

Identity and the Urban Poor

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Author:
Matthew Wilson, Senior Insights Manager

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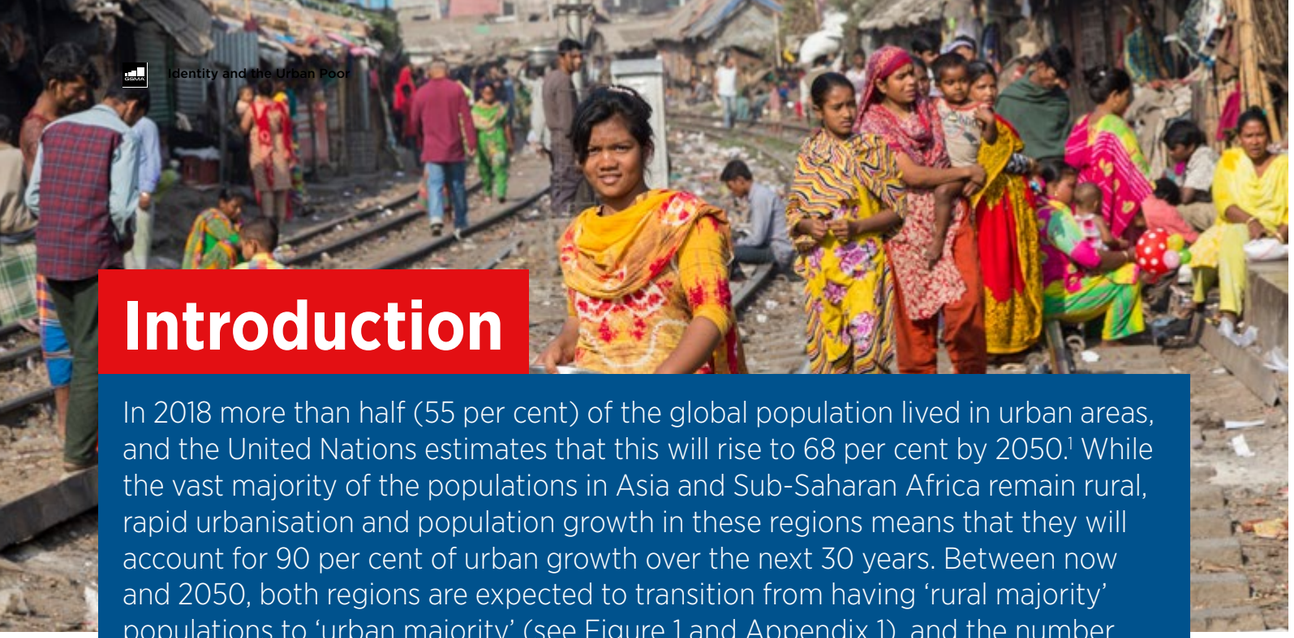
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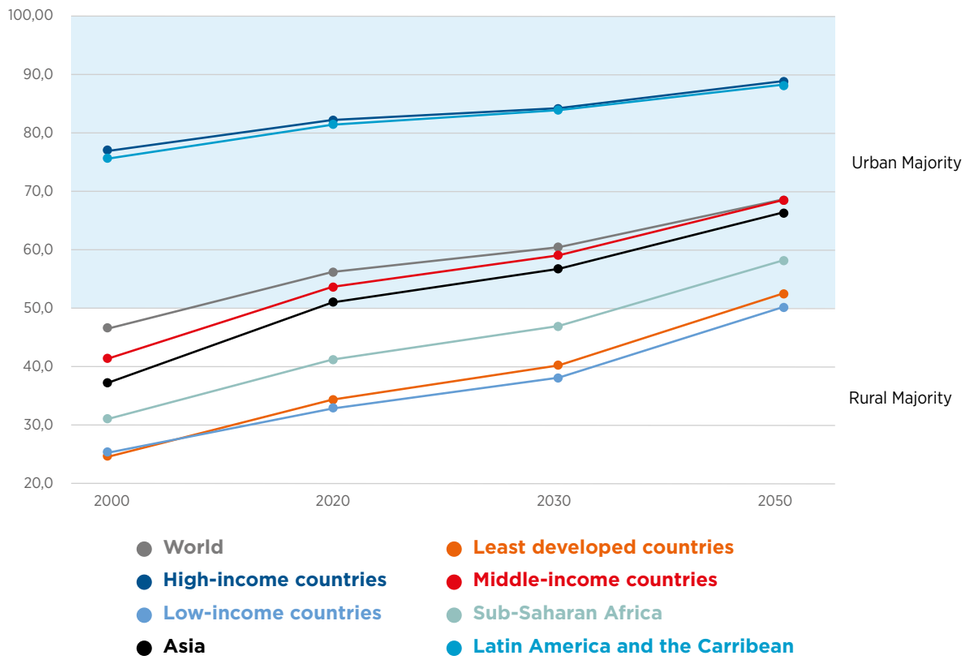


Introduction

In 2018 more than half (55 per cent) of the global population lived in urban areas, and the United Nations estimates that this will rise to 68 per cent by 2050.[1] While the vast majority of the populations in Asia and Sub-Saharan Africa remain rural, rapid urbanisation and population growth in these regions means that they will account for 90 per cent of urban growth over the next 30 years. Between now and 2050, both regions are expected to transition from having 'rural majority' populations to 'urban majority' (see Figure 1 and Appendix 1), and the number of Sub-Saharan Africa countries that have more urban than rural residents will double (see Appendix 2).[2]

Figure 1 Source: United Nations Population Division. World Urbanization Prospects: 2018 Revision

Urban population (% of total)



1. United Nations (2018). 'World Urbanization Prospects: The 2018 Revision'.
2. Barofsky, J. et al (2016). 'Can rapid urbanization in Africa reduce poverty? Causes, opportunities, and policy recommendations'.

For decades, urban centres in developing countries have acted as engines of economic growth and poverty reduction. According to UN-HABITAT, 'cities provide economies of scale, and localisation; they provide efficient infrastructure and services through density and concentration in transportation, communications, power, human interactions, water and sanitation services; and they attract talents and skilled labour that allow specialization in knowledge, skills, and management capabilities... Cities are the agents of social, cultural, economic, technological and political changes and advancement'.[3]

However, the International Institute for Environment and Development (IEED) qualifies that 'neither all cities, nor all residents within a given city, necessarily benefit from the potential dividends of urbanisation'.[4] The Kenya Integrated Household Budget Survey (KIHBS), for instance, found that the poorest 40 per cent of residents in Nairobi accounted for less than half a per cent of the city's total expenditure.[5] **Globally, it is estimated that one billion urban dwellers – approximately one quarter of all people who live in cities – are known to be living below the poverty line,[6] and that urban slum growth is currently outpacing urban growth by a wide margin.[7]**

As the world continues to urbanise, sustainable development will require governments to work alongside public and private sector partners to develop policies, practices and services that allow the urban poor to enjoy equitable access to housing, education, health care, financial services, mobile connectivity and decent work. Integrated policies that strengthen the linkages between urban and rural areas, building on their existing economic and social ties, will also be needed to improve the lives and livelihoods of both urban and rural dwellers.[8]

Key to these efforts will be ensuring that all segments of society are able to obtain, and meaningfully use, an official proof of identity. The World Bank has highlighted[9] that the urban poor – particularly migrants and unregistered youths – can become digitally, socially and financially excluded in cities where they do not have formal title or registration as a resident, lack official identification documents, or cannot provide a valid proof of address. For this reason, the United Nations Sustainable Development Goal (SDG) 16.9 has set a specific target to provide every person with a legal identity, including birth registration, by 2030. Improving access to identity will also enable the international community to effectively address SDG 11, which aims to make cities inclusive, safe, resilient and sustainable.



