

Bridging the Gap: How Humanitarian Cash Transfers Can Facilitate Women's Access to IDs



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This series shares how we can improve the design and delivery of digital cash transfers for low-income women. A woman's world changes when payments are designed to suit her needs, digitized, and directed into her own account. Digital financial inclusion means that a woman can be an economic actor and has the opportunity to break the cycle of poverty and hunger. Once women are economically empowered, entire families and societies can flourish.

The World Food Programme (WFP), the Center for Financial Inclusion (CFI), and the Bill & Melinda Gates Foundation have partnered to research and document ways to best enable digital financial inclusion and women's economic empowerment through digital cash transfers. WFP is the world's largest humanitarian agency and serves women in diverse communities. This experience — paired with CFI's track record in research — means that we can inform practices on government-to-person payments and humanitarian cash transfers. See more about the work [WFP](#) and [CFI](#) are doing on women's financial inclusion and economic empowerment.

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Introduction

The pandemic highlighted the existing gaps between men and women globally and the many obstacles to economic empowerment that women face. Women were 11 percentage points more likely to have lost their job during the pandemic and the burden of care responsibilities fell more heavily on them than men.ⁱ While governments and humanitarian actors offered assistance in the form of transfer programs, with payments successfully reaching more than 1.5 billion people, women were more likely to be excluded than men for a number of factors — including lower likelihood of owning a phone with which to receive digital payments, lower likelihood of having a registered SIM card and financial account in their own name, social norms, and lower digital and financial literacy.ⁱⁱ Another key reason that women were often excluded from receiving cash transfers is that fewer women than men have basic identification documents (ID).

Countries with existing social registries and established digital payment systems were able to quickly disburse government and humanitarian funds to citizens to support during the pandemic. However, to access a digital payment, one must be able to open a digital account — which in 157 countries requires having government-recognized IDs.ⁱⁱⁱ Unfortunately, more than one billion people, mostly women in Sub-Saharan Africa and South Asia, do not have basic IDs and, as such, are at risk of being unserved. In low-income countries, an estimated 44 percent of women do not have a national ID compared to 28 percent of men.^{iv} Data from the 2021 Global Findex found that women often remain excluded from formal banking services because they lack official forms of identification.^v

To date, there is little systematic evidence about why certain groups are excluded from obtaining government-recognized IDs,^{vi} and there is even less evidence around the intersection of humanitarian cash transfers and IDs for women. It is government's responsibility to provide citizens with formal IDs, and

the government has incentives to do so, as identity documents allow people to receive social services and be visible to tax authorities. ID also allows people to access financial products and services for both household and business purposes.^{vii} For women, an ID is critical for supporting their individual rights and agency. Increasing access to ID enables women to formally register a business, enroll children in school, obtain quality health care and voting rights, and increase their economic empowerment.^{viii}

There are many initiatives that focus on identity and documentation rights, like Identification for Development (ID4D) at the World Bank; UNICEF, which advocates for birth certificates for all children; and UNHCR, the UN Refugee Agency.^{ix} UNHCR advocates for refugee ID documents to be issued by the national identification registration authority, ensuring that refugees receive IDs with the same design and specifications that are applied to identity documents issued to nationals. Humanitarian actors have a long history of advocating for access to countries' foundational ID systems and for the elevation of functional ID for the people they serve — whether they are refugees, internally displaced people, poor national communities, or vulnerable women. Their learning in this space provides directions for the way forward in improving women's access to ID, inclusion, and empowerment.

Most of the barriers, solutions, and learnings in this brief are derived from World Food Programme (WFP) examples; however, the lessons are applicable to the wider field of humanitarian cash transfers. This brief aims to contribute to the nascent yet growing global knowledge base around how to increase women's and marginalized groups' access to and use of IDs through humanitarian cash transfers to promote access to services, development, and empowerment. Both practitioners as well as policymakers will benefit from these insights into the intersections between cash transfer programs and access to identification for women and girls.



