

When ID works for women

*Experiences and challenges of women
in Bangladesh and Sri Lanka*



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Caribou Digital is a research and delivery consultancy dedicated to building ethical, sustainable digital economies. Collectively they have decades of experience in delivering digital technology projects on the ground in emerging markets and researching the impact of digital platforms on primarily low-income users, including women.

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Cover photo:
Group discussion with female garment factory workers in Bangladesh. Photo credit: BizInsights

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Acronyms and definitions

bKash	A mobile money service started in Bangladesh in 2011 operating under the authority of Bangladesh Bank as a subsidiary of BRAC Bank Limited.
DFAT	The Australian Department of Foreign Affairs and Trade.
Digital identity	A complex term, often shortened to 'digital ID'. At Caribou Digital, we distinguish between identification, ID and identity – see this blog https://medium.com/caribou-digital/the-difference-between-digital-identity-identification-and-id-41580bbb7563
ID	In this report, we equate ID with legal identification, such as a national identity card or birth certificate. Note the differences between identification, ID and identity in this blog https://medium.com/caribou-digital/the-difference-between-digital-identity-identification-and-id-41580bbb7563
MNO	Mobile network operator.
NID	National ID.
NGO	Non-governmental organisation.
Online work	Physical services found through online platforms as well as fully online services such as data entry and web or social media services.
SDG	Sustainable Development Goal. There are 17 SDGs, adopted by all United Nation Member States in 2015; each SDG has targets. SDG 16.9 is often cited in the identification space. SDG 16 is 'Peace, justice and strong institutions' while the target (16.9) is 'by 2030, provide legal identity for all, including birth registration'. See https://sustainabledevelopment.un.org/sdgs for more details.
SIM	Subscriber identification module, used to securely store the international mobile subscriber identity number.

Summary

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With an ID, I can work and get the money and freedom to spend for the family. I feel much better now that I am earning and it is not just my husband supporting us.

– Ruma, garment factory worker, Bangladesh

We began this research with the aim of understanding the extent to which legal identification (particularly a national ID) plays a role in women’s employment and income generation and retention. ID is often seen as an essential piece of documentation for women. Sustainable Development Goal (SDG) 16.9 explicitly refers to a ‘legal identity for all by 2030’ while the World Bank and GSMA both note the gender gap in legal identification. What we know less about is what motivates women to *obtain* an ID.¹ What are the key drivers or the pull factors?

Around the world, women seek work and income for financial independence but also to assert their own identity where they are able. The quotation from Ruma (above) illustrates the *freedom* she feels from earning her own income in a garment factory. It is this link between financial independence and identity that we sought to explore between ID and empowerment for women.

To do so, we focussed on three sectors in which low-income women commonly work – domestic work, garment factory work, and the growing sector of online work – and the role of ID for women in these. We worked with the Australian Department of Foreign Affairs and Trade (DFAT) offices in Bangladesh and Sri Lanka to conduct 80 end user interviews and focus groups as well as expert interviews in each country.

In order to trial a more interactive and adaptive research format, throughout this project, we published [monthly blogs on Medium](#) with accompanying video stories of women. DFAT innovationXchange also published two summary blogs from [Bangladesh](#) and [Sri Lanka](#).

This report highlights the ways in which ID is critical for women in finding work and therefore could be used as a driver to incentivise women to obtain and have agency over their own IDs. ID is also necessary in order to be paid directly: for example, a factory manager will ask for an employee’s ID either before cash payment or payments made directly into a bank/mobile money account.

However, workarounds still exist, and while ID offers some protections, it stops short of others. For example, it does not necessarily prevent underage employment nor does it necessarily lead to financial inclusion. A rush to digital (including digital ID and digital finance) can also harm women, as we discuss below. This is why key stakeholders have a role to play to protect and raise awareness among women, including employers, recruitment agents, unions and workers rights organisations but also friends and family.

In this report, we share ten overarching points which emerged from the research:

- 1 ID access needs to be as easy as possible for women.
- 2 The relevance of ID for women should be made more evident to end users, policymakers and male family and friends.
- 3 Employment and income are two key drivers for women to obtain ID and should be leveraged more as incentives.
- 4 An ID enables more choice and holds aspirational value.
- 5 Having an ID leads to more formal work and potentially greater protection for women.
- 6 Possession of an ID empowers women to seek fair and equal treatment.
- 7 While ID offers several protections, it does not reduce discrimination or underage employment – these need additional regulation.
- 8 Using one's own ID is especially important for financial independence.
- 9 Awareness-raising campaigns and stronger regulation need to address risks of workarounds.
- 10 The future of work – especially digital – needs to recognise the underlying ID processes can be more challenging for women than men.

Note that while many of these apply to men as well as women, the distinction that emerged in fieldwork was that women found it harder to justify obtaining an ID because they could not always see the value of their own ID. However, relying on others for identification entails risks which need to be communicated more strongly to women and those who have influence over their lives.

