

Working paper: A framework for building gender-sensitive identity systems

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Abstract

The [World Bank](#) estimates that around a billion people across the globe lack a “legal identity.” In other words, these people cannot prove who they are since they lack identification documents, either physical or digital. The gender gap in terms of people’s access to official IDs is considerable in low-income countries, where one in two women do not have any official ID. The absence of an ID limits women’s financial, social, and political participation. An ID4D report on global ID coverage revealed that in 2017, almost 44% of [women in low-income countries lacked IDs](#), compared to 28% of men.

Official proof of identity is fundamental for an individual to enforce their rights and access various benefits, services, and opportunities. The absence of identity documents can be both the cause and effect of prevailing gender inequalities. We attempt to look at the design and lifecycle of ID systems from gender and behavioral lenses and propose a framework to make ID systems more gender-sensitive. The framework draws on MSC’s experience of working on gender centrality projects across Asia and Africa. We have used research studies conducted across the globe to triangulate our primary work.

Across contexts, women face gender-based barriers that make it hard to obtain, use, control, and manage official IDs. These barriers are either legal, economic, procedural, social, or a combination of these. This has resulted in a situation where women and the poorest are at a 40% greater risk of being excluded from foundational ID systems. The gender gap for the unregistered population in low-income countries is approximately 15 percentage points, with more than 45% of women lacking a foundational ID, compared to 30% of men.¹ Some of the barriers² identified through our research are detailed below:

- 1. Limited agency and perceived need for an individual ID:** Regressive gender norms across geographies limit women’s voice and agency, which further influences their ability to assert their rights. These norms also shape women’s perceived need for an ID. For example, approximately 23% of Ethiopian women lack an ID because they do not consider it necessary, compared to only 8% of Ethiopian men. Often, identity systems are not designed to allow women and girls to exercise complete control over their own identities. The digital divide exacerbates this problem. Women also undergo more transitions in life. For example, women often change their last name and address after marriage, which further reduces their perceived need for an individual identity.
- 2. Limited mobility and a higher burden of proof:** Women face higher barriers in mobility, which restricts their ability to reach enrollment centers for IDs in the first place. In some countries, women need to present [more documents](#) than men to obtain an ID. In some others, women have to be accompanied by a male member of their family. For example, in Benin and Pakistan, the application process for a national ID is more complex for a married woman as compared to a married man.³
- 3. Limited literacy levels:** The overlapping disadvantages of lower levels of literacy, higher levels of informality, and economic exclusion of women lead to a fewer number of women who can apply for an official ID and access its benefits, as compared to men. Moreover, fewer women can comprehend the text-heavy documentation needed to apply for an ID and resolve grievances when needed. Most processes involved in the application of IDs include communication in formats that are not oral⁴ friendly. This information asymmetry, compounded by a lack of awareness and

¹ 2018, World Bank, [The global identification challenge: Who are the 1 billion people without proof of identity?](#)

² Similar barriers have been identified by GSMA in [Exploring the Gender Gap in Identification: Policy Insights from 10 Countries](#) (2019), and [Caribou Digital in Women and ID in a digital age: Five fundamental barriers and new design questions](#) (2019)

³ World Bank, [The identification for development \(ID4D\) AGENDA: Its Potential for Empowering Women and Girls](#)

⁴ The “oral” segment comprises individuals with limited or no ability to read and understand numbers. You can read more on orality [here](#) and on mobile wallets for the oral segment [here](#)

exposure to information of women, means that women, in general, lack complete control over the use of their IDs, which makes them vulnerable to the risk of misuse.