SDG 16.1

Provide every person with a legal identity, including birth registration, by 2030



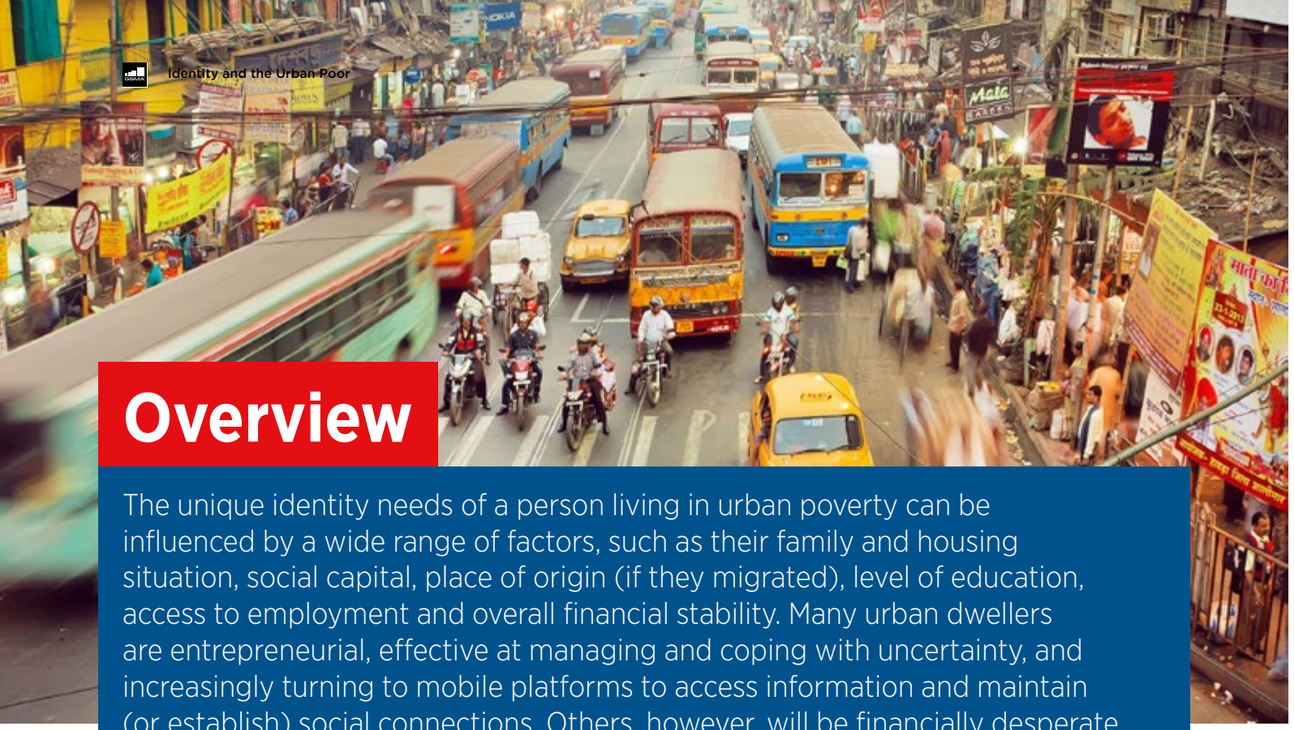
SDG 11

Make cities and human settlements inclusive, safe, resilient and sustainable

Population growth in urban centres can be driven by new births, as well as the permanent, temporary or circular movement of people (which can include either *internal* or *cross-border* migration). This case study explores the unique identity challenges faced by three types of urban dwellers: children born in urban areas, rural-urban migrants and those who have been forcibly displaced to cities (including internally displaced people and refugees).

It is increasingly important that mobile network operators (MNOs) understand the barriers that can impact an individual's ability to access identity documents and identity-linked mobile services. In at least 150 countries, Know Your Customer (KYC) regulations now require customers to present a valid proof of identity before they can subscribe to mobile services.[10] In these situations, vulnerable and under-identified populations risk being excluded from owning a phone or having mobile services registered in their own name, potentially reducing their access to a wide range of mobile-enabled services such as mobile money accounts, pay-as-you-go utility services, education, health and other digital services. Where identification barriers are addressed, MNOs have the ability to accelerate the scale and reach of digital identities that can empower citizens and stimulate economic and social development.

3. UN-HABITAT (2011). 'The Economic Role of Cities'.
4. Colenbrander, S. (2016). 'Cities as engines of economic growth: the case for providing basic infrastructure and services in urban areas'.
5. Tubei, G. (2018). 'Nairobi and Mombasa among the most unequal cities in the world with a fifth of the population owning more than three quarter of the wealth'.
6. United Nations Development Program (2007). 'Human Development Report'.
7. United Nations (2007). 'Millennium Development Goals Report'.
8. United Nations (2018). '68% of the world population projected to live in urban areas by 2050, says UN'.
9. World Bank (2017). 'East Asia and Pacific Cities: Expanding Opportunities for the Urban Poor'.
10. GSMA (2019). 'Access to Mobile Services and Proof of Identity 2019'.



Overview

The unique identity needs of a person living in urban poverty can be influenced by a wide range of factors, such as their family and housing situation, social capital, place of origin (if they migrated), level of education, access to employment and overall financial stability. Many urban dwellers are entrepreneurial, effective at managing and coping with uncertainty, and increasingly turning to mobile platforms to access information and maintain (or establish) social connections. Others, however, will be financially desperate, distrustful, less digitally-savvy, and have little bargaining power when it comes to enforcing their rights or accessing entitlements.

While there is no single 'urban poor' archetype, previous research conducted by GSMA and literature on this topic suggest that there are a handful of commonalities shared by those living in urban poverty:

Lives marked by instability: The urban poor tend to rely on low-paid, insecure jobs due to skill and educational gaps, or because they lack the identity documents and social networks required to gain access to better employment. They also face particular challenges finding safe and affordable accommodation – in some cities, one half to three quarters of the population live in settlements that lack adequate basic infrastructure and access to services, and where housing and shelter are greatly inadequate.[11] Out of necessity, they are highly entrepreneurial and are more likely to run their own businesses, either in the formal or informal sectors.[12] Digital identity solutions that enable others to recognise their status as successful business owners and contributors to the local economy would be valuable, as this could facilitate easier access to formal services, grow their business and improve well-being.