Benefits of an ID

A foundational identity document is often a prerequisite to obtaining a SIM card, which is needed to access a mobile money account and cash transfer services.^x GSMA, the association of mobile network operators, notes that “[t]hose with an official form of identity are more than twice as likely to have a SIM card registered in their own name (82 percent) than those without an official form of identity (36 percent).”^{xi} Women, persons with disabilities, and individuals with low education levels are less likely to have a SIM card in their own name.^{xii} The 2021 Global Findex found that 30 percent of unbanked adults in Sub-Saharan Africa lacked the documentation needed to open a mobile money account. In Liberia, Mozambique, South Sudan, and Tanzania, more than 40 percent of unbanked adults – the majority of whom are women – cited lack of documentation as a barrier to using mobile money.^{xiii}

Some countries are introducing new electronic or digital IDs that use biometrics as a way to circumvent difficulties in accessing and compiling the necessary paperwork to support registration, such as birth certificates. Electronic or digital IDs allow for individuals’ unique identities to be recorded in a national database which can bridge to other services.

Definitions

Legal Identity:

The basic characteristics of an individual’s identity (e.g. name, sex, place and date of birth) conferred through registration and the issuance of a certificate by an authorized civil registration authority following the occurrence of birth.

[\(United Nations Legal Identity Agenda, UN.org\)](https://www.un.org/development/desa/identity/)

Foundational ID:

A multi-purpose, official ID, conferred by a legally recognized identification authority. Examples include a National ID or a document issued by a Civil or Population Registry. In some cases, a UNHCR card demonstrating identity and refugee status may be recognized as a foundational ID.

Functional ID:

An ID developed for a single use, to deliver a specific service or for a specific function. Examples include a voter registration card, or, in some contexts, an UNHCR card that provides access to humanitarian services but is not recognized as foundational ID.

[\(Types of ID systems, ID4D, World Bank.org\)](https://www.worldbank.org/en/programs/id4d/types-of-id-systems)

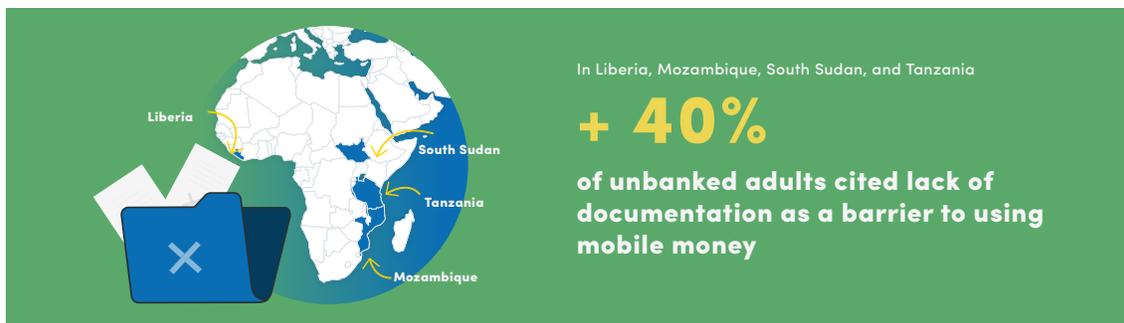
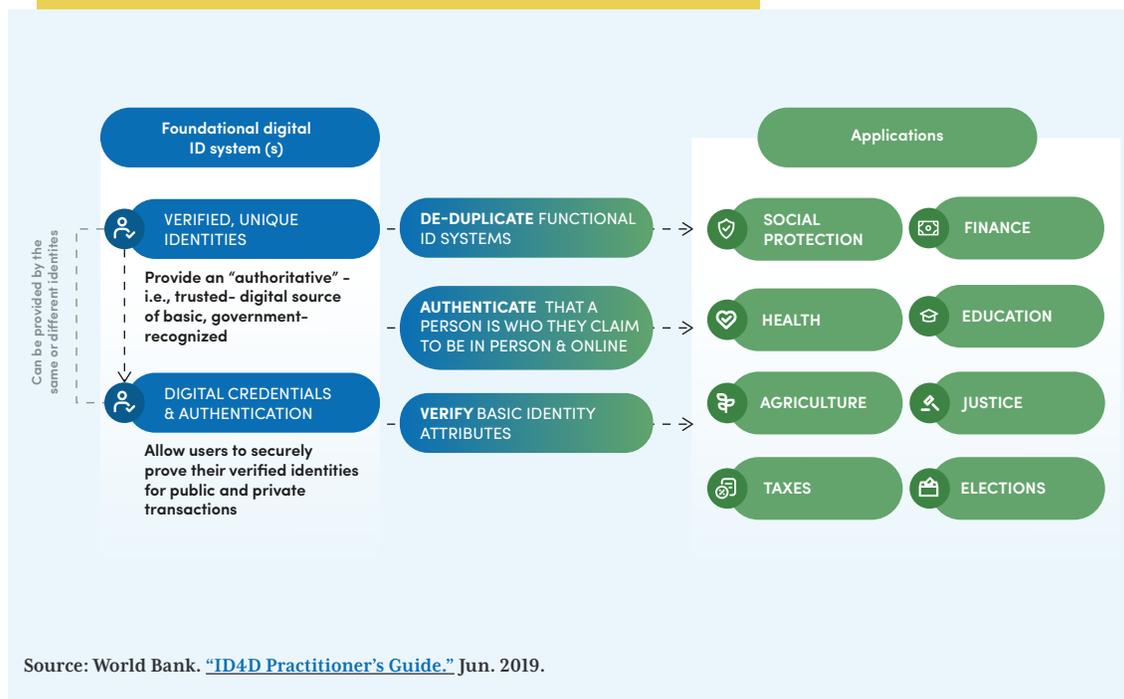