- 4. Limited ownership of critical assets:** Sometimes, access to a central ID depends on other functional IDs like a birth certificate or a voter ID card. Women are less likely to have these functional IDs, which makes it harder for them to obtain a central ID. Processes that demand additional fees for obtaining an ID may add to this exclusion. Due to this, owning an ID becomes a low priority for women burdened with unpaid and care work. Additionally, women may need assets, such as mobile phones if they want to access services through the ID. The current gender gap in the ownership and use of mobile phones reduces the extent to which women can use ID systems. Women in low and middle-income countries are 10% less likely than men to own a mobile phone, which translates to 197 million fewer women than men who own a mobile phone.⁵ This gap is the widest in South Asia where women are 28% less likely than men to own a mobile phone and 58% less likely to use mobile internet. Studies in India show that women believe they are less capable of performing complex tasks. They also think that interacting on social media platforms like YouTube distracts them from more pressing responsibilities. This has resulted in a gender gap of 51% for a feature as simple as SMS. The gender gap is even higher, at more than 60%, for other activities, such as the use of social media.⁶

Regressive gender norms influence the behavior of stakeholders on both the demand and supply sides. They also lead to the barriers mentioned above, and manifest in the form of systematic behavioral biases. This includes the adoption of detrimental behaviors against women by both men and women. These biases are entrenched in the context to an extent that supply-side stakeholders fail to realize the need for building additional systems to counter the biases and prevent the exclusion of women. We have quantified the impact of these barriers and the behavioral biases exhibited by the demand and the supply sides in the annex.

Supply-side stakeholders often treat women as a homogenous group. They need to realize that women belong to different socio-economic and geopolitical contexts. These differences influence not only women's behavior but also their agency, dignity, and vulnerability concerning individual identities.

The GOOTCHA framework

Fundamental changes to the design of Digital ID systems and processes are crucial to address the challenges mentioned above. We hence propose the GOOTCHA framework, inspired by the phrase, "We have got your (gotcha) back" The framework focuses on creating an enabling and gender-sensitive environment that makes it easy, convenient, and affordable for women to access, use, control, and manage their IDs. GOOTCHA seeks to strengthen women's agency in the medium to long term.

The GOOTCHA framework looks solely at design principles for developing gender-centric ID systems from the administrative and supply-side perspectives. The framework is designed to inform agencies that deliver and manage ID systems and the demand-side perspective is hence outside its scope.

⁵ 2019, GSMA, [The mobile gender gap report](#), Page 3

⁶ 2018, EPoD, [A Tough Call: Understanding barriers to and impacts of women's mobile phone adoption in India](#)

