

UNDERSTANDING THE GENDER GAP IN ID:

EVIDENCE NOTE

KEY RESEARCH FINDINGS AND POLICY LESSONS FROM NIGERIA¹

MARCH 2021

The World Bank Group's Identification for Development (ID4D) initiative estimates that 1 billion people are without an officially recognized means of identification (ID)—of these, the majority are women. This problem is particularly acute in low-income countries (LICs), where the 2017 Global Findex survey estimates that 44 percent of women do not have an ID compared to 28 percent of men.² Overcoming gender-based barriers to obtaining proof of identity is important to ensure universal access to basic services, economic opportunities, and fulfillment of rights and protections for all.

ID4D undertook an in-depth qualitative study in Nigeria to build global knowledge on women and marginalized groups' access to and use of IDs, and to inform the country's Digital Identification for Development Project. This study draws on data from focus groups discussions and interviews with over 1,500 Nigerian participants that explored gender-based barriers in obtaining the national ID and the intersectionality of issues faced by women and persons with disabilities, IDPs, and pastoralists. A systematic analysis of this data reveals that universal issues which make it difficult for many Nigerians to register under the current system are compounded by gender-specific barriers and other barriers faced by marginalized groups. The study synthesizes solutions suggested by communities along with international good practices to provide evidence-based recommendations on how to improve access to ID for women and the public more broadly.

Large gaps also exist for other groups (poor/rich, urban/rural, across ethnic groups), for example 45 percent of the poorest 20 percent of the population (vs. 28 percent of the richest 20 percent) lack a proof of identity.



This note was prepared by Lucia Hanmer, Victoria Esquivel-Korsiak, and Rohini Pande, with contributions and inputs from Reina Ntonifor and Julia Clark as part of the Identification for Development (ID4D) Initiative, under the supervision of Vyjayanti Desai. It is based on the full research report: Hanmer, L., Esquivel-Korsiak, V., Pande, R. 2021. "Barriers to the Inclusion of Women and Marginalized Groups in Nigeria's ID System: Findings and Solutions from an In-Depth Qualitative Study, Washington, DC: World Bank." Oxford Policy Management Nigeria collected the data used for the research and research assistance was provided by Arjola Limani and Allan Bomuhangi. The research would not have been possible without the support of the National Identity Management Commission in Nigeria (NIMC).

Metz, Anna; Clark, Julia. 2019. Global ID Coverage, Barriers, and Use by the Numbers: An In-Depth Look at the 2017 ID4D-Findex Survey (English). Identification for Development Washington, D.C.: World Bank Group. https://documents.worldbank.org/curated/en/727021583506631652/Global-ID-Coverage-Barriers-and-Use-by-the-Numbers-An-In-Depth-Look-at-the-2017-ID4D-Findex-Survey

Although many of the barriers and solutions identified by this study are derived from the Nigerian context, there are general lessons for policymakers in other countries working to design ID systems and front-line services that are inclusive of women, girls, and other groups at risk of being left behind. This note provides a summary of the study and these insights.

Key Findings Priority solutions

Many Nigerians experience barriers to obtaining ID such as distance to travel for registration, transport costs, long wait times and multiple visits. These are compounded for marginalized groups and women and girls. For example:

- Social norms about gender roles that allocate certain household work, responsibilities and child care to women exacerbate their time constraints.
- Needing permission from husbands and fathers can create barriers for many when knowledge and awareness about IDs is limited.
- Poor facilities combined with long wait times are particularly hard for elderly people, pregnant and nursing mothers, and persons with disabilities.
- Barriers to registration are greater for pastoralists and IDPs who are less aware of pertinent registration information such as location, time, and necessary supporting documentation.

Many of these barriers can be alleviated with policies suggested by communities and aligned with global good practices, including:

- National awareness and information campaigns that use multiple channels to reach diverse groups
- Engaging with local leaders—and especially male leaders—to proactively promote women and girl's registration
- Showing the value of an ID for accessing critical services used by both women and men while ensuring non-possession of the ID does not exclude people from services.
- Locating registration points close to communities and adopting culturally appropriate policies to encourage and prioritize enrollment for women and girl's and marginalized groups
- Ensuring that registration is possible for people without documentation and or in the case of failure to capture biometrics
- Improving enrollment agent behavior by adopting performance management policies and systems.