FIGURE 1: Potential role of a foundational ID system


McKinsey's research in seven markets finds that extending full digital ID could unlock economic value equivalent to 3 to 13 percent of GDP in 2030, if the digital ID program enables multiple high-value use cases and attains high levels of adoption and usage amongst the population. They estimate that emerging economies could unlock the economic value of 6 percent of GDP by 2030 by extending digital ID to their populations.^{xiv}

Relationship Between Humanitarian Cash-Based Transfers and ID

Men and women who have faced displacement by climate, natural disasters, or violence very often have lost, or sometimes never had, identity documents. In the absence of a foundational ID, agencies use functional IDs — such as ration cards, refugee ID cards, or a card provided by WFP through its beneficiary identity and transfer management system — to identify recipients for cash-based transfers. Humanitarian organizations have become key advocates with regulators to allow functional IDs to be recognized as proof of identity to enable people to open bank and mobile money accounts (meeting Know Your Customer (KYC) requirements) as a transitory solution until people can access foundational IDs.

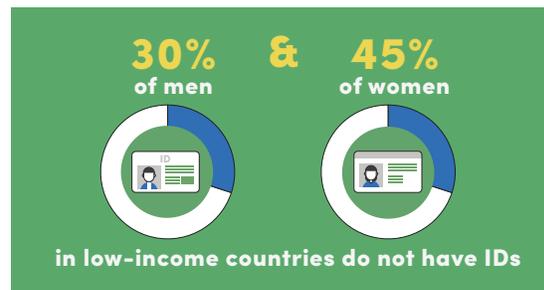
During the pandemic, governments in 37 countries relaxed policies to enable people to use a functional ID to register a SIM card in their own names. While some regulators limited the functionality of the mobile money account or implemented ceilings to comply with anti-money laundering regulations, the ability to register a bank or mobile money account enabled access to humanitarian payments for millions.^{xv}





Barriers for Women in Obtaining ID

Despite the benefits of having an ID, nearly 30 percent of men and 45 percent of women in low-income countries do not have IDs. This indicates that, while there are universal barriers to obtaining IDs, women – particularly those from specific or marginalized groups – face additional barriers.^{xvi} The table below highlights some of the barriers faced by women and people from specific groups.



