

MasterCard and Mercy Corps: Empowering young women in Northern Nigeria

Background to MasterCard and Mercy Corps:

In 2013, MasterCard, a technology company in the global payments industry, and the Nigerian Identity Management Commission (NIMC), launched the largest rollout of a biometric-based identity card plus payment (NeID) solution in Africa. In the pilot phase alone, NIMC planned to issue 13 million MasterCard-branded identity cards with electronic payments functionality – the ultimate goal would be to introduce more than 100 million NeIDs to Nigeria’s 173 million citizens, making it the broadest financial inclusion program on the continent.

Mercy Corps is a global organization that empowers people around the world to survive through crisis, build better lives, and transform their communities for good. Mercy Corps has a long history of addressing the unmet needs of women and girls in places where they have been disempowered.

Challenges:

Poverty and violence plague parts of northern Nigeria, which disproportionately affects women and girls. Only 22 per cent of girls have completed primary school, an astounding 67 per cent cannot read a sentence. Over half of young women in the north are married by age 16.¹

News that militants kidnapped nearly 300 school girls in the small town of Chibok in north-eastern Nigeria shocked people the world over. It was a crime too heinous to fully comprehend, and it made us pause and raised awareness around the many critical challenges facing Nigerian girls.

What could we, as the payments partner for the government’s NeID program, and with a strong commitment to Nigeria and women’s empowerment, do to make a lasting impact on this community?

Role of MasterCard and Mercy Corps:

Recognizing that a legal identity empowers individuals by providing easy access to critical public and private services, MasterCard took the opportunity to enable the most vulnerable, but potentially the most dynamic members of society – women – with the NeID card.

However, while MasterCard could manage the tech side, we lacked in-depth knowledge about the needs of young Nigerian women. That is why MasterCard turned to another partner in Nigeria, Mercy Corps. In northern Nigeria, Mercy Corps had profiled nearly 2,000 adolescent girls to understand how to mitigate their marginalization through financial inclusion and entrepreneurship training. They found that many girls already engage in economic activities and wish to grow these businesses, but a lack of formal identification presents a key barrier. Nigerian law requires a person to present official identity documents (birth certificate, passport, driver’s licence, voter card, etc.) in order to open a savings account or apply for credit from a financial institution. Only half of their respondents had a birth certificate, and 30 per cent had no formal ID at all. Together, MasterCard and Mercy Corps could help young women overcome the obstacle of identification and provide the critical skills training to enable them to thrive. We set a goal to provide 18,000 adolescent girls with a NeID linked to a mobile savings account.

We knew full well that it would be a challenge. Linking a large-scale financial infrastructure project with an ongoing effort to empower young women in hard-to-reach parts of the country would require significant time and resources. Further, to create a meaningful but realistic mutual objective, amidst competing priorities, would be difficult. All parties were to add another layer of intricacy to their already complex undertakings. And indeed, this has proven to be the case.

¹ <http://www.mercycorps.org/articles/nigeria/vulnerable-communities-young-women-dream-big>

Results and Social Impact:

While Mercy Corps has succeeded in registering more than 6,300 adolescent girls for NeIDs, only a small number of them have received their cards. This is likely due to a mix of factors. Certainly both the removed, insecure geography and complexity of launching a national ID solution has played a role. For example, NIMC embarked upon integrating and standardizing the biometric databases of numerous government agencies.² For a population half the size of the United States with arguably much more limited infrastructure, the task has been monumental.

However, Mercy Corps, MasterCard, and the local government remain committed. There is immense opportunity to build on each partner's strengths to make a real, lasting impact for young Nigerian women who wish to grow their businesses and pull themselves and their families out of poverty.

Financial inclusion is best achieved when individuals not only have access to products and services, but also have the knowledge and skills to use those products and services productively. This is why partnerships between organizations like Mercy Corps and MasterCard make so much sense. Mercy Corps is able to offer even greater linkages to critical products and services coupled with access to education and skills-building. At the same time, MasterCard and the Nigerian government are able to reach a broad array of critical stakeholders - many of whom, for the first time, feel that they count.

Tags: gender, identity, youth, financial inclusion, Nigeria

Sector: Financial services

² <http://nationalmirroronline.net/new/contractors-lapses-responsible-for-national-identity-card-delay-nimc-boss>