

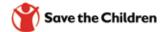
ACKNOWLEDGEMENTS

Support for the production of this report from the following organizations is gratefully acknowledged:











Thanks are also due to the authors, Safia Verjee and Audilia Wanjala, and all the interviewees for their contributions including the Kenya Red Cross Society Kalobeyei Refugee Operations team, the county government departments in Turkana, local leaders and community members in Kakuma and Kalobeyei areas.

© International Federation of Red Cross and Red Crescent Societies, Geneva, 2022

Any part of this publication may be cited, copied, translated into other languages or adapted to meet local needs without prior permission from the International Federation of Red Cross and Red Crescent Societies, provided that the source is clearly stated.

Contact us:

Requests for commercial reproduction should be directed to the IFRC Secretariat:

Address: Chemin des Crêts 17, Petit-Saconnex, 1209 Geneva, Switzerland

Postal address: P.O. Box 303, 1211 Geneva 19, Switzerland

T +41 (0)22 730 42 22 | **F** +41 (0)22 730 42 00 | **E** secretariat@ifrc.org | **W** ifrc.org

Cover photo: Kenya Red Cross Society, Kakuma 2021.

CONTENTS

Introduction	2	
Report Purpose	2	
Methodology	2	
Participant profiles	4	
Findings	4	
Identification document profiles: Migrant identification and registration processs	4	
Participant documents	5	
User journeys for humanitarian cash and voucher assistance	6	
Users' experiences in receiving cash transfer assistance	6	
Mobile money usage	7	
Bank accounts	7	
Identity documents required during CVA programmes	8	
Users preferred receiving CVA after having settled in the camp	8	
CVA benefits and challenges	9	
Users also noted the poor sensitization and communication during CVA programmes	10	
Users preferred unconditional transfers	10	
Digital technology in CVA		
Problems or risks caused by digital technologies	11	
Participants believed that cash transfers were an effective method of assistance	12	
Digital Identities	12	
The concept of functional digital identities is poorly understood	12	
The difference between a functional digital identity and a document establishing an identity, such as an ID card	13	
Participants would trust digital identities	13	
Opportunities presented by digital identities	14	
Digital identities will make it easier to access humanitarian services	14	
Risks	16	

INTRODUCTION

About eighty-two million people have been forcibly displaced worldwide, at a rate of one every two seconds. The United Nations Refugee Agency (UNHCR) estimates that about twenty-six million are refugees, that is individuals who have been forced to flee their country because of persecution, war or violence; forty-eight million are internally displaced and about four million are asylum seekers. Lack of identity documentation (ID) among forcibly displaced persons remains a major challenge for humanitarian action, as this adds to the vulnerabilities of refugees, asylum seekers and other migrant profiles, exposing them to risks and barriers. Those without IDs have access to basic services, but are generally excluded from services such as livelihoods assistance, putting them at higher risk of poverty and exploitation.

To address these challenges, the humanitarian sector is exploring the transition to digital identity solutions to provide for both foundational and functional registration systems. UNHCR is mandated to aid and protect those who are forcibly displaced, including through provision of some form of ID to refugees where states are unable to do so.³ Humanitarian actors often rely on such registration and documents to provide assistance, protect the rights of individuals and seek proper coordination with local governments. While functional registration is of key importance to providing humanitarian assistance and access to services to refugees and migrants more generally, humanitarian organizations still face challenges in optimizing new solutions, as the technologies developed to improve such processes are generally not tailored to local contexts and users.

REPORT PURPOSE

This report summarizes community consultations that were conducted by the Kenya Red Cross Society (KRCS) in collaboration with the International Federation of Red Cross and Red Crescent Societies (IFRC) in Kakuma refugee camp and Kalobeyei integrated settlement. It introduces the local context and the current user journey, experiences and preferences around cash and voucher assistance and digital identity solutions.

METHODOLOGY

KRCS collaborated with government and local leaders in Turkana county to conduct community consultations in Kalobeyei integrated settlement and Kakuma refugee camp.



