



# Recognising Urban Refugees in Jordan:

Opportunities for mobile-enabled identity solutions

**December 2018**



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## Executive Summary

**Proof of identity is a prerequisite to socio-economic development and is essential to accessing basic services such as voting, healthcare, employment, economic participation and education.** However, more than one billion people globally are unable to prove their identity.<sup>1</sup> In humanitarian crises, the absence of identity documents can create a multitude of administrative dead ends for refugees: reducing their ability to register with authorities and/or humanitarian organisations, limiting their freedom of movement, preventing them from accessing formal employment or education, and making it difficult or impossible to access a wide range of humanitarian services.

1. See: <http://id4d.worldbank.org>

In most refugee-hosting countries, lack of identification is also a key barrier to accessing mobile services. In more than 147 countries,<sup>2</sup> Mobile Network Operators (MNOs) are now subject to mandatory SIM registration obligations which require customers to present an approved identity document before a SIM card or mobile money service can be activated. As the GSMA has previously documented,<sup>3</sup> in situations where refugees or asylum seekers face challenges or delays obtaining these identity documents, opportunities for MNOs and humanitarian agencies to offer both basic and value-added mobile services can be restricted. For this reason, the GSMA Digital Identity and Mobile for Humanitarian Innovation programmes both support stakeholders in leveraging mobile technology as an enabler of digital identity and associated services which can provide social benefit to people affected by crises, and bring commercial value and cost savings to MNOs, humanitarian organisations and governments.

**This report, through an extensive literature review and stakeholder interviews, brings new focus on the complex identity-related challenges faced by urban refugees in Jordan, the tenth largest refugee-hosting nation in the world.** UNHCR's year-end 2017 data states that there are nearly 691,000 Syrian refugees in Jordan, and 85 per cent are presumed to be living outside of camps. The findings identify four cross-cutting themes that MNOs and humanitarian organisations will want to consider when designing digital identity solutions for urban refugees in Jordan, as well as in other markets:

1. **Identity needs vary by refugee type:** By looking at a refugee's day-to-day attitudes and behaviours through an identity lens, service

providers can segment refugees into distinct archetypes and better predict their identity-related needs and priorities.

2. **Identity challenges impact crucial aspects of a refugee's life:** A lack of documentation in urban areas can produce cascading consequences for refugees and their families, as one documentation issue can quickly lead to another.
3. **The benefit of flexibility and amnesty in ID enrolment:** Providing an amnesty period for undocumented refugees has protected hundreds of thousands of vulnerable individuals and will increase access to mobile services, jobs, humanitarian aid and education.
4. **There is a strong relationship between identity and trust:** The relationship that refugees have with government, humanitarian agencies, service providers and their host community have a strong influence on their behaviour and attitudes towards identity.

**The report illustrates how MNOs and humanitarian organisations can collaborate to provide urban refugees with greater and more inclusive access to digital identity and identity-linked mobile services.** Some of these opportunities include helping refugees register life events and vulnerabilities for themselves; providing greater access to mobile financial services; and delivering targeted information. The report endeavours to support both MNOs and humanitarian organisations formulate and design messages around digital identity to refugees, and host governments, drive demand for digital identity services where appropriate, and advocate for enabling policies that ensure equal access to digital identity solutions.

2. GSMA (2017) 'Access to Mobile Services and Proof-of-Identity: Global policy trends, dependencies and risks'. Available at: <https://www.gsma.com/mobilefordevelopment/programme/digital-identity/access-mobile-services-proof-identity-global-policy-trends-dependencies-risks/>  
 3. GSMA (2017) 'Refugees and Identity: Considerations for mobile-enabled registration and aid delivery'. Available at: <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/06/Refugees-and-Identity.pdf>



**PART 1**

# Identity and urban refugees in Jordan: Context

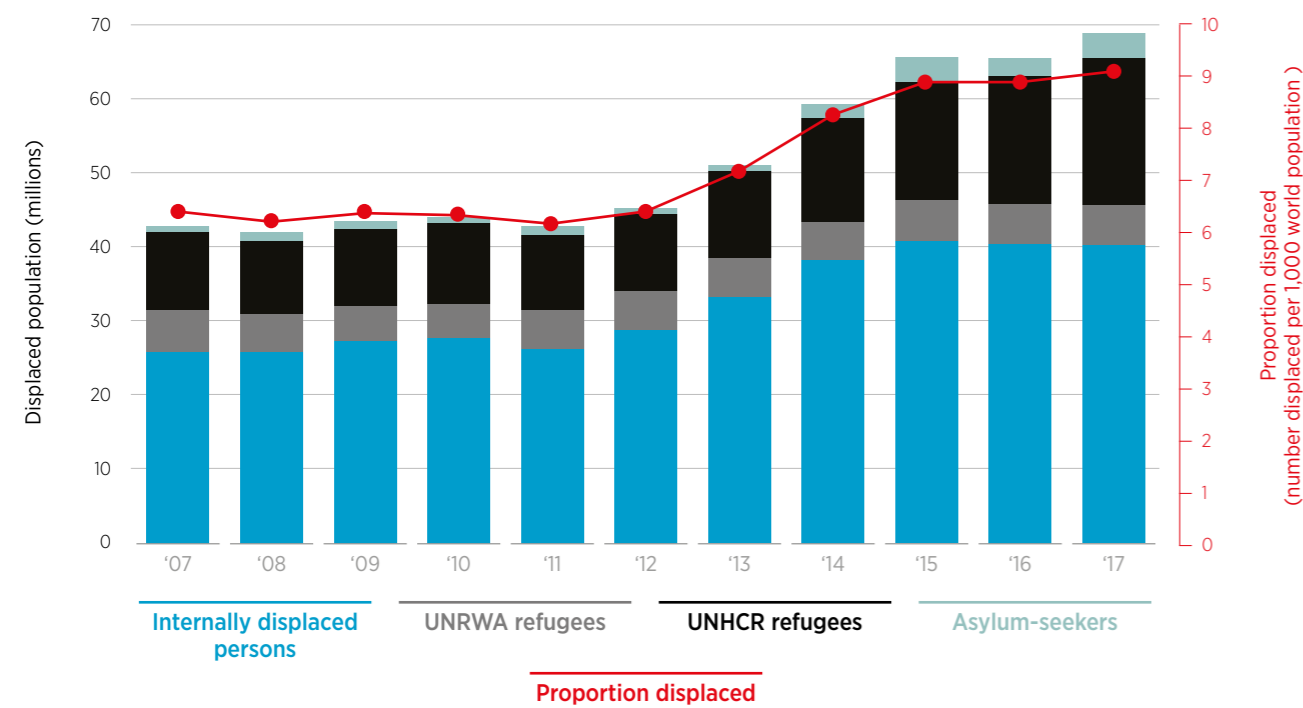
## Global displacement is on the rise

The GSMA's 2017 report on Refugees and Identity noted that an unprecedented and ever-increasing number of people had been forced to leave or flee their homes due to conflict and persecution by mid-year, with the global displaced population reaching nearly 64 million. Only one year later, data from the United Nations High Commissioner for Refugees

(UNHCR) shows that the ongoing conflict in the Syrian Arab Republic (Syria), as well as new crises in Sub-saharan Africa had caused this population to increase by net 2.9 million people, raising the cumulative total to 68.5 million.<sup>4</sup> An estimated 25.4 million people are now refugees and another 40 million are internally displaced.

