy and security:** Low levels of digital literacy mean that many women will not appreciate the importance of keeping their mobile device or their personal information secure and private. Targeted education campaigns which help women understand how to avoid risky behaviour (such as sharing their PIN codes publically) can help to address this knowledge gap. Helping women understand how MNOs protects the privacy of their data could also encourage them to register for services using their own identity documents, and submitting accurate personal information.



**Involve 'gatekeepers':** In many locations, prevailing gender norms will mean that men act as 'gatekeepers' to the mobile devices and services used by women. In cases such as this, it will be important for MNO's to design solutions that are sensitive to gender norms, and also to target the gatekeepers (as well as women) when communicating the benefits of mobile-enabled identity-linked services.

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