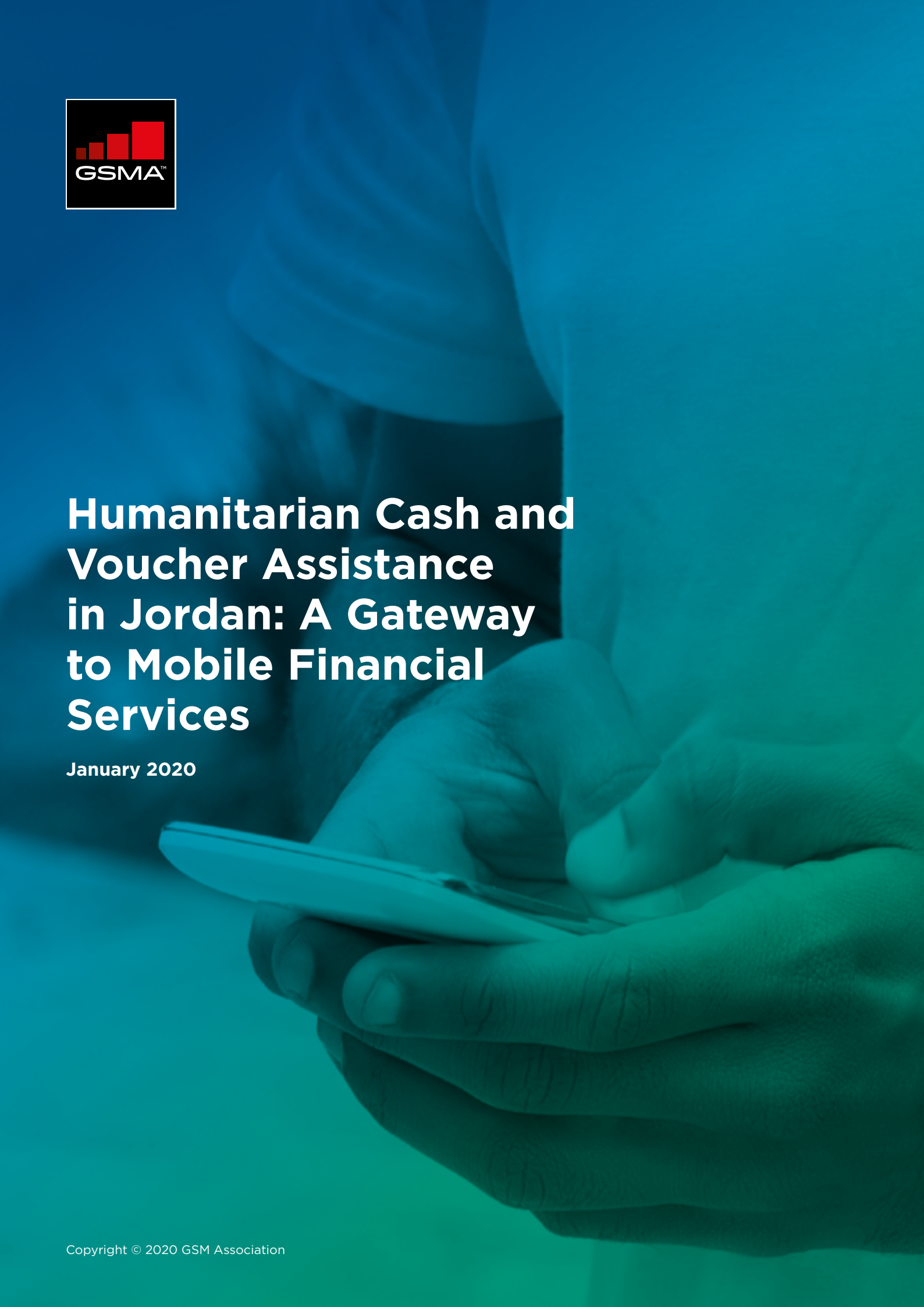

# Humanitarian Cash and Voucher Assistance in Jordan: A Gateway to Mobile Financial Services

**January 2020**

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# Contents

# Introduction

**Jordan is a middle-income country with a small population of just under 10 million people. It is not a typical environment for mobile money, which generally thrives in larger developing countries. However, the influx of Syrian refugees into Jordan has left the humanitarian community in need of an efficient and effective payments mechanism to deliver cash and voucher assistance (CVA). This would allow the predominantly urban refugee population to manage their money as they move around the country. Mobile money is well-suited to these goals, and delivering humanitarian assistance through mobile money could be the catalyst the country's nascent payment system needs to scale.**