Nigerian Context

Nigeria presents an important opportunity to better understand barriers faced by women and marginalized groups in accessing an ID and to develop practical solutions. Overall, Nigeria ranks relatively high on the Global Gender Gap Index, and this inequality extends to identification. As of June 2020, 41 million people or some 20 percent of the population had registered for the National Identification Number (NIN) issued by Nigeria's National Identity Management Commission (NIMC), yet only 41 percent of these were women.³ The gender gap in ID is both a product of broader inequalities for women and a potential contributor to other gender gaps in accessing other services that might require ID. For example, men in Nigeria are nearly twice as likely as women to have bank accounts.⁴

In addition to women, Nigeria is home to other groups that may have difficulty obtaining IDs, and the intersectionality between these identities can compound the barriers that people face. For example, Nigeria is home to a large population of internally displaced persons (IDPs) who are at high risk of exclusion from public services, in part because many lack any form of documentation, having lost it while fleeing their homes. Furthermore, many IDPs have low trust in government, while people living in camps are further away from service access points.⁵ Pastoralists and migrant fisherfolk and farmers also typically have less engagement government and are less likely to have IDs, although this varies significantly by region. Women from these communities are likely doubly disadvantaged: by their gender and their pastoral identity.⁶ Women with disabilities and internally displaced women are also likely to face additional barriers and greater exclusion from society than women without disabilities or women who have not been displaced.⁷

Nigerian women's multiple identities interact with social norms that shape their personal experience with ID. In communities where men or able-bodied people typically undertake all interactions outside the home for which an ID is required, identity documents may be viewed as unnecessary or not important for women or persons with disabilities. However, norms vary significantly across communities, including those based on religion (Muslim or Christian) or region of residence (South vs. North), as well as income and education levels and certain marginalized groups. In interviews, for example, respondents suggested that Muslim women from poor households in the northern region are most likely to be excluded from society and least likely to have—or be able to obtain—an ID, and that girls married at under 18 years old may face greater obstacles than older women or their male contemporaries to accessing an ID. This is both due to social norms that restrict the mobility of married girls and accord them low social status, and because once they have moved away from their parents' home, registration becomes more difficult.⁸

In recognition of these challenges, the Government of Nigeria has committed to achieving universal access to ID and closing this gap in its 2018 Strategic Roadmap.⁹ To this end, NIMC is planning a series of reforms to make the system more inclusive as part of the Digital Identification for Development Project launched in 2020 and supported by the World Bank, French Development Agency (AFD), and European Investment Bank (EIB). This study was undertaken in support of this project with the goal of synthesizing the current difficulties that people face to providing guidance on measures that can alleviate barriers to registration for women and other groups (see Annex 1 for an overview of project's planned reforms.)

³ Data from NIMC

⁴ World Bank. 2020 *Nigeria on the Move: A Journey to Inclusive Growth—Moving Toward a Middle-Class Society.* Systematic Country Diagnostic; World Bank, Washington, DC. © World Bank. https://openknowledge.worldbank.org/handle/10986/33347

⁵ Pape, Utz Johann and Sharma, Ambika. 2019. *Using Micro-Data to Inform Durable Solutions for IDPs: Volume A: Executive Summary (English)*. Washington, D.C.: World Bank http://documents1.worldbank.org/curated/en/761091557465113541/pdf/Volume-A-Executive-Summary.pdf

⁶ Key informant interview (KII), January 15, 2019. Interviews with Nigerian key informants from government and nongovernment organizations, including women's groups, were conducted in January 2019 prior to the design of the data collection for the study.

⁷ KII, January 27, 2019.

⁸ KII, January 14, 2019.

⁹ See https://www.nimc.gov.ng/docs/reports/strategicRoadmapDigitalID_Nigeria_May2018.pdf.

Methodology

The study was carefully designed to answer specific questions around women's access to ID in Nigeria. It focuses on understanding gendered experiences and differences related to awareness and knowledge of the national ID; key barriers to access ID and their origin; the effect of sociocultural, economic and political differences between regions and intersectional identities on barriers; and the potential measures that could help address these issues.