Compounding Barriers of Gender Inequality and Exclusion^{xvii}

Universal Barriers	Cost to obtain documentation, cost and distance of travel, perception that ID is not needed, difficulty understanding process/lower level of education, long wait times, poor customer services, informal fees
Additional Barriers for Women	Greater difficulty obtaining documents, childcare and household responsibilities, perception of others that an ID is not needed by women, obtaining permission to seek ID
Additional Barriers for Women from Specific Groups (elderly, persons with disability, pregnant women, religious sects)	Need for an accompanying person, inability to travel, difficulty capturing biometrics, social norms, and religious constraints

While the universal barriers affect both women and men, women are further hindered by social and cultural norms. A woman may be unable to prove residency because the property is in the name of the male head of household, or it may be required that a woman is accompanied by a male relative to acquire documentation. Women may feel uncomfortable or lack confidence in their ability to navigate bureaucratic processes, or they may choose not to register for safety reasons. For some, the utility of having an ID is unclear, or they were actively dissuaded to obtain one by their community. For older people, pregnant women, or people with disabilities, the travel and wait times are greater burdens. For women who adhere to certain religious traditions, removing their hijab for a photo or being fingerprinted by a male technician may be a further barrier to obtaining ID.^{xviii} To encourage women to get an ID and receive access to the benefits that come with having an ID, these compounding barriers must be addressed.



Leveraging Cash Transfers to Facilitate Women's Access to ID – Tips for Practitioners

In June 2022, the Center for Financial Inclusion (CFI) and WFP conducted key informant interviews with field-based practitioners and other experts who are focused on the topic of women and IDs to gain insights on the interplay between cash transfers and IDs, with the goal of ultimately enabling access to services, development, and empowerment for women and other marginalized groups. Based on these interviews and secondary research, the following four approaches, undertaken collectively or separately, were found to be successful and replicable ways to increase women's access to IDs for organizations that manage cash-transfer programs.

1. Direct Payments to Women to Incentivize Identification and Increase Empowerment

Given that men are more likely than women to have IDs and digital accounts, and generally have greater mobility, it may seem expeditious to simply transfer benefits payments to male heads of households. However, prioritizing women as the main recipients of the transfers provides an incentive for women to obtain an ID, paving the way for access to additional opportunities, including access to healthcare, education, and jobs, among other benefits. Some governments and humanitarian organizations are seeking to direct cash transfers to women-owned accounts, regardless of “head of household” status. (In fact, in some WFP programs, female-headed households already make up half of all households.)

There is evidence that providing cash transfers directly to women increases women's decision-making authority, allowing them to focus on their priorities, like ensuring their children's education and improving their homes.^{xix} A study in Somalia found that women who received cash transfers



had increased decision-making and influence over household expenditures.^{xx} Research in Northern Macedonia in 2021 found that women felt more empowered and used transfers to increase spending on food for the household.^{xxi} Evidence from Pakistan's Benazir Income Support Program (BISP) demonstrated that switching to biometrics saw a tripling in the number of women who were present to receive payments (instead of sending their card and pin with a male family member), resulting in a 14 percent increase in women deciding how the money would be used.^{xxii} Women also made more decisions about small investments, had increased mobility, and were more likely to vote.^{xxiii}

2. Build ID Awareness, Adapt to Context

As noted earlier, there are many constraints and barriers that inhibit women from obtaining IDs. It is important to note that these barriers are context-specific and a “one-size-fits-all” approach to ensuring women's access to ID is not possible.

To build awareness, humanitarian actors often raise understanding among women, families, and local leaders around the need for foundational ID by sponsoring community-level campaigns and supporting outreach work through cooperating partners and partnerships with financial service providers, including mobile network operators. Implementing partners and other NGOs are also important to engage or leverage. An NGO focused on women-headed households in Indonesia (PEKKA) convened “one-stop shop” rural registration fairs.^{xxiv} In Tanzania, paralegal case workers contributed not just to raising awareness, but assisted women on an individual level to help with foundational ID applications.^{xxv} While these efforts may be smaller than national campaigns, understanding the successes and difficulties that they encountered provides useful input to larger programs.

In Afghanistan and Pakistan, much larger programs run by WFP and governments created mobile ID registration units that drove to rural areas to help

women and those who could not afford or were unable to travel to obtain IDs. They also addressed religious norms in these markets by hiring women staff at ID sites so that women were attending to women clients when taking fingerprints and photographs, which required the removal of a head scarf or face covering – something many women are unwilling to do in front of a male staff member.

In Somalia, WFP worked with local leaders to allow community members to vouch for each other and confirm domicile in order to identify those enrolled in the Baxnaano national safety net program. This allowed women to obtain their own SIM cards and receive digital cash transfers.