Why women, work and ID

The World Bank's Identification for Development (ID4D) initiative states that 'widespread lack of official identification in developing countries disproportionately affects women and girls, who face more and higher barriers to obtaining IDs'.²

ID4D goes on to add that in low-income countries, 45% of women lack foundational ID (ie, a birth certificate or passport) compared to 30% of men.³ Equally, GSMA, the global consortium of mobile network operators (MNOs), calls for the role of MNOs in increasing digital ID access for women, such as agents who support and raise awareness among women on the need for their own ID.⁴

Much of the supply-side argument for women, girls and ID stems from the fact that ID is a critical need. In fact, ID is considered a human right in the manifesto developed by ID2020 and United Nations High Commissioner for Refugees as part of the ID2020 Alliance.⁵ The implied causal relationship is that identification will give women access to services, such as health and education, enable them to secure fair employment and open a bank account, and allow them to participate politically and socially.⁶ In short, identification both empowers and protects women.⁷ All this illustrates that digital identity – or as we prefer to call it at Caribou Digital, identification in a digital age⁸ – is often pursued from the supply side, in terms of increasing access to identification.⁹ This is supported by SDG 16.9 (free and universal legal identity for all, including birth registration by 2030) and the commitment to serve the 1 billion people in the world without ID.¹⁰

However, the reasons to obtain ID are less clear from women's perspectives. Common use cases often mentioned for ID include access to education, healthcare and citizenship (eg, voting). Other research on identification at Caribou Digital also surfaces financial inclusion as a key driver for ID,^{11 12 13} such as needing to register a mobile money and/or bank account with ID. This led us to further question what incentivises women to obtain ID – could employment and income be drivers?

In 2019 we set out to conduct qualitative research in Bangladesh and Sri Lanka among lower-income women to understand the extent to which ID played a role in obtaining work and being able to retain and protect income. In each country we spoke to women in domestic work, garment work and online work (both physical work found online and fully digital work) as these are three broad areas in which low-income women are employed (in the case of online work, increasingly employed), and that we could compare across the two countries.

Why Bangladesh and Sri Lanka

We chose to focus on Bangladesh and Sri Lanka in conjunction with DFAT for the following reasons:

- In both countries a sizeable proportion of the female population is employed across domestic work, garment work and, increasingly, online work or work through online means (such as a beautician finding a client through an online platform).
 - Both countries reflect a gender difference in national ID registration: the World Bank's Findex survey from 2019 found that 84.6% of men have a national ID in Bangladesh, compared to 81.2% of women.¹⁴ Corresponding Findex data for Sri Lanka finds men have a 95% enrolment rate, compared to women at 90%.¹⁵ Two other reports from Bangladesh found around 50% of women in Bangladesh have an ID^{16,17} thus illustrating there could be a range of ID registration rates depending on sample size and methods. Additionally, some individuals could have registered for ID but subsequently lost it or had it stolen. To explore the nuances in these statistics, our report focuses on women's qualitative experiences with ID for access to work and income.
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Aims and hypotheses: Initial expectations

We began this research with the aim of better understanding gender-based experiences and challenges in relation to ID, access to work and, by extension, income generation and retention.

Our key questions focussed on:

- the potential role of ID in enabling women to **access** a wider variety of income generating opportunities
- the potential role of ID in enabling women to **retain and protect** their own income

We started with the following hypotheses:

If women have access to identification credentials in the digital age, they are more likely to

- find and obtain formal work,
- have more job security, and
- retain wages from work (ie, wages can be deposited directly into a woman's mobile money or bank account as opposed to cash, which can be used by others, such as a husband).

The premise was that, without identification, women have less security and less inclusion in the workforce – but we did not fully understand the experiences women had with or without ID. We also kept in mind the framework we developed at Caribou Digital of 'Access, Agency, Privacy, Portability':

- Do women have **Access** to their national ID and other ID-based credentials for access to work (national ID, mobile phone, bank account)?
- Do they have **Agency** over these?
- What levels of **Privacy** do they have over their identification credentials?
- Is their data **Portable** (can they take it from one place to another, do they have ownership over it, or are they reliant on others)?

Below we highlight and explore the 10 key themes that emerged from our research in Bangladesh and Sri Lanka. These are relevant not only in the context of these two countries but also for women, work and ID more broadly.

Ten key themes

1 ID access needs to be as easy as possible for women

Bangladesh and Sri Lanka have very different ID registration processes (discussed below). These impact on both national and women's rates of ID registration. This difference highlights the need to make these processes as easy as possible for women who may feel like they do not need to obtain ID, particularly in more vulnerable communities.

