

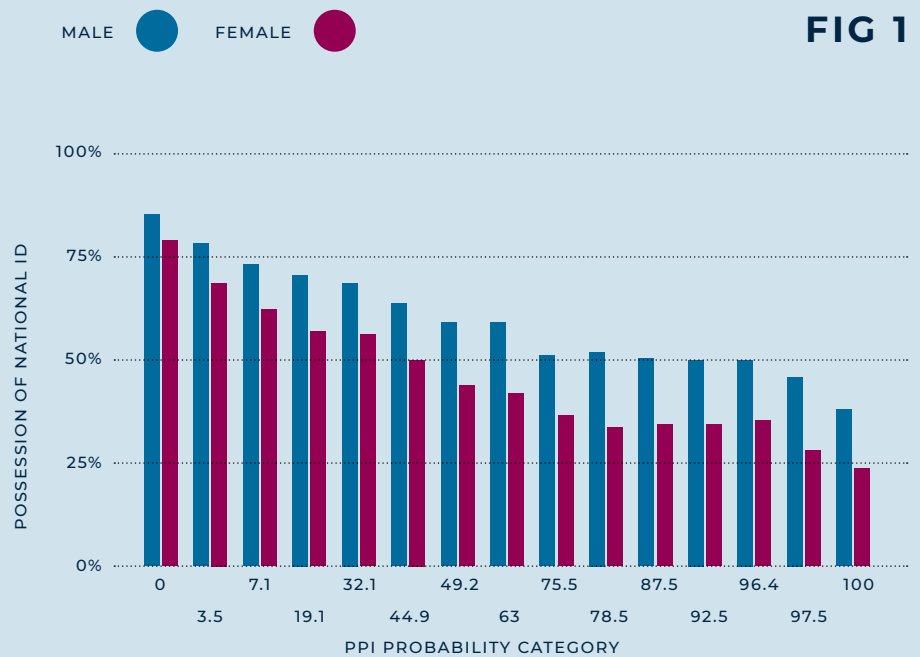
The *Inclusion for All* Gender, National Identity & Poverty Snapshot summarises the findings of our recent research into gender-based barriers to identity access in Nigeria - highlighting why women are disproportionately disadvantaged and how.

According to the National Identity Management Commission (NIMC), as of November 1, 2021, 67 million people had registered for the National Identity Number (NIN), representing just over 30% of the national population. Across the country, just over 29 million women have enrolled, whereas this figure is closer to 38 million for men.

The *Inclusion for All* programme is focused on understanding the barriers that prevent the poorest and most vulnerable populations from participating in the formal economy, and collaboratively designing solutions that can remove the barriers and accelerate the pace of financial inclusion towards Nigeria's pathway to inclusive growth.

UNDERSTANDING THE RELATIONSHIP BETWEEN GENDER, POVERTY AND OWNERSHIP OF NIGERIA'S NATIONAL IDENTITY NUMBER

This chart plots ownership of Nigeria's National Identity Number (NIN) against the World Bank's Poverty Probability Index (PPI) and segments the results by gender according to a 2020 survey of more than 29,000 Nigerian households undertaken in 2020.