Source: UNHCR<sup>5</sup>

**Figure 1: Trend of global displacement and proportion displaced**  
2007-2017



4. UNHCR (2018) 'Forced Displacement: Global Trends in 2017'. Available at: <http://www.unhcr.org/5b27be547.pdf>  
5. ibid



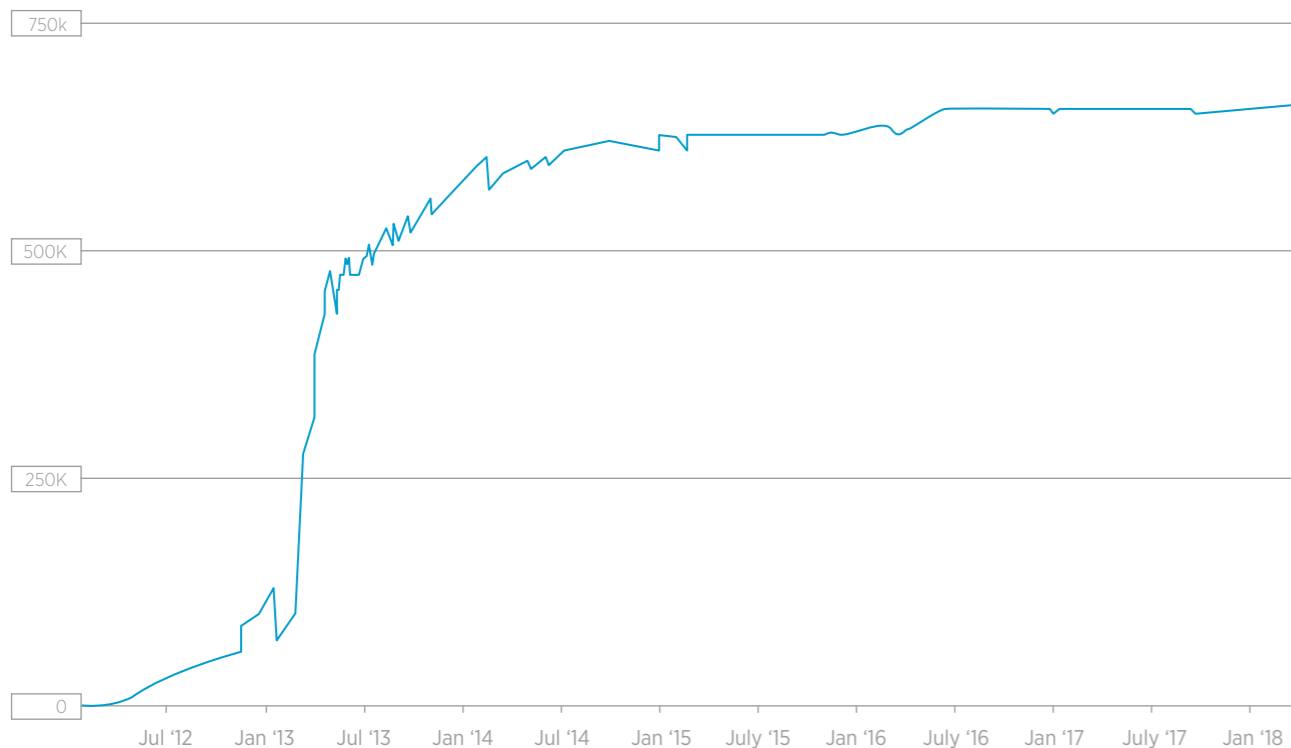
## Jordan is the tenth largest refugee-hosting nation in the world and voluntary repatriations are unlikely in the short term

While UNHCR's year-end 2017 data states that there are nearly 691,000 Syrians in Jordan, some organisations estimate that the Syrian population in Jordan is actually closer to 1.3 million.<sup>6</sup> The country is also currently hosting nearly 80,000 refugees from Iraq, Sudan, Somalia, and Yemen, as well as 2.2 million Palestinian refugees who are registered with UNRWA.<sup>7</sup> The number of Syrian refugees in Jordan has remained fairly consistent over the past four years (see Figure 2), mainly due to the increased entry restrictions into the Kingdom.<sup>8</sup>

A 2018 report from the Jordan INGO Forum (JIF) notes that 'due to the protracted violent conflict, the dire humanitarian situation, ongoing internal displacement and safety and security concerns for

civilian populations in Syria, conditions are not yet conducive for refugee returns in safety and dignity'.<sup>9</sup> An intention survey conducted by UNHCR in July 2018 found that 91 per cent of 1,602 respondents had no intention to return to Syria in the next 12 months, mainly because of the lack of security in Syria, followed by fears related to lack of basic services and work and livelihood opportunities.<sup>10</sup> According to CARE,<sup>11</sup> refugees increasingly favour moving to another place in Jordan: in 2017, 47 per cent (up from 35 per cent in 2016) stated that if the situation were to become too difficult where they were currently living, they would find another place to live in Jordan.

**Figure 2: Registered Syrian Refugees by Date**<sup>12</sup>



6. International Rescue Committee (2018) 'Still in Search of Work. Creating Jobs for Syrian Refugees: An Update on the Jordan Compact', Available at: <https://reliefweb.int/sites/reliefweb.int/files/resources/stillinsearchofworkjordancompactupdatebriefapril2018.pdf>  
 7. UNRWA is the United Nations Relief and Works Agency for Palestine Refugees in the Near East  
 8. JIF, Syrian refugees in Jordan, A protection overview, January 2018. Available at: <https://reliefweb.int/report/jordan/syrian-refugees-jordan-protection-overview-january-2018>  
 9. ibid  
 10. UNHCR (2018) 'Intention Survey Overview - July 2018'. Available at: <https://data2.unhcr.org/en/documents/download/65004>  
 11. CARE (Oct 2017) 7 years into exile: How urban Syrian refugees, vulnerable Jordanians and other refugees in Jordan are being impacted by the Syria crisis. Available at: <https://reliefweb.int/report/jordan/7-years-exile-how-urban-syrian-refugees-vulnerable-jordanians-and-other-refugees>  
 12. See: <https://data2.unhcr.org/en/situations/syria/location/36>

## Urban refugees face increasing hardships due to high living costs and scarce livelihood opportunities

Close to 85 per cent of registered refugees in Jordan live outside of camps,<sup>13</sup> primarily concentrated in urban areas such as Amman, Mafraq and Irbid. Many urban refugees arrived in Jordan without needing to seek protection in a camp, due to their ability to access support from family or friends, or their ability to tap into their own personal resources. Affluent Syrians in particular are likely to have skipped registration with UNHCR altogether and settled in cities in Amman.

However, recent surveys show that the average expenditure necessary to meet minimum family

requirements in Jordan is US \$420 per month, with refugees experiencing an average income-expenditure gap of US \$150.<sup>14</sup> As the conflict in Syria continues and employment opportunities remain scarce, an increasing number of urban families are beginning to report increased debt and dependency on humanitarian assistance, increasingly relying on cash and voucher assistance, diminishing savings, and negative coping strategies - such as limiting food consumption and children's access to education, early marriage or sending children to work - in order to meet day-to-day needs.<sup>15</sup>

## Key identity documents for urban refugees

The lack of official Syrian identity documents is often an obstacle to obtaining proof of identity or registering key life events (birth, marriage, death) once in Jordan. **A survey conducted by Norwegian Refugee Council (NRC) found that 70 per cent of Syrian refugees aged over fourteen do not have a Syrian national ID card.**<sup>16</sup> Identity documents can be forgotten, lost, destroyed or stolen during a refugee's journey, and those who are fleeing persecution based on some aspect of their

identity (e.g. nationality, religion, ethnic group or political affiliation) might decide not to travel with documentation. Humanitarian organisations working in Jordan have also pointed out that many refugees had their Syrian identity documents confiscated by the Jordanian government when crossing over the border;<sup>17</sup> while the majority of these documents have been returned to their owners, many are still held by authorities and some have been lost.