Fig. 1: Map of Kalobeyei (Google Maps, 2021)

- 1 UNHCR. 2020. Figures at a glance.
- 2 UNHCR. 2021. What is a refugee?
- 3 UNHCR. 1984. Identity Documents for Refugees.



Fig. 2: Map of Kakuma refugee camp (Google Maps, 2021)



Fig. 3: Map of Kenya featuring Turkana county, Kakuma and Kalobeyei. Source: UN-Habitat, Kalobeyei Settlement, Local Advisory Physical Development Plan

In August 2021, KRCS conducted focus group discussions as well as key informant interviews with 43 adults in total.

Participant profiles

Location	Gender	Mobile device	Status	ID possession
Kakuma/ Kalobeyei	Male (60%)	Feature phone (23%)	Migrant (Refugee/ Asylum seeker) (84%)	Alien card/Manifest – Migrant
	Female (40%)	Smartphone (77%)	Host (16%)	National ID card – Host

The interviews were based on a set of 22 closed and open-ended questions; quantitative and qualitative data obtained was later analysed. The interviews took place in Natukobeyi health centre within the Kalobeyei integrated settlement. All the migrants interviewed lived within the settlement or in Kakuma refugee camp, and those from the host community lived in nearby villages. The aim of the discussions and interviews was to understand the local context, experiences and preferences with regards to cash assistance as well as opportunities and risks around digital identity solutions in the migrant context. The research was also carried out to contribute to a global project by IFRC and its National Societies on the use of humanitarian cash and voucher assistance to attend to vulnerable migrants.

FINDINGS

Identification document profiles: Migrant identification and registration process

Upon arrival at the camp, all migrants are registered. Depending on their origin, the status determination process varies. The registration process for migrants from South Sudan is shown in Figure 4.

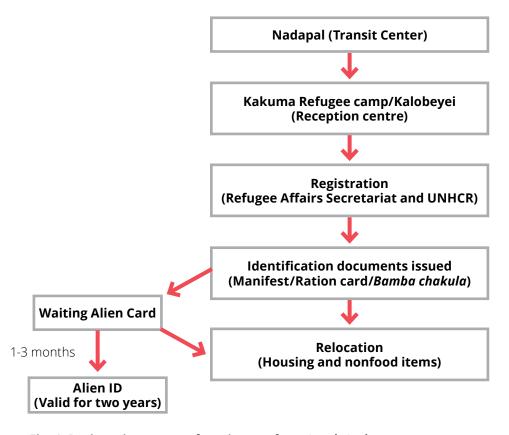


Fig. 4: Registration process for migrants from South Sudan

The registration process for migrants from the Great Lakes region (Uganda, Tanzania, Burundi, Democratic Republic of the Congo, Rwanda) is shown in Figure 5.

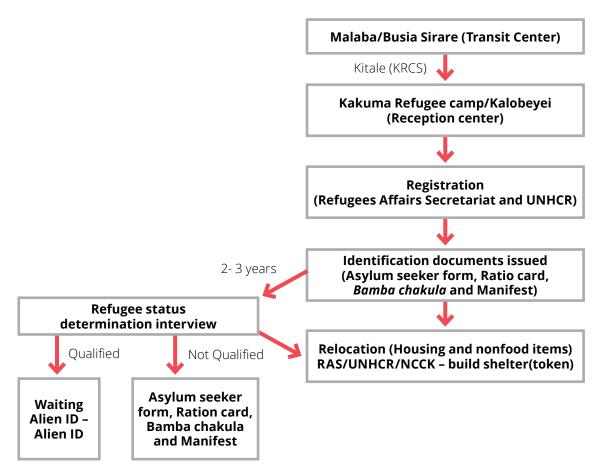


Fig. 5: Registration process for migrants from the Great Lakes region

Participant documents

The documents held by the refugee and asylum-seeking participants included:

- 1. Alien card
- 2. Manifest
- 3. Waiting (alien) card
- 4. Refugee recognition letter
- 5. Asylum seeker certificate
- 6. Asylum seeker pass
- 7. Movement pass
- 8. Ration card
- 9. Token card

The documents held by the host-community participants included:

- 1. National ID card
- 2. Waiting card

User journeys for humanitarian cash and voucher assistance

In the migration context, all participants clearly understood what cash and voucher assistance (CVA) was, as this was their preferred modality of assistance.