Primary data were collected from focus group discussions (FGDs) and interviews with over 1,500 Nigerians. Researchers conducted 203 FGDs in 36 rural and urban local government areas (LGAs) in 12 states, covering Nigeria's six geopolitical zones. FGDs were stratified by gender, urban/rural residence, and age group. Special efforts were made to identify and hold discussions with frequently marginalized groups, such as IDPs, pastoralists, and persons with disabilities. In addition, over one hundred key informant interviews (KIIs) were conducted with officials from the State Ministry of Women Affairs and a range of community leaders, including women leaders, religious leaders, and traditional leaders at the Local Government Area (LGA) and state levels. After obtaining informed consent, discussions and interviews were conducted using guides developed for this study and audio recorded, transcribed in English, and then coded for analysis.¹⁰

Analysis is organized around the sequence of actions that are needed to register for an ID. This includes a stylized timeframe of the ID journey, - before registration, at a registration center, and after the center. For each stage of the journey, we analyze data across the domains of the individual and household level, the institutional or systemic level, and the level of community-held cultural, religious, and gender-based norms. These categorizations help to identify where barriers lie.

Table 1. Organizational Framework

	Before registration	At a registration center	After the center
Individual/household level	Awareness, motivation, perceptions, beliefs; resources to be able to go to a center; documentation, etc.	Attitudes toward sharing data; literacy and language barriers; technical difficulties etc.	Awareness of procedures for replacement ID, etc.
Cultural, social, and gender norms	Patriarchal norms and barriers to women's registration, women's household and care responsibilities, child marriage; attitudes and beliefs about disability/pastoralists, etc.	Disapproval of women being registered by men, norms relating to photographs or physical contact with women, treatment based on social status	Lack of permission for women to seek replacement ID, etc.
Institutional/systemic level	High costs of transport, poor systems for supporting documents, inaccessible registration centers, etc.	Long wait times, unhelpful staff, confusing procedures, poorly equipped facilities, etc.	Lack of system in place for replacement ID, etc.

A more detailed description of methodology is provided in the full report, and many of the protocols and instruments used are included in the ID4D Qualitative Research Toolkit Appendix, available at https://id4d.worldbank.org/qualitative-research.

Main Findings: Attitudes, Awareness, and Barriers to ID Registration

Table 2 summarizes the main enablers and barriers to obtaining a national ID that were identified by the study. It includes key positive and negative issues experienced before registration, at the registration center, and after visiting the center.

Table 2. Identified enablers and barriers to accessing national IDs in Nigeria

	Time:			
Domains	Preregistration	At the registration center	After the center	
Individual	Enablers	Enabler	Barrier	
and household	 Broad awareness of national ID and its uses Widespread agreement that persons with disabilities should not face discrimination at registration centers Barriers Some confusion about uses of IDs Limited awareness of eligibility criteria, where to register, supporting documents required, and where to get them 	 General acceptability of sharing basic biographic and biometric data Barriers Long wait times for registration, particularly arduous for elderly and other vulnerable people Language barriers Difficulty filling out forms because of limited literacy Inability to provide all required biographic information Some persons with disabilities need to be accompanied by an ablebodied person Capture of biometric data can be difficult for some people (e.g., persons with disabilities) Concerns about sharing Bank Verification Number (BVN) 	Lack of awareness of how to get a replacement NIN/ID	
Cultural,	Enablers	Barriers	Barrier	
religious, and gender norms	 Men unlikely to withhold permission if they know about IDs Communities agree both women and men are in equal need of an ID 	 Long wait times conflict with women's household responsibilities Location of facility—social norms can limit distance women can travel outside immediate community 	Lack of permission for women to seek replacement ID	

Domains	Preregistration	At the registration center	After the center
Cultural, religious, and gender norms (cont.)	 Patriarchal norms lead people to believe that men have more need for an ID than women Most respondents felt that women must seek permission and men can deny permission to register Women's household and care responsibilities leave little time for a long and arduous registration process Girls or young women married as children face additional barriers to getting permission and leaving the home 	 Need to be accompanied by family members for girls and women (in the North) Disapproval (in the North) of women being registered by men Photographs and fingerprints can be difficult in the North where social norms restrict women's interactions in public spaces and contact with men outside of the household Girls or young women married as children face additional barriers due to low social status 	
Institutional/ systemic	 High costs of transport, especially for persons with disabilities Poverty Poor coverage of systems like birth registration and difficulty accessing the offices where supporting documents are issued 	 Many think registration staff are helpful, especially to the elderly, disabled, and pregnant/nursing women Barriers Poorly equipped facilities Long wait times for registration Lack of provision for mothers (nursing or with small children) Registration staff can be absent, or rude and inconsiderate High reporting of payment, bribes, favoritism, and other forms of corruption at registration 	Multiple visits required after registration to get the ID