## The Syrian Government issues two forms of ID

1. **National ID cards** are an official proof of identity and nationality inside Syria and are used for a number of official and everyday purposes (voting, registering for a mobile SIM card, accessing government services).<sup>18</sup> All Syrian citizens are required to obtain a National ID card from the age of fourteen, and the ID can only be obtained in-person from within Syria.
2. The **Family Booklet** is a document issued by the Government of Syria that records all the members of a family, providing each household with evidence of parental identity and marital status. **Nearly a quarter of refugees surveyed by the NRC are not included in their family booklet.**

13. Townzen, R. (2016) 'An Identity Crisis in Jordan'. Pulitzer Center.  
 14. NRC (2015). Shared Resilience for Syrian Refugees and Host Communities in Jordan. Available at: [https://reliefweb.int/sites/reliefweb.int/files/resources/nrc\\_jordan\\_case\\_study\\_web.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/nrc_jordan_case_study_web.pdf)  
 15. Townzen, R. (2016) 'An Identity Crisis in Jordan'. Pulitzer Center.  
 16. NRC (2017). Syrian refugees' right to legal identity: implications for return. Available at: <https://www.nrc.no/globalassets/pdf/briefing-notes/icla/final-syrian-refugees-civil-documentation-briefing-note-21-12-2016.pdf>  
 17. Based on information gathered through stakeholder interviews.  
 18. NRC (2017). 'Syrian refugees' right to legal identity: implications for return.'

## Jordanian-issued identification

Upon their arrival in Jordan, refugees from Syria are officially required to go to one of the country's refugee camps and register with both UNHCR and the Ministry of Interior (MOI). Registration with UNHCR begins with the collection of basic demographic data (such as the individual's name, date of birth, gender, and country of origin, as well

as the details of any identity documents, if available) and iris scans. When the initial registration with UNHCR is complete, the refugee receives a UNHCR **'proof of registration' document**, a copy of which is sent to Jordan's MOI so that the refugee can obtain a **Ministry of Interior (MOI) card**.

## Identity documents for refugees living outside of camps

For refugees that have been given permission to leave camps, UNHCR issues an **Asylum Seeker Certificate (ASC)** so the individual and their family can maintain access to humanitarian assistance and services. Since 2015, all refugees above the age of twelve have been required to obtain a biometric

MOI card – this can be obtained by presenting an old MOI card or ASC, as well as a **health certificate** from the Ministry of Health, and **proof of residence** (using a lease agreement in the presence of the landlord, or a proof of place of residency issued by UNHCR).

## Refugees and mobile devices

For many refugees, mobile devices are regarded as a core survival tool; UNHCR has found that after paying for housing, refugee families in Jordan spend 10 to 20 per cent of their cash distributions on mobile connectivity, prioritising it over many other day- to-day needs.<sup>19</sup> Mobile phone ownership is widespread among both urban and encamped refugees, with 58 per cent of adults in camps reporting to own a smartphone.<sup>20</sup> Even among those without smartphones, 47 per

cent have access to one through a household member. UNHCR estimates that 98 per cent of refugees in Jordan live in an area with at least 3G coverage, with the remaining living in an area with at least 2G coverage.<sup>21</sup> **Gender tends to play a role in mobile access and usage: among Syrian refugees, unmarried young women are the least likely demographic to use a mobile phone for communication.**<sup>22</sup>

## Multiple SIM card use is common among refugees making it difficult for aid organisations to use mobile as an efficient channel for communication

At the Za'atari refugee camp in Jordan, UNHCR distributes SIM cards to all incoming Syrian refugees and records each of their individual phone numbers in their database. Group SMS messages can then be used to ask individuals to update or verify their personal details, or to track refugee movements and maintain communication with those who have left refugee-designated areas.<sup>23</sup> **The use of multiple SIM cards is prevalent among refugees due to a number of factors, including unreliable mobile networks in some areas, the ease of purchasing (or even renting) a SIM card, and the availability of affordable mobile handsets.**<sup>24</sup> As a result, the phone numbers found in many aid organisations databases 'are often out of date, or at least not immediately useful if a message's intended recipient has temporarily switched to her other SIM card'.<sup>25</sup>

## While Jordan is the first country in MENA to offer mobile money interoperability, the service is still nascent

In early 2016, Jordan became the first country in the Middle East and North Africa (MENA) region to implement interoperability<sup>26</sup> of mobile money services after the launches of the Central Bank's Mahfazti service and Zain Cash. Both services are connected to JoMoPay, a central switch owned by the Central Bank of Jordan which enables cross-network transfers between the services as well as interoperability with the country's broader payment infrastructure.<sup>27</sup> GSMA classifies Jordan as a 'Fast Grower' market with three mobile network operators (MNOs) and 8.4 million mobile connections, but mobile money adoption is so far very low at 1 per cent,<sup>28</sup> but is expected to rise especially among refugee populations as they start to receive humanitarian cash transfers via mobile money.<sup>29</sup>

Know-your-customer (KYC) regulations allow refugees to use their MOI card to register SIM cards and open a Mobile Money account in their own name. However, a MNO must go through the KYC process a second time should a refugee want to set up a mobile money account on a UNHCR-provided SIM. This is because on top of the KYC requirements to obtain a SIM card, MNOs must obtain additional details such as the customer's source of income (occupation), among others. MNOs report that the re-registration process for mobile money is going slowly due to 'huge numbers of refugees wanting to access mobile money' and the challenges they face collecting the additional information. Some NGOs are assisting with this process by collecting the required information on the refugees' behalf and submitting documentation directly to MNOs, at which point the MNO can activate the wallet.

19. UNHCR (2016). 'Connecting Refugees: How Internet and Mobile Connectivity and Improve Refugee Well-Being and Transform Humanitarian Action'. Available at: <http://www.unhcr.org/5770d43c4.pdf>  
 20. Winey, G. (2017) 'A War for Information: Use of Mobile and OTT Services Among Syrian Refugees' SAIS. Available at: <http://www.saisperspectives.com/2017issue/2017/5/30/rfvuesw9cw5owfgm5st5asa1fh2302>  
 21. UNHCR (2016). 'Connecting Refugees'.  
 22. Winey, G. (2017) 'A War for Information'.