"This is money received from donors to beneficiaries to help them meet their basic needs such as food or to pay school fees." – Sabrina, refugee and chair of Kalobeyei village.

It was noted that CVA gives beneficiaries the power of choice and autonomy to spend on their most urgent needs; however, different participants preferred different payment mechanisms, as detailed below.

Users' experiences in receiving cash transfer assistance

Participants had previously received CVA from various organizations, such as Danish Church Aid or the Food and Agriculture Organization of the United Nations. A majority mentioned having received payments through mobile money, which was one of their preferred mechanisms. They were all aware of mobile money, understood how to use it, and did not have to rely on third parties such as NGO staff to receive aid in this way. Figure 6 shows the type of payment mechanisms the participants had previously interacted with when receiving CVA.

Cash and voucher distribution mechanisms

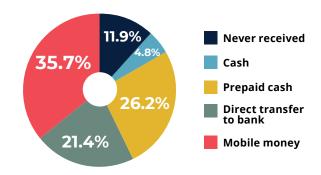


Fig 6: Cash and voucher distribution mechanisms previously used by participants

All the participants had seen CVA being distributed before, including the five participants who had never received CVA. Fifteen of the 43 participants had seen cash transfer assistance distributed through mobile money, 11 had seen direct transfer to bank accounts, 9 mentioned cash transfer assistance through prepaid card and 7 through cash in hand. Only one participant had seen vouchers being distributed during a CVA programme, although this was not within the camp (Figure 7).



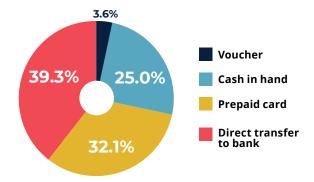


Fig 7: Cash and voucher distribution mechanisms previously seen by participants

Users preferred to receive CVA payments through prepaid card and direct transfers to bank accounts. This is because once a migrant becomes recognized as an asylum seeker or a refugee, they can open bank accounts. Self-accountability was also mentioned as being higher in the case of prepaid cards and bank transfers, as were accessibility and transaction safety (Figure 8).

What payment mechanisms do you prefer to received cash assistance?

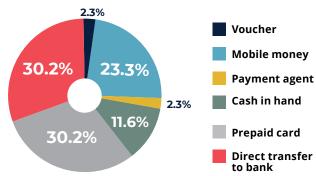


Fig 8: Participants' preferred payment mechanism for receiving CVA

Mobile money, specifically M-Pesa⁴, was also strongly preferred. Participants appreciate this mechanism because they receive their cash directly, it is flexible and secure, and users can set their own personal identification number (PIN) for their account.

Five users mentioned that they preferred to receive cash in hand because it is quick and direct. However, they noted that this mechanism comes with security risks.

Mobile money usage

All participants had personal access to M-Pesa services and knew how to use the mobile money platform.

All migrant participants (refugees and asylum seekers) used the platform frequently. However, those present mentioned having SIM cards that were registered using host-community members' national IDs. Migrants do not qualify for a SIM card in Kenya as only a national ID or passport is accepted to meet "know-your-customer" (KYC) requirements. As such, migrants' mobile money accounts were heavily dependent on the host community. This is precarious, as one's account could be deactivated at any time by the host community member. On the other hand, those migrants with passports could register for a SIM card to access M-Pesa.

Bank accounts

Migrants in Kalobeyei integrated settlement and Kakuma refugee camp can access services provided by banks, in particular Equity bank, where all participants had bank accounts. Equity bank branches in Kakuma and Kalobeyei provide migrants with bank accounts based on their manifests or alien cards.