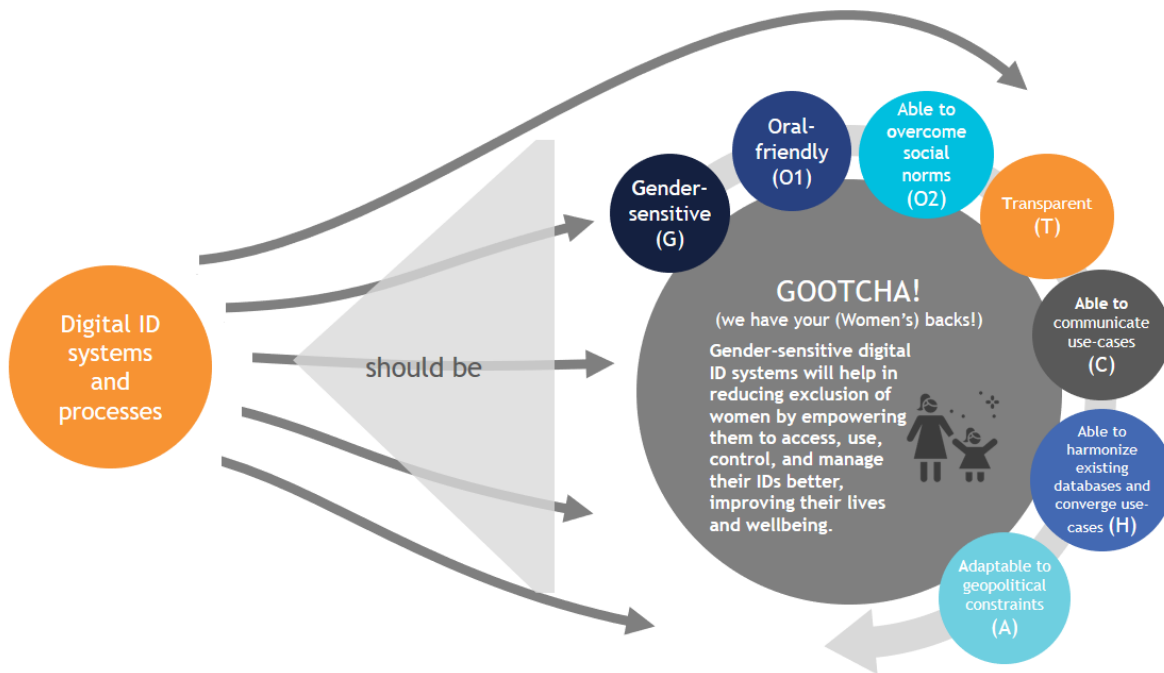


Figure 1: The GOOTCHA framework

The framework states that a gender-balanced ID system should be gender-sensitive(G), oral friendly (O1), able to overcome social norms (O2), transparent (T), able to communicate effectively (C), harmonize and converge with existing databases (H), and adaptable to geopolitical constraints (A). This framework is a mix of principles (O1, O2, and A) and action points (G, T, C, and H). The principles cross-cut and influence each other as well as the action points.

Figure 2: Within the GOOTCHA framework, each principle influences multiple action points

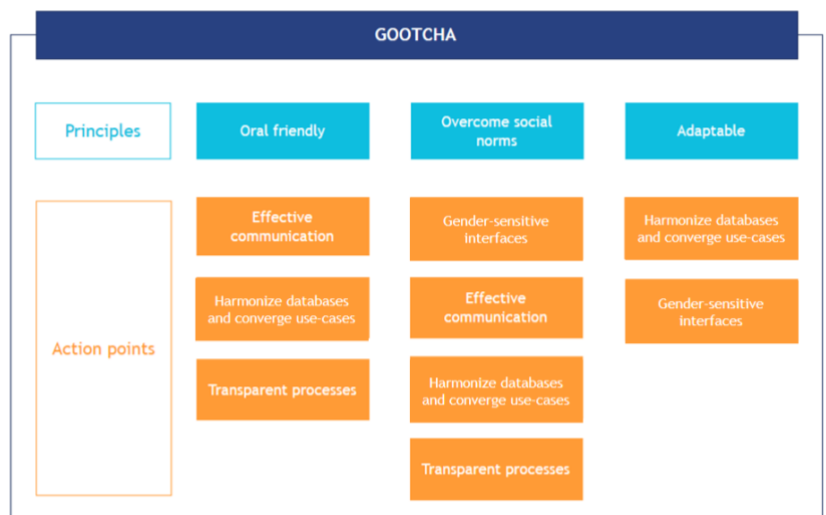


Table 1 discusses the operational definition of each principle, along with examples.

Table 1: Details of the GOOTCHA framework

Principle or action item	Implication or reason
Gender-sensitive (G) interfaces	The design and implementation of all beneficiary-facing interfaces across each stage of the ID lifecycle should be gender-sensitive. This includes increasing the level of comfort for women to transact at the interface, especially at the last mile. For example, women-only registration points and days at the registration stage and women agents to help manage the IDs or update them in case of any changes due to marriage or divorce, among others.