Lower access to, and usage of, official identity: Previous GSMA research has found that official, government-issued identity documents are appreciated by urban residents for their practical value (enabling access to formal services) as well as their symbolic and emotional value (anchoring a person to their identity as a citizen, resident or refugee). However, a significant portion of urban residents – including children under five – lack identity documents due to a wide range of emotive, economical and physical barriers. Mobile applications could play a vital role in making identity enrolment more accessible and efficient, and demand for identity-linked mobile services (such as mobile money or pay-as-you-go utilities) could increase demand for formal identity documents.

11. International Organization for Migration (2015). 'World Migration Report 2015: Urbanization, Rural–urban Migration and Urban Poverty'.
12. Ibid

High access to mobile: Mobile phones are highly-valued among rural-urban migrants and urban refugees, who are increasingly integrating mobile into their everyday lives.[13] Qualitative research conducted in Nairobi's Kibera slum[14] found that mobile phones are so ubiquitous that respondents admitted feeling suspicious of those who claim not to have one. Mobile phones play a crucial role in helping migrants and forcibly displaced people (FDPs) establish and maintain important social connections, access vital information, search for jobs, and access services. The needs of migrants and FDPs are not always the same as other types of urban poor; therefore, it will be important for service providers to take a targeted approach when designing digital identity solutions for these populations.

Importance of social connections: Many migrants leverage social ties in their new urban environments to cope with a multitude of threats and to ensure they are able to access food, accommodation and decent employment. Migrants also tend to maintain close links with relatives in their place (or country) of origin, which could represent either a safety net or a drain on their financial resources. Those who lack these social networks are likely to lack local knowledge and assets, and be less prepared to cope with and avoid the impacts of daily financial, environmental and social hazards.[15] Digital identity solutions that help urban residents establish new forms of connection and support their families 'back at home' will be meaningful.

Impacted by climate change and conflict: Influences such as climate change, the globalisation of agricultural markets, and prolonged conflict are contributing to global urbanisation trends and disproportionately impacting (rural) youth. Younger and more entrepreneurial individuals are more aware of the growing tension between their local lives and the changes happening around them, and are increasingly looking beyond their local networks for information and advice on where, when and how to migrate. There is an opportunity to leverage a customer's digital profile to provide more tailored, timely and relevant information and advice, both before and after they migrate to a city.

Less trusting in government and government services: In many urban areas, poorer residents suffer from overlapping vulnerabilities, such as limited access to government support, discrimination and insecure land tenure – which helps to erode trust in government institutions and reinforce feelings that a legal identity is not needed. Young urban refugees, in particular, might be motivated to remain unregistered and 'under the radar' out of fear of arrest or refoulment. MNOs, on the other hand, are often viewed by urban residents as trusted and reliable service providers that are integral to their everyday lives.[16] To help motivate individuals to access identity or identity-linked services, governments should consider partnering with MNOs, civil society or other 'known' institutions that have gained residents' trust.

13. GSMA (2017). 'Driving Adoption of Digital Identity for Sustainable Development: An End-user Perspective Report'.
14. Mwithia, J. (2015). 'Domesticating the Mobile Phone in Kibera: How Nairobi's Poor are Integrating the Mobile Phone into their Daily Lives'.
15. International Organization for Migration (2014). 'The Impact of Climate Change: Migration and Cities in South'.
16. GSMA (2017). 'An End-user Perspective Report'.



New births in urban areas

In the world's least developed countries, nearly half (48 per cent) of all children in urban settings are not registered before the age of five. An estimated 43 per cent of urban children in Sub-Saharan Africa, and one quarter of urban children in South Asia, are not registered. In 2016, Save the Children undertook a five-city survey in India titled *'Life on the Streets',*[17] which found that over 80 per cent of the children living in street situations have no form of legal identity, denying them access to social entitlements initiated by state and central governments, such as free and compulsory education, health insurance, and skill development.

Figure 2 Source: UNICEF

Regional urban registration rates (%)

LOCATION	REGISTRATION RATES		
	TOTAL	URBAN	RURAL
Sub-Saharan Africa	43	**57**	35
Eastern and Southern Africa	41	**52**	33
West and Central Africa	45	**60**	38
Middle East and North Africa	92	**96**	87
South Asia	60	**73**	56
East Asia and Pacific	84	**85**	77
Least developed countries	40	**52**	36
World	71	82	59

Figure 3 Source: UNICEF

Countries with lowest urban registration rates (%)

LOCATION	REGISTRATION RATES		
	TOTAL	URBAN	RURAL
Somalia	3	**6**	2
Ethiopia	3	**12**	2
Zambia	11	**20**	7
Bangladesh	20	**23**	19
Liberia	25	**29**	20
DRC	25	**30**	22
Angola	25	**33**	14
Guinea-Bissau	24	**34**	18
Chad	12	**36**	6
Uganda	30	**38**	29

17. Save the Children (2016). 'Life on the Street: Street Children Survey in 5 Cities: Lucknow, Mughalsarai, Hyderabad, Patna And Kolkata-Howrah'.



In most countries, children from rural areas are far less likely than their urban counterparts to have their births registered. For many families – particularly those that are poor or disconnected from government services – the costs associated with birth registration are prohibitive, both in terms of the direct costs (registration and certification fees) and the added expenses incurred through travel and time away from an income-generating activity. Because registration offices tend to be based in urban areas, travel costs are most problematic for families in rural locations.[18]

However, other hurdles to registration persist in both rural and urban locations. **Urban parents face barriers to registration that stem from a lack of financial resources, illiteracy and confusion over how to complete the registration process.** A 2015 study among urban parents in Edo State, Nigeria found that less than half (44 per cent) claimed to have registered the births of their child, and of these, one-third did not possess a birth certificate.[19] Of all the respondents surveyed, 30 per cent did not know what birth registration was, 76 per cent were not aware of birth certificates, and approximately two thirds did not know how to complete the registration process. Parents who were young, unmarried, poorly educated, or low-skilled were the least likely to have registered their child. The study concluded that there is a need for governments to improve their strategy for increasing awareness of birth registration in urban areas, and advocated for the establishment of community-based birth registration centres to improve access to registration services.

Weak country ownership and leadership in national civil registration and vital statistics (CRVS) systems mean that many policymakers have not invested in improving registration services, nor have they recognised civil registration as an essential tool for planning and monitoring the delivery of public services, development policies and infrastructure programmes. CRVS processes are often fragmented or decentralised, making it difficult to standardise forms and procedures, or to foster coordination among registrar offices.