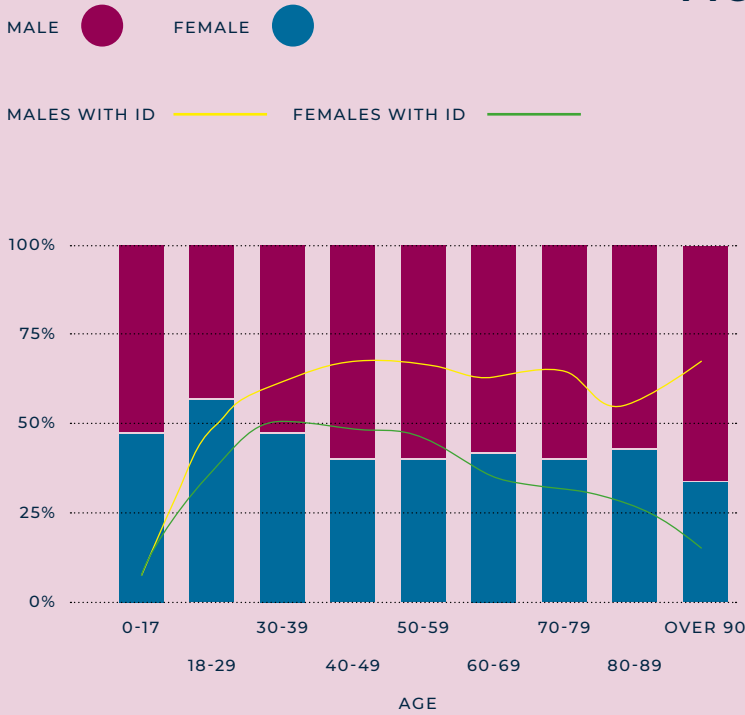
DATASET: EFINA ACCESS TO FINANCE SURVEY
 2020 SOURCE: EFINA, WORLD BANK

THE POVERTY PROBABILITY INDEX (PPI) IS A POVERTY MEASUREMENT TOOL THAT CAPTURES A HOUSEHOLD'S CHARACTERISTICS AND ASSET OWNERSHIP, WHICH ARE SCORED TO COMPUTE A HOUSEHOLD'S LIKELIHOOD OF LIVING BELOW THE POVERTY LINE. THE TOOL IS INTEGRATED INTO ASSESSMENTS AND STRATEGIC DECISION-MAKING TO AID ORGANISATIONS AND BUSINESSES WITH A MISSION TO SERVE THE POOR.

KEY FINDING

Women are less likely to have ID than men at every level of the World Bank's Poverty Probability index. The gender gap between males and females widens as their poverty, (measured by their PPI score) decreases.

FIG 2



UNDERSTANDING THE RELATIONSHIP BETWEEN GENDER, AGE AND OWNERSHIP OF NIGERIA'S NATIONAL IDENTITY NUMBER

This chart plots ownership of Nigeria's National Identity Number against the age and gender of respondents according to a 2020 survey of more than 29,000 Nigerian households undertaken in 2020.

Women over the age of 39 are progressively less likely to own ID than their male counterparts and the gender gap expands as respondents age increases - indicating that the older a woman is, the less likely she is to have ID.