<p>Oral friendly (O1)</p>	<p>A large percentage of women across the globe belong to the oral⁴ segment. This segment would benefit more from IDs that are accessible on all types of devices and understood easily. One way is to co-design digital identity products or services using intuitive or familiar interfaces, such as voice-activated elements as well as intuitive iconography tailored to the market segment, short codes, or both.</p>
<p>Able to overcome social norms that hinder gender equality (O2)</p>	<p>To advance the agency of women, the process of accessing IDs and its use-cases should tackle social norms that deter women. For this, administrators of ID systems can conduct social norm diagnostics for different contexts to understand the effect of social and cultural factors on women’s agency as well as the overall access, use, control, and management of IDs.</p> <p>For example, in geographies like South Asia, where women often have relatively low self-worth compared to other western societies, marketing digital IDs could convey the importance of individual identities for women. Digital IDs could also be marketed or branded as mediums of enhanced credibility, especially while trying to access credit from banks. Access to products or services that empower women is a good use-case for digital IDs. For instance, subsidized education in economies where women are uneducated or use of these IDs as voter IDs allowing women to participate in the political sphere.</p>
<p>Transparent (T)</p>	<p>Women are less likely and confident to navigate complex and opaque systems. Transparency is hence a critical tool to increase the effectiveness and benefits of ID systems for women.</p> <p>Transparency is essential in all processes in the stages of an ID life cycle. It ensures that beneficiaries are aware of the exact status of their application, including processes within the registration phase for the ID, management (including updating the ID, replacing a misplaced ID, or both), and grievance resolution. This would help reduce information asymmetry among women as beneficiaries and allow them to take corrective action by arranging the required documents.</p>
<p>Communicate effectively in relatable terms (C)</p>	<p>An effective gender-centric ID should communicate effectively in terminology that women can relate to. The information to be communicated should be identified based on the contextual social norms⁷ that hinder women’s empowerment and agency. This would help tackle detrimental social norms and enhance the perceived need for IDs among women.</p> <p>For instance, socio-cultural norms in countries like India dictate that women are the typical caregivers and providers. In such countries, communication should convey how IDs can help women take better care of both themselves and their family members. Examples of such use-cases include using IDs to facilitate the enrolment of children in school, access to essential health services, and as proof for business identities, especially for informal and small businesses.</p>

⁷ Administrators of ID systems could conduct social norm diagnostic for different contexts to understand the effect of social and cultural factors on women’s agency, and overall access, use, control, and management of IDs.

Harmonize and converge existing databases (H)	<p>To enable women to overcome challenges around limited mobility and agency, an effective ID system should harmonize existing databases. This will help collect and converge existing data for women and thus limit the need for additional paperwork. This will lead to flexible, uncomplicated processes where women do not need to travel extensively to update or manage their IDs. Harmonizing databases can also increase the scope for multiple modes of authentication instead of a single mode. It also allows the government to proactively identify and reach out to individuals left behind by ID systems rather than waiting for users to reach out to the State.</p> <p>An effective ID system should also help women gain access to as many service systems as possible. It should ensure IDs are converged with multiple service systems and inform women beneficiaries about this convergence. Examples of use-cases could include suggestions for women to enroll in insurance or pension programs based on their age as well as allow women MSMEs to apply for credit, among others.</p>
Adaptable to geopolitical constraints (A)	<p>Adaptable processes can mitigate the effects of geographic constraints and cultural expectations for women. This includes women refugees, migrants, as well as forcibly displaced women.</p>

Cumulatively, each element of GOOTCHA, both individually and together, helps us mitigate four key barriers that women face when they try to access or use ID systems.

Figure 3: Barriers that each principle of the GOOTCHA framework helps mitigate

GOOTCHA principles	Barrier			
	Limited agency	Limited mobility	Limited literacy levels	Limited ownership of critical assets
Gender sensitive interfaces				
Oral-friendly				
Transparent				
Communicate effectively in relatable terms				
Harmonize and converge existing databases and service systems				
Adaptable to geopolitical constraints				

Intersections in blue represent the barrier that the corresponding principle mitigates

In line with the proposed framework, the guidelines given below will help design a holistic, robust digital ID system. Such a system will reduce the exclusion of women and allow for the effective use of IDs, which, in turn, will empower women.