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Uptake of mobile money in Jordan is low — just one per cent of adults in the country use a mobile money account.[1] The figure is the same for urban refugees and is likely not much different in refugee camp settings. **Despite low penetration, mobile money-enabled CVA can act as a gateway to greater mobile money use, especially given the low penetration of formal bank services among refugees and the widespread use of informal credit.**[2]

Because Jordan has strong network connectivity, humanitarian organisations are building exciting solutions like Building Blocks (see Box 2) and EyeCloud (see Box 1), which use cutting-edge technologies to overcome access barriers to financial services. Mobile money providers (MMPs) can leverage the country's existing infrastructure to understand how to scale faster for less money and provide more customised solutions for humanitarian organisations and their clients.

The Government of Jordan is committed to building a digital ecosystem and achieving financial inclusion. The government recently launched an initiative, Mobile Money for Resilience (MM4R), in partnership with The Bill & Melinda Gates Foundation, to scale the use of mobile money services in government and humanitarian CVA programmes.[3] The government has also mandated that citizens and residents pay for government services on the eFAWATEERcom platform by 2020, encouraging people to use digital payments.[4]

Both mobile money providers and humanitarian organisations in Jordan want to work with each other. For example, a new soon to be launched pilot by the Common Cash Facility (CCF) - a consortium of five UN agencies, 15 INGOs and seven Jordanian Government departments - in collaboration with Mahfazti - a mobile money provider in Jordan - will shed some light on how a partnership could work in the nascent Jordanian mobile money ecosystem (see Landscape of mobile money CVA in Jordan). **This case study shines a light on the promising landscape of mobile money CVA in Jordan, and argues that the future of the payment system will be pioneered by those who invest in long-term, cross-sector partnerships, and envision a new path for this unique, technology-enabled environment**.

1. World Bank Group Findex (2018). Little Data Book on Financial inclusion.
2. Digi#ances (2019). Improving access to remittances and other financial services through digital solutions.
3. Central Bank of Jordan (2018). Mobile Money for Resilience Initiative.
4. Barnhart and Khan (2019). What is the promise of mobile money cash and voucher assistance in Jordan? GSMA.

# The humanitarian context in Jordan

## Understanding the refugee population in Jordan

In October 2019, UNHCR, the UN Refugee Agency, reported there were 745,110 refugees in Jordan, the vast majority of whom are from Syria (654,568 or 88 per cent).[5] Almost all registered Syrian refugees are processed using biometric technology (i.e. iris scan technology), which enables UNHCR to register up to 4,000 refugees a day at the largest urban registration centre in the Middle East and North Africa (MENA) region.[6] Most refugees live integrated in host communities in urban environments (83 per cent). While **90 per cent of refugees (Syrian) and low-income Jordanians have a personal mobile phone**,[7] most refugees are low income and young (48 per cent are children), with 85 per cent living below the poverty line ($96 per month).[8]

## Humanitarian cash and voucher assistance (CVA) in Jordan

The vast majority of CVA in Jordan is disbursed through UNHCR and the World Food Programme (WFP). WFP delivers CVA through unrestricted cash transfers, which allow recipients to withdraw assistance as cash at ATMs, as restricted food vouchers redeemable at WFP-contracted shops or both. In September 2019, WFP supported approximately 480,000 refugees through cash-based transfers.[9] WFP provides two levels of assistance in refugee camps of JOD 23 or 15 (approximately $21 to $33) per person per month, depending on level of vulnerability.

