Key Trends from Round 3 of the GSMA Mobile for Humanitarian Innovation Fund

December 2019

The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with almost 400 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in **Barcelona**, **Los Angeles** and **Shanghai**, as well as the **Mobile 360 Series** of regional conferences.

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GSMA Mobile for Humanitarian Innovation

The GSMA Mobile for Humanitarian Innovation programme works to accelerate the delivery and impact of digital humanitarian assistance. This will be achieved by building a learning and research agenda to inform the future of digital humanitarian response, catalysing partnerships and innovation for new digital humanitarian services, advocating for enabling policy environments, monitoring and evaluating performance, disseminating insights and profiling achievements. The programme is supported by the UK Department for International Development.

Learn more at **www.gsma.com/m4h** or contact us at **m4h@gsma.com**

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Acknowledgements:
Vera Bersudskaya

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In 2019 nearly 132 million people globally require humanitarian assistance and protection.[1] The GSMA Mobile for Humanitarian (M4H) Innovation Fund was launched to promote innovation in the use of mobile technology and catalyse shared value partnerships to address humanitarian challenges. This report analyses trends in applicant profile, target geographies, Mobile Network Operator (MNO) engagement, thematic focus areas, stage of scale, as well as type of innovation and technology used.

Recent evidence shows that humanitarian stakeholders and the private sector are increasingly recognising the potential to offer essential products and services across the emerging digital humanitarian ecosystems.[2] For example, GSMA research **The Digital Lives of Refugees** reveals that refugees are actively using mobile technology to establish and maintain connections, access entertainment, stay informed, and conduct business, albeit with notable differences across regions. **Digital Livelihoods for People on the Move** study by UNDP offers an overview of existing digital and digitally mediated livelihoods, presenting opportunities for digital and digitally mediated work, and discussing key demand- and supply-side barriers to scaling such solutions.

1. https://www.unocha.org/sites/unocha/files/GHO2019.pdf, p. 4
2. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/12/Landscaping-the-digital-humanitarian-ecosystem.pdf

Key Trends from Round 3 of the GSMA Mobile for Humanitarian Innovation Fund

Round 3 Mobile for Humanitarian Innovation Fund Focus

In July 2019, with support from the UK Department for International Development (DFID), the GSMA launched the third round of the M4H Innovation Fund across four main regions – Asia and the Pacific, Latin America and the Caribbean, Middle East and North Africa (MENA), and Sub-Saharan Africa. This third funding round sought to support projects offering mobile-enabled solutions to challenges associated with forced displacement and complex humanitarian emergencies.

Complex humanitarian emergency	Forced displacement
• Extensive threat(s) to lives and livelihoods • Widespread damage to societies and economies • Need for large-scale, multi-faceted humanitarian assistance	• Forced removal of a person from his/her home or country • Displacement due to armed conflict or natural disaster • Protracted displacement

Recognising that projects require different levels of funding and support through the project lifecycle, the Fund accepted proposals to (1) adapt existing mobile-enabled solutions for humanitarian contexts, (2) test and validate new models of service delivery, and (3) scale up solutions with proven potential for impact in humanitarian contexts.

Stage of scale	Description
Category 1: Adapt existing mobile enabled solutions for humanitarian contexts	• An established project that is revenue generating in commercial markets. • The project will have been available for a minimum of 2-4 years and more than one viable product will be available. • Grant funding will be used to adapt the current business model to humanitarian context(s) and begin pilot testing the model within the lifetime of the grant. • Organisations will be expected to ensure they have access to relevant humanitarian expertise required to undertake the work or to partner with organisations who can provide this support as part of their project proposal.
Category 2: Test and validate new models of service delivery	• A minimum viable product (a product that already exists and has been tested but which may require further adaptations) in a humanitarian context ready for roll-out / distribution. • The project will have carried out market research and some market validation activities and have evidence that there is market demand with an understanding of the model of operation required. • Grant funding will be used to support the roll-out of the product or service, to validate uptake of the product or service and make further adaptations to the product or service. • Projects should be aiming to collect actionable results by the end of the grant period to support further expansion or pivoting.
Category 3: Scale up solutions with proven potential for impact in humanitarian contexts	• An established product or and service which has already been pilot tested in a humanitarian setting for at least 12 months. • Grant funding should support further market validation, scaling or replication of the existing product or service, within or across new geographies. • Necessary MNO and critical partnerships should already be developed and an understanding of the models of operation and levels of subsidy required should be known. • Projects should be aiming for a transformative step up in the availability or presence of their product or service during the grant period, with success monitored over time.