23. GSMA (2017), Refugees and Identity.  
 24. Winey, G. (2017) 'A War for Information'.  
 25. ibid  
 26. Interoperability in the context of mobile money can mean many different things, but one of the most often cited use cases is for Mobile Money Operators (MMOs) to provide the ability for customers to undertake money transfers between two accounts at different mobile money schemes, alongside the ability to transfer money between accounts at mobile money schemes and accounts at banks.  
 27. GSMA (2017) Mobile Economy the Mobile Economy: Middle East and North Africa 2017  
 28. World Bank FINDEX (2017). See: <https://globalfindex.worldbank.org>  
 29. This view was held by multiple stakeholders convened at a M4H workshop on mobile money enabled humanitarian cash transfers in Amman in October 2018

**PART 2**

# Key themes shaping digital identity opportunities for urban refugees

Jordan presents its own highly-contextualised challenges and opportunities for MNOs and other service providers seeking to develop and implement digital identity solutions for refugees. This is increasingly essential to accessing protection and vital services. Even so, there are a number of important cross-cutting themes that are likely to shape the opportunity for identity solutions that target urban refugees in other emerging markets:

- 1. Identity needs vary by refugee type:** A refugee's attitude towards identity can be influenced by a wide range of factors, including their place or origin, gender, family profile, access to information and the social capital they possess. Looking at a refugee's day-to-day needs and behaviours through an 'identity lens' is a useful way to create refugee archetypes and better predict their identity-related needs and priorities. It is important that service providers take a targeted approach when designing digital identity solutions for this diverse population. It may be that refugees fleeing minority-related persecution are hesitant to hold digital IDs and, in those cases, stakeholders must be cognisant of the fact that a paper ID/ card may be preferred.
- 2. Identity challenges impact crucial aspects of a refugee's life:** Official, government-issued identity documents are increasingly essential for refugees to move freely and gain immediate and sustained access to vital services including humanitarian assistance, civil registration, healthcare, education, housing and financial services. A lack of documentation can produce cascading consequences for some families, as one documentation issue can quickly lead to another. Overall, there is a need to improve refugee vulnerability identification and scoring within a particular geographic area, with the aim of better targeting and reaching those most vulnerable with essential services and assistance.<sup>30</sup>

30. Jordan Response Plan for the Syria Crisis: 2018 -2020. Available at: [https://static1.squarespace.com/static/522c2552e4b0d3c39ccd1e00/t/5a84036708522971785025b6/1518601080546/JRP2018\\_2020+per cent28final per cent29.pdf](https://static1.squarespace.com/static/522c2552e4b0d3c39ccd1e00/t/5a84036708522971785025b6/1518601080546/JRP2018_2020+per cent28final per cent29.pdf)

- 3. The benefit of flexibility and amnesty in ID enrolment:** Strict and constantly shifting government policies around identity have historically created challenges for urban refugees in Jordan, preventing many from enrolling for a MOI card. The recent decision to provide amnesty to undocumented refugees has protected tens of thousands of vulnerable Syrian refugees from arrest for being outside refugee camps illegally and will increase their access to jobs, aid, and education.
- 4. There is a strong relationship between identity and trust:** The relationship that refugees have with government, humanitarian agencies, service providers and their host community have a strong influence on their behaviour and attitudes towards identity. Misinformation and distrust can act as significant barriers to accessing ID, along with a wider range of factors such as administrative hurdles and prohibitive costs. This creates a need for refugees to look beyond their local networks for timely information and advice. Better connected and more digitally-savvy refugees are more aware of the changes happening around them; therefore, digital identity solutions that help refugees establish new forms of connection and access relevant information will be meaningful.



## Finding 1: Identity needs vary by refugee type

Service providers will likely want to take a targeted approach when designing digital identity solutions for diverse populations. A refugee's digital identity needs can be influenced by a wide range of factors, such as their: location in Jordan, place of origin in Syria, family situation, social capital, access to employment and their overall financial stability. Some refugees will be desperate, risk-averse, fearful, withdrawn from the labour market and have little bargaining power when it comes to accessing entitlements;<sup>31</sup> others may be entrepreneurial, determined, effective at managing uncertainty, and digitally-savvy – turning to new digital platforms to enable long-distance connections and access to information. While some refugees are often worried about meeting their day-to-day needs, others may be well-connected and able to patch together predictable incomes.

Looking at refugees through an 'identity lens' has helped GSMA to identify four refugee archetypes that can be segmented based on their location, household profile, daily concerns and digital identity needs and priorities. These archetypes can be broken into the categories of 'Desperate', 'Under the Radar', 'Surviving' and 'Struggling'. As discussed by the ILO, 'while there is no single Syrian refugee archetype, it must be noted that emotional, physical and financial security are key areas of concern to almost every Syrian refugee'.<sup>32</sup> **Further research is needed to refine these archetypes and ensure that a wide breadth of insights and perspectives on digital identity-related challenges and opportunities have been captured.** Additionally, more evidence is needed to better understand trends in ownership, access and usage of mobile phones across these four archetypes to inform humanitarian and private sector actors of the role mobile technology can play in identity.<sup>33</sup>



31. IRC (2017). 'Solving the Refugee Employment Problem in Jordan: A Survey of Syrian Refugees'. Available at: <https://www.rescue.org/sites/default/files/document/1527/irc-syrianrefugeeemployment-72dpi-041117.pdf>

32. ILO and IFC (2017). 'Examining Barriers to Workforce Inclusion of Syrian Refugees in Jordan'

33. The GSMA is conducting research in urban contexts in Jordan to increase the evidence base of the digital ecosystems in these settings. The research will be published in early 2019.

Figure 3: Refugee Archetypes in Jordan

Refugee archetype	Household profile	Daily concerns	Digital Identity needs and priorities
<p><b>In-camp &amp; 'Desperate'</b></p> <ul style="list-style-type: none"> <li>Nearly 60 per cent of refugees in camps are youth and 20 per cent are in a female-headed household.</li> <li>They are almost completely reliant on humanitarian support due to limited or no income –generating opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>Nearly 60 per cent of refugees in camps are youth and 20 per cent are in a female-headed household.</li> <li>They are almost completely reliant on humanitarian support due to limited or no income –generating opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>They are often concerned about accessing vital services, especially humanitarian aid, health services, and education.</li> </ul>	<ul style="list-style-type: none"> <li>Need to constantly update humanitarian organisations on their family status and vulnerabilities to ensure they maintain access to services and entitlements.</li> <li>They might have to manage ID enrolment across dozens of aid organisations. Want better access to information they trust and the ability to stay connected and informed through their mobile phone.</li> </ul>
<p><b>Out-of-camp &amp; 'Under the radar'</b></p> <ul style="list-style-type: none"> <li>Often young/working age, single and self-reliant. Possibly from a high-risk area in Syria, which means they fear arrest or refolement and have chosen not to register with authorities.</li> <li>This disqualifies them from humanitarian support and means they must typically find informal employment opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>Often young/working age, single and self-reliant. Possibly from a high-risk area in Syria, which means they fear arrest or refolement and have chosen not to register with authorities.</li> <li>This disqualifies them from humanitarian support and means they must typically find informal employment opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>Daily movements may be restricted due to the risk of arrest, refolement or relocation to a camp.</li> <li>Meeting day-to-day needs is a challenge, and without approved ID, basic services like healthcare or safe housing is less accessible unless they pay a premium.</li> </ul>	<ul style="list-style-type: none"> <li>Access to information and connectivity is vital, and they might need to acquire a fraudulent ID to protect themselves from arrest.</li> <li>Government amnesty which allows them to register for ID without penalty or persecution could provide a lifeline.</li> </ul>
<p><b>Out-of-camp &amp; 'Surviving'</b></p> <ul style="list-style-type: none"> <li>Families tend to be in a male-headed household. Informal wages not enough to meet day-to-day needs, so they still require support from humanitarian organisations or resort to negative coping mechanisms.</li> <li>Their presence may be causing tension with host community.</li> </ul>	<ul style="list-style-type: none"> <li>Families tend to be in a male-headed household. Informal wages not enough to meet day-to-day needs, so they still require support from humanitarian organisations or resort to negative coping mechanisms.</li> <li>Their presence may be causing tension with host community.</li> </ul>	<ul style="list-style-type: none"> <li>Accessing services in their community, such as aid, health and education. Securing housing can be problematic.</li> <li>A lack of ID (or lack of information on ID) might make daily movements intimidating, as they fear being relocated to camps.</li> </ul>	<ul style="list-style-type: none"> <li>Proving the 'legal' status of the entire family, including children. Need to update various aid organisations on their changing vulnerabilities and family situations.</li> <li>Need access to information and connectivity, and a safe place to store their dwindling savings.</li> </ul>
<p><b>Out-of-camp &amp; 'Struggling'</b></p> <ul style="list-style-type: none"> <li>Families in male-headed households who may have relatives or friends that help provide a support network.</li> <li>May also still be able to tap into savings or formal wages, allowing them to be more self-reliant and less concerned about daily needs.</li> </ul>	<ul style="list-style-type: none"> <li>Families in male-headed households who may have relatives or friends that help provide a support network.</li> <li>May also still be able to tap into savings or formal wages, allowing them to be more self-reliant and less concerned about daily needs.</li> </ul>	<ul style="list-style-type: none"> <li>The changing ID landscape means that there are still concerns about maintaining access to affordable health services, education, and housing.</li> <li>Securing the right to work for the long-term and planning for the future is also top-of-mind.</li> </ul>	<ul style="list-style-type: none"> <li>Ensuring that they have the right documentation to secure formal work and secure housing is crucial and can be confusing.</li> <li>Access to formal financial services would be beneficial, especially as they save for larger purchases (such as a replacement Syrian passport) or send/receive remittances to family and friends.</li> </ul>