DATASET: EFINA ACCESS TO FINANCE SURVEY 2020 SOURCE: EFINA

COMPOUNDING BARRIERS FOR WOMEN AND GIRLS

FIG 3

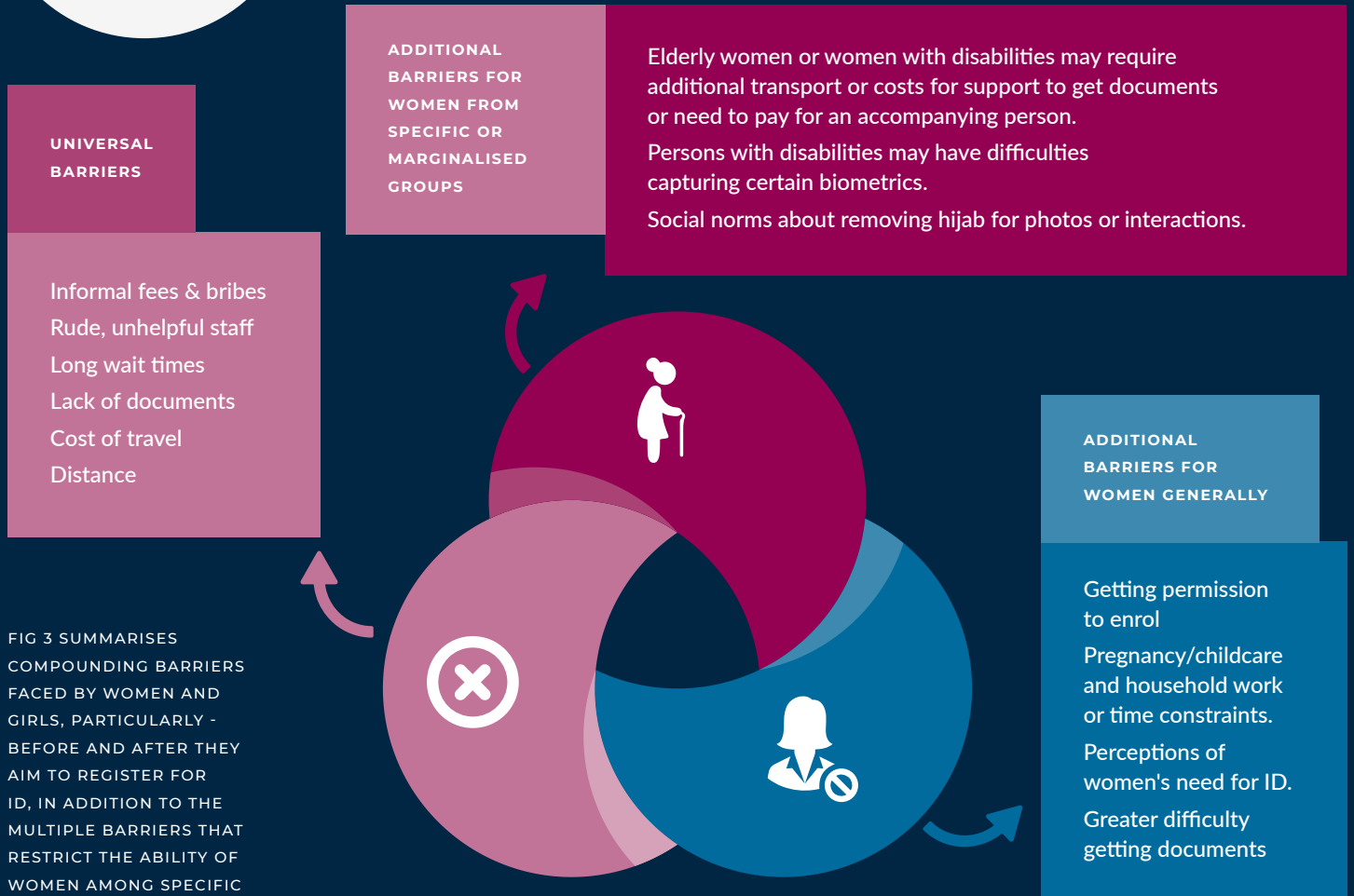
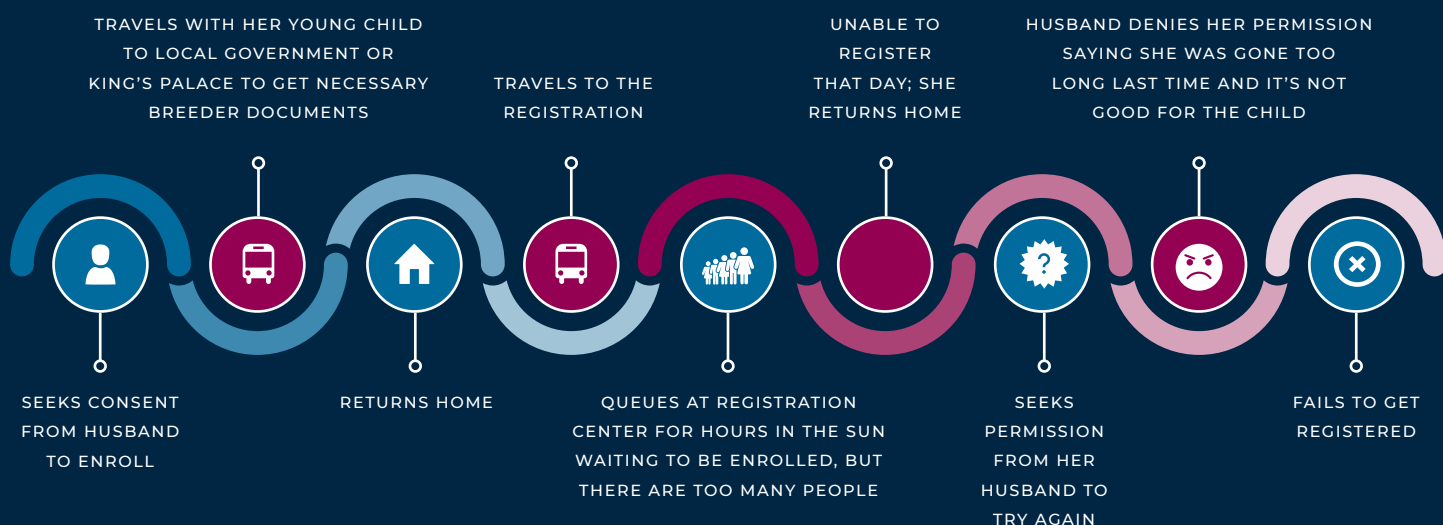