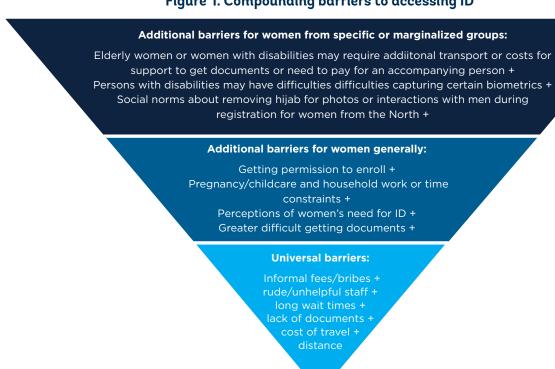
Overall, all FGD participants have some basic awareness of the national ID. However, certain attitudes and lack of awareness create specific barriers for women and marginalized groups. In general, attitudes and awareness are similar across groups, locations, and genders. For men and women alike, knowledge is often basic and uneven, and there are several misconceptions about the use of the ID. In both the North and South, many participants had heard about the national ID, and several had registered or tried to register, or knew someone who had registered or tried to register. However, they lacked in-depth knowledge, including what information is incorporated into the national ID, who is or is not eligible, where to register, what documentation is needed, and the process needed to register for a replacement. Local leaders are aware of the role they can play to remedy this lack of awareness and encourage people to register for a national ID.

Pastoralists and IDPs are often less aware of pertinent registration information such as location, time, and necessary supporting documentation. Due to pastoralists' isolation, they have limited access to important information needed to support their acquisition of an ID. However, they felt that it was critical for them to have an ID to prove identity as they crossed state and sometimes national borders. For IDPs, lack of accurate information about supporting documentation needed for registration is an acute problem, particularly given the insecurities many IDPs face due to the loss of personal documents experienced during displacement and resettlement.

Many participants also hold gender-discriminatory attitudes toward women's need for a national ID. Across all urban and rural areas in the North and South, many male and female respondents said that men needed the national ID more than women. In discussions, men frequently said a national ID was not essential for women, as women's main role and work was within the household; sometimes women concurred with this view. However, this view was not universally held. These patriarchal attitudes were more often heard in the North than in the South. In the South both men and women often believed that it was equally important for women to have an ID.

As a result of these attitudes and other social norms, women face specific difficulties in registering, including permission to register potentially being denied by their husbands or fathers. In particular, young women or girls who were married as children have a high risk of exclusion because of their lower social status and more complicated enrollment requirements for people under 16, including the presence of a parent or guardian (in this case the husband).

Figure 1. Compounding barriers to accessing ID



Women's higher likelihood of illiteracy, and for some groups of women their lack of familiarity with dealing with officials in public spaces, increase the difficulties of the registration process. In the North, social norms about women's interaction with men outside the family affect women's registration and the ability to capture photographs and/or fingerprints. Bribes and lack of supporting documents create barriers to registration for all, but for women and some marginalized groups (e.g., pastoralists, persons with disabilities) having the money to pay bribes and time and money to procure supporting documentation is particularly challenging.

For women and girls, universal barriers such as distance to travel for registration and transport costs are exacerbated by gender-specific constraints or membership of marginalized groups. Social norms around gender roles that allocate childcare and domestic work to women mean that women face greater constraints on their time and ability to be away from home and can only be away from home for shorter times when they are able to leave. Long wait times and multiple visits can therefore create insurmountable problems for women. Poor facilities combined with long wait times are also particularly hard for elderly people, pregnant and nursing mothers, and persons with disabilities, something often recognized by enrollment staff who try to do what they can to help. For persons with disabilities, transport costs may also be higher if they must pay for more expensive forms of transport due to their disability. In addition, they may have to pay for someone to accompany them, doubling the costs of transport. Figure 1 illustrates how universal barriers are compounded for women and marginalized groups.

Community Solutions

Raising awareness with community leaders, especially men, was identified as key to lift gender-based barriers for women and girls. Participants from across Nigeria said awareness raising about NIMC ID registration is needed, including information on where and how to enroll, what is required to enroll, and—especially—why enrolling is important for everyone, not just men. Raising awareness among both women and men is important so that husbands and fathers do not discourage or prevent women from enrolling. Key informant interviews with community leaders also revealed that given the right information, they would be willing and able to raise awareness, and many suggested ways to close gender gaps in their communities. An overwhelming majority of participants, preferred word of mouth (particularly via community leaders) and radio as primary communication channels, while many young people also preferred SMS and social media.