## Finding 2: Identity impacts crucial aspects of a refugee's life

The hardships faced by refugees and asylum seekers are compounded in the absence of identity documents. Those travelling without an ID are likely to face barriers or delays when attempting to cross international borders and when registering with authorities and/or humanitarian organisations. Once in Jordan, urban refugees who lack possession of an MOI card are often unable to access basic public or humanitarian services, register life events (marriages, births and deaths) and are at greater risk of arrest or deportation.

The barriers to accessing identity documents are often varying and complex and are likely to be influenced by a range of factors. All forms of registration can involve administrative hurdles and waiting times, require one or more additional identifying documents, and include prohibitive costs. This section highlights how a lack of documentation can produce cascading consequences for some families, **as one documentation issue can quickly lead to another.**

### Figure 4: Key Identity Documents for Urban Refugees

(and the documents required to apply for them)

 Ministry of Interior Card (MOI) (Biometric)	 Marriage Certificate	 Birth Certificate	 Work Permit
<ul style="list-style-type: none"> <li>• UNHCR ASC</li> <li>• Adults: Syrian ID or old MOI card</li> <li>• Children: Syrian ID or birth certificate</li> <li>• Proof of address (from landlord or UNHCR)</li> <li>• Health certificate</li> </ul>	<ul style="list-style-type: none"> <li>• Must go through the Sharia court</li> <li>• MOI for the bride and groom, a guardian and two witnesses</li> <li>• Health Certificate</li> <li>• Petition for a marriage contract</li> <li>• Approval letter from the MOI</li> </ul>	<ul style="list-style-type: none"> <li>• MOI Card for parents</li> <li>• Marriage certificate</li> <li>• Birth notification</li> </ul>	<ul style="list-style-type: none"> <li>• MOI Card</li> </ul>

### Accessing humanitarian assistance:

Since 2015, the standard approval letter that NGOs receive to run projects in Jordan has stated that the NGO in question is permitted to assist only refugees with new MOI cards. This means that refugees who have not obtained a new biometric MOI card are likely to experience restricted access to humanitarian and development assistance. A number of families interviewed by the NRC<sup>34</sup> have said that NGOs and community-based organisations (CBOs) had started to ask them to produce the new MOI card when they sought assistance. Refugees participating in the study observed that organisations are increasingly asking for a MOI card

at the point of service, with one refugee suggesting that, ‘the documents are more important to [NGOs and CBOs] than taking care of us.’

### Birth registration:

Human Rights Watch recently reported that up to 40 per cent of Syrian refugee children in Jordan lack birth certificates from either their home or host country,<sup>35</sup> which is likely to affect their access to education and other basic services in the future. Barriers to birth registration include a lack of understanding on how to register, as well

as the inability to provide the required supporting documents.<sup>36</sup> In cooperation with UNHCR, civil society and other partners, the Government of Jordan adopted a range of measures and new approaches in 2017 to improve the registration of Syrian refugee births: it made birth and marriage registration procedures more accessible; strengthened legal aid and counselling services; engaged communities as agents of change; and ensured access to good quality maternal health services.<sup>37</sup> In 2017, further progress was made to reduce the risk of statelessness by waiving fees and simplifying the procedures for late birth registration.<sup>38</sup> In the span of one year, the application of complementary and flexible new approaches to birth registration reduced the number of completely undocumented Syrian children from 44,000 to 8,800.<sup>39</sup>

### Marriage registration:

To obtain a marriage certificate in Jordan, a Syrian couple must go through the Sharia court, usually over several sessions, and present a proof of identity for the bride and groom; proof of identity for the bride's guardian and two witnesses; health certificate issued by the Jordanian MOH; a petition for a marriage contract addressed to the court; and an approval letter obtained from the MOI. The inability to produce all of the required documents remains a major barrier to marriage registration,<sup>40</sup> causing a myriad of other civil and legal documentation challenges.

### Healthcare:

According to the NRC, refugees without new MOI cards have struggled to access health services, with UNHCR guidance stating that refugees require both an asylum seeker certificate and a new MOI service card to access public health care.<sup>41</sup> Furthermore, because a refugee can only access health services in the district in which the MOI card was issued, refugees who move from one location to another

will have trouble accessing health services if they have not updated their place of residence on the MOI card. Many Syrian families without the right documents to access public health services resort to borrowing new MOI cards from friends or relatives, while others must purchase medicines from pharmacies or visit private clinics instead of receiving treatment at public health facilities, incurring costs that they are ill-equipped to manage.

### Education:

While the provision of education for Syrian refugees has been steadily improving, a lack of documentation is affecting the ability of many children to stay in school. At the start of the 2016-2017 school year, the Ministry of Education announced a grace period of one semester to regularise children's identity and residence documentation; this was renewed in September 2017 and extended to the 2018-2019 school year. The waiver allows all children to access school without documentation, but organisations on the ground have reported that a significant number of children are being denied registration for not having documents,<sup>42</sup> and many parents worry about the ability of infants who lacked birth certificates or new MOI cards to access education in the future.<sup>43</sup>

### Housing:

Housing remains one of the most pressing needs for refugees living in urban areas. Many Syrian families lack security of tenure and rely on a verbal renting contracts, which puts them at risk of eviction, harassment or exploitation. In 2017, CARE found that 10 per cent of assessed families reported moving because they had been evicted or could no longer afford rent, and more than half did not know how long they could stay in their current accommodation.<sup>44</sup> Proof of address – in the form of a letter from a landlord – is a prerequisite for obtaining a MOI card.

