

# Women and their right to identity

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# PAYMENT CONNECTIVITY JUSTICE & PUBLIC SAFETY

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We sometimes tend to forget that our identity is a precious commodity. Every day habits which go unnoticed – unlocking our telephone, paying with our bank card or using public transportation – are ways in which we express our legal identities. International Women's Day offers us the opportunity to reflect upon what we may take for granted in some societies, unfortunately remains a privilege in others.

Because possessing proof of one's identity represents the first step towards freedom and independence for women, I actively support the Identification for Development initiative (ID4D) led by the World Bank, which aims to ensure a recognized form of identification for all citizens. Among the projects being managed by this organization, one which particularly comes to mind is a project about digitizing transfers of social welfare funds to the accounts of young mothers in the Indian state of Bihar. Through the Aadhaar program, which allocates a unique identity number to every citizen and resident, it is now much easier for more than 980 million Indians already registered to open a bank account and assert their rights. Morpho, a subsidiary of Safran and specialized in identity management, has been contributing to this program since 2010.

According to the World Bank, 58% of women worldwide currently possess a bank account compared with 65% of men. This figure has increased significantly but there is still room for improvement. In Ethiopia, for example, Morpho has worked with the Commercial Bank of Ethiopia on the creation of the country's first women's bank card. In this culture, women often are the economic pillars of their families, managing the finances. Granting access to an account therefore not only enables them to secure their savings but also potentially benefit from micro-credit solutions more or access entrepreneurial opportunities. By being able to assert their identities freely, women can manage their finances more easily, to the benefit of their families and children.

Yet a recognized identity not only gives access to financial services. It opens access to healthcare, education, eligibility to vote or be elected. After years of instability, a number of African countries have embarked on political democratization processes thereby offering women new possibilities for expression. This is the case, for example, in Mali where Morpho supported the organization of the presidential election of 2013, delivering 8 million electronic identification cards in less than 30 days. These biometric documents should also facilitate future administrative procedures for citizens, such as accessing the legal system or claiming an inheritance or property rights.



I am also convinced that the mobile revolution in developing countries will not only promote greater social and economic independence for women, but will also contribute to their right to an established identity. In these regions, mobile is developing rapidly, bringing the Internet into the majority of homes within just a few years. The development of mobile-based digital identity solutions such as the Mobile Connect standard of GSMA will promote both online

transactions and access to government services. Such technologies and initiatives are contributing to one of the World Bank's key objectives, which is to provide every inhabitant of our planet with a legal identity and a birth certificate by 2030. At the root of equal opportunity is a recognized form of identification.