



Uncredentialed and Underserved: Access to Mobile in One's Own Name

Consumer insights of 2.1 billion people

September 2021

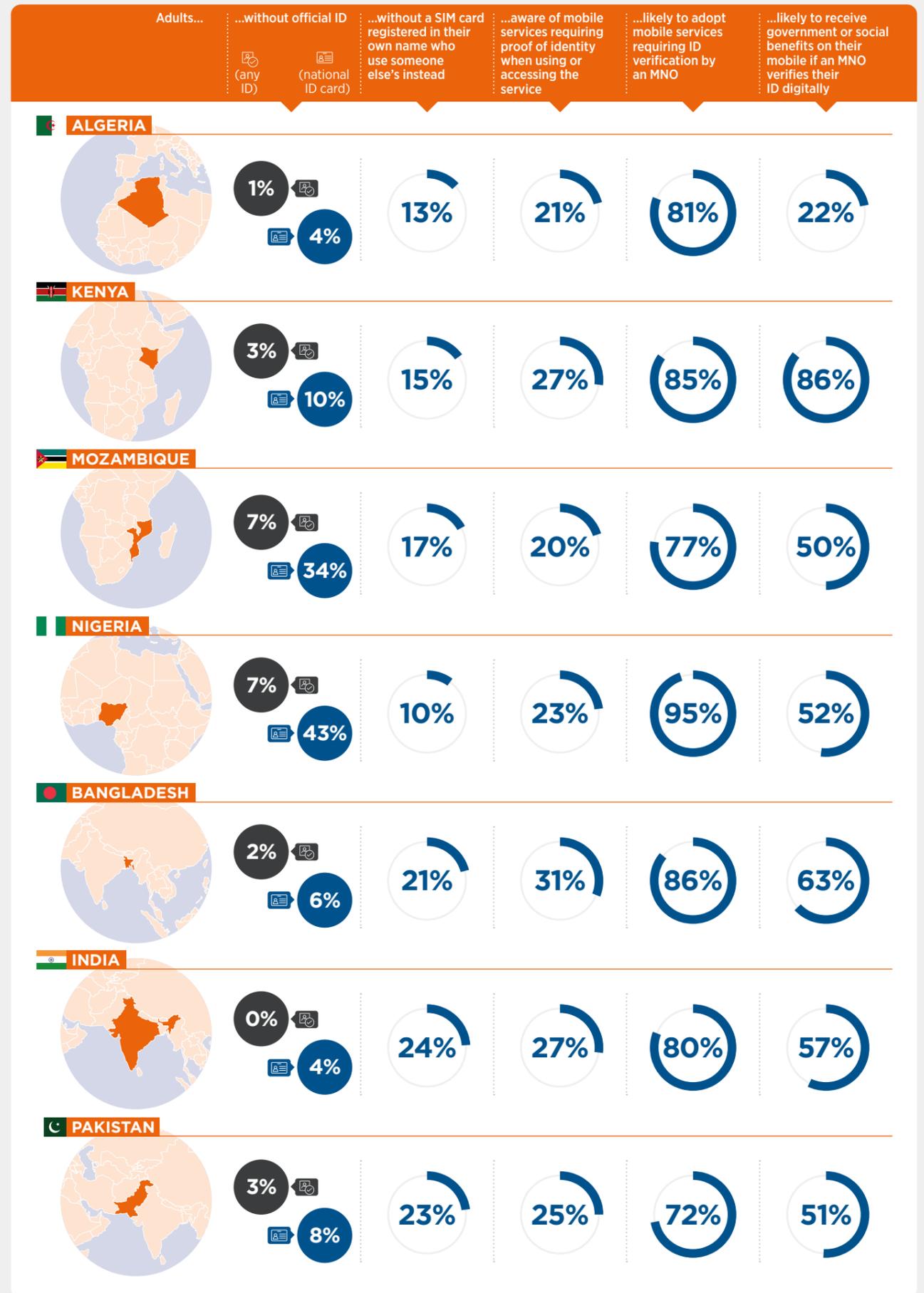




Key findings

Lack of proof of identity (ID) and other socio-economic barriers are preventing underserved populations from owning a SIM card and mobile subscription in their own name and accessing life-enhancing mobile services.

