

Women Citizenship Initiative

"Although 92% of Egypt's population in 2017 reported owning an identity card, the World Bank ID4D database estimates that 57% of the unregistered Egyptian population, below the cutoff age, is female. Approximately 13% of the overall financially excluded population list cites lack of identity documentation as a key reason for their exclusion... According to stakeholder discussions, transactions made through the informal economy, and its implications for the integrity of the financial system are key challenges to KYC compliance in Egypt. The prominence of a gender gap in identification is an additional barrier to KYC as patriarchal, cultural and religious barriers prevent women from receiving identification in their own names. Poverty and illiteracy further exacerbate identity gender gaps." (AFI, 2019) However, in recent years, the Central Bank of Egypt (CBE) has authorized a key initiative to target the financial inclusion of women: the Women Citizenship Initiative.

Quick facts

Barriers addressed



Policy & Regulation

Lack of proportional & tiered KYC requirements



Digital & Physical Infrastructure

Distance from financial service points
Poor digital & foundational ID infrastructure

Segment focus

1 2 3 4

Geography

Egypt

Sources

[AFI, 2019](#).

Customer Journey Relevance



Key stakeholders involved

Central Bank of Egypt (CBE)
UN Women
UNDP
National Commission for Women

Women Citizenship Initiative

Key activities

“Women Citizenship Initiative (WCI) represents Egypt’s most direct intervention to ensure the identification of women. Initiated in 2011 through a collaborative effort amongst UN Women, the UNDP, the National Commission for Women (NCW) and various other national departments and international stakeholders, the aim of the WCI is to issue more than a million national ID cards to Egyptian women. The WCI takes a two-pronged approach to achieve this:

1. Establish mobile registration points in marginalized areas to target excluded women.
2. Launch public awareness campaigns aimed at promoting the benefits of national ID cards.”

Outcomes/results

According to AFI, the WCI achieved many positive outcomes within a short period of time (2019):

- “As of December 2014, 159,000 women have received national ID cards across Egypt: an additional 300,000 women are registered and waiting to receive national IDs.”
- “Enrolment procedures facilitate improved financial literacy among disadvantaged and remote women. This service is provided at no additional cost and may account for the rise in account penetration among women from 7% in 2011 to 27% in 2017.”
- “Identity card registration through the WCI bypasses the need for proof of address. Through the WCI, the registration of identity cards requires only the provision of a woman’s birth certificate. Together with CBE simplified mobile accounts, this suggests the enhanced ability of women to access financial services by avoiding the challenges of acquiring proof of address.”

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Key enabling environment factors for the intervention

“Egypt’s 2013 tiered KYC regime has enabled it to make inroads in financial inclusion. The regime is defined by the following tiers: simplified KYC (with limits of up to EGP 10,000 and requiring national ID only), and full KYC (with no limits but requiring national ID, proof of address and proof of salary). In 2016, the CBE released the second version of its simplified KYC framework to promote financial inclusion. This framework includes the innovative development of capped mobile money accounts with simplified KYC requirements, through agent bank networks, as an alternative to standard bank accounts with full KYC requirements.”

Key design elements and principles that led to successful outcomes

- Bypassing the need of proof of address
- Incorporating financial literacy awareness campaigns alongside the ID program at no additional cost
- Bringing mobile registration points to the women themselves, reducing distance barriers

Potential for scale/replicability

WCI operates on a national scale. However, the program has the potential to include more segments of excluded women, such as women who are completely undocumented and women who are under the age of 16 (see challenges section).

Challenges encountered during the program

“The WCI currently faces limitations to its impact on financial inclusion despite its positive objectives and outcomes:

- Women who are completely undocumented are excluded from this initiative: the WCI is unable to provide national ID cards to women who do not possess birth certificates.
- Women under the age of 16 are excluded from the WCI and vulnerable to systematic exclusion: young girls from remote or marginalized areas are therefore particularly disadvantaged by this program limitation.

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Challenges encountered during the program (cont.)

- Conservatism in remote areas can hinder uptake of new services: women from conservative areas may be slow to participate, or even resistant to the provision of new services such as financial literacy programs due to their lack of financial education and their religious background."

Recommendations from the research

"The successes of the WCI highlights the value of developing programs that directly target identity registration as a key prerequisite to financial services. However, as shown by its limitations, the effectiveness of these programs to promote wider economic empowerment critically depends on their support by broader reforms aimed at reducing disproportionate KYC burdens for women. In other words, although access to identity can go a long way to enable financial inclusion, policy initiatives such as CDD at customer premises and use of service providers in conducting KYC are proving to be contextually and culturally relevant to the country."

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