In Afghanistan, WFP offers recipients several choices to receive their transfer, including direct cash payments, commodity vouchers and pre-paid cards from Azzizi Bank. This allows cash transfer recipients, even those with IDs and registered SIM cards, to choose the method that corresponds best to their needs.

Figure 2: Accessing a WFP SCOPE Card in Yemen in an all-female ID unit



In Ukraine, WFP leveraged government processes and worked with local officials to register internally displaced people. In some locations they also established offices in the same buildings as local authorities and/or cooperating partners to enable quick referrals.

3. Advocate with Government

Advocating with governments to support access to IDs often requires persistence and patience. To limit the exclusion of women and marginalized people from benefits, humanitarian actors have been working closely with one another and their government partners to minimize requirements for enrollment, reduce the costs of IDs, and deploy

mobile enrollment ID units to remote areas. These efforts can also involve changes that address social stigma, for example, to encourage unmarried mothers to register their children, Indonesia removed the requirement for a father's name on a birth certificate.^{xxvi}

The humanitarian sector working together can be even more powerful than any individual program or organization. The Cash Voucher Working Group and the United Nations Common Cash Statement worked together to address the stark gap in foundational IDs for women and internally displaced persons in Afghanistan, ensuring their access to IDs and to bank and mobile money accounts.^{xxvii}

CASE STUDY

SOMALIA

Somalia is in the process of establishing a Unified Social Registry which will be able to generate a unique identifier that can be used across multiple government programs. Somalia currently has the lowest birth registration rate (3 percent) in Sub-Saharan Africa. Although there are no official numbers of how many people have legal identity documents and foundational IDs, it is fair to assume that most women do not have national ID cards. Instead, Somalis rely on a patchwork of documents to prove their identity.^{xxviii}

One important type of functional ID in Somalia is the national safety net program's Baxnaano card. The program targets women in poor, vulnerable, and food-insecure households with children under five years

of age. Targeted beneficiaries' identities are verified by the community and they are issued a card by WFP on behalf of the government.

In the Somaliland and Puntland regions, strict KYC requirements for registering SIM cards (which are needed to open mobile money accounts to receive transfers) present a problem for people without foundational IDs, as do limits on funds held in mobile money accounts. WFP successfully advocated with the regional governments of Somaliland and Puntland to raise the mobile money ceiling, and enabled WFP partners to issue SIM cards (which they had received in bulk) to registered, vetted Baxnaano recipients.

WFP also successfully advocated with the Central Bank of Afghanistan to enable the SCOPE card to be used as a substitute for the official Tazkira ID card. The advocacy effort led to the SCOPE card being used for financial services access, a useful interim step while continuing to advocate for foundational IDs. When this was negotiated in 2017, Afghanistan had the greatest gender gap in foundational ID ownership in the world: 94 percent of men possessed IDs compared to 48 percent of women. The ID gap was even more pronounced among those who lived in rural areas, were less educated, or were internally displaced. Among internally displaced persons, only around 20 percent of women had a Tazkira ID card at the time.^{xxix} In

addition to WFP's push for the SCOPE card to be accepted, several World Bank projects also focused on increasing women's access to ID and by 2020, women made up just under half (47 percent) of digital identity registrants.^{xxx}

In 2017, UNCHR worked with the Central Bank of Rwanda to provide a waiver for refugees to use the UNHCR Proof of Registration documents to open a full-fledged bank account while awaiting a government-issued refugee ID. This enabled refugees to access not just cash payments, but full banking services.^{xxxi}

4. Upgrade Organizational Skills

In a research report funded by the Red Cross and supported by the Dignified Identities in Cash Assistance project consortium, the Oxford Centre for Technology and Development found that a digital ID and cash assistance pilot in Kenya was determined to have been “severely constrained by the operating culture within humanitarian organizations and their own lack of digital literacy” among the humanitarian organization.^{xxxii} The changing digital landscape requires humanitarian organizations making cash transfers to have competencies related to a host of technical and operational issues in both ID and digital financial inclusion. It is important to understand regulatory and operational issues related to ID and financial services to ensure that transfer recipients do not get left behind in the shift from cash-in-hand payments to digital transfers. It also helps to ensure that receiving digital cash transfers is the first step to additional social and economic benefits for recipients.