As partnerships are critical to delivering lasting impact, the call for applications requested proposals that represented a collaboration between two or more organisations: mobile network operator (MNOs), non-governmental organisations (NGOs), humanitarian organisations, emergency/environmental bodies, social enterprises and/or private for-profit organisations. Projects also had to demonstrate a plan for long-term sustainability beyond the lifespan of the grant.[3]

3. UN agencies, academic institutions and government bodies could not serve as lead applicants but were encouraged to join eligible partnerships as an implementing partner.

Applicants also had to demonstrate that they had already engaged or planned to engage with one or more MNOs to support the design, implementation or future sustainability of their project.

The Fund was particularly interested in applications seeking to impact one or more of the five key themes within humanitarian contexts:
1. Mobile-enabled utilities, 2. Gender and inclusivity, 3. Mobile financial services, 4. Digital identity, 5. Food security, adaptation and resilience to climate change.

It also encouraged projects involving diverse and inclusive project teams, innovations designed and led by local innovators addressing local issues, innovations designed by or in collaboration with targeted communities, strong involvement from local / national organisations, inclusivity in the design of the innovation (gender, disability, cultural and ethnic considerations, language), as well as projects which consider or address issues of environmental impact and sustainability.

Our 5 core themes

1. Mobile-enabled utilities
2. Gender and inclusivity
3. Mobile financial services
4. Digital identity
5. Food security and climate change

Methodology

This report is based on in-depth analysis of concept note submissions for Round 3.[4] The report also draws comparisons across Rounds 1, 2, and 3. **As Fund objectives and eligibility criteria have evolved from one round to the next, applicant pools are not entirely comparable across the three funding rounds.** Round 1 focused on projects seeking to assist or protect individuals and communities affected by disaster and crises whereas Rounds 2 and 3 focused on complex emergencies and forced displacement contexts. Moreover, Round 3 required applicants to have an MNO partner or a plan to engage with one or more MNOs. In previous rounds such engagement was strongly encouraged but not required.

M4H Innovation Fund Applicants

Due to increasingly stricter Fund eligibility requirements, the number of applicants decreased across rounds. Round 1 accepted applications from stand alone entities. Round 2 required applicants to apply in partnership with another organisation. In Round 3, applicants were required to have an MNO partner or a plan to engage with one or more MNOs. In previous rounds, such engagement was strongly encouraged but not required.

Round 1	Round 2	Round 3
assist or protect individuals and communities affected by disaster and crises	empower, assist or protect individuals and communities affected by complex emergencies and forced displacement	provide solutions to challenges associated with forced displacement and complex humanitarian emergencies
274 applications*	**264** applications*	**150** applications*
97 countries	**77** countries	**67** countries
£44.5M requested	**£55.4M** requested	**£31.7M** requested

** In Round 1, 199 of the 274 submitted applications were eligible for funding. For Round 2, this figure was 247 of 264 applications, and in Round 3, 136 of 150 applications.*

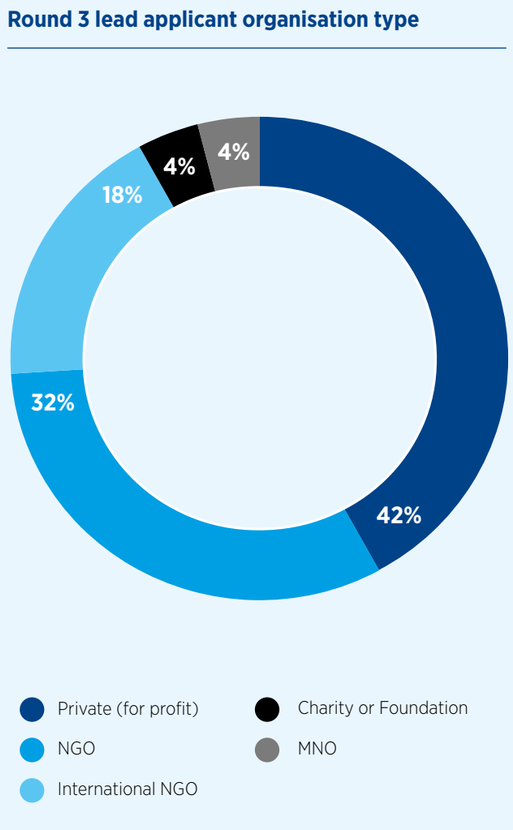
4. Concept note questionnaire is included in the Appendix. Data cleaning was performed to exclude outliers and ensure accuracy of key variables, such as organisation type. Unless otherwise noted, only eligible (136 of the 150 submitted) applications are included in the figures. Descriptive summary statistics and cross-tabulations are supplemented with qualitative analysis and coding of several open-ended responses.

Subsequent trends analysis is limited to Rounds 2 and 3 because these two rounds focused on complex humanitarian emergencies and forced displacement, required a partnership, actively encouraged MNO involvement, precluded UN agencies, academic institutions and government bodies from being lead applicants, and focused on five core GSMA M4H themes.

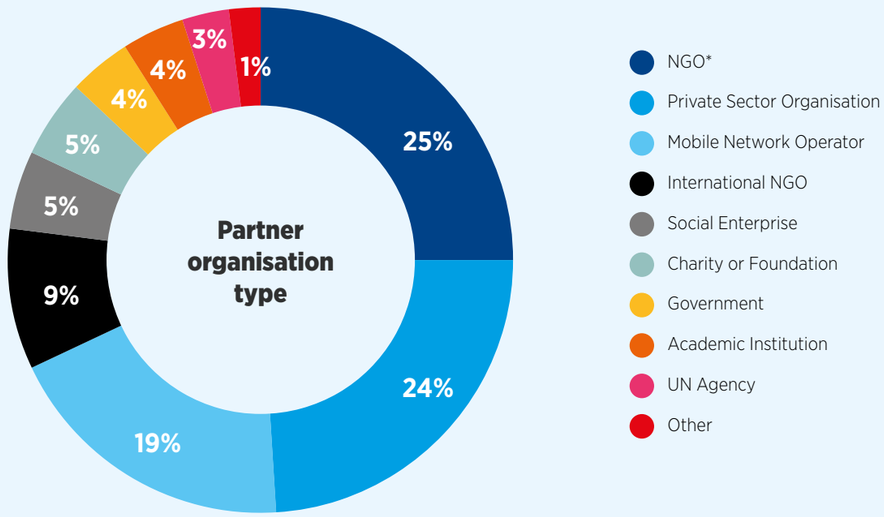
Lead applicant profile remained similar across Rounds 2 and 3. Across both rounds humanitarian organisations – local NGOs, international NGOs, charities or foundations – accounted for slightly more than half. Private for-profit organisations (excluding MNOs) led 4 in 10 applications, with the remaining 4 per cent spearheaded by MNOs.

Within the 'humanitarian organisation' category, local NGOs led nearly a third (32 per cent) of applications in Round 3, followed by international NGOs (18 per cent) and charities or foundations (4 per cent).

Lead Applicant Organisation Type, by Round



Some 449 organisations were involved in eligible Round 3 proposals: 136 applicants convened 313 partner organisations. Private for-profit organisations including social enterprises (but excluding MNOs) were the most likely partners (29 per cent), followed by local NGOs (25 per cent) and MNOs (19 per cent). International NGOs, Charities or Foundations and UN Agencies together accounted for 17 per cent of partners. Government (4 per cent) or academic institutions (4 per cent) involvement was uncommon.