The participants identified two types of accounts that they currently had and used to receive assistance:

- 1. UNHCR bank accounts provided to each household. Every eligible household had access to the Equity-provided bank account. Each household receives monthly cash assistance of 150 Kenyan shillings (1.3 US dollars) to buy soap.
- 2. The United Nations World Food Programme (WFP) provides a bank account as part of the *Bamba chakula* food programme. *Bamba chakula* is a WFP-led programme that provides electronic cash transfers to refugees in Kakuma refugee camp and Kalobeyei integrated settlement to enable families to meet their food needs.⁵ The cash assistance in this programme was previously

⁴ Introduced by Kenya's largest network operator, Safaricom, in 2007, M-Pesa is a mobile phone-based money transfer, payments and microfinancing service.

delivered through mobile money, but in 2021 the programme started migrating to direct bank transfers. Some migrants were still receiving their assistance through mobile money, while those who were fully verified (presented their manifest with every household member present during the migration process) were issued with bank cards for the *Bamba chakula* programme.

Identity documents required during CVA programmes

A common barrier to receiving CVA is the lack of identity documents. While payment mechanisms such as mobile money and direct cash transfer to the account were preferred by participants, they both require users to identify themselves using the documents mentioned above, including a national identity card for host community members. Of the 36 respondents who had received CVA and could remember the document needed, 25 had had to present other identity documents to receive CVA. These included: ration cards that contained the household's biometrics, used to authenticate the person receiving the assistance (who could be any family member whose biometrics were linked to the card); manifests that contained the household and individual numbers; alien ID; proof of registration. Two participants used their passports to identify themselves during CVA programmes. Two respondents noted that they had not had to show any identity documents to receive CVA (Figure 9).

Identity documents needed to received CVA? n=36

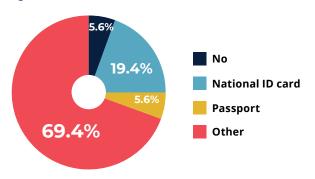


Fig. 9: Identity documents needed to receive CVA

Host community participants who were present mentioned that they would present their national ID cards to participate in CVA programmes.

Users preferred receiving CVA after having settled in the camp

Several users were required to show their identity documents before receiving any kind of assistance. For many, this meant receiving assistance after having settled in the camp, as that is when one would have obtained identity documents, such as a manifest, enabling them to receive CVA (Figure 10).

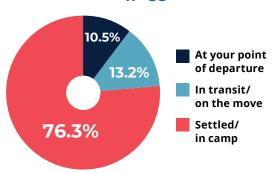
"I would rather receive cash transfer assistance after I have settled within the camp because there is nothing to buy at border/reception centers." – Refugee, Kakuma camp

"I qualify for most cash transfer assistance programmes after I settle within the camp, this is when I have received my manifest from UNHCR/RAS." – Refugee, Kakuma camp

"I received 5,000 Kenyan shillings when I was reallocated from Dadaab to Kakuma. I was asked to leave everything behind and was given the assistance as cash in hand that I then used to buy household commodities, such as bedding, when I arrived in Kakuma. It was okay at the time but I could have easily lost the money along my migratory journey." – Refugee, Kakuma camp

Cash and Voucher assistance – where were you in your migratory journey when you received CVA? n= 38

At what point in your migratory journey would you prefer to receive cash transfer assistance? n=40



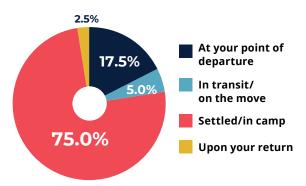


Fig. 10: Participants' migratory journey stage when receiving CVA

Fig 11: Participants' preferred migratory journey stage to receive CVA

CVA benefits and challenges

Participants understood and were familiar with CVA, citing several benefits and challenges they had experienced upon receiving it. CVA was preferred over in-kind support, as the former gave users the autonomy and power to choose what to spend the aid on, allowing them to receive what they need most. This in turn enables CVA recipients to improve their own health and nutrition, reduce poverty, increase enrollment in schools and access for vulnerable communities to attend to their various needs.