Participants universally agreed that the logistical barriers to enrollment, such as distance, transport, cost, and time, could all be solved by bringing registration closer to the community through more proximate enrollment centers or the use of mobile or temporary registration campaigns. Closer proximity of enrollment points would lift many barriers faced by women by easing their time constraints, allowing them to stay closer to home, and reducing indirect costs. Shorter times away from home could also reduce the risk that husbands would prohibit their wives from attempting to register. Longer opening hours and more staff to reduce wait time were also considered important.

To improve the registration experience, participants recommended streamlining the amount of information collected and the documentation required, holding staff accountable to improve their behavior with regard to working hours and bribe taking, and considering priority or separate registration efforts for certain key groups who struggle under the current enrollment practices, including women who practice purdah, the elderly, and persons with disabilities. In addition, people felt that female registration officers and people from the communities themselves (including persons with disabilities) should be hired to carry out registrations.

Most participants thought that a partnership between NIMC, the private sector, and NGOs to carry out enrollment (see planned reforms in Annex 1) could provide solutions to some current challenges. Pastoralist communities and IDPs were strongly in favor of these partnerships, and other participants even suggested using banks to carry out enrollment. However, some expressed hesitation toward enrolling with non-government entities centered around concerns about corruption, scams, and misuse of data, all of which are prevalent in Nigeria. Some participants said that if the government certified or vouched for these private sector or NGO partners, then they would feel at ease with registering through them.

Policy Recommendations for closing gender gaps

Policy recommendations draw on the solutions proposed by communities in Nigeria. They have been adapted and extended to provide recommendations for policy makers globally, drawing on internationally accepted good practices for developing ID systems.¹¹

Table 3. Summary of Recommendations.

Communications and awareness raising

- Assess the available communications channels (e.g. word of mouth, radio, TV, SMS, social media, etc.)
 and determine the best channels to reach different segments of the population, as well as determine key
 gatekeepers to be reached for awareness raising (e.g. political, traditional, and/or religious leaders).
- Ensure male leader proactively promote women's registration in public fora and employ female leaders who are active in communities to reach women with restricted mobility and limited access to information. Use leaders to proactively promote registration of disabled and other marginalized groups.
- Launch national awareness raising campaign which makes uses of the identified communications channels and ensures accessibility for persons with disabilities and different language groups. Emphasize that all people (women and men, girls and boys) need an ID.

Motivating people to enroll

- Show the value of an ID for accessing critical services to increase the usefulness and perceived value of the ID.
- Ensure non-possession of the ID does not create exclusion from access to services.

Registration points and partners

- Locate registration points, either permanent centers or temporary/mobile enrollment, in areas that are accessible to communities and frequented for other purposes.
- Partner with the private sector, public sector programs, and NGOs to carry out enrollment to increase registration points where feasible.
- Where trust in the ID system is a concern, encourage ID implementers to employ local community members and leaders as enrollment agents to foster trust in the enrollment process and the ID system.

Priority registration policies

- ID systems implementers should design registration policies that prioritize vulnerable and marginalized groups and those with special needs, including pregnant and nursing women, the elderly, persons with disabilities, displaced persons, minority groups, LGBTI community, and reduce wait time and other burdens.
- Assess the prevailing cultural, social, and religious norms to determine whether priority registration for women, separate queues for men and women, and hiring of female enrollment officers may be necessary or appropriate to encourage women's enrollment.

Supporting documents

- In developing an identity proofing policy for an ID system, consider the following:
 - a. Establish alternative models of proof of identity for registration, such as an "introducer model" to enable people without supporting documents to enroll.
 - b. Streamline the list of acceptable supporting documents for identity proof at enrollment.
 - c. Raise awareness of what documents will or will not be required to enroll.

For more guidance on developing ID systems according to international good practice, see the Principles on Identification for Sustainable Development (http://id4d.worldbank.org/principles) and the ID4D Practitioner's Guide (http://id4d.worldbank.org/guide).

Quality of registration points

- Develop basic policies on the quality and setup of enrollment points.
- Enrollment points, whether temporary or permanent, need to be outfitted with sufficient facilities to enable people to wait in comfortable conditions, especially for pregnant women or women with small children, the elderly, and persons with disabilities.