18. GSMA (2017). 'Roadmap for Digital Birth Registration: Insights on Scale and Sustainability from Pakistan'.
19. Isara, A. & Atimati, A. (2015). 'Socio-demographic determinants of birth registration among mothers in an urban community in southern Nigeria'.



Spotlight

Registering street children in Jakarta

In Indonesia, an estimated 24 million children (representing 27 per cent of the under-five population) remain undocumented.[20] The lack of a birth certificate in Indonesia is closely linked to increased rates of child marriage, school drop-out, child trafficking and labour, as well as reduced access to health, social services and education.[21]

According to a 2014 survey conducted by the Australia Indonesia Partnership for Justice (AIPJ),[22] the key reasons parents cite for not obtaining legal identity documents for their children include: that they are too expensive (41 per cent); the distance to civil registry offices is too far (15 per cent); they are not sure how to obtain their own legal identity documents (12 per cent); and the process is too complicated (9 per cent). While children in rural areas have the lowest registration and certification rates across the country, significant gaps also persist in urban centres *(see Figure 4, right)*.

According to Plan International, out of the 94,000 street children in Indonesia – including an estimated 7,000 in Jakarta – only one fifth (22 per cent) had been registered.[23] Furthermore, Plan's 2013 survey in five slums in Jakarta found that more than 60 per cent of parents had never even tried to register their children. The public services system does not often provide adequate opportunities for street children to register, and parents (or carers) are required to present a long list of supporting documents to complete the registration process. The survey found that 84 per cent of parents did not have the requisite letter of birth report from their Village Head, 60 per cent did not have a marriage certificate, and only half possessed a birth notification or Family Card.

Figure 4

Birth certification rates in Indonesia

Province	% of urban children with no birth certificate
National	17%
West Java	23%
West Nusa Tenggara	28%
East Nusa Tenggara	21%
North Sumatra	42%
South Sulawesi	14%

In 2012, with the support of the global insurance company Aviva, Plan International UK, Plan International Indonesia and the Indonesian Ministry of Social Affairs launched a joint pilot project, the 'Count Every Child programme', to help make birth registration services more affordable and accessible. The project successfully helped 1,717 street children obtain birth certificates, exceeding the project's original target of 1,500, and helped raise awareness about the importance of birth certificates to parents, caregivers and the wider community. This was achieved by working closely with a local organisation called ISCO Foundation (Indonesian Street Children Organization), which leveraged their strong community ties and went door-to-door, identifying vulnerable children and helping their carers understand how to navigate the registration process.

Indonesia's Medium-Term Development Plan has now set a target to increase national birth registration rates to 85 per cent by 2019 (for children in the poorest 40 per cent of households, the target has been set at 77 per cent). As part of their continued engagement with Government, Plan has outlined a number of recommendations for how registration models can be improved through the use of digital technology. This includes a recommendation to help community facilitators assist families with the birth certification process through the use of mobile applications; similar applications, which have been developed with support from MNOs, have been used with great success in Tanzania, Ghana and Pakistan.[24] In Indonesia, Plan believes that such an application could be used by:

- **Medical staff in health facilities,** who could facilitate birth registration during pre-natal checks soon after birth, or during immunisation visits during a child's first year;
- **Social protection programme facilitators,** who already support low-income families through social support programmes such as the PKH Conditional Cash Transfer Program, Rice for Poor, Smart Indonesia, and Healthy Indonesia;
- **Schools,** which could record whether students have birth certificates during school enrolment, and help facilitate registration for those who do not;
- **Civil Society Organisations** who are well-positioned to leverage mobile applications whilst working with courts and government agencies to help legalise existing religious marriages, provide marriage certificates, and provide birth certificates for children.

20. UNICEF, Birth registration December 2017. See: https://data.unicef.org/topic/child-protection/birth-registration/
21. Bennouna C., et al (2016). 'Using the Three Delays Model to Examine Civil Registration Barriers in Indonesia'.
22. DFAT (2014). 'AIPJ Baseline Study on Legal Identity: Indonesia's Missing Millions'.
23. Amrullah, A. (2014). 'The invisible street children of Indonesia'.
24. GSMA (2017). 'Innovations in mobile birth registration: Insights from Tigo Tanzania and Telenor Pakistan'.



Rural-urban migrants

UN figures suggest that more than three times as many people migrate within their own country when seeking new economic opportunities, rather than migrating abroad.[25] Today's rural-urban migrants, according to the World Bank, are more demographically and economically diverse than their earlier counterparts, and 'engage in a wider array of urban activities, social networks, and institutional forms of urban community'.[26] A growing number of women are also moving to urban areas to look for employment, often as a result of conflict or discriminatory laws regarding access to land and inheritance.[27]

Not all migrants intend to remain permanently in urban areas. Circular migration – where individuals move into and out of urban centres – is closely linked to urban poverty, particularly in Sub-Saharan Africa.[28] A 2015 study in Lesotho, for instance, showed that there is a high level of circular migration within the country, with many men and women travelling to work in agriculture and the textile industry.[29] Surveys found that nearly one third of men and women had made one to four trips in the preceding year, and a high percentage of individuals who travelled (37 per cent women and 39 per cent men) made one or more trips that lasted for at least one month. Men and women who travelled were found to be slightly older than those who did not, and they were more likely to be married, employed, live in urban areas and have a higher level of education.

Despite tending to be more educated and more affluent than the poorest in their home areas, a growing proportion of rural-urban migrants have lost their livelihoods due to increased climate-related risks, or faced limited prospects in rural areas due to indebtedness or declining returns from farming.[30] For this reason, they tend to form a disproportionate share of the city's poor and are likely to face particular challenges finding affordable accommodation outside of 'the most insecure and worst-served settlements'.[31] Pollinate Energy,[32] a social business which provides energy solutions to India's urban poor, has found that people living in the slum communities where they operate are mostly rural migrants who find themselves in a new environment with no identity documentation, and no access to social entitlements, housing or financial services. Surveys conducted with thousands of these urban families have found that, on average, they have lived in their community for seven years, earn just over $1.50 per person per day, and send 15 per cent of their income back to their family in rural areas.