34. NRC (2016) 'Securing Status'. Available at: <https://reliefweb.int/sites/reliefweb.int/files/resources/securing-status-per-cent5B1-per-cent5D.pdf>

35. Human Rights Watch (2016). We're Afraid for Their Future: Barriers to Education for Syrian Refugee Children in Jordan. Available at: <https://www.hrw.org/report/2016/08/16/were-afraid-their-future/barriers-education-syrian-refugee-children-jordan>

36. See 'Birth Registration in Jordan in the Context of the Syrian Refugee Crisis'. Available at: [https://aridd-jo.org/sites/default/files/resource-files/birth\\_registration-\\_unhcr.e.pdf](https://aridd-jo.org/sites/default/files/resource-files/birth_registration-_unhcr.e.pdf)

37. UNHCR (2017). 'Ensuring birth registration for the prevention of statelessness'. Available at: <http://www.refworld.org/pdfid/5a0ac8f94.pdf>

38. *ibid*

39. *ibid*

40. NRC (2016) Securing Status.

41. NRC (2016) Securing Status.

42. JIF, Syrian refugees in Jordan, A protection overview.

43. NRC (2016) Securing Status.

44. CARE (Oct 2017) 7 years into exile: How urban Syrian refugees, vulnerable Jordanians and other refugees in Jordan are being impacted by the Syria crisis. Available at: <https://reliefweb.int/report/jordan/7-years-exile-how-urban-syrian-refugees-vulnerable-jordanians-and-other-refugees>

 **Employment:**

According to UNHCR there are approximately 297,000 Syrian men and women of working age in Jordan,<sup>45</sup> and providing avenues to work and earn is vital to ensuring refugees have dignified and normal lives despite being in exile. Only 12 per cent of refugees assessed by the NRC reported that the head of household has been able to find fixed work.<sup>46</sup> Without a valid work permit, most families continue to be dependent on humanitarian assistance and/or reliant on work in the informal sector to meet basic needs, and are therefore left vulnerable to exploitation, risk of temporary detention, and to a lesser extent forcible relocation to a camp if caught working illegally.<sup>47</sup>

 **Reduced movement:**

Urban refugees without a MOI card, ASC or work permit (while working) are at risk of involuntary relocation to camps, most predominately Azraq. According to JIF, 20 per cent of households have at least one person who had restricted their movement in the previous three months due to lack of documentation and the fear of police checkpoints or deportation.<sup>48</sup> In most cases, the threat of relocation is a greater concern for the household's main income-earner because of their higher exposure to police checks on their way to/from work or while at the workplace.



**Finding 3: The benefit of flexibility and amnesty in identity enrolment**

Gaining access to or renewing a MOI card has historically been very difficult for urban refugees who did not follow the official procedure of registering with UNHCR at a camp, and for the estimated 200,000 – 300,000 refugees who are unable to prove that they left refugee camps following the official government process known as the ‘bailout’ system.<sup>49</sup> In early 2015, the bailout system was suspended<sup>50</sup> and the Jordan government began requiring all Syrian nationals in urban areas to re-register at police stations in their host communities as part of an Urban Verification Exercise (UVE). The exercise helped to regularise the status of refugees who had left the camp outside of the bailout system but were able to obtain an ASC. As of December 2017, over 400,000 refugees re-registered through the UVE, but an estimated 110,000 had not yet completed or were unable to meet the requirements to update their government registration.<sup>51</sup>

In March 2018 the government made the decision to begin regularising the status of all refugees who had been living in towns and cities without proper documents or permits, giving amnesty to an estimated 50,000 Syrians who did not register with UNHCR or left camps without permission. As Human Rights Watch explained at the time, ‘the decision will protect thousands of vulnerable Syrian

refugees from arrest for being outside refugee camps illegally and will increase their access to jobs, aid, and education’.<sup>52</sup> The amnesty will be in effect until late 2018.

According to the NRC,<sup>53</sup> by mid-2018 an estimated 32,000 Syrians had approached UNHCR and the government during the amnesty period in order to register their details. A third of those applicants had already received a new MOI and ASC card, while the remaining two thirds were considered ‘more challenging cases’ and still had applications pending. These cases are likely to include those who faced difficulties proving their family composition (due to a lack of birth, marriage or death certificates); possessed forged or fraudulently acquired identity documents; declared a false identity when entering Jordan; or were still in the process of obtaining necessary documentation (such as proof of residence).

In some stakeholders’ opinions, the success of the registration drive is reflective of the fact that many refugees entered Jordan at the start of the Syrian crises believing that their displacement would only last for a few months. Now, their main worry is ensuring that they have the identity documents they need to stay in Jordan without fear of refoulement, access a broad range of critical services, and return to Syria when it is safe to do so.

45. UNHCR (2017) Refugee livelihoods: Jordan. September 2017. Available at: [https://reliefweb.int/sites/reliefweb.int/files/resources/UNHCRThematicUpdateLivelihoodsSeptember2017\\_0.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/UNHCRThematicUpdateLivelihoodsSeptember2017_0.pdf)  
 46. NRC (2015), Shared Resilience for Syrian Refugees and Host Communities in Jordan.  
 47. JIF, Syrian refugees in Jordan, A protection overview.  
 48. ibid

49. The bailout system, allowing refugees to transfer from camp to host communities, with the support of a Jordanian sponsor, was introduced in July 2014  
 50. With the bailout process suspended, there is presently no legal way for refugees residing in the camps to leave permanently in order to settle in host communities, save for limited cases approved by the government Humanitarian Committee in the camps, which may include family reunification, medical cases or other vulnerable profiles.  
 51. JIF, Syrian refugees in Jordan, A protection overview.  
 52. Human Rights Watch (2018) Jordan: Step Forward, Step Back for Urban Refugees. Available at: <https://reliefweb.int/report/jordan/jordan-step-forward-step-back-urban-refugees>  
 53. Based on phone interview on 22 May 2018



## Finding 4: There is a strong relationship between identity and trust

The relationship that people have with government, service providers, and their community has a strong influence on their behaviour and attitudes towards identity. The barriers to accessing identity documents are often influenced by **misinformation and mistrust**, along with a wider range of factors relating to administrative hurdles and prohibitive costs.

Surveys conducted by the ICMC<sup>54</sup> in 2017 found that financial barriers were the main reason that the majority of respondents (62 per cent) had not obtained a MOI card. Despite the fact the MOI card does not include a fee, for many the associated costs - transportation, obtaining a health certificate, gathering all required documents, etc. - were prohibitive. This is especially true when refugees arrive at a registration point without the requisite documents, or in cases where refugees are obliged to return to the governorate in which they first settled. As of 2016,<sup>55</sup> birth registrations in Jordan cost approximately 1 JOD (US \$1.40) if completed in the first thirty days of birth, and 10 JOD (\$14.11)

thereafter. Marriage registration is significantly more expensive, at 25 JOD (US \$35), while the cost of obtaining a passport is US \$400 and must be acquired directly from the Syrian embassy in Amman.