"Cash assistance is usually given for food but if one is able to control their spending, they are able to afford even non-food items as well, such as sanitary towels or clothes."

Asylum seeker, Kalobeyei settlement

A key point was that 31 participants identified CVA being mainly intended to improve households' food security.

Several challenges for CVA were also noted. Lack of identification documents, that is, not having a passport, national ID card, alien ID or manifest, bars some users from getting aid. It is noted, however, that all participants in this case had legal identity documents.

"Without identification, it's hard to get cash assistance. If identification is lost, the replacement process is long, hence one misses out on assistance for a long time." Host community member

Mobile money and direct bank transfers were mentioned as mechanisms that worked well in the migration context; however, one can easily lose access to one's bank account by forgetting the security PIN or by losing identity documents. Similarly, one can easily be locked out of a mobile money account and lose out on aid.

Five users also mentioned that they once forgot their security PINs (bank account PINs/mobile money account pins), or knew of older people who did not understand the concept of a security PIN and consequently missed out on receiving humanitarian assistance.

Users also found the process of cash and voucher assistance to be quite lengthy and difficult, especially before being verified and confirmed as eligible to receive aid.

"It takes a long time to process the vouchers and we have to queue for a long inorder to get the vouchers." Refugee, Kakuma camp

Users also noted the poor sensitization and communication during CVA programmes

Twenty users mentioned being informed why some people would receive cash assistance and others not during aid distribution programmes. Different explanations were given, including: the people selected had met a certain vulnerability criterion; cash assistance is a response activity for those affected by a disaster; limited funding. Meanwhile, other participants mentioned having never received any explanation as to why some people receive cash assistance while others do not.

Despite the various challenges in CVA, users were satisfied and highlighted several areas where they would use the cash/vouchers.

- Open small businesses
- Education: payment of school fees and enrollment of children that are currently not in school.
- Send some of the money to dependents
- Household expenses i.e. water, electricity
- · Day-to-day needs i.e. food, soap.
- Deposit in a savings account and build their creditworthiness

Users preferred unconditional transfers

A majority of the users (22 users) preferred receiving unconditional transfers. In this way, they preserve the ability to choose the items they want and spend their money on needs other than food, such as clothing, while several other transfers can be tied to food.

"I can access whatever I need with unconditional transfers." Host community member, Kalobeyei

Sixteen users preferred conditional cash transfers, as this was what they had experienced before (Figure 12). Two highlighted that accountability with conditional cash transfers was easier, as unconditional cash transfers were prone to misuse by beneficiaries, leading to unintended negative consequences.

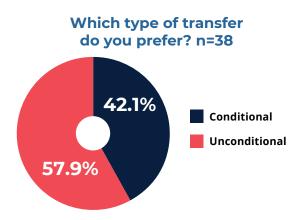


Fig. 12: Participants' preferred type of CVA

Digital technology in CVA

While participants were not fully aware of the different digital technologies used for CVA (see Figure 16), several mentioned having seen different technologies used in the programming process, including registering details and capturing biometric identifiers, such as fingerprints, that were used to digitally verify individuals and grant access to aid and digital payment mechanisms.

"A computer or phone is used to capture my details which includes my biodata i.e. name, age, although some people do not know their age. If one has their passport, alien card or manifest, this helps to speed up the process as their details are available and verifiable. My fingerprints are taken and sometimes a photo." Philip Ekal, refugee, Kalobeyei

"Our ration cards have every household member's fingerprints embedded in them such that when we receive aid using the ration card, any family member can go to the distribution point, the barcode on it is scanned, fingerprints compared to what is in the card, the ration card is hole punched and aid distributed." Dimo, refugee, Kakuma

"Digital payments I have seen involve schoolgirls. They receive aid using their Equity bank cards. The girl can either use their household's bank account or if she does not trust other family members, she can get a new account using her individual number on the manifest." Refugee, Kalobeyei