25. The UN estimates that there were 740 million internal migrants globally (based on 2009 data) compared to 244 million international migrants (based on 2015 data). See: UN DESA (2015). 'International Migrant Stock: The 2015 Revision.'
26. Feldman, S. (1999). 'Rural - Urban Linkages in South Asia: Contemporary Themes and Policy Directions'.
27. International Organization for Migration (2015)
28. Ibid
29. Palk, L. and Blower, S. (2016). 'Mobility and circular migration in Lesotho: implications for transmission, treatment and control of a severe HIV epidemic'.
30. International Organization for Migration (2015)
31. Ibid
32. The Issue: understanding urban slum poverty and the access gap. See: https://pollinateenergy.org/issue/

Despite the lack of urban-rural disaggregated data on national identity coverage, evidence from most countries[33] suggests that access to identity is generally highest in more developed and urban areas, and lowest in poorer and more rural locations. GSMA research[34] has also found that geography (urban versus rural) is a critical driver of end-user's identity-related attitudes, contexts and needs. In urban areas across Pakistan, for instance, access to formal proof of identity was found to be a critical protectionist measure and an enabler of daily mobility, especially for men who navigate police checkpoints as a matter of routine. Similarly, the World Bank has noted that in Zambia 'the urban population is better covered [by national identity], being more dependent on their identity credentials to function in an environment that is moving toward modernity'.[35]

However, just like their rural counterparts, **poorer urban residents face a multitude of identity enrolment barriers that are emotive, economic and physical**. The relationship that individuals have with government and their community have a strong influence on their behaviour and attitudes towards identity. In many urban areas, poorer residents suffer from overlapping vulnerabilities (such as limited access to government support, discrimination and insecure tenure), which helps to erode trust in government institutions and reinforces feelings that government support – and therefore legal identity – is not needed. According to the latest available enrolment data, more than 26 million Ugandans have been enrolled in the national ID scheme, which represents about 66 per cent of the adult population.[36] Remarkably, among all areas in the country, the capital city of Kampala experienced the lowest enrolment rate; according to the World Bank, this is likely to be the result of self-exclusion.

GSMA research in urban Nigeria[37] found that the greatest barrier to uptake of the national identity card was the arduous and time-consuming enrolment process. Those who had visited enrolment centres described overcrowding and a lack of organisation, with some respondents saying that they had arrived before dawn and queued until evening without being able to enter the building, and repeating this for days. Many urbanites, especially women and those working in the informal economy, were unable to devote this much time to the enrolment process due to time constraints related to work or childcare.

Rural-urban migrants also face difficulties accessing proof of identity in cases where supporting documents or registration processes require them to return to their rural hometowns. In Bangladesh, economic growth has led to rapid urbanisation, with many workers migrating from rural areas in search of work (often in garment factories). Many workers stay in temporary accommodation in cities, remitting money back to their families in their home district. Proof of identity is a prerequisite for formal employment, and GSMA research has found that many migrants have had to make long and expensive journeys back to their home areas to register for a national ID card (as this is where they have previously registered to vote), or risk losing their formal sector jobs.[38]

33. See for instance the World Bank ID4D Country Diagnostics: http://id4d.worldbank.org/country-action/id4d-diagnostics
34. GSMA (2017) 'An End-user Perspective Report'
35. World Bank (2016). 'ID4D Country Diagnostic: Zambia'.
36. World Bank (2018). 'ID4D Country Diagnostic: Uganda'.
37. GSMA conducted end-user research in Nigeria, Bangladesh and Rwanda in 2018/2019. The final report will be published in Spring 2019.
38. Ibid

Identity and the Urban Poor



Spotlight

Urban-rural migration among Maasai youth

A 2009 study on migration to Nairobi[39] established that nearly half (44 per cent) of respondents had moved to the city after their livelihoods were negatively impacted by environmental change. In north-east Kenya, nearly one in five pastoralists has had to search for new employment opportunities after losing livestock through famine or drought. Youth pastoralists from this region have been the most adversely affected: an astounding 97 per cent of Maasai youth have reportedly moved from rural homes to urban centres so that they can provide financial support to their families.

Maasai youth moving to urban centres such as Nairobi, or Dar es Salaam in Tanzania, face a number of deprivations that are common to the urban poor: discrimination, financial exclusion and reduced access to housing, employment, education, health and social safety nets. Many are able to cope with these challenges by engaging in multiple income activities; sleeping outside, in dilapidated structures or at work places; bargaining and negotiating for better pay; and paying for private services that are more expensive and often poorer quality.

As with many rural-urban migrants, their **social networks plays a crucial supportive role** before and after they arrive in the city. Around 95 per cent of Maasai youth in Tanzania reported that they were inspired to migrate by relatives, friends or employers already in the city.[40] Upon their arrival, most were welcomed and assisted by their Maasai connections who provided support with food, accommodation and job searching. Similarly, new migrants in Nairobi utilise their strong social capital to cope with threats, tap into local knowledge and share resources such as food, finance, and shelter.[41]

Access to identity among young Maasai migrants is understood to be low, with many in Tanzania reporting that they are afraid to access formal financial services due to their inability to provide proof of identity or a permanent address.[42] More than 70 per cent of Maasai migrants in Dar es Salaam do not have permanent accommodation or a physical address, leading many to seek help from other Maasai friends or family rather than using formal services. A majority of Maasai youth claim to have received minimal support from authorities to assist them with the migration process, with nine in 10 reporting that they had never received any assistance from government, or other organisations.

Mobile phones play an important role in the migration experience. In Tanzania, the decisions of Maasai youth to migrate were mainly informed by the use of mobile phones and frequent interactions with different people in auctions and market places. One research respondent explained[43] that mobile phones are making the world 'smaller and smaller': 'Youth communicate and interact with quite a number of strangers. When they go to livestock auctions, they meet and exchange contacts with other youth who have been in the urban areas before. They share a lot, including the possibility to migrate. You will see them talking on phones and after few days you don't see them around, you only hear they have left for a city'.

A significant number of migrants and their local households own mobile phones, while those who did not have a mobile phone could easily access mobile services through friends, relatives, neighbours or calling centres. Qualitative research conducted in Nairobi's Kibera slum[44] found that mobile phones are so ubiquitous that respondents admitted feeling suspicious of those who claim not to have one. When asked to describe in two or three words what a mobile phone meant to them, respondents replied with emotive phrases such as 'my mother', 'my first-born daughter' and 'everything to me'. The research findings showed that residents throughout the slum valued mobile as a way to sustain socio-cultural values, communicate with family members living in rural areas, protect themselves in emergencies; coordinate daily activities, run a business, save and send money and access information.

Maasai youth have also adapted strategies, such as sending remittances, to provide a financial cushion to their rural household members. Remittances from migrants help to enhance rural households' economic capital, allowing them to invest in livestock and other agricultural assets, and improving their ability to food and healthcare. Evidence suggests that migrants use financial services and save more than many non-migrants because cash is an easily movable asset, especially through mobile money services.[45]

39. International Organization for Migration (2017). 'Migration as Adaptation to Environmental and Climate Change: The Case of Kenya'.
40. Munishi, E. (2013). 'Rural-urban Migration of the Maasai Nomadic Pastoralist Youth and Resilience in Tanzania'.
41. International Organization for Migration (2017) .
42. Munishi, E. (2013).
43. Ibid.
44. Ibid
45. International Organisation for Migration (2017).