Accessing accurate information about registration processes and required documentation is also a barrier. JIF has documented that accessing information can also be a challenge. Refugees report receiving wrong information from the community, friends, or even service providers and authorities,<sup>56</sup> and it is common for individual police officers, school, health care providers or other service providers to accept different supporting documents. The fear of interacting with Jordanian authorities also creates a barrier to accessing civil and legal documentation; this could be attributed to previous negative experiences with authorities in Syria, as well as the arbitrary treatment that some Syrian refugees reported experiencing with the police and other service providers in Jordan.<sup>57</sup>

Nevertheless, refugees do have the possibility of obtaining essential information through mobile services. However, despite extensive network coverage and high mobile phone ownership, they may lack the resources to access mobile services.<sup>58</sup> 'Refugees face a distinct set of challenges in accessing information, through technology or otherwise,' points out Galen Winey in SAIS Perspectives, 'making it difficult to find basic services, make informed decisions, and stay in communication with families.'<sup>59</sup> Social media plays an important role in providing access to information in the MENA region generally, and among refugee populations specifically. For instance, among refugees living in Jordan, Facebook and WhatsApp were reported as the most frequently used sources of media by almost half the surveyed population.<sup>60</sup>

When accessing information, the key factor for many refugees is **whether the source of the information can be trusted**; many choose to validate new information through family or friends. Social media, the most accessible source of information, was considered the least trusted by 26 per cent of respondents, but the most trusted by 22 per cent of respondents, reflecting diverse and

complicated relationships with social media, even among refugees of a single camp.<sup>61</sup> One mechanism refugees employ to cope with unreliable sources of information is to attempt to verify it themselves. This is often accomplished by means as simple as calling relatives or trusted sources in their home town.<sup>62</sup> The key factor for many is the trusted individual source, rather than reports they see on broader feeds. Greater information access facilitated by social networks has made literacy broadly, and critical analysis skills more specifically, all the more important for refugee communities.<sup>63</sup>

In addition to information deficits, Syrian refugees face threats to their own security and their relative's safety related to their use of ICT, especially mobile phones. The threat of surveillance is present through a difficult combination of real and perceived capabilities of the Syrian regime and host governments' intelligence services. Refugees routinely express fears that information they provide electronically (including phone calls, messages, or on social media) may result in harm to their relatives still in Syria or their own removal from their current host country.<sup>64</sup>

54. International Catholic Migration Committee (2017) 'Undocumented, unseen, and at risk: The situation of Syrian refugees lacking civil and legal documentation in Jordan – Setting the scene'. Available at: <https://www.icmc.net/sites/default/files/documents/resources/jordan-syrian-refugees-legal-documentation-final.pdf>  
 55. Townzen, R. (2016) 'An Identity Crisis in Jordan'. Pulitzer Center.  
 56. JIF, Syrian refugees in Jordan, A protection overview  
 57. ibid

58. UNHCR (2016). 'Connecting Refugees: How Internet and Mobile Connectivity and Improve Refugee Well-Being and Transform Humanitarian Action'. Available at: <http://www.unhcr.org/5770d43c4.pdf>  
 59. Winey, G. (2017) 'A War for Information'.  
 60. ibid  
 61. ibid  
 62. ibid  
 63. ibid  
 64. ibid

## PART 3

# Opportunities for mobile network operators and humanitarian organisations

This section presents ways in which MNOs and humanitarian organisations can champion digital identity, enabling access to life enhancing services for refugees in Jordan. The previously identified archetypes (Finding 1) should be considered when designing mobile-enabled products and services to make them suitable for end users. MNOs can leverage their existing dataset to segment their customer base. Similarly, humanitarian organisations have proximity to and nuanced understanding of refugee needs. These core competencies should be leveraged, and complemented with end user research, in order to tailor mobile-enabled digital identity solutions to the different refugee segments.

## Registering vulnerabilities and life events

Digital identity is a new but increasingly important topic for many humanitarian organisations, many of which are investigating how to share identity data with other humanitarian organisations when appropriate and for specific purposes; how to ensure data privacy and security; and how to give asylum seekers and refugees more ownership of the data they register.

Registration is an essential process through which each individual's information is recorded, verified, and continuously updated. It plays a crucial role in identifying an individual's needs, aiding in the reunification of families, ensuring access to basic services and assistance, managing humanitarian resources, and providing host governments with the information they need to find durable and long-term solutions for each refugee. Private and humanitarian sector stakeholders engaged through GSMA

research<sup>65</sup> agreed that overall, there is a need to improve how vulnerabilities among urban refugees are identified and scored across organisational silos, with the aim of better and more coordinated targeting and reaching those most vulnerable with essential services and assistance. Mobile-enabled digital identity also presents opportunities to:

- increase access to archived documents (potentially through a mobile app);
- enhance a refugee's ability to maintain and update their civil records;
- and enable refugees to manage their records in instances when they are moving locations or unable to recover their original identity documents.

In particular, there may be opportunities for MNOs to assist refugees and humanitarian organisations in

registering life events such as births, marriages and deaths. According to UNHCR Jordan, in the initial stages of verifying a refugee's identity, ascertaining their family composition is essential. UNHCR is trying to develop different apps for refugees, and one of those aims to help refugees inform UNHCR of deaths or birth. Several MNOs already have

experience developing mobile applications that digitise data collection forms – for instance, in countries such as Pakistan, Tanzania and Ghana, MNOs have successfully developed mobile birth registration applications that have made data collection and registration more efficient, cost-effective, and accessible.<sup>66</sup>

## Access to financial services

While at least one out of every four low-income Jordanian is banked, access to an account or to credit for Syrian refugees is practically zero. Syrian refugees are active borrowers but rely almost exclusively on informal sources, and the most frequent credit users appear to be the most vulnerable. The fear of losing aid support is a specific disincentive for Syrian refugees to manage their money through formal services.

Research conducted by CGAP, GIZ, and the Central Bank of Jordan<sup>67</sup> has shed new light on the use of person-to-person remittances and appetite for mobile financial services by low-income Jordanians and Syrian refugees in Jordan, as well as broader access to financial services for Syrian refugees. It showed that only a small proportion of the surveyed populations engage in person-to-person remittances: 13 per cent of Syrian refugees send or receive internationally, tend to receive larger amounts in fewer transactions, and send more transactions for an overall smaller amount. This suggests that 'remittances are not likely to be the first entry point to mobile financial services in Jordan - rather, digitising international remittances will depend on an uptake of mobile wallets in Jordan'.<sup>68</sup>

Due to 90 per cent of refugees owning a phone, **CGAP believes that there is a high potential for digital financial services among urban refugees, although raising awareness of the service is key.** Focus group discussions found that detailed explanations were needed for participants to understand how mobile transfers and remittances would work. However, participants were interested and enthusiastic about the product features once

these were understood, and mobile remittances were considered 'convenient', 'economical', and 'helpful'. Key concerns were around the security of the funds, risk of losing the phone, not having enough money and compliance with Islamic finance.<sup>69</sup>

Compared to the other top ten refugee hosting countries, Jordan and Lebanon are more primed to benefit from mobile-enabled financial services (including aid delivery) to the unique context: refugee populations are generally more educated, mobile is more prevalent, and Arabic is a common language. These factors partly explain why biometric services such as IrisGuard have been able to reach scale and help thousands of refugee families access cash disbursements through local cash machines. Humanitarian organisations interviewed by the GSMA agreed that mobile money platforms will be key to ensuring financial inclusion among refugees and could actually act as a catalyst that makes mobile money take off in Jordan, and many are interested in exploring opportunities to work with an MNO to link their payment portals to facilitate payments to refugees.

**Trulioo** believes that the use of social media among refugees – both before and after they leave their country of origin – provides MNOs with an opportunity to serve as centralised, cross-border verifiers of identity by harnessing data and transaction histories linked to specific SIM cards. Similarly, **Juvo's** Flow Lend solution analyses phone usage and top-up activity to provide mobile customers with an 'Identity Score' and recognised credit ranking, providing access to mobile financial services and airtime credit.