Sri Lanka's high rate of national ID registration is largely attributable to a robust and decentralised registration system: Both male and female birth registration, which contributes to feeder ID documents, stands at 97% penetration,¹⁸ and national ID (NID) enrolment occurs at school at age 16 (when students sit for their O Level exams). Additionally, the government's emphasis on security and counter-terrorism has been a key driver in ensuring citizens, both men and women, obtain their own ID. Despite this high coverage, a percentage of the population still remains without ID, mainly tea estate workers, typically of Tamil origin, and war widows who are marginalised and lack knowledge and resources on how to obtain identification documents.¹⁹

In Bangladesh, the processes to obtain ID appear more complicated and the incentives to obtain one less obvious. Birth registration rates for boys and girls are roughly equal and low – at just 56% for all those under age 5.²⁰ The national ID (now moving to biometric ID)²¹ is issued at 18, largely through government drives and, notably, at election time. While a citizen can obtain a national ID in any location, many of the women we spoke to, such as *Shilpi*, either thought they *had* to obtain the ID in their home state or that they would prefer to do so because they thought it would be easier. This can prove complicated for those working in the capital or outside of their home state because it entails the need to take unpaid leave to travel home. Women working in informal sectors have fewer incentives to obtain ID because their work does not require them to own an ID. Therefore, they can become accustomed to relying on their husbands or parents' ID. The unclear and seemingly complicated processes of obtaining ID create further barriers to women's ID ownership. There may also be cultural and social norms whereby women are expected to use the IDs of male relatives.



Jesmin is a freelance beauty worker on the Sheba XYZ platform.²² Her story speaks to the need for easy ID processes, even in Sri Lanka where incentives to own an ID are higher. She explains that when obtaining an ID is challenging, it deters women. Jesmin needed her national ID to register on Sheba XYZ through which she could get more clients. It took her some time and effort to obtain her ID:

There's a lot of stress you need to deal with if you don't have a national ID card. Those without it often give up and say, "Fine, we don't need to apply for a job here and there, we don't need to progress. I don't have to deal with this hassle".

As a result, making ID registration processes as straightforward as possible is particularly critical to encouraging more women to apply for ID, particularly in vulnerable communities.

Photo © H Smertnik. Jesmin is showing her beauty webpage on Sheba XYZ platform. She also has a professional Facebook page for customers to connect with her.

2 The relevance of ID for women should be made more evident to end users, policymakers and male family and friends

The main drivers for obtaining ID, according to both male and female respondents, were (in no particular order):

- to give birth/deliver a child at the hospital
- to enrol children in school
- to travel outside the home and not be harassed
- to bury your family members (you need your ID and their ID)
- to rent a house, especially 'in better areas'
- to be able to work
- to buy land
- to open a bank account or a formal savings account
- to buy a SIM (subscriber identification module) card
- to be recognised as a citizen of Bangladesh/Sri Lanka and not be considered a foreigner/refugee/terrorist.

It is significant that the ability to vote – one of the key use cases for ID mentioned in ID literature²³ – was not considered critical by the majority of women with whom we spoke.²⁴ Most uses were much more functional and related to children and 'life activities'.

Looking more closely at some of the drivers listed above, it is worth expanding on a few. The need for ID to prove who you were not was particularly strong in Sri Lanka. In Sri Lanka, women emphasised that ID proved you were not a terrorist given the history of war and terrorism, including the Easter attacks in 2019 which occurred just before our fieldwork and were fresh in respondents' minds. The need for ID to obtain a SIM was expressed in both Bangladesh and Sri Lanka but appeared to be considerably less valued by women (as compared to men). Women in our demographics appeared in some cases to accept having their male family members (fathers, husbands) register their SIMs in their place to avoid sharing their personal information, including phone numbers, with male agents. This warrants further discussion around the extent to which the need for a woman's own ID to register a SIM is an issue of agency (having ownership over one's own SIM and ID), or simply a matter of convenience.

Photo © H Smertnik.
Shilpi in her house,
with her two children
while the camera is
preparing to film her
for a video interview.



The relevance and practical value of an ID — or lack thereof — was illustrated by Shilpi and Navodika's respective experiences.

Shilpi is a domestic helper who works in four Dhaka homes and is paid cash at the end of each month.

I have not yet found the time to obtain my ID. I don't need it for work and because I would need to take lots of time off work to go to the village to obtain it, I just stay without.²⁵

Shilpi's attitude illustrated that an ID was only worth the opportunity cost if it served a practical purpose — thus the value of an ID must be better communicated to women and their key influencers.



On the other hand, Navodika,²⁶ a garment factory worker in Sri Lanka, spoke to the importance of having an ID 'for everything':

I need an ID to work, to open a bank account, to get a SIM and even get accommodation in the factory zone.

As she was only 18 and did not have an ID when she started working, she had to resort to workarounds, such as using her sister's ID, as well as other people's IDs, for daily work. When we met Navodika, she was working with the lawyer of a factory workers' rights association to obtain her own ID to avoid such workarounds in future.

Photo © H Smertnik.
We meet Navodika
at the workers' rights
association, she
shows us her factory
badge.

It is this practical value and relevance of having one's own ID that needs to be communicated strongly to women by ID providers, non-governmental organisations (NGOs) and peers, because women appear to find it harder to justify the need for an ID, as compared to men.

3 Employment and income are key drivers for women to obtain ID and should be leveraged more as incentives

Both in Bangladesh and Sri Lanka it became apparent that, because ID is critical for most work (other than very informal work), employment and income had the potential to act as drivers around awareness of ID and the need to register for it.

In Bangladesh, ID requirements varied because informal work (mainly domestic work and factories that do not comply with international standards)²⁷ had fairly lax standards and workers were largely paid in cash. This was not the case however in compliant factories, as Moushumi and Asma explain:



We won't be able to find jobs anywhere without an ID card. Nobody will want to hire us because they can't trust who we say we are.