Forcibly displaced people in urban areas

According to UNHCR,[46] the world is currently experiencing the highest levels of displacement on record: there are now over 68 million people who have been forced from their homes to escape unresolved conflict, human rights violations or persecution. This includes:

- **40 million internally displaced persons (IDPs):** individuals who have been forced to leave their homes or places of residence due to conflict, violence, persecution or disaster, but remain in their own country;
- **25.4 million refugees:** individuals who have been forced to leave their home country due to conflict, violence, persecution or disaster, and have been granted international protection;
- **3.1 million asylum seekers:** individuals who are seeking international protection but whose application for refugee status has not been decided.

Due to the extreme circumstances under which they are forced to flee their homes, FDPs are less likely than other migrants and foreign nationals to possess a proof of identity. Identity documents can be forgotten, lost, destroyed or stolen during travel, 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. In many cases, FDPs originating from poor, vulnerable, or disconnected segments of society will have never owned identity documents.[47]

The hardships faced by FDPs are compounded in the absence of identity documents. Those travelling without an identity documentation are likely to face barriers or delays when attempting to cross international borders and when registering with authorities and/or humanitarian organisations. Once settled, those without recognised identity documents or proof of residency will have limited freedom of movement; will face a much greater risk of being detained; and will find it more difficult to access a wide range of services such as mobile connectivity, financial services, education, health care or employment. In Kenya, UNESCO has noted that the urban social protection programme requires beneficiaries to register for a national ID, which means that it is not accessible to the five per cent of slum dwellers who are refugees.[48]

46. UNHCR, Figures at a Glance. See: https://www.unhcr.org/figures-at-a-glance.html
47. GSMA (2017). 'Refugees and Identity: Considerations for mobile-enabled registration and aid delivery'.
48. UNESCO (2018). 'Over 50 million more children in sub-Saharan Africa to live in slums by 2030 will have critical education needs'.

A new study from the International Committee of the Red Cross (ICRC)[49] has highlighted that forced displacement 'is an increasingly urban phenomenon'. FDPs are increasingly seeking refuge from armed conflict, violence or disasters within major towns and cities, rather than in rural locations or camps, which has further contributed to global urbanisation trends. With a growing proportion of the world's population already living in cities, greater numbers of people are being affected when humanitarian crises unfold in these densely populated areas.

FDPs interviewed by the ICRC in four countries (Honduras, Iraq, Nigeria, and Somalia) explained that their decision to flee to urban settings was motivated by a number of pull factors common to other, non-displaced urban migrants, such as the promise of better access to services, markets, livelihood opportunities and social networks, as well as the potential to receive support from relatives and friends. **FDPs also seek refuge in cities because they are perceived to offer physical safety, better access to humanitarian assistance and – especially in cases of targeted violence – the possibility of remaining anonymous**. However, the ICRC report notes that 'numerous factors can put displaced people at a disadvantage compared to the urban poor: in addition to having experienced the stress of fleeing, and in some cases, of being separated from or even losing family members, they often lose their assets and social networks, have to find new accommodation and sources of income, and gain access to services, which can be hampered by a lack of official documentation'.[50]

With little, if any, access to the financial resources, identity documents or proof of income necessary to rent housing, FDPs often end up living in slums or informal settlements, 'on the periphery of cities or in disadvantaged neighbourhoods where they lack security of tenure and access to services is inadequate'.[51] Because they are dispersed and often difficult to identify, urban FDPs also tend to remain under the radar of government authorities and humanitarian agencies, which means that where assistance is provided to FDPs outside of camps, it is often ad hoc, sporadic and insufficient.[52]

The lives and livelihoods of urban FDPs can be disrupted in other important ways that increase their vulnerability and undermine their psychological well-being, according to the ICRC. Moving to a new city forces them to 'adapt to a new environment, establish new social networks, find a roof and new ways to earn their living and meet their basic needs'.[53] Families may be forced to move repeatedly, making it difficult to find decent employment and access services. In the absence of predictable and reliable incomes – or support from government, humanitarian agencies or their community – displaced people often struggle to regain their autonomy, dignity and self-esteem – as well as 'their social place and identity in their world'.

In this context, it is increasingly important that governments, humanitarian organisations and the private sector work together to develop durable solutions for refugees that enable them to live in safety and rebuild their lives. Key to this is providing refugees with access to mobile services, which are increasingly seen to be critical for maintaining contact with friends and family in home countries, accessing vital information, facilitating cash payments (including remittances and various forms of cash aid) and re-establishing a livelihood. 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. Similarly, in Tanzania refugees often sell a portion of their monthly food rations in order to purchase airtime for their mobile phones.[54]

49. ICRC (2018). 'Displaced in Cities: Experiencing and Responding to Urban Internal Displacement Outside Camps'.
50. Ibid
51. Ibid
52. Brookings-LSE Project on Internal Displacement (2013). 'Under the Radar: Internally Displaced Persons in Non-Camp Settings'. Available at:
53. Ibid
54. UNHCR (2016). 'Connecting Refugees: How Internet and Mobile Connectivity Can Improve Refugee Well-Being and Transform Humanitarian Action'.

Identity and the Urban Poor



Spotlight

Urban refugees in Jordan

Close to 85 per cent of registered refugees in Jordan live outside of camps,[55] primarily concentrated in urban and rural areas in the north. 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 such as Amman.

However, recent surveys show that the average expenditure necessary to meet minimum family requirements in Jordan is $420 per month, with refugees experiencing an average income-expenditure gap of $150.[56] As the conflict in Syria continues and employment opportunities remain scarce, more and more 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.[57]

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 the Norwegian Refugee Council (NRC) found that 70 per cent of Syrian refugees aged over 14 do not have a Syrian national ID card, and nearly a quarter of refugees are not included in their family booklet.[58] The barriers to replacing or accessing new 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.

By exploring the (highly-contextualised) challenges and opportunities for urban refugees in Jordan,[59] GSMA has identified 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 of origin, gender, family profile, access to information and the social capital they possess. Refugees who originate from high-risk areas in Syria – especially those who are young (working age), male, single and self-reliant – might chose not to register with authorities due to fear of arrest or refoulment. Meeting day-to-day needs is likely to be a challenge for this demographic, and without approved ID basic services such as healthcare or safe housing will be less accessible unless they pay a premium. On the other hand, households relying on support from humanitarian organisations may be highly motivated to register the legal status of the entire family, including children, and will make it a priority to update aid organisations on their changing vulnerabilities and family situation.

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[60].

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 hundreds of thousands from enrolling for a Ministry of Interior (MOI) card. Those who lack possession of an MOI card are often unable to access basic public or humanitarian services, obtain a mobile SIM in their own name, register life events (marriages, births and deaths) and are at greater risk of arrest or deportation. 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, 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 has a strong influence on their behaviour and attitudes towards identity. Misinformation and distrust can act as significant barriers to accessing identity, 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.

55. Townzen, R. (2016) 'An Identity Crisis in Jordan'.
56. NRC (2015). 'Shared Resilience for Syrian Refugees and Host Communities in Jordan'.
57. Townzen, R. (2016)
58. NRC (2017). 'Syrian refugees' right to legal identity: implications for return'.
59. GSMA (2018). 'Recognising Urban Refugees in Jordan: Opportunities for mobile-enabled identity solutions'.
60. See: Jordan Response Plan for the Syria Crisis: 2018-2020.