- I. **Registration: Create flexible, accessible, inclusive, and accommodative registration procedures**
 - A. Enable decentralized and mobile registration points as well as a low-cost registration process that the oral segment and other users can comprehend easily (G, O1, and A)
 - B. Enable women-only registration days and women-run registration kiosks to encourage women to register on their own, without relying on a male member of the household (G)

- C. Enable the collection of accurate and personally identifiable information, especially for women who do not have adequate supporting documents like birth certificates, mobile phones, or both (O2, H, and A)
 - D. Facilitate gender-focused exception management mechanisms for data collection to account for missing documents, missed enrollment dates due to childcare. Where possible, harmonize with existing databases that might already have established proof of identity of the woman, with needed details (H)
 - E. Create robust communication mechanisms and platforms to clearly articulate the perceived needs, benefits, and incentives of individual identity (C)
 - F. Monitor and register data collection agencies to ensure transparent processes, dissemination of knowledge, and gender-specific targets for the number of enrollments (T)
- II. Issuance: Design and issue inclusive and easy-to-use credentials**
- A. Design gender-sensitive and inclusive IDs that allow minimal use of chip-based credentials, characters, and letters, with a greater focus on plain number-based systems to ensure ease of use (O1)
 - B. Ensure end-to-end communication on the status of enrollment on ID systems to avoid duplication of efforts and save time and cost for users (T and C)
 - C. Ensure minimal time gaps between enrollment and issuance and minimal trips and travel for issuance to reduce the opportunity cost of leaving work, childcare, and the financial cost of traveling (A)
- III. Use: Develop processes that take into account social norms and biases, and develop and highlight use-cases relevant to women**
- A. Articulate and communicate concepts like privacy, consent for risk mitigation, and eliminating any possible harm arising out of the ID's use. Consider existing social norms and biases to ensure a complete understanding of the ground realities of use, control, authorization, and rights of the individual (O2, T, and C)
 - B. Communicate and educate women on the typical use-cases of an ID (T and C)
 - C. Explore opportunities to deliver identity-linked products and services that could significantly improve the lives and livelihoods of women and their families, such as ID-linked collateral-free microcredit services for informal women entrepreneurs (H)
 - D. Ensure streamlined decentralized and convenient processes like authentication and exception management across the value chain by ensuring gender-centric interfaces and removing disparities of access to technology (G and A)
 - E. Identify and link the ID systems with program databases to initiate push-based benefit distribution to simplify targeting and enrollment in welfare delivery programs (H)
 - F. Offer alternative or multi-modal authentication mechanisms with a gender-sensitive interface that makes it accessible to all segments, including elderly women and wage laborers. A single authentication mechanism may sometimes fail for certain groups. For example, fingerprint authentication might fail for segments like the elderly, manual laborers, certain ethnic groups with distinct physical characteristics, among others (G and O1, and H)
 - G. Educate, engage, and incentivize men who dominate all stages of ID systems to eliminate systemic gender bias (G)
- IV. Management: Create mechanisms to address gender-specific challenges for ID management**
- A. Ensure effective communication on grievance resolution and ID management considering the social, economic, cultural, and demographic profile of the target segments, such as oral or multilingual people, among others (O1 and C)
 - B. Create easy mechanisms for management and recourse, such as changes in names and other details and resolution of grievances to reduce dependencies on male members of the household. This can be done by communicating and introducing simplified, transparent processes to enable changes after key life transitions specific to women, such as changes in name and address after marriage (G, O2, T, and C)

Nations and individual states can use the GOOTCHA framework to assess the extent to which their ID systems are gender-centric.

Annex



Annex: Mapping challenges and behavioral issues using an ID lifecycle approach

We went beyond the usual discourse on understanding the extent to which women can access digital IDs and mapped the barriers mentioned above across each stage of the life cycle of an ID. This helped us identify the extent to which these barriers influence a woman’s ability to access and use IDs effectively.