Proof of ID and access to mobile services in one's own name Indicators by country in 2021



Base: total adult population aged 18+

Base: total adult SIM card users aged 18+

Base: total adult population aged 18+

Base: total adult population aged 18+ who are aware of ID-linked mobile services

Base: total adult population aged 18+ who receive government or social benefit payments

Proof of ID and access to mobile services in one's own name

Indicators of the most underserved populations in 2021

IN THE SEVEN SURVEY COUNTRIES WITH A COMBINED POPULATION OF AROUND 2.1 BILLION:



MANY DO NOT HAVE AN OFFICIAL FORM OF IDENTITY (ID)

 **up to 7%**
do not have any form of official ID¹

 **up to 43%**
do not have a national ID card¹

Certain underserved groups are significantly less likely to have an ID.¹

Including those with no literacy skills,* those with primary education only,* women,* rural residents* and those aged 65+



ID IS A BARRIER TO ACCESSING A SIM CARD AND MOBILE SERVICES IN ONE'S OWN NAME

Mandatory prepaid SIM registration is required in  **157 countries** and often requires an official ID

Those with a national ID card* are **significantly more likely (33 percentage points)** to have a SIM card registered in their own name than those without one²





MANY DO NOT HAVE A SIM CARD REGISTERED IN THEIR OWN NAME AND USE SOMEONE ELSE'S INSTEAD

 **up to 24%**
(potentially up to 33%) do not have a SIM card registered in their own name and use someone else's instead²

 **up to 27%**
say other adult males and

 **up to 30%**
say other adult females in their household do not have a SIM card registered in their own name and use someone else's instead¹

CERTAIN GROUPS ARE MORE OR LESS LIKELY TO HAVE A SIM CARD IN THEIR OWN NAME



BEING THE HEAD OF HOUSEHOLD IS AN ADVANTAGE

A head of household* is up to 32% more likely than other household members to have a SIM card registered in their own name²



EDUCATION IS AN ADVANTAGE

People with secondary, degree and postgraduate education are, in general, more likely than those with primary education only* to have a SIM card registered in their own name²



GENDER GAP

Women* are

up to 42%

less likely than men to have a SIM card registered in their own name²



DISABILITY GAP

Persons with disabilities* are

up to 30%

less likely than persons without disabilities to have a SIM card registered in their own name²



EMPLOYMENT GAP

Those who are unemployed* are

up to 34%

less likely than those who are employed to have a SIM card registered in their own name²

THERE ARE OTHER BARRIERS TO ACCESSING A SIM CARD AND MOBILE SERVICES IN ONE'S OWN NAME:



up to 36%

say a family member considers it inappropriate³



up to 10%

say they are unable to travel to register for a SIM card³



up to 39%

do not know why they do not have a SIM card registered in their own name³

THERE ARE OPPORTUNITIES TO INCREASE ADOPTION OF ID-LINKED MOBILE SERVICES

AWARENESS OF ID-LINKED MOBILE SERVICES IS LOW

up to 31%

are aware of mobile services that require an ID to use or access them¹

WILLINGNESS TO ADOPT ID-LINKED MOBILE SERVICES IS HIGH

up to 95%

of those who are aware of mobile services that require ID verification by an MNO to use or access the service, are willing to use them⁵

BENEFICIARIES OF GOVERNMENT OR SOCIAL BENEFIT PAYMENTS ARE WILLING TO RECEIVE THEM VIA MOBILE

Up to 20% claim to receive benefits,¹ yet

up to 2% say they do so via mobile money¹

 **up to 86%** of beneficiaries are willing to receive payments via mobile⁴

* Statistically significant driver (p<0.05-p<0.001)

1 Base = total adult population aged 18+

2 Base = total adult SIM card users aged 18+

3 Base = total adult SIM card users aged 18+ who use someone else's SIM card

4 Base = total adult population aged 18+ who receive government or social benefit payments

5 Base = total adult population aged 18+ who are aware of ID-linked mobile services

Survey countries: Algeria, Bangladesh, India, Kenya, Mozambique, Nigeria and Pakistan

Note: Statistics (e.g. 'up to 32%') refer to the country with the highest percentage / gap in the range of seven survey countries. See the main report sections for results by country



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