



## Digital & Physical Infrastructure

# Poor digital & foundational ID infrastructure

Proof of identification is a foundational prerequisite of participation in formal financial systems, allowing individuals to meet Know Your Customer (KYC) requirements, access accounts, and receive digital payments. Robust and inclusive ID infrastructure can enable secure, direct engagement with financial services and government programs. However, women are disproportionately excluded due to discriminatory documentation requirements, mobility and time constraints, income gaps, and limited access to digital enrollment channels.

### Why is this barrier important?

Proof of identification is a prerequisite for participation in formal economic and financial systems, and lack of ID consistently ranks among the top barriers to account ownership globally. Women are disproportionately excluded due to discriminatory documentation requirements, mobility constraints, unpaid care burdens, and digital divides that limit access to enrollment channels. Without recognized identification, women cannot meet basic KYC requirements, access mobile money, or receive government transfers digitally—reinforcing financial exclusion and constraining economic agency.

## Connected Barriers



### Policy & Regulation

Lack of proportional & tiered KYC requirements  
Broader legal constraints



### Institutional Norms & Practices

Lack of strategic focus on women customers



### Entry & Capability Barriers

Lack of phone & SIM ownership  
Low data footprint among women



### Product & Market Design

Low utilization of gender-disaggregated data (GDD)



### Digital & Physical Infrastructure

Lack of diversity in distribution channels

## Most Relevant Segments

**1**

Excluded,  
marginalized

**2**

Excluded,  
high potential

**3**

Included,  
underserved

**4**

Included,  
Not underserved

## Customer Journey Relevance



Phase 1:  
Account  
Ownership

Phase 2:  
Basic Account  
Usage

Phase 3:  
Active Account  
Usage

Phase 4:  
Economic  
Empowerment



### Key evidence relevant to this barrier

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#### **Normative and structural barriers, and trust issues jointly limit women's access to identification and financial services.**

Hundreds of millions of women globally do not have an official form of ID. They face disproportionate barriers to obtaining ID that range from structural and legal barriers, such as [documentation requirements](#), fees, and [fragmented registration systems](#), to normative barriers such as mobility constraints. These challenges are compounded by lack of internet access that makes obtaining digital ID difficult, concerns about [data privacy and misuse](#), as well as [limited gender-disaggregated data](#). Together, these barriers significantly reduce women's ability and willingness to enroll in ID systems, which in turn restricts their ability to engage within formal financial systems.

- Globally, an estimated 850 million people lack official identification; in low-income countries, 44% of women lack ID compared to 28% of men, and more than one in five unbanked women cite lack of ID as a primary barrier to opening an account. ([Women's World Banking, 2025](#))
- Over 785 million women lack mobile internet access—particularly in South Asia and Sub-Saharan Africa—limiting their ability to enroll in or use digital ID systems and reinforcing financial exclusion. ([Women's World Banking, 2025](#))
- Structural and practical barriers to ID registration include discriminatory documentation requirements (e.g., spousal consent or marriage certificates), mobility constraints that limit travel to enrollment sites, enrollment fees, and time burdens

driven by unpaid care responsibilities. Lower labor force participation and income levels further reduce women's ability to cover registration-related costs. ([The World Bank, 2026](#); [2022](#))

- Fragmented identity ecosystems—where individuals must register separately across national ID, voter, social protection, and other programs—create duplicative, time-intensive processes that overburden users and deter participation. Limited integration and lack of interoperability across databases increase inefficiencies and exclusion risks, particularly for women with constrained time and resources. ([The World Bank, 2018](#))
- Concerns about surveillance, misuse of personal data, and weak data protection or recourse mechanisms discourage participation in digital identification systems, particularly where anti-money laundering and countering the financing of terrorism requirements are perceived as intrusive. Evidence suggests women may be more likely than men to fear misuse of personal data, further deterring registration. ([The Financial Action Task Force \(FATF\), 2025](#))
- Limited collection and publication of gender-disaggregated ID enrollment and system performance data restrict policymakers' ability to identify and address gender gaps in access, perpetuating blind spots in inclusion efforts. ([The World Bank, 2022](#))



## Key evidence relevant to this barrier

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### **When designed intentionally, digital ID systems can be a powerful tool to enable women's financial inclusion.**

Interoperable, biometric digital ID systems can expand access to digital payments, mobile money, and simplified KYC processes, reducing onboarding costs and increasing women's participation in formal financial systems. However, these systems must account for and address specific barriers to women's internet access and use.

- Digital ID systems that are biometric-backed and interoperable enable access to digital payments, mobile money, and proportionate KYC frameworks—particularly for low-value transactions and remittances that are critical to women's financial inclusion ([UNCDF](#))
- Well-designed digital ID systems are projected to unlock up to \$13.78 trillion in global economic value ([Women's World Banking, 2025](#))
- Shared KYC utilities and use of mobile operator SIM registration data can reduce duplication and onboarding costs where strong data protection and interoperability frameworks are in place. ([CGAP, 2019](#))
- In the West African Economic and Monetary Union WAEMU, regional efforts led by the Central Bank of West African States to assess and harmonize financial ID systems reflect growing recognition that interoperable, central bank-led ID infrastructure is necessary to reduce informal remittance flows, lower costs, and expand inclusion at scale. ([UNCDF, n.d.](#))
- Pakistan: Linking biometric national ID to social protection programs increased women's likelihood of personally collecting cash transfers and strengthened their control over funds, demonstrating how ID access can directly shift women's economic agency and financial inclusion outcomes ([World Bank, 2024](#))
- Evidence suggests that closing gender gaps in ID access could increase women's use of digital payments by up to 20% by 2035 ([Women's World Banking, 2025](#))
- Regional ID initiatives under the WURI program have supported the registration of 1.3 million individuals in Benin, a majority of whom are women, illustrating how targeted ID system expansion can close gender gaps in foundational identification. ([World Bank, 2023](#))