Table 2: Extent to which selected challenges impact women's access to different stages of the ID lifecycle

Key parameters	The lifecycle of an ID system			
	Registration	Issuance	Use	Management
Key attributes or characteristics of an ID system	<p>Registration is mostly a pull-based approach that is based on an individual’s desire to claim their identity.</p> <p>Individuals often have to travel a considerable distance from their homes to register for an ID. The process also includes some paperwork and is not explained properly, which makes it difficult to comprehend, especially for women in the oral segment.</p>	<p>Issuance is a backend process where the system generates and shares credentials with each individual.</p> <p>Individuals should be capable of saving and using their credentials. This depends heavily on the agency of an individual as well as power structures within their household.</p>	<p>Before they can access services, the credentials of individuals are authorized and verified through biometrics or other information</p> <p>For this, individuals need to understand concepts like privacy and consent.</p>	<p>Management includes updating an individual’s credentials on the ID in case of errors or changes due to transitions in life.</p> <p>Individuals need a clear understanding of the complicated processes for the resolution of grievances and maintenance.</p>

The extent* to which each challenge impedes the ability of women to participate across different stages of the digital ID lifecycle:

(Orange: High extent; Dark blue: Moderate extent; Sky blue: Low extent)

*Subjective qualification based on instances noticed in South Asia

Key parameters	The lifecycle of an ID system			
	Registration	Issuance	Use	Management
Limited agency	Orange	Dark blue	Orange	Orange
Limited mobility	Orange	Sky blue	Orange	Orange
Limited levels of literacy	Orange	Dark blue	Orange	Orange
Limited ownership of critical assets	Orange	Dark blue	Orange	Dark blue

Table 3: Social norms as well as gender and behavioral issues exhibited by the demand and supply sides

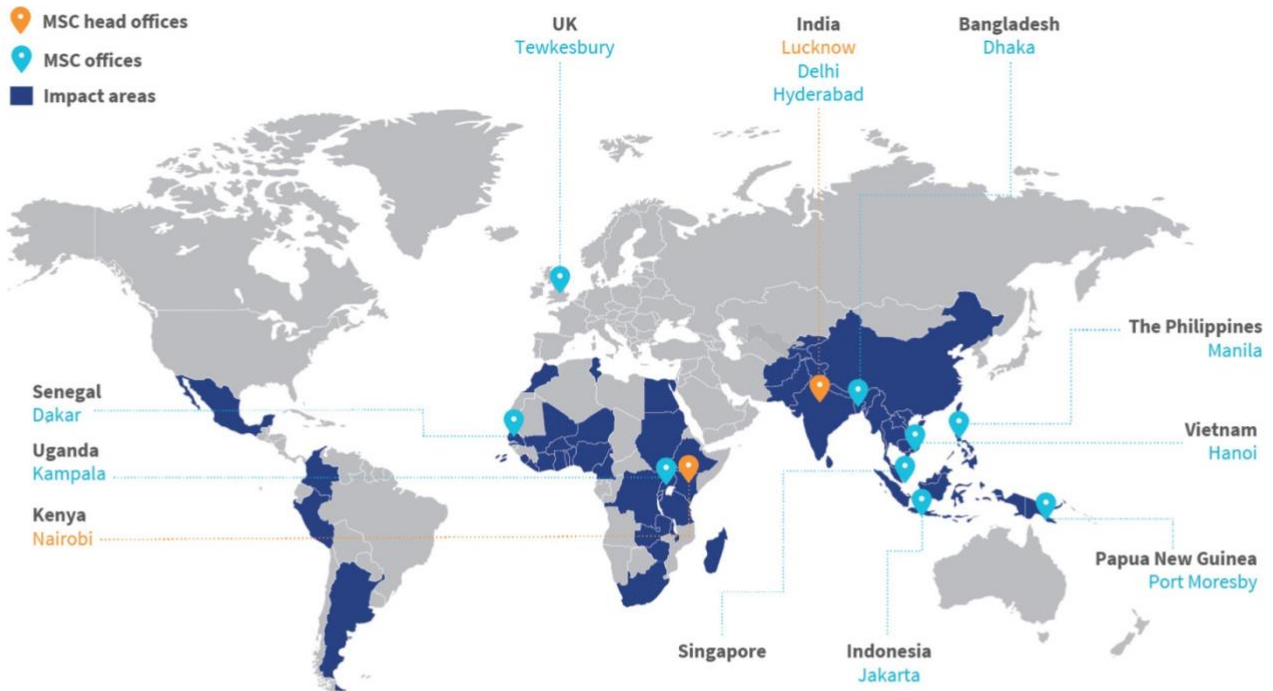
Regressive gender norms influence the behavior of stakeholders on both the demand and supply sides. They also lead to the barriers mentioned above, and manifest in the form of systematic behavioral biases. This includes the adoption of detrimental behaviors by both men and women, which work against women’s uptake and usage of IDs. These are entrenched in the context to an extent where supply-side stakeholders fail to realize the need to build additional systems to counter the biases and prevent the exclusion of women.