– Moushumi, 42, a garment factory worker in Bangladesh

Companies that ask for ID are more trustworthy and safe. For instance, if I have an accident, with my ID my employer can know my address and contact my relatives to let them know.

– Asma, 31, a garment factory worker in Bangladesh

Photo © H Smertnik. Moushumi and Asma know each other through the factory workers' rights association they joined. They are sharing their experiences during a filmed video interview.

In online work, Bangladesh's platforms have begun asking for ID in registration and formalising work commonly considered informal (eg, home cooking or domestic work), resulting in more awareness from women about the need for their own ID. The chief executive officer (CEO) of Cook Ups, an online home-made food delivery service in Bangladesh, shares her experience of female workers gaining access to their own IDs, which used to be kept by their husbands: *'During the start-up's first months, we would go interview housewives in their homes to check on the sanitary standards of their kitchens. During that interview, we would ask them for their IDs. In multiple cases, the women did not have their IDs which were left with the husbands, in a place of the house unknown to them. This process made women more aware of their IDs and develop agency'*.

In Sri Lanka, ID requirements to obtain work were stricter overall than in Bangladesh due to the country's political history, making employment a strong potential driver for women to obtain ID. This is even true in the domestic sector where employers tend to ask for an ID and keep a photocopy. In factories, whether permanent employee or daily worker, an ID is required to work (though there are some workarounds we explore below). Employees also need to show their ID to receive their income slip, either cash in hand or into their accounts. ID for online work depends on the platform. Social commerce, for example through Facebook, would not require an ID but if one registered one's business and had a separate website, it means going through the whole process of business registration and so on, which might require more credentials.²⁸

Governments, NGOs and community organisations supporting women's empowerment need to emphasise the benefits of acquiring one's own ID in order to work safely, in an organised manner, with protections. As suggested above, women in particular must see the relevance of identification to their specific needs, which includes the needs of their children. This need could therefore be communicated more strongly to women who would like to work more safely but cannot because they lack legal ID. An additional point is that it was not the female respondents who brought up issues of patriarchal norms (men holding on to IDs, etc) but rather NGO and civil society activists. This needs further unpacking as it could mean that, for many women, norms are so institutionalised and accepted that they do not question them.

4 An ID enables more choice and holds aspirational value

The World Bank states that ‘women are more likely than men to work in low-productivity activities, be unpaid family workers, work in informal employment, and transition more frequently between informal employment and being out of the labor force’.²⁹ In line with the World Bank’s statement, those female workers with the least formal jobs, particularly those in domestic work, were most likely to lack ID. This was particularly the case in Bangladesh where half the female domestic workers we spoke with said they did not have an ID nor did they really feel the need for one as they were being paid cash.

However, having an ID appeared to afford choices to women in terms of employment. Shilpi, the domestic worker interviewed in Dhaka, felt that without an ID, domestic work was her only option. Similarly, in GSMA’s study on Bangladesh, a former factory worker had to become a domestic worker after she lost her ID in a fire³⁰ – a job she considered more insecure than factory work. *With an ID, there was a greater element of choice for women, for example, Tilakeshwari, a domestic worker, said she had tried working in a factory (which she could with an ID) but preferred domestic work because it gave her flexibility: ‘I have a baby and need to look after her... I can only send her to day care until 1pm, so domestic work is the best option for me as I can take care of her in the afternoon. Though I am able to work in a factory I don’t want to because I would be working all day and night.’* Armed with her ID, Tilakeshwari felt she had a choice of work.

This equation of ID with more choice could be a potential driver for obtaining ID but the possibility of choice is perhaps only apparent once women *have* an ID. Similarly, having an ID sometimes seems to bring with it an aspirational element.

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I believe that in the near future, I will be able to have contracts using this national ID. This will be very useful. Even if I want to work in factories I can go at any time as I have NID.

– Rokiya, a 25-year-old domestic worker in Dhaka, who had just obtained her ID

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Having an ID will help me be more independent, I can have my own SIM card and apply for housing support. Soon, I will be able to open a bank account.

– Halima, a domestic worker aged 36 and a single mother

Both for Rokiya and Halima, having an ID led not only to greater choice of work, but to a new security and independence. In combination, both women were able to aspire to better livelihoods.

5 Having an ID leads to more formal work and potentially greater protection for women

Increasingly, policy conversations around the future of work are moving beyond just ‘work’ to meaningful and dignified³¹ or decent³² work. Although this definition is flexible and subjective, our respondents also alluded to the importance of work as meaningful and dignified, with ID opening a path to inclusion and protection. ID is not just about access to a job or financial inclusion: it is a safety net.

Nazma, a 35-year-old domestic worker in Bangladesh who recently obtained her national ID, felt that the ID gave her a sense of protection: *‘The practice of physically abusing domestic workers has been very common. Now if any such incident happens, I can go directly to the police station and file a complaint as I have my own NID [national ID].’*

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In my previous job [as an informal domestic worker] I didn't need an ID but I saw the negative repercussions. I worked in a family where another maid stole 50,000 taka [almost USD \$600]. As a result I was held captive to pay back that money. Now, I use an online platform to find domestic work and it requires an ID to join. I feel like this requirement makes the working conditions more secure, for both me and the employer.’ Although the exact circumstances were likely more complex, Tariqa’s incentive to obtain an ID stems from the perceived association of ID with security.