Measuring program effectiveness in the digital era requires organizations to institute new monitoring and evaluation systems that can leverage data from partners like fintechs or mobile operators, and to disaggregate the data to determine how women are faring. The massive growth in digital programs because of the pandemic could have provided more data and opportunity for learning had robust performance measurement systems been in place. Ongoing programs have the opportunity to leverage data to build upon anecdotal evidence.

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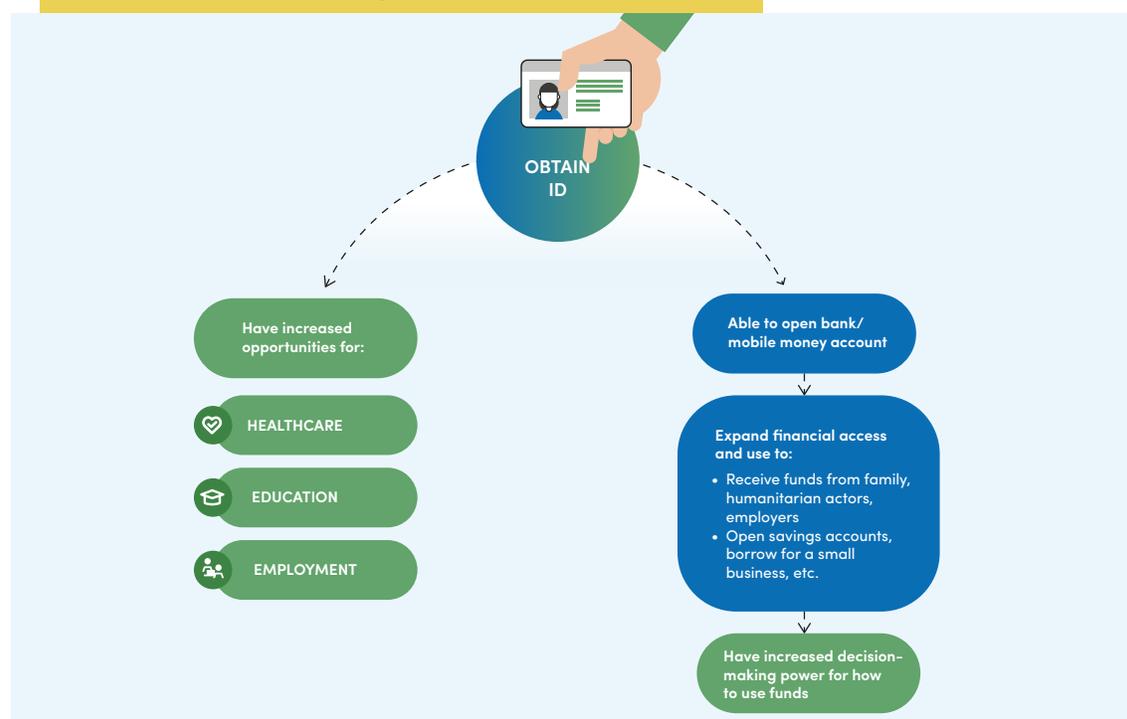


Conclusion

The digital era offers great opportunity for inclusion. The ubiquity of mobile phones, being used by more than 5 billion subscribers, can enable mobile birth registration, national identity programs, mobile money and banking services, and access to the internet.^{xxxiii} To realize equitable and positive outcomes, the development community needs to remain focused on women and other marginalized people to narrow the divide between the digital haves and have-nots.

Government and humanitarian digital cash transfer programs have provided much-needed funds to meet families' needs. For women to obtain an account, whether mobile or at a financial institution, the need to meet KYC requirements created a virtuous circle of ID and financial inclusion. Having an ID opens other possible opportunities for healthcare, education, and employment. Having an account also enables the possibility for women to receive funds from family, humanitarian actors, or employers, and enables them to increase decision-making for those funds to meet their household's needs.

FIGURE 3: Benefits of Obtaining ID



Having an ID or a basic account will not directly achieve women's empowerment. Rather, they are foundations to be built upon and strengthened with better financial products and services, and easier and more efficient access to government services. Using the power of IDs to enable access to social and civic opportunities, there is ever-greater potential for women's empowerment.^{xxxiv}



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