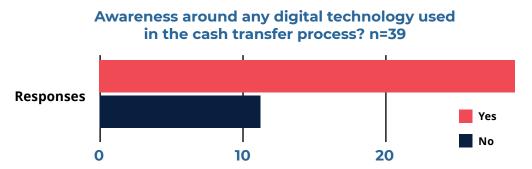


Fig 13: Participants' awareness of digital technology used in CVA

Problems or risks caused by digital technologies

The interviews with the participants revealed some of their concerns with digital technologies used in CVA programming. Electricity shortages and poor mobile and internet connectivity causes some technologies to fail, such as when computers are used to register individuals, resulting in dissatisfaction with processes as expressed by the participants. It was also noted that the participants were heavily concerned about data protection.

"My community members have concerns that data may leak to unintended parties, but if handled with care, there is no concern" Sabrina, refugee and chair of Kalobeyei village.

Migrant participants, especially, viewed their data as highly sensitive. So, much as they trust NGOs, such as KRCS or UNHCR, with their data, assurances around data protection and consent must be maintained by the respective organizations.

Disparities in literacy affect the use of digital technologies, namely the concept of security PINs. The use of different payment mechanisms, such as M-Pesa and direct transfers to bank accounts, require one to manage a security PIN. However, several participants noted that many community members did not know or understand the importance of PINs. Moreover, the process of PIN recovery is usually complicated and confusing.

"I know of community members who have their Bamba chakula cards with the community agents, they give out their cards as well as their PINs and the third party manages this for them. This is not safe and sometimes results in fraud." Refugee, Kalobeyei

Participants believed that cash transfers were an effective method of assistance

Are cash transfers an effective method of assistance for your integration or adaptation to the territory that you are in?

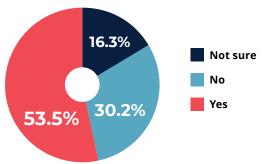


Fig. 14: Participants' perception of the effectiveness of CVA in the migration context

Slightly more than half of the participants believed that CVA is an effective method of assistance, while about 30 per cent preferred other modalities of aid. The remaining participants were unsure as to the effectiveness of cash transfers.

Those acknowledging CVA's effectiveness cited several aspects:

· Autonomy and power c hoice

"It is effective because I spent it on my immediate needs. I bought food that I needed and paid school fees." Female refugee, Kakuma camp

Unlike other modalities of aid, cash transfer gave a majority of the participants the power of choice to spend on what they most needed which included; food, investing in business, education and clothes. It was noted that healthcare services within the camp were free unless one needed to buy drugs from private pharmacies or sought treatment at private centres outside the camps.

• Introduces a form of security in the new territory.

"Because even someone who doesn't have a national ID can get assistance." 25-year-old male from the host community

"When coming into the country, migrants are on the run so they don't even have shoes or clothes. Cash helps them with these basic needs even for their kids and this eases one's adaptation to the new territory as well as gives them a sense of security in the new territory." mention host community member

Whether participants had a national ID, alien card or manifest, or did not have any form of identification, several could still get assistance in their new territories. However, this was mostly cash, as for other payment mechanisms, they needed to identify themselves.

Additionally, payment mechanisms used in current CVA processes also ensure the security of aid. Those who perceived CVA as ineffective in migration contexts cited dissatisfaction with the process (when network issues cause it to fail, for instance) and fraud as a result of relying on a third party to access M-Pesa as their major reasons.

Digital identities

The concept of functional digital identities is poorly understood

It was evident in the interviews that participants had not heard of the concept of a functional digital identity. Following a brief introduction to the concept, however, 23.7 per cent of participants reported having seen or used something similar. For example, this included the identities issued by WFP or digital staff identities/gate passes.

Digital Id; have you used something like this?

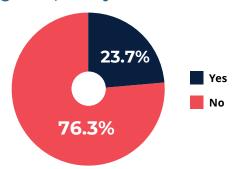


Fig. 15: Participants' prior use of digital ID

The difference between a functional digital identity and a document establishing an identity, such as an ID card

Differences highlighted by participants concerning functional digital identities and ID documents included:

- ID is foundational; a digital identity is functional
- data can be added to a digital identity, which is accessed using a scanned barcode and is presumably paperless; while an identity document is a physical card
- a digital identity can contain one's account information, credit history, health records and so on, regardless of age; an identity document, such as a national ID, contains one's name, age, detailed area of origin, fingerprints and any other information as requested by the government.