65. In February 2018, GSMA M4H conducted 20 interviews with a variety of private and humanitarian sector stakeholders to understand the landscape of identity in humanitarian contexts and the potential opportunities for GSMA stakeholders

66. GSMA (2017) 'Innovations in Mobile Birth Registration: Insights from Tigo Tanzania and Telenor Pakistan'.

67. CGAP (2017). 'Jordanians and Syrian Refugees: Remittances and Financial Services Use' Available at: <http://www.cgap.org/publications/jordanians-and-syrian-refugees-remittances-and-financial-services-use>

68. *ibid*

69. *ibid*

**MicroFund for Women (MFW)** in Jordan has launched a partnership with BanQu, a software technology company aiming to provide people with a “secure, portable digital identity that maintains transaction history through a proprietary blockchain-based platform”.<sup>70</sup> A BanQu user uploads their own references and controls which ones they want to disclose to institutions and organisations to prove that they have been financially active – this is referred to as their “trust network”. The platform also tracks past transactions (recipient information, transaction amount, date, etc.) to show financial history and the end user controls their personal data – it cannot be accessed without their permission. The objective of this partnership is to provide a digital economic identity to Syrian refugee women

in Jordan, initially via a pilot with 500 women living in the Za’atari camp. BanQu believes there are opportunities for mobile money providers to utilise the data collected through the BanQu platform to form a more complete picture of their customers. GSMA has seen success stories of innovative partnerships between mobile money providers, financial institutions, banks, fintech and technology companies that use customer data in innovative ways; the most notable being m-Shwari in Kenya, which uses algorithms to analyse a customer’s use of M-Pesa and assess their credit-worthiness, assign individual credit limits, and lend to new applicants.<sup>71</sup>

## Access to information

According to humanitarian organisations, a significant proportion of information sharing is currently done via community-based organisations (CBOs) and has not been digitised – this could be a potential opportunity for mobile to play a greater role amongst refugee populations. Rules and regulations on identity can change frequently and without notice, and organisations are considering whether information could be better disseminated via mass SMS or WhatsApp campaigns. GSMA has existing research<sup>72</sup> on key considerations in the use of SMS campaigns and cell broadcast services which may be useful to organisations considering this strategy.

There is also a challenge related to the fact that identity is ‘fragmented’. There is a need for a platform where various organisations can consolidate information and make this accessible to refugee themselves. Technology providers in Jordan have pointed out that there is an opportunity to help link different services and service providers so that refugees can continuously record their vulnerabilities and have better access to the information they need.

**Mercy Corps**, through ECHO-funding, launched the Khabrona.Info program in 2017. The program, which supports Syrian refugees living in Jordan through a web app and Facebook page, is primarily focused on providing information on how to obtain the legal and civil documentation necessary to receive basic services.

Their research indicates that smartphone and social media usage is high among this group, and these are therefore ideal channels through which organisations can provide essential information. Their baseline survey showed that 62 per cent of respondents felt they needed information on documentation and did not know where to find it. A year later, 84 per cent said their understanding of their own situation had improved due to information from the platform. The service has reached roughly 28,000 individuals, and is available nationwide. The goal for 2019 is to diversify the type of content offered.

Khabrona.Info is part of the Signpost program, which was co-developed in 2015 by Mercy Corps and the International Rescue Committee to address the pressing need for reliable information among people on the move in Greece and the Balkans.

70. See: <http://www.banquapp.com/about/our-mission/>

71. For more information, see: <http://cbagroup.com/m-shwari/>

72. GSMA (2013). ‘Mobile Network Public Warning Systems and the Rise of Cell-Broadcast’. Available at: <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2013/01/Mobile-Network-Public-Warning-Systems-and-the-Rise-of-Cell-Broadcast.pdf>

## PART 4

# Access to digital identity: Looking ahead

**The challenges and opportunities outlined above underscore the need for humanitarian organisations, mobile network operators and government to collaborate on solutions that will enable more refugees to access proof of identity and identity-linked mobile services.** Local organisations in Jordan have pointed out that it is key that both humanitarian organisations and MNOs centralise messages around digital identity to both refugees and government, and advocate that regulators and central banks embrace digital identity solutions from a regulatory perspective.

Both MNOs and humanitarian organisations should create a clear set of requirements which set out what they need to overcome the barriers they face in implementing digital identity solutions, and what they require from other stakeholders (including government). This will ensure that a strategy is coordinated amongst different parties and that MNOs and humanitarian organisations are mutually supporting each other in the implementation of digital identity solutions.

For humanitarian organisations, success in the digital identity space could be the development and roll-out of a **common digital identity platform that works across organisations**, providing refugees with a portable, location-agnostic, secure digital identity which they could take across borders. Improved coordination on the sharing and harmonization of data amongst humanitarian

organisations would also be a success factor for implementers and NGOs working with urban refugees.

**It is prudent for governments to provide privacy frameworks that allow trust in digital identity to grow**, and **could** work with MNOs to be clear on the risks associated with serving those without an official ID. All stakeholders should consider the end-user perspective and ask the following questions:

1. Why should refugees want to share data?
2. What is the benefit to them?
3. What is the incentive for someone to register if they are in the country illegally?
4. How can organisations make digital identity interesting and useful to people?

MNOs have a tremendous amount of existing

As one humanitarian agency has said, ‘MNOs can take the KYC and connectivity issue forward with regulators, either because they support the cause, or because they are business savvy’.

infrastructure and access to end-users which could be utilised but whether they should hold end-user data or simply act as points of interaction is still unclear. MNOs have built significant consumer trust and are cognisant that sharing data may erode that trust. Similarly, humanitarian organisations and NGOs must prioritise security and privacy as beneficiaries trust them and this is an “asset” that cannot be jeopardized.

The development of **improved levels of trust** amongst end-users would be a key measure of success for both MNOs and humanitarian organisations. This could happen through education and awareness campaigns, and will occur over time as end users are sensitised and familiarised with digital identity technologies and platforms. For humanitarian organisations and MNOs, success could take the form of improved trust from refugees that MNOs are trustworthy enough to hold their personal data.

Further research is needed to ensure that a wide breadth of insights and perspectives on digital identity-related challenges and opportunities have been captured. The GSMA's Mobile for Humanitarian Innovation programme has identified Jordan as a priority market for its work, and is now conducting end user research in the country with UNHCR and MNOs to generate a better understanding of the digital ecosystems for refugees living in urban settings in the country. Specifically on identity, the research has begun to explore:

- how refugees associate their identities with their devices;
- and what level of trust refugees have sharing personal information with various stakeholders in humanitarian contexts.

The research also seeks to build the evidence base to better understand trends in ownership, access and usage of mobile phones across the four identified archetypes to inform humanitarian and private sector actors of the role mobile technology can play in identity. The results will be published in the second quarter of 2019.

The GSMA is also exploring identity through the Mobile for Humanitarian Innovation Fund. Round 2 called for mobile enabled digital identity solutions which would improve beneficiary registration and subsequent aid delivery, or provide secure digital identity profiles which could benefit refugees and FDPs. Successful grantees will be announced in mid-2019 along with future funding opportunities.

If you are a GSMA member or humanitarian organisation seeking to pursue digital identity solutions for refugee populations, please contact Mobile for Humanitarian Innovation at [M4H@gsma.com](mailto:M4H@gsma.com).

**gsma.com**



For more information, please visit the GSMA website at [www.gsma.com](http://www.gsma.com)

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