In addition, to improve financial inclusion for vulnerable populations, WFP has started the preparatory work for a mobile money pilot for Syrian refugees residing in host communities in Mafraq governorate. In collaboration with the German Corporation for International Cooperation (GIZ), information sessions tailored to focus on increasing financial inclusion of men and women, on the new payment mechanism and how it works, were provided to over 300 households – fifty percent female headed – that were subsequently registered for a mobile money account.[10]

5. UNHCR (2019). Jordan Fact Sheet – October 2019.
6. UNHCR (2019). Jordan Fact Sheet – March 2019.
7. Chehade, N. and Navarro, A. (2017). Baseline Study on Digital Remittances – Highlights. CGAP and GIZ.
8. UNHCR (2018). Jordan Fact Sheet – January–December 2018.
9. WFP (2019). WFP Jordan Country Brief. September 2019.



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In October 2019, UNHCR reported that it had distributed $5.6 million to 131,588 individuals and 31,782 families from Syria, Iraq and other regions across the globe.[11] Over $45 million has been disbursed by UNHCR since the beginning of January 2019, with Syrian refugees receiving 88 per cent of the total.[12] In addition to these large UN agencies, a host of other non-governmental organisations (NGOs), international NGOs (INGOs) and other UN agencies are also distributing CVA.

Additionally, the use of the unique and creative cash partnership, the CCF, also helps facilitate and improve the efficiency of cash transfers in Jordan. The CCF has an operational link to UNHCR's iris database for cash distribution, and the organisations distribute assistance through iris-enabled ATMs and mobile wallet accounts. As of November 2019, over $100 million has been distributed through the CCF each year, and by negotiating as a unit, the CCF has reduced bank fees to a standard rate of one per cent of the value being transferred.[13]

**Box 1**

### Innovation in CVA: Leveraging biometric technology to register and verify recipients

Mobile network coverage in Jordan is nearly ubiquitous, with 99 per cent of the population having 3G coverage.[14] This has enabled organisations such as UNHCR and WFP to implement innovative technological solutions to some of the fundamental challenges of CVA distribution.

UNHCR, in partnership with IrisGuard, has biometrically registered the irises of 2.5 million people.[15] IrisGuard's scanner captures a greyscale image of the iris and converts it to a reliable and permanent unique verifiable identity (UVI) that is used for cross-matching purposes and can be used for the rest of one's life.[16] The iris scanners are connected to UNHCR's server, Eyecloud, through an API via the internet, with images of individual iris scans, along with associated personal data, stored securely on the server.

Iris scanners are located at 89 Cairo Amman Bank ATMs in Jordan, where refugees can scan their irises and withdraw their transfers. The system functions by creating a unique identification code for each recipient (UVI as mentioned above), which is simply verified by Eyecloud. Because verification is performed through Eyecloud, the recipient's name and other demographic data is not transmitted, protecting their identity and enabling the system to be used by multiple financial services providers and humanitarian organisations.

WFP also uses IrisGuard scanning technology and the UNHCR Eyecloud server for its voucher distributions in refugee camps in the north of Jordan. Approved retailers in the camps scan bar codes on items recipients want to purchase, with recipients verifying their identities using iris scanners at the checkout counter to pay. In both cases, the use of biometric iris recognition systems goes some way toward solving recipient registration and verification challenges for humanitarian organisations. It also allows recipients to withdraw transfers easily while eliminating some of the challenges commonly associated with other verification methods, such as using a card and having to remember a PIN code.

10. WFP (2019). WFP Jordan Country Brief. August 2019.
11. UNHCR. (October 2019). Jordan Cash Assistance Dashboard.
12. Ibid.
13. Interview with Senior cash-based interventions (CBI) Officer, UNHCR.
14. GSMA (2019). GSMA Mobile Connectivity Index.
15. Interview with Iris Guard in November 2018.
16. IrisGuard (2019). https://www.irisguard.com/node/81.