Opportunities for mobile operators

Although the identity-related attitudes and perceptions of the urban poor will be highly contextualised and vary across countries, a number of common themes are likely to drive the opportunity for MNOs to develop new digital identity solutions for this demographic:

1 **Mobile could play a vital role in making identity enrolment more accessible and efficient:** An estimated one billion people do not have access to identification,[61] and the most significant 'identity gaps' are found in the same locations where mobile connectivity and mobile agent networks continue to scale. This indicates that MNOs are well-placed to provide national governments and other ecosystem players with the opportunity to leapfrog inefficient, paper-based birth registration systems and offer more inclusive methods of providing unique identities to the underserved. In Nigeria, the National Identity Management Commission has published an advertisement inviting private sector entities to formally express their interest to become licensed partners to support citizen enrolment into the new digital ID programme.[62] This policy paves the way for MNOs in Nigeria – and hopefully elsewhere – to play a much more hands-on role in accelerating the digital identity ecosystem and offering additional services to their (newly identified) customers.

2 **MNOs can help the urban poor establish 'economic identities':** The GSMA Digital Identity team is building evidence that MNOs, governments, formal financial institutions and other service providers would be better able, and more willing, to extend derivative services (social payments, savings, loans, credit, traceability, etc.) to customers if they were able to access their official identity documents and authenticate other relevant credentials, such as their income, transactional histories, credit worthiness, rights to/ownership of land, and geo location. For the urban poor, this type of digital identity solution could enable individuals to claim their right to entitlements, as well as prove their status as successful business owners and contributors to the local economy. This could facilitate easier access to social payments and private-sector services, whilst also improving their autonomy and emotional well-being. In March 2019, GSMA will be conducting research in urban Nigeria to explore how MNOs can leverage such 'Economic Identities' to help formalise the informal economy and catalyse the growth of smaller-scale enterprises.

61. The World Bank ID4D Data. See: http://id4d.worldbank.org/global-dataset
62. National Identity Management Commission. See: www.nimc.gov.ng/docs/adverts/EOI_nimc_Ecosystem.pdf

3 **Digital identity solutions that help urban residents access relevant information and establish new forms of connection will be meaningful:** There is an opportunity to leverage a customer's digital profile to provide more tailored, timely and relevant information and advice, both before and after they migrate to a city. Early warning systems that alert urban and rural residents of impending climate and conflict-related disasters would help individuals make informed decisions about how, when and where to migrate; it would also support both governments and communities as they manage hazard-related migration and displacements (including policy formulation and service delivery). Information services that are enhanced by digital profiles also would allow MNOs to 'push' highly relevant, location-specific information from trusted sources outside of migrants' immediate network. Information on how to access government support, food, accommodation, employment, and financial resources in new urban environments would also be valuable.

4 **The urban poor need help registering vulnerabilities and life events:** Private and humanitarian sector stakeholders engaged through GSMA research[63] agreed that overall, there is a need to improve how vulnerabilities among urban migrants and FDPs are identified and updated, with the aim of improving how the underserved are targeted and provided with essential services and assistance. Mobile-enabled digital identities present opportunities to increase access to archived documents (potentially through a mobile app); enhance a FDP's ability to maintain and update their civil records; and enable FDPs 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.

5 **To help motivate individuals to access identity or identity-linked services, governments should consider partnering with MNOs, civil society or other 'known' institutions that have gained residents' trust:** The relationship that end-users have with government, service providers, and their community has a strong influence on their behaviour and attitudes towards identity. In instances where trust among residents is low and/or concerns about sharing personal information are high, governments should consider partnering with MNOs, civil society and other 'locally known' institutions that have gained residents' trust. Robust privacy frameworks and buy-in from local government ministries and administration offices, community leaders and front-line workers, will be essential to the success of digital identity solutions. Education campaigns around mobile and data privacy and the risks associated with user behaviour can address knowledge gaps related to data privacy, whilst also helping ensure that mobile users' privacy and data security rights are respected.

Only 11 years remain to meet the 2030 United Nations' Sustainable Development Goals (SDGs), and in particular SDG 16.9 ('legal identity for all') and SDG 11 ('inclusive, safe, resilient and sustainable cities'). There is a clear need for governments, the development community, and the mobile industry to work together to address the barriers that prevent millions of urban residents from accessing official proof of identity and benefitting from life-enhancing mobile services that are registered in their own name.

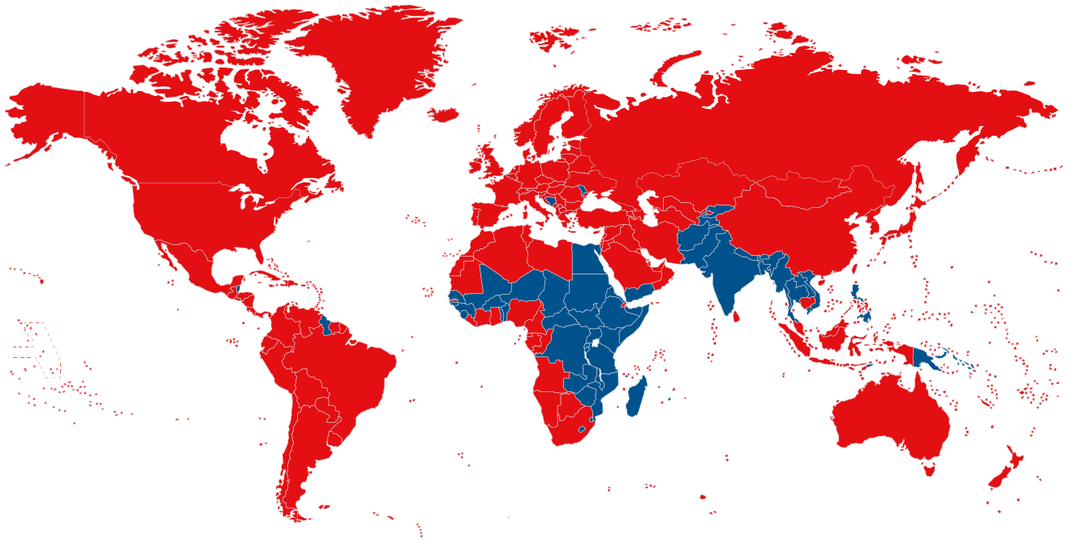
The GSMA Digital Identity team is committed to supporting focused research and advocacy efforts, coupled with in-country demonstration projects, to create more enabling environments where the needs of underserved groups are better catered for. This involves advocating for and exploring various unique roles that its mobile network operator members can play in bringing the benefits of digital identity to the poorest and hardest to reach individuals around the world. If you are a GSMA member, policymaker or other organisation seeking to pursue digital identity solutions for the urban poor and other underserved populations, please contact the Digital Identity team at digitalidentity@gsma.com.