In the table below, we identify some critical gender and behavioral biases against women as users of digital IDs among demand and supply-side stakeholders, for each stage of the ID lifecycle. These biases are a culmination of the challenges mentioned above and geographic and social norms that influence the context within which ID systems work.

Key parameters	The lifecycle of an ID system			
	Registration	Issuance	Use	Management

<p>Social norms and gender and behavioral issues: Women</p>	<p>Women lack of self-worth and do not believe they deserve a unique ID</p> <p>Social assumptions make women believe that an ID is less essential for them as compared to men since men generally head the household</p> <p>Women face loss aversion due to the fear of not using IDs accurately and losing money, rations, or any other important service or benefit.</p>		<p>Bad experiences disproportionately affect the future use of IDs among women and lower their confidence.</p> <p>The context and delivery of services affect their choices.</p> <p>Family members and woman beneficiaries assume that the woman will be attract unwanted attention if she steps outside for various ID-related processes.</p> <p>Women depend on male members of the household for consent and authorization in using IDs.</p>	<p>Women face challenges and negative biases when they fail to make changes to their ID, which further decreases their confidence.</p> <p>Owing to vague communication on grievance resolution and management processes, beneficiaries assume certain protocols or steps that are more relatable to their context and based on their interpretations. This could lead to situations where beneficiaries misinterpret the process, fail to identify their rights and entitlements, and eventually fall prey to fraudulent practices.</p>
<p>Social norms and gender and behavioral issues: Supply-side stakeholders</p>	<p>An entrenched unconscious gender bias leads to assumptions and inaccurate information on the ID card by the often male-dominated enrollment systems.</p> <p>Enrollment operators assume and input incorrect or generic information for the sake of completing the registration process, especially in cases where women lack birth</p>	<p>The mechanism for the delivery of IDs might be more accessible to men instead of women, owing to limited mobility of women, and or freedom to interact with strangers such as deliver personnel. This means that men are more likely to have access and ownership of women's IDs.</p>	<p>Instances where oral women fail to provide the required information can lead to reinforcement of the supply side's perception that women cannot comprehend or use IDs effectively.</p> <p>An entrenched unconscious and conscious gender bias lead to a lack of gender sensitivity in addressing</p>	

	<p>certificates and proof of changed addresses after marriage.</p> <p>Women lack supply-side representation in the management systems of the ID lifecycle at all stages.</p> <p>No special drives are organized to register women constrained by mobility, safety, and other factors.</p> <p>The operating hours of enrolment centers are rarely decided based on convenient timings for women due to their responsibilities, such as caring for children at home.</p>		<p>women’s needs. Hence, use-cases of IDs relevant to women are not adequately highlighted. For example, IDs can help enroll children in schools, IDs can help enroll children in schools, help informal businesses access products and services, and facilitate access to health care, among others.</p>	
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