"A functional ID can be used to serve only one purpose; this is mostly assistance. Cannot be used to open an M-Pesa account, maybe one can use it to apply for jobs." Sabrina, refugee and chair of Kalobeyei village.

"An identity document is issued to those above the age of 18 and is used to access national services. Digital ID can give everybody assistance and services." Refugee, Kalobeyei

Participants would trust digital identities

While about half of the participants would trust digital identities, just over a quarter indicated that they would not trust digital identities after pointing out various problems. Just under a tenth said their trust would depend on unspecified factors and the rest were unsure (Figure 16).

Participants indicating trust in digital identities noted that this was mainly because they would trust the organization issuing the digital identity, assured that their data would be kept safe (one that they have interacted with before, namely KRCS, which is mandated to provide healthcare services within the camp, communities will easily trust the digital identity if KRCS decides to issue



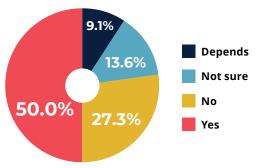


Fig. 16: Participants' trust in digital identities

them to improve healthcare service delivery). In addition, they noted that such identities could mean everyone gets access to humanitarian aid and they could easily access their details with their digital identities. Two participants mentioned that they would not trust digital identities as they had never seen one being used before and they were not familiar with the functions of digital identity.

"No, I would not trust a digital identity because I do not know much about it. Some communities will reject the concept just as they did the Huduma number due to lack of communication i.e. the Huduma number was associated with satanism/cultural beliefs, this saw communities run away during the registration period. Illiteracy is also a huge contributing factor to communities rejecting the Huduma number." Chair, Kalobeyei village 3

Overall, it was noted that trust in digital identities depended on several factors:

- 1. Communication to communities. Before digital identities are accepted by communities, proper communication around their use, the access to services they provide and the data collected is key.
- 2. Data confidentiality and privacy. The high sensitivity of personal data in the migration context implies increased concerns around data protection, including consent before sharing personal data and digital identities to be secured with PINs (illiteracy may affect this).

"Will my data be shared with governments? Because governments can use such data to track someone." Migrant, Kakuma camp.

3. Concerns related to poor mobile and internet connectivity.

"Due to poor network connectivity in some villages means when the network goes off it is hard to access it."

4. The type of services one can access with a digital identity.

Opportunities presented by digital identities

Participants identified two main advantages of using digital identities: improved access to humanitarian services, namely continuity of healthcare services when migrants move between Kenya and Sudan, and inclusivity in Humanitarian aid programs such as CVA. Participants also thought that digital identities would be useful to store their documents, especially academic ones, that, when lost, take about three months to replace, as well as other identity documents.

Several opportunities for using digital identities specific to migration contexts were also identified:

- 1. Digital health credentials to ensure continuity of care for migrants
- 2. Digital financial credentials to build one's creditworthiness.
- 3. Digital work and educational portfolios.
- 4. Restoring family links

Digital identities will make it easier to access humanitarian services

Despite having not previously interacted with digital identities, participants perceived that digital identities would make it easier for them to access services, specifically:

- CVA: digital identities could be used to uniquely identify individuals when they do not have their manifest or alien card, which take a long time (three months) to be processed
- health services: digital health credentials could ensure continuity of care of migrants within the camp and along their migratory journeys
- · financial services.

Do you think Digital Identities will make it easier for you to access humanitarian service

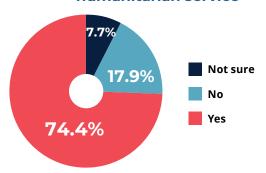


Fig. 17: Participants' perceptions of digital identities' enabling access to services

According to the participants, digital identities would mean improved management and safe storage in a way that enables them to maintain control over their personal data. Moreover, humanitarian aid organizations would no longer have to register and identify beneficiaries for each new programme.