FIG 3 SUMMARISES COMPOUNDING BARRIERS FACED BY WOMEN AND GIRLS, PARTICULARLY - BEFORE AND AFTER THEY AIM TO REGISTER FOR ID, IN ADDITION TO THE MULTIPLE BARRIERS THAT RESTRICT THE ABILITY OF WOMEN AMONG SPECIFIC OR MARGINALISED SEGMENTS OF SOCIETY.

**TIME: JUGGLING
HOUSEHOLD
AND CHILDCARE
COMMITMENTS**
COMPOSITE PERSONA:
HAFSA'S EXPERIENCE

I am 16 years old, married with a two-year-old child. Like for other young mothers, the process of acquiring a national identification card was not easy for me. This is due to a number of challenges that surround the registration process. First, I needed to prove that I was of age to register for the national identification. Second, in order to register, I also needed to first get permission from my husband. While my husband easily gave me permission to proceed with the registration process, there are some husbands in this community that were overprotective of their younger wives and wouldn't give their wives permission, citing the fact that they may be wooed by other men. Some of my friends' husbands say their wives are young and it's not right for young women to go out alone. Others will not allow their young wives to go for the registration because they may not be comfortable with the registration staff, particularly men officers, holding their wives' hand to thumbprint. In contrast men with adult or older wives may not have these concerns.



At the registration center, I was confronted with the harsh reality that young mothers are not given special consideration by other persons going to register. There is always a long queue and I had to join this queue with my baby. There was no provision for shade for those registering, so we had to endure the long queues under the scorching sun. There were many, many people and the registration staff were overwhelmed by the big numbers. They paid no attention to me or the other vulnerable persons who were queueing. I was not able to complete the process on the first visitation. Now I don't know if my husband will permit me to go for a second or third time; he may say that I stayed away too long on my first visit and that the travels and waiting may not be convenient for the little child.

THIS FICTIONAL PERSONA WAS BUILT BASED ON RESPONSES TO VARIOUS FOCUS GROUPS IN THE SAME LOCAL GOVERNMENT AUTHORITY (LGA). IT REPRESENTS A STYLISED JOURNEY LIKELY TO BE TYPICAL FOR WOMEN OF THAT LGA. SOURCE: WORLD BANK ID4D REPORT BARRIERS TO THE INCLUSION OF THE WOMEN AND MARGINALISED GROUPS IN NIGERIA'S ID SYSTEM: FINDINGS AND SOLUTIONS FROM A QUALITATIVE STUDY (2021)

As stakeholders, organisations and dedicated individuals continue to drive Nigeria's identity enrolment programme, it is vital to implement a gender-lens approach to the enrolment process. Otherwise, we risk limiting the progress to be made as the National Identity Management Commission (NIMC) pursues its ongoing target to onboard 150 million Nigerians on its database by 2025.

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