Enrollment agent behavior and performance

- · Improve enrollment agent behavior by putting in place management policies and systems.
- Put in place an accessible and robust grievance redress mechanism (GRM) via which people can submit complaints about issues with the enrollment process.
- Hire people from the local community or from specific groups (e.g., persons with disabilities) to carry out enrollments among their communities, increasing trust and ensure greater reach to marginalized groups.

Data collection

- Ensure there are exception handling policies in place for failure to capture any biometrics.
- Ensure that exception handling policies and accommodations are culturally sensitive and informed by the prevailing social, cultural, and religious norms.

Issuance of ID numbers and credentials

- Put in place a real-time enrollment system that would make issuance of ID numbers, and potentially credentials, possible at the time of enrollment or very shortly thereafter.
- Develop a system to facilitate offline enrollment in hard to reach areas which would also minimize the wait time between enrollment and receiving an ID number or credential.

Replacement of credentials

• Include measures to make replacement of lost credentials easier, for example by removing requirements for police reports or other similarly onerous requirements in order to apply for a replacement ID credential.

Annex

Table 4. Summary of current and future enrollment requirements

	Current and previous enrollment	Future enrollment under ecosystem model
Eligibility	All citizens of Nigeria and legal residents of all ages	All citizens of Nigeria as well as all people present in Nigeria of all ages
Location	NIMC enrollment centers in LGAs around the country	Thousands of outlets led by licensed enrollment partners (e.g., banks, mobile phone operator offices, NGOs, public and private sector program offices, etc.) Registration likely to be brought to the community level through mobile
		enrollments and enrollment partners
Supporting documents accepted	Visit the nearest NIMC Enrollment Center with your BVN, if you have one, and any of the following required original and valid supporting documents: 1. Old National ID Card 2. Driver's license 3. Voter's card (temporary or permanent) 4. Nigerian international passport 5. Certificate of Origin (indigene certificate) 6. Attestation letter from a prominent ruler in your community 7. Birth certificate 8. Declaration of age 9. Attestation letter from religious/traditional leader 10. National Health Insurance Scheme (NHIC) ID card 11. Government staff ID card 12. Registered/recognized private organization staff ID card 13. School ID card (private/public) 14. Tax clearance certificate 15. Valid immigration documents	Supporting documentation to be streamlined and outlined in new identity proofing procedures (under development) to maximize inclusion An "introducer model" will be put in place to help people without supporting documents to enroll by being introduced by a trusted party
Biographic data collected	Prior to 2019, information on up to 80 fields was collected, including parents' names and origin, educational attainment level, language spoken, and other information in addition to basic data such as name, gender, date of birth, etc. In recent years, NIMC has begun transitioning to the collection of minimal data fields (as envisioned under the ecosystem enrollment model).	Only a few fields will be collected. As of November 2020, the likely fields were as follows: Likely to be required: 1. Name 2. Gender 3. Date of birth 4. Birth country 5. Nationality 6. Address Likely to be optional: 1. Telephone number 2. Email 3. Place of origin

4. Height

	Current and previous enrollment	Future enrollment under ecosystem model
Biometric data collected	 1. 10 fingerprints 2. Facial image (photograph) 	 1. 10 fingerprints 2. Facial image (photograph) 3. Iris image (to be decided)
Credential	Plastic smart card with chip	Basic physical credential

Sources: Nigeria ID4D Project Appraisal Document and Nigeria ID4D Technical Assessment.

About ID4D

The World Bank Group's Identification for Development (ID4D) Initiative uses global knowledge and expertise across sectors to help countries realize the transformational potential of digital identification systems to achieve the Sustainable Development Goals. It operates across the World Bank Group with global practices and units working on digital development, social protection, health, financial inclusion, governance, gender, and legal, among others.

The mission of ID4D is to enable all people to access services and exercise their rights by increasing the number of people who have an official form of identification. ID4D makes this happen through its three pillars of work: thought leadership and analytics to generate evidence and fill knowledge gaps; global platforms and convening to amplify good practices, collaborate, and raise awareness; and country and regional engagement to provide financial and technical assistance for the implementation of robust, inclusive, and responsible digital identification systems that are integrated with civil registration.

The work of ID4D is made possible with support from the World Bank Group, Bill & Melinda Gates Foundation, Omidyar Network, the UK government, the French government, and the Australian government.

To find out more about ID4D, visit id4d.worldbank.org. To participate in the conversation on social media, use the hashtag #ID4D.