"Could this mean that many questions will be avoided by service providers as my details will be well documented somewhere?" Male migrant

"I tend to lose my hospital book but the digital identities can help show my medical history." Female migrant, Kakuma camp

Questions were also raised on the accessibility of digital identities:

- 1. How can users access their credentials when critically ill and unable to talk? Do they have to share their secret PIN with a designated third party?
- 2. Beyond humanitarian services, would one be able to access government services using humanitarian digital identities?
- 3. What happens when there is no connectivity at all? Poor or inexistent mobile and internet connectivity are one of the main challenges experienced along migratory journeys.

All 43 participants agreed that digital identities would represent a dignified way for them to obtain services. For them, dignity derives from owning their data, given data's importance and sensitivity in the migration context.

Other reasons highlighted by the participants included:

- 1. Minimized data collection: participants do not have to be identified and registered every time they receive aid.
- Consent: most participants did not have a real sense of control over when and how their data are collected.

Participants also agreed that they would be comfortable with technological access to their digital identity (Figure 18).

Would you be comfortable with technological access to your digital identity?

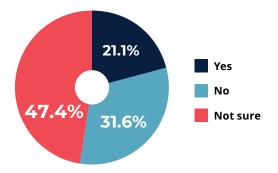


Fig. 18: Participants' comfort with technological access to digital identities

Despite participants being adept at using mobile devices, most were not sure whether they would be comfortable with technological access to their digital identity. They did not understand what technological access meant and were wary of the use of PINs to access their data given literacy challenges. However, those who were comfortable with technological access to their digital identity mainly cited being able to access their information as the reason.

Participants revealed that digital identities would enhance their privacy and reduce their exposure to authorities. For them, security PINs will ensure that they have control over who can get to see their personal details, as well as how and to whom they give consent to access their details.

Risks

Several risks and challenges of digital identities emerged during the consultations.

- 1. Inadequate dissemination of information about digital identities could result in and confusion. Low literacy levels could affect the security and privacy of digital identities and technological access to the wallets.
- 2. Poor mobile and internet connectivity within the camps.
- 3. Loss of one's digital identity along a migratory journey
- 4. Difficulties with technological access to digital identities, for instance due to poor mobile and internet connectivity or low literacy levels.
- 5. Risks of data and digital identities falling into the wrong hands

Have you ever had to give informed consent in the past in order to obtain humanitarian assistance?

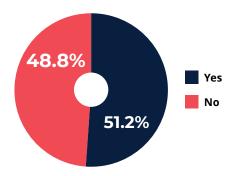


Fig. 19: Informed consent in participants' prior access to humanitarian assistance

Several participants consulted were not concerned about the risk that their information or location could be accessed without their knowledge or consent, mentioning that they believed that the security PINs they set would protect their data. Trust in humanitarian organizations can also blur the lines when it comes to risks around users' data.

"No. Unless someone steals the PIN, but without the PIN, no concerns." Sabrina, refugee and chair of Kalobeyei village.

THE FUNDAMENTAL PRINCIPLES

OF THE INTERNATIONAL RED CROSS AND RED CRESCENT MOVEMENT

Humanity

The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

Impartiality

It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

Neutrality

In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

Independence

The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

Voluntary service

It is a voluntary relief movement not prompted in any manner by desire for gain.

Unity

There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

Universality

TheInternationalRedCrossandRedCrescentMovement, in which all societies have equal status and share equal responsibilities and duties in helping each other, is worldwide.



The International Federation of Red Cross and Red Crescent Societies (IFRC) is

the world's largest humanitarian network, with 192 National Red Cross and Red Crescent Societies and around 14 million volunteers. Our volunteers are present in communities before, during and after a crisis or disaster. We work in the most hard to reach and complex settings in the world, saving lives and promoting human dignity. We support communities to become stronger and more resilient places where people can live safe and healthy lives, and have opportunities to thrive.