**Box 2**

## Innovation in CVA: Leveraging blockchain technology to make CVA distribution more transparent and efficient

In May 2017, WFP began piloting its Building Blocks[17] project with approximately 100,000 recipients who receive WFP CVA in refugee camps in Jordan, and plans to expand the pilot to almost 500,000 refugees across Jordan in 2019.[18] Building Blocks uses blockchain technology to make CVA management more transparent and efficient, and WFP reports a range of benefits that could improve CVA distribution significantly. These include:

**Operational control:** In Jordan, few refugees are able to open bank accounts. To distribute CVA, WFP must therefore open a master account to hold the total CVA value that is then split into several sub-accounts, each of which represents one recipient. Managing the sub-accounts is difficult due to the need for constant interaction with the bank, which must perform several operational requirements, including loading and reloading sub-accounts, blocking problematic accounts and verifying recipient data, which is onerous. Building Blocks allows WFP to control these operations directly, with the aim to make these processes more streamlined and efficient.

**Coordination of CVA distribution:** Building Blocks was designed to produce a publicly available distributed ledger that shows all transactions made through the system. Recipients' names and contact details are kept secure in UNHCR's Eyecloud server (see Box 1), but their unique identifier code can be made public in Building Blocks. This protects recipients' anonymity while allowing humanitarian organisations to coordinate CVA using their unique identifier code. Without collecting or storing any additional personal data, any humanitarian organisation could verify past and current CVA distributions to any unique identifier code. This would allow better coordination of CVA distribution, potentially limiting duplicate distributions to the same recipient, an often-cited challenge. UNHCR is currently piloting Building Blocks with Syrian women who participate in the UN Women's Cash for Work Programme to enable them to withdraw cash at supermarkets in refugee camps or make purchases directly.[19]

**CVA reporting:** Beyond a unique identifier code for each recipient, limited demographic data could also be included in Building Blocks, such as age, gender or specific needs. This would allow humanitarian organisations to report statistics to donors much more easily. Also, if a significant number of humanitarian organisations used the system, aggregated country data could be analysed to determine, for instance, the total value or a robust estimate of CVA distributed per month, differences in individual transfer values, the demographic breakdown of recipients or other important information that humanitarian organisations often cite as difficult to collect.

**Lower financial costs:** By reducing the number of operations a bank must conduct to manage CVA distributions, and by limiting the need to transfer the full CVA amount to the bank in advance, WFP could save significant banking fees. By leveraging this technology, WFP could have a record of every transaction it makes, which not only saves on financial transaction fees in camp settings, but also provides greater security and privacy for refugees.[20]

17. For more information, see the WFP Building Blocks website.
18. ITU News (April 2019). How the World Food Programme uses blockchain to better serve refugees.
19. Ibid.
20. WFP (2019). Blockchain for zero hunger. Building Blocks.



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# Mobile money in Jordan

## Overview

At the end of October 2019, there were four operational mobile money providers in Jordan — Zain Cash, Aya, Dinarak and Mahfazti[21] — and Orange plans to launch a mobile money service in early 2020. Uptake of mobile money in Jordan is low; the World Bank's 2018 Findex survey found that only one per cent of the adult population uses mobile money,[22] and recent research shows that only one percent of urban refugees use mobile money.[23] The 2017 International Monetary Fund (IMF) Financial Access Survey (FAS) calculated there were 188,200 registered mobile money accounts, 56,300 (30 per cent) of which were active on a 90-day basis.[24] The survey also found there were 590 active mobile money agents in Jordan (on a 30-day basis). Mobile money providers report that these agents are still largely urban, and many of the 256 foreign exchange houses also serve as mobile money agents. This is compared to 894 commercial bank branches and 1,752 ATMs.[25] ATMs can be used for mobile money withdrawals via JoMoPay, the national mobile payments switch built by the Central Bank of Jordan (CBJ).[26]

21. GSMA (2019). Mobile money metrics. Deployment tracker. Note that the deployment tracker is updated monthly.
22. World Bank Group Findex (2018). The Little Data Book on Financial Inclusion.
23. GSMA (2019). The digital lives of refugees: How displaced populations use mobile phones and what gets in the way.
24. International Monetary Fund (2018). Financial Access Survey 2018.
25. Ibid.
26. Central Bank of Jordan (2019). National switching for mobile payment.

**Box 3**

### Limited access to financial services for refugees and asylum seekers in Jordan[27]

In Jordan, most refugees are not allowed to open a bank account, which could make mobile money accounts a revolutionary way to access formal financial services.[28] To access mobile money services in their own names, refugees must be able to register for a SIM card.

Non-Jordanians may legally obtain a Jordanian SIM card if they provide a passport, work permit, residency permit or a Ministry of Interior (MOI) card. Currently, only Syrian refugees are issued an MOI card. Likewise, to register for a mobile money account, non-Jordanians need to present a valid passport or an MOI card. Given the regulations, asylum seekers from other countries of origin (non-Syrians) who do not possess a valid passport are unable to open a mobile money account.

All mobile money services are interoperable through JoMoPay. Launched in April 2014, JoMoPay is now managed by the Jordan Payments and Clearing Company (JoPACC) and is designed to link mobile money accounts, bill payers and the national ATM network. This enables value to be transferred between the entities regardless of the customer's mobile money provider.

In recent years, there has been a renewed focus on digital financial services (DFS) to improve access for the most vulnerable, with mobile money at the centre. Prior to 2013, mobile money services had to comply with the CBJ's circular on mobile payments, which was quite restrictive as it limited the licensing and distribution models allowed, which in turn prevented the private sector from building sustainable services.[29] However, the CBJ has since introduced a new regulatory framework (which came into effect in March 2014 and was amended in 2017)[30] aimed at easing the regulatory restrictions on organisations working in mobile financial services and improving access for those most likely to benefit from them.

In March 2018, the CBJ, in collaboration with The Bill & Melinda Gates Foundation, announced the Mobile Money for Resilience (MM4R) initiative aimed at low-income Jordanians and refugees. MM4R aims to improve access to formal financial services to improve the quality of life of refugees, vulnerable Jordanians and host communities, and empower them to become more resilient.[31] The CBJ's commitment to the initiative, which specifically includes the management of JoMoPay and the creation of a supportive regulatory environment for DFS, is central to mobile money gaining prominence in Jordan. **Given that mobile money use by Jordanians remains low and access to other formal financial services for refugees and asylum seekers in Jordan is difficult, mobile money services in the humanitarian and development sectors provide unique use cases for mobile network operators (MNOs) to explore.**

27. For more information on access to SIM cards and financial services in 20 countries, see: UNHCR and GSMA (2019). Displaced and Disconnected. Country Reports.
28. UNHCR (2019). Refugee access to financial services.
29. GSMA (2016). The long road to interoperability in Jordan. Lessons for the wider industry.
30. UNHCR and GSMA (2019). Displaced and Disconnected. Country Reports.
31. Central Bank of Jordan (2018). Mobile Money for Resilience Initiative. Enhancing resilience of refugees and low-income Jordanians.



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## Landscape of mobile money enabled CVA in Jordan

As of September 2018, mobile money has only been used for CVA distribution in small pilot projects. The six pilots documented in this research generally distributed JOD 60 to 180 ($85 to $254) per transfer to 20 to 700 recipients for four to six months.

However, humanitarian organisations in Jordan are enthusiastic about the potential of mobile money: both UNHCR and WFP report they would like to offer CVA distributions through mobile money in the future as part of their respective CVA delivery models, and the CCF is planning to use refugee-owned mobile wallets to transfer assistance. Mobile wallets offer some financial services to an otherwise unbanked population. With its partner, Mahfazti/Al Halool, the CCF has begun incorporating iris authentication in its mobile wallet distribution platform, which should be ready in early 2020. The International Rescue Committee (IRC) also plans to launch a pilot in late 2019 with Syrian incentive workers to distribute cash via mobile money instead of cash in envelopes. If successful, the pilot will scale mobile money operations to IRC incentive workers and other cash recipients.[32]

**One of the biggest benefits of using mobile money for CVA is the potential for greater financial inclusion, which the Government of Jordan is strongly committed to achieving.** Currently, many distributions are provided cash-in-hand or via pre-paid accounts or vouchers that can only be drawn down. However, CVA distributions via mobile money enable recipients to better manage their accounts over time and, as relevant products and services are added, to access more sophisticated financial services like credit, savings and insurance. To achieve this, the conditions needed to scale mobile money, in general and in the humanitarian sector, must first be met.[33]

## Scaling mobile money use for CVA in Jordan

Most Jordanians are still in the early stages of their customer journey to register and use a mobile money account. In most countries where mobile money has been successful, this preliminary stage of ecosystem development is characterised by national awareness campaigns that combine radio and television advertisements with large sales forces on the ground that educate and register customers. However, this has not yet happened in Jordan.

Typically, awareness campaigns are conducted by MNOs as they require large marketing budgets. While a marketing campaign could create a competitive advantage for a mobile money provider (MMP), if the ecosystem is already interoperable, the investment becomes more of a public good than a strategic advantage. Thus, while small MMPs may be unable to afford to raise awareness, large providers will have little financial incentive to do so.

For humanitarian CVA to reach scale in Jordan, sizeable investments will need to be made in agent networks to extend them beyond existing banking infrastructure and provide better access to clients. Agents have a critical role to play in educating customers on both the benefits and functionality of mobile money, providing a human touch and serving as ambassadors for MMPs.[34] **However, setting up a vast agent network — a distribution channel that has come to symbolise the strength of mobile money — is no easy feat and will require time, big budgets[35] and likely partnerships with the humanitarian and development sectors.**

32. Casswell, J. et. al. (2019). Navigating the Shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee's Experience. GSMA
33. GSMA has produced two operational handbooks, one for humanitarian organisations and one for MNOs, on how to use mobile money for CVA programmes effectively in humanitarian settings. For more information, see: GSMA (2019). Is mobil e money the future of cash and voucher assistance?
34. McCaffrey and Mirzoyants (2014). The Human Touch Required to Evolve Digital Finance. The Helix Institute of Digital Finance.
35. Khan and William (2017). Successful Agent Networks. The Helix Institute of Digital Finance.

Humanitarian cash assistance mechanisms play an important role in linking refugees to formal financial services, but access to these financial services can be limited by the disbursement mechanism an organisation chooses. A mobile money account offers an opportunity for refugees with access to manage their finances more securely and opens the door to formal financial services in a context where access is either limited or non-existent (see Box 3). However, with little public awareness of what a mobile money account is and the potential benefits of using it, the impact of mobile money will remain limited.[36]

Humanitarian organisations planning to use mobile money to disburse CVA should work collaboratively with MMPs to raise awareness of the potential benefits and increase use through other strategies, such as community sensitisation campaigns and digital and financial literacy training. **It would also be prudent for MMPs and humanitarian organisations to ensure the products they develop are tailored to the needs of their customers and resolve actual pain points.** Research by Digi#ances [37] - a joint initiative of the CBJ and GIZ on behalf of the German Federal Ministry for Economic Development and Cooperation - indicates that informal credit is widespread among Syrian refugees, demonstrating a need for this product through formal financial channels.[38] However, humanitarian organisations should be aware that these refugees fear losing their critical aid support, and introducing any formal financial services via CVA would need to be accompanied by heavy marketing and awareness-raising campaigns.[39]

**Box 4**

### Paving the way for digital financial services in Jordan

Jordan's mobile money ecosystem is nascent, with mobile money users accounting for just one percent of the population[40] and one percent of urban refugees.[41] In addition to high mobile phone penetration, there are two key factors that could facilitate the growth of mobile payments in Jordan:[42]

1. An enabling regulatory environment for mobile financial services, including comprehensive regulation on e-money issuance.
2. Well-placed infrastructure to support the digitisation of domestic payments. This is due to a high level of interconnectivity between mobile services and the broader payments ecosystem, as well as interoperability between e-money issuers and the broader ecosystem (e.g. ATM switch, bill payment platform, card acquirers).

By working more closely with humanitarian organisations, MMPs can gain a better understanding of the unique living conditions of refugees and the customised products and services vulnerable populations often require. For instance, integrating biometric technology at the agent level, as UNHCR is doing in Iraq in partnership with Zain Cash and IrisGuard. Iris scanners embedded in smartphones make it possible to authenticate identity and verify recipients of CVA.[43] Also, developing customised products for humanitarian organisations, such as restricted wallets or specialised mobile money accounts over which humanitarian organisations can have administrative rights, creates added value to humanitarian organisations that form robust partnerships with MMPs.