63. GSMA (2018). 'Recognising Urban Refugees in Jordan: Opportunities for Mobile-Enabled Identity Solutions'.

Appendix 1

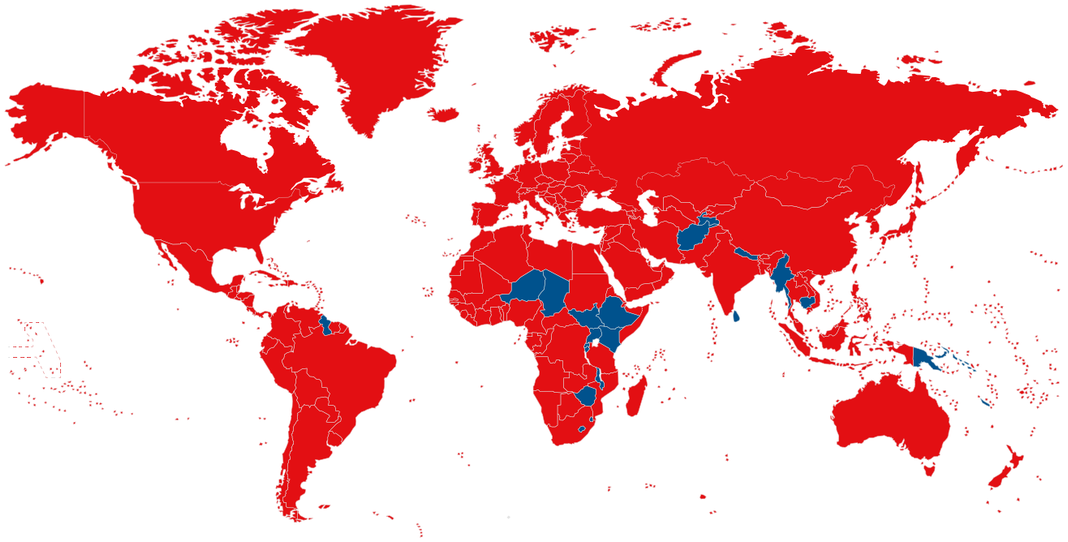
Source: United Nations (2018). World Urbanization Prospects: The 2018 Revision.
See: www.visualcapitalist.com/mapping-the-worlds-urban-population-in-2050/

A. Share of the population which live in urban versus rural areas, 2018



● Majority Urban ● Majority Rural

B. Share of the population which live in urban versus rural areas, 2050



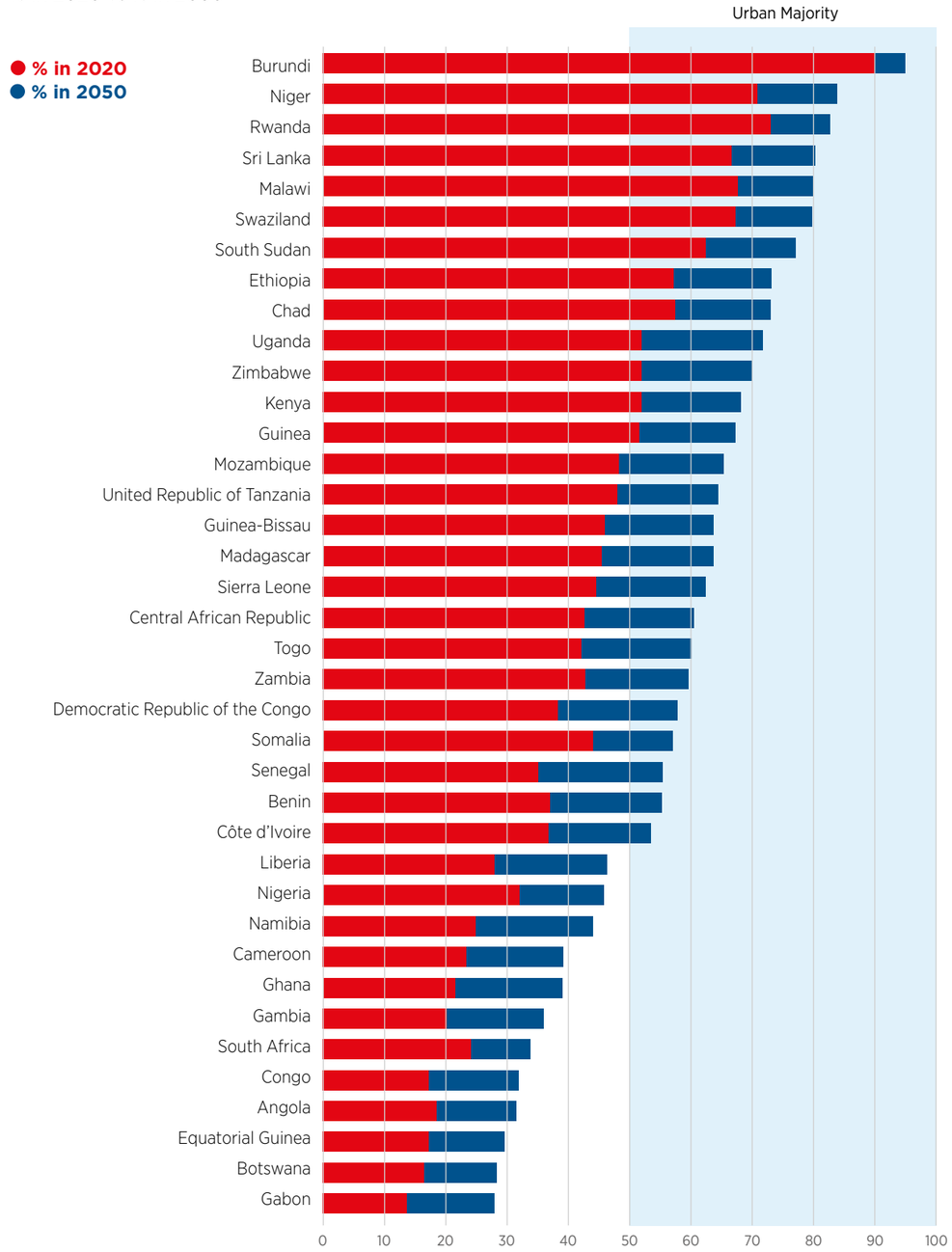
● Majority Urban ● Majority Rural

Appendix 2

Source: United Nations Population Division. World Urbanization Prospects: 2018 Revision

Urban Population (% of Total) in Sub-Saharan African Countries

% in 2020 vs % in 2050



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GSMA website at www.gsma.com



GSMA HEAD OFFICE
Floor 2
The Walbrook Building
25 Walbrook
London EC4N 8AF
United Kingdom
Tel: +44 (0)20 7356 0600
Fax: +44 (0)20 7356 0601