– Tariqa, 27, who registered on an online platform

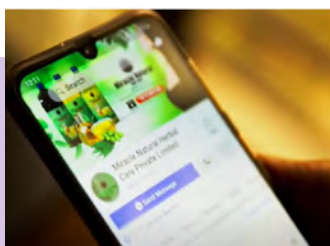
Online work provides particular benefits when it formalises previously informal work. The CEO of Hello Task, an online domestic work platform in Bangladesh, shared how the platform formalised domestic work, for instance, by requesting workers to have an ID: *‘By asking workers to have an ID (at least a birth certificate) and by providing them a badge upon registration on our platform, this creates a safer and more formal environment that benefits both the worker and the house owner.’*

Photo © H Smertnik.
Jalila uses Hello
Task to find
domestic work
in Dhaka.



I used to work as a cleaner in a hospital. I had very long hours and was not paid well. With the online platform, I am still a cleaner but the platform manager makes sure I work a maximum of 8 hours a day and it is better pay. Also we have to give our ID, and we have a badge that allows HelloTask to know where we are and come get us if there is a problem.

— Jalila, domestic worker who uses HelloTask’s online platform to find work



Sarah in Sri Lanka also explained how her desire to sell Ayurvedic products online³³ led her to register her business and make sure she had all her identification documents. Formalising her business gave her more control than selling through social media. Overall, it was clear in both Bangladesh and Sri Lanka that the more formal a job, the more ID is required.

6 Possession of an ID empowers women to seek fair and equal treatment

ID also gives women the opportunity to assert themselves and seek fair and equal treatment. Moushumi, a labour rights campaigner and factory worker in Bangladesh, explained that *'You need an ID to open a bank account, then you will need it to join a union and learn about your rights at work. You need it if something happens to you, and you want the benefits to be passed to your family'*.³⁴ An ID can make accountability possible, although there may be other necessary elements to ensure this.

The role of ID in supporting fair and equal treatment appears evident in contexts where the lack of ID has corresponded with low accountability. An NGO campaigner who worked with Tamil estate workers in Sri Lanka, stated that when former estate workers sought domestic work in Colombo and lacked ID, they were openly told that their pay and conditions would be lower because they did not have an ID and could not prove who they were. *'It is no more than power play, to discriminate further against Tamil workers'* said the campaigner.

In factory work too, ID could be seen to facilitate accountability. Asma, a 31-year-old factory worker in Bangladesh, stated how workplace catastrophes had raised awareness around ID: *'After Rana Plaza [factory collapse killing 1,134 workers and injuring thousands more] and the Tasreen Fashion Factory [fire killing at least 117 workers], we have become much more conscious about things like ID. So many of our friends who died couldn't be identified in those accidents and compensation wasn't given to their families. ID is so important for this.'* Moreover, those without ID felt that they had no option but to accept a lower salary and lack of protection.

While a range of power dimensions are likely to contribute to rising confidence levels, this evidence suggests that ID ownership could play a key role in empowering women to assert themselves, seek fair and equal treatment, and hold those in positions of power accountable.

7 While ID offers several protections, it does not reduce discrimination or underage employment — these need additional regulation

ID does not protect against discrimination or underage employment as illustrated by the experience of the female Tamil factory workers we encountered in Sri Lanka:

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We have to show our ID and the gate pass every time we go in and out, because we come from Jaffna and are Tamil, whereas others [Sinhala] just show their pass.

– Asina, 19, a Sri Lankan Tamil factory worker

The fact that the workers were Tamil was in fact accentuated by their IDs which listed Tamil names and could be used in the power play by the guards.

A further assumed benefit of ID is that it will protect women from underage marriage or employment (men as well as women, of course, but women face a greater risk). However, our fieldwork showed that ID does not always prevent underage employment.

Instead, ID is viewed as a means to prove *who* you are, with less emphasis on *how old* you are. ID alone cannot protect against underage marriage, and less scrupulous employers do not care about age. Although this works for those who need to earn, it places them at risk. Chumani, a factory worker in Sri Lanka, said: *'I had an ID but it said I was 16. It is not legal to work before 18, so when there are audits at the agencies, the factory will hide those who are underage or ask them to leave by another gate. If you haven't reached the factory yet when the auditors come, they will tell you to come later. The problem is, you need to compensate later for those hours you haven't done and because we are not permanent workers we don't get a better rate for overtime.'*

While ID does not protect against underage labour, Chumani's example illustrates that it does give an employer the advantage of using one's ID (which states age) against someone who is under age. Similarly, other forms of discrimination (ethnicity, religion, gender, etc) may occur. In theory an ID should mean greater protection. However, by their nature, ID systems layer onto the existing social structures and power dynamics and can be used as a tool for discrimination. This means that ID systems must be designed to ensure that they do not exacerbate existing inequalities, but instead work towards diminishing them. This does happen to some extent but ID systems do not inevitably neutralise human relationships and biases.

In summary, ID does not always protect against underage employment or discrimination. Preventing underage employment will require that stronger systems are put in place to ensure that those who continue with underage employment are punished. For example this could include action against factories and other employers who continue to employ minors.

8 Using one's own ID is especially important for financial independence

Several of the women we spoke to relied on their husband's ID for financial inclusion. For example, Jesmin, a beautician in Dhaka, routes her income through her husband's Bkash account. In this case, Jesmin did not note any concerns or problems of being dependent on her husband, but the dependency could create challenges if one person is doing the work and another is receiving the money. Similarly, when a colleague of Jesmin's was interested in joining her at Sheba (an online platform), she was not able to because she did not have an ID, so she is subcontracted by Jesmin, which makes her less independent.

These dependencies need to be addressed especially when it comes to online work. Some of the online platform managers we spoke to did not feel it was their responsibility to ensure that an ID or mobile money/bank account belonged to the women they employed. *'As long as I have an account I can pay into, that is all that matters'* said one platform manager in Sri Lanka. Encouraging more online work for women poses the risk that women without an ID or financial access may end up in a position of greater dependency if they do not have their own bank account (eg, if they use their husband's bank account and/or ID).

It must also be noted that ID is necessary but not sufficient for financial inclusion. Women's financial inclusion is dependent on the broader financial ecosystem, including women's literacy and digital financial literacy. Bangladesh has a much higher penetration of mobile money (30%) than Sri Lanka (below 5%).³⁵ Even with IDs, female respondents in both countries were hesitant to open a bank account or mobile money account for a variety of reasons: some wanted easy access to cash, some felt an account of any kind was only for those who had money to save, others felt it was not worth the hassle.

Even some online goods deliveries rely on cash:

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All my customers pay cash on delivery. I use a delivery company to deliver the parcels to the customer. At the time of collection, the customer pays the full amount. That is good for the customer as well because she gives the money only after she gets the parcel in her hand. That is the most trusted method because if we ask the customer to deposit the money into an account, they are not sure whether they will get the product.

– Sarah, Ayurvedic small business owner, Sri Lanka

However, cash is really only possible when goods or physical products are being sold. Any fully online work, such as database work, is likely to be paid for digitally. This entails an even greater need for one's own ID in order to have an account to be paid into.

Therefore, without an ID or apparent need for one as well as deeply rooted cultural norms, women are more likely to remain in a cash-based system and/or reliant on their husbands. As the head of a grassroots labour rights NGO in Bangladesh³⁶ said: *'Even if they have ID and can be financially independent, some women who work give their money to their husbands for emotional reasons. We teach them to separate the emotion from their financial independence.'*

Finally, even in cases where women in our demographics had used their ID to open a mobile money account or bank account, these were mainly used for no more than basic transactions. For savings or loans, there was still a preference for non-formal community savings groups (called seetu in Sri Lanka, self-help groups, or rotating savings and credit associations in Bangladesh) where ID was not necessary. Samanwathi, a 28-year-old domestic worker in Sri Lanka, explained the preference for informal savings groups, saying: *'It's better to give something you possess and take the money rather than going for loans. We can redeem this at any time when we have the money but the process for getting a bank loan is very long and we need guarantors.'*

Having one's own ID is an important first step toward financial inclusion. However, we should also bear in mind that ID is not in and of itself sufficient for formal financial inclusion, and cultural and social norms often impede financial inclusion.

9 Awareness-raising campaigns and stronger regulation need to address risks of workarounds

Lack of ID often results in workarounds, including reliance on intermediaries. In both countries, manpower or temp agencies act as intermediary providers of ID. One NGO expert interviewee stated that these ‘sometimes keep a drawerful of fake IDs’ when they want to place someone who is under age or does not have an ID. Admittedly, this served the women well (to have a job and income) but it also put them in a precarious position. In Sri Lanka, the head of Stand Up Lanka, a labour rights movement, talked of a case where a garment factory employee used a forged ID. When she had an acid accident and burned her face, the factory realised her ID was invalid and used this to refuse compensation or medical help. The NGO then helped her obtain one but also asked her to raise awareness on using a false ID or someone else’s ID.

Yet women continue to use such workarounds when they need income. Gayani, an 18-year-old factory worker in Sri Lanka, said she had managed to work in a factory despite ID challenges: ‘I tried to apply for my identity card but I was not known in this area [Katunayake, about one hour from Colombo]. They [the factory employers] asked me for a certificate from the Village Headman. When I went back to my hometown, our Village Headman did not know me because I grew up in a hostel and from then on I was moving from place to place so he didn’t want to give me a certificate. In the meantime, I used a family member’s, which the factory accepted.’ Gayani’s example illustrates the challenges women face, especially after moving away from their home villages or if they are displaced – men may face these same challenges, but women may lack confidence or means to persist in the struggle for ID.

Navodika, the garment factory worker, mentioned above, also talked about using her sister’s ID to get a job:

“

At the time, I didn’t have my national identity card. My sister and I have the same initials so I used my sister’s identity card and got the job. After she got married, I couldn’t use her ID anymore...she thought she would get into trouble. But one of the manpower agencies had a set of extra identity cards and photocopies that they would give to people like us who do not have identity cards so I could continue working. Factories don’t check photographs, just the name.

Navodika laughed when she said: ‘When the agency officials found out that I didn’t have one [national ID card], they used to give me someone else’s and send me for [daily] jobs. But then sometimes the factory used to call your name when we were being paid and I didn’t even hear my name because it was not mine’.

Working without an ID has further implications – lack of support as the acid burn example showed, and an opportunity for exploitation. One factory worker in Bangladesh said: *‘My colleague didn’t have her ID. So the managers said they couldn’t input into the computer system and allow for holiday leave. They said to her that they couldn’t do anything about it. They didn’t want to get in trouble by giving her leave without registering it in the system.’* Workarounds to obtain work may initially help women but further down the line may have negative consequences.

Rabeya, 31, shared that even in compliant factories where ID is supposedly essential for a job, those without ID would slip through. She reported that in her factory, management would ensure any worker without ID would be on leave during inspections: *‘Buyers from different countries used to come and visit the factories before making any deal. Then they used to talk with the workers, ask about different facilities at the factory level. But interestingly, the workers who don’t have the national ID card used to take leave on that day or even took another section where the buyers were not going to visit.’* This speaks to the importance of both regulation and policy enforcement so that employers cannot use such workarounds which have negative consequences for women.

While workarounds may be attractive for those without ID, including accepting forged IDs from placement agencies, women need to understand the implications. Along with factories, recruitment agencies should not disappear from the public eye and need to be regulated more tightly. Equally, friends and family members need to be cautioned against allowing others to use their IDs, as this puts both the person allowing their ID to be used and the person they give it to at risk.

Women (and men) will continue to use workarounds until it is easier to get an official ID than it is to work around it. It is therefore just as important to lower the barriers to official ID as it is to raise the barriers to forged IDs and workarounds.

10 The future of work — especially digital — needs to urgently recognise underlying ID processes which are more challenging for women than men

So much of the technology and ‘empowerment’ literature focuses on getting women access to ‘digital’ — whether that is mobile phones, digital ID or digital financial services. While these help women in theory, such initiatives need to consider other elements accompanying access as described in the introductory framework of access, agency, privacy and portability — do women have agency over digital aspects of their lives? Do they have privacy? And are their data and devices portable?

Because ID systems (and digital technologies) layer onto the existing social structures and power dynamics in context it is vital to consciously work towards using ID systems and technologies to diminish inequalities rather than allow ID systems to exacerbate existing inequalities. In some cases, it is possible that the rush toward digital will have negative consequences for women, exacerbate the digital divide and increase women’s dependency on men (thereby also reducing agency, privacy and portability of identification for women). As the World Bank’s Digital Dividends³⁷ report stated, we should not forget analogue components to digitisation. The most salient disjuncture in this research was in cases where online work was formalising work — such as domestic work, cooking or other previously informal work — as payments in such contexts are likely to be digital. This could be where women who are not prepared for digital payments use the IDs and/or bank accounts of their husbands or others, as illustrated by Jesmin and her colleague in Bangladesh.

Increasingly, initiatives target digital wage payments for women, including at garment factories.³⁸ The Better than Cash Alliance estimates that 95% and 25% of garment factory workers in India and Bangladesh respectively are paid digitally.³⁹ The Alliance also estimates that garment factories paying workers digitally are five times more likely to provide good social and labour practices.⁴⁰ While digital may help efficiency and point to security, in our fieldwork most female respondents preferred being paid in cash. They either did not want to spend time depositing and withdrawing money from a bank or did not feel comfortable with mobile banking. Only one of our respondents (a male) was paid via his mobile money account. Even where factories make sure to include bank branches on their premises, these may not be practical and make the move to virtual accounts less attractive. Navodika, a factory worker in Sri Lanka who prefers cash payment and does not have a mobile money account, said: *‘I go to work at 6am and return around 7.30 or 8pm. I just don’t have time to go to the bank’*.

If factories (and employers generally) give preference to digital payments, this may result in vulnerability for many women who may be using their husbands’ banking or mobile money accounts.^{41 42} In their randomized control trial on digital payments in Bangladeshi garment factories, Breza et al (2017) find that lack of ID is a major barrier to obtaining a bank or mobile money account and often factory employers cannot justify the time or effort in enabling access for women.⁴³

In both Bangladesh and Sri Lanka, several stakeholders emerged in helping women get IDs or raising awareness on the importance of obtaining ID. NGOs, labour unions, employers (including domestic employers who download and print forms or make appointments for workers), friends and family were all critical. Such intermediaries will also be critical in the move to online work for women.

Conclusions: Returning to the hypotheses

Our key questions for this research focussed on:

- The potential role of ID in enabling women to access a wider variety of income generating opportunities
- The potential role of ID in enabling women to retain and protect their own income
- We started with the following hypotheses:

If women have access to identification credentials in the digital age, they are more likely to:

- find and obtain formal work,
- have more job security, and
- retain wages from their work (ie, these can go straight to a mobile money or bank account rather than cash which can be used by family).

Our findings highlight that women envisage the ownership of ID according to drivers relevant to their daily lives, that is, practical need. Having an ID to access work and retain income are two strong drivers (but not the only ones) for women to obtain an ID, particularly in certain more formal sectors such as compliant factories or online platforms. However, in less formal sectors, notably domestic work, these drivers are less strong because women may not necessarily need to show an ID to work and are paid cash rather than via accounts that require ID.

Beyond these drivers, the experiences of women with IDs suggests that identification gave them more choice in terms of the work sectors they chose and allowed them to use ID as leverage, as opposed to being exploited without it. However, in all cases, this choice only became apparent after women had an ID, which meant that it should be communicated further as a driver.

Online work complicates the situation because many informal workers are becoming *partly* formalised through agencies and platforms. We use the word *partly* because, while platforms may require an ID, bank account and so on, many platforms do not provide any security and, one platform-worker we interviewed in Sri Lanka acknowledged that platforms do not care if the woman being paid owns the bank account being paid into.⁴⁴ If women are in a rush to obtain this kind of employment and do not have an ID, they may use others' credentials, such as Jesmin who used her husband's ID to register on Sheba. This creates a further dependence on others. This requires both a change of habit as well as challenging social norms if and when dependence was previously 'acceptable'.

This collision of informal work being formalised (to some extent) online deserves particular research and investment: it is likely to affect women far more than men given the greater number of women employed in sectors like domestic service, cleaning, catering, home health care, beauty and personal care, and so on. For instance, we found that many more women than men were registered through platforms such as Hello Task in Bangladesh and WERK in Sri Lanka (the latter specifically targets 'stay at home moms' on their website).⁴⁵

Returning to our Access, Agency, Privacy and Portability framework – in order to ensure that women are fairly included in the workforce in the rapidly changing future of work – it is clear that all stakeholders play a role in enabling the relevance of ID for women. This includes facilitating the **access** and adequate usage of ID for women, **agency** (ownership over identification), **privacy** and **portability** (being able to take their identification data from one place to another, such as between agencies) of identification.

Appendix: On qualitative research methods

Qualitative research methods

Conducting qualitative research on identification is always challenging because of the sensitive nature of the topic. Depending on social norms and cultural context, women may not be as forthcoming as men regarding their experiences and challenges with ID. For this reason, a mix of focus group discussions and in-depth interviews helped surface general issues as well as giving us time to gather personal stories.

To ensure respondents were fully comfortable with the recruitment and interview processes, we worked with local research organisations as well as workers' rights associations using snowball sampling. At the beginning of every focus group discussion and in-depth interview, we shared a consent form to ensure the confidentiality and anonymity of participants' responses to our questions. This included consent for photographs and videos. Our semi-structured interview guide was co-created with research assistants and built with respondents' integrity in mind. Interviews were conducted in Sinhala and Tamil in Sri Lanka and Bengali in Bangladesh. At the end of our research we also created a Caribou Code of Conduct to be used as a template for future projects.

This research does not aim to be 'representative'; instead we aim to share stories that reflect the lived experience of women in our demographics. Given time and resources, a comparative study across sectors and countries would be extremely helpful in better understanding how ID practices impact women's access to and ability to retain work. Both of these are key for women to obtain economic and social empowerment. For, as our respondent Ruma said, *'With an ID, I can work and get the money and freedom to spend for the family.'*

Bangladesh fieldwork

Ten expert interviews (including Awaj Foundation, BRAC, CGAP, DFAT, Fairwork Foundation, Mastercard Foundation, Oxfam, UNICEF, Women's World Banking, CGAP) and 10 front line worker interviews (including development organisations, labour rights NGOs, management of online platforms and factories).

Ten focus group discussions with men and women (separately): two focus group discussions with male factory workers and eight focus group discussions with female domestic workers, factory workers (in the zones of Gazipur and Mohammadpur on the outskirts of Dhaka) and online workers.

Twenty individual interviews, out of which three were made into short films (we asked individuals in the focus groups if they would be willing to speak more on their experiences and worked with three women who were highly engaged and had compelling stories, each working in a different sector).

Sri Lanka fieldwork

Ten expert interviews (including Centre for Policy Analysis, Centre for Policy Alternatives, DFAT, Fairwork Foundation, LirneAsia, Mastercard Foundation, Oxfam, Sparkwinn Research, Stand Up Lanka) and front line worker interviews in Sri Lanka (including development organisations, labour rights NGOs, management of online platforms and factories).

Ten focus group discussions with men and women (separately): two focus group discussions with male factory workers and eight focus group discussions with female domestic workers, factory workers (in the zones of Colombo, Walawatha, Dehiwala, and Gampaha) and online workers.

Twenty individual interviews, out of which three were made into short films (we asked individuals in the focus groups if they would be willing to speak more on their experiences and worked with three women who were highly engaged and had compelling stories, each working in a different sector).

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When ID works for women: Experiences and challenges of women in Bangladesh and Sri Lanka