36. Anecdotal evidence from research conducted in Zaatari refugee camp in Jordan revealed a lack of awareness of what mobile money is.
37. Digital Financial Services (DFS) Council Factsheet. (2017). The multi-stakeholder platform for DFS policy dialogue in Jordan.
38. Digi#ances (2019). Improving access to remittances and other financial services through digital solutions.
39. CGAP (2018). Jordanian and Syrian Refugees: Remittances and Financial Services Use.
40. World Bank Group Findex (2018). The Little Data Book on Financial Inclusion.
41. GSMA (2019). The digital lives of refugees: How displaced populations use mobile phones and what gets in the way.
42. Information adapted from: CGAP (August 2017). Paving the way for Digital Financial Services in Jordan.
43. Zain (August 2019). Press release: Zain Cash, UNHCR and IrisGuard collaborate to introduce iris technology for cash disbursements to refugees in Iraq.





**Box 5**

### Recommendations for communications and mobile money transfers in Jordan[44]

1. If refugees are unable to access required identification, consider recognising the UNHCR Asylum Seeker Certificate (ASC), which comes with a dossier of information.
2. Allow the use of UNHCR-issued identification for SIM registration and know-your-customer (KYC) requirements for opening mobile money accounts.
3. Become familiar with the financial services providers in the mobile money market segment.
4. Create products and services and encourage development of a digital ecosystem to increase the use of mobile money payments in the marketplace.
5. Counter misconceptions that refugees are high-risk customers.

The Digi#ances project aims to improve access to remittances and financial services through digital solutions.[45] The initiative is already offering to work with providers to raise awareness and develop educational tools. In March 2018, the project had enabled 60,000 Jordanians and refugees to use digital financial services via mobile money through a development partnership with a Jordanian FinTech company.[46]

44. Adapted from GSMA and UNHCR (2019). Displaced and disconnected and UNHCR (2019). Refugee Access to Financial Services.
45. Digital Financial Services (DFS) Council Factsheet (2017). The multi-stakeholder platform for DFS policy dialogue in Jordan.
46. GIZ (2019). Money transfers without borders.

## Leveraging mobile connectivity and advanced technology to provide better services

There is tremendous potential to leverage Jordan's unique technological strength. Its robust mobile networks — 99 per cent of Jordan's population has 3G mobile coverage[47] — could support innovative technological solutions, such as interactive voice response (IVR) technology to help people navigate menus, chatbots to help disseminate financial education and app-based technologies like QR codes and near field communication (NFC) technologies to help facilitate merchant payments.

Smartphone penetration is also higher in Jordan than in other humanitarian contexts, both among refugees and the general population. GSMA research found that over 70 per cent of urban refugees in Jordan have access to or own a smartphone compared with 16 per cent in Kiziba Refugee Camp in Rwanda and eight per cent in Bidi Bidi settlement in Uganda.[48] Advanced technical solutions that leverage smartphone capability therefore have greater potential to succeed in Jordan. However, many refugees still rely on basic/feature phones, so any solution should be designed to work across the range of devices refugees use and reflect diversity in mobile access and use. This should be combined with requisite support to ensure a full suite of digital products and services are available to all users and that marginalized populations, like women, are not left behind.

Developing strong partnerships between mobile money providers and humanitarian organisations is crucial for mobile money to be leveraged to its full potential. **It would be prudent for humanitarian organisations to work more closely with mobile money providers, and as early as possible, to identify what is needed, how best to deliver these needs, what support services (e.g. awareness campaigns, training) are required to use mobile money efficiently and effectively for CVA programmes and to maximise the potential benefits for all stakeholders — CVA recipients, mobile money providers and humanitarian organisations.**

47. GSMA (2019). GSMA Mobile Connectivity Index.
48. GSMA (2019). The digital lives of refugees: How displaced populations use mobile phones and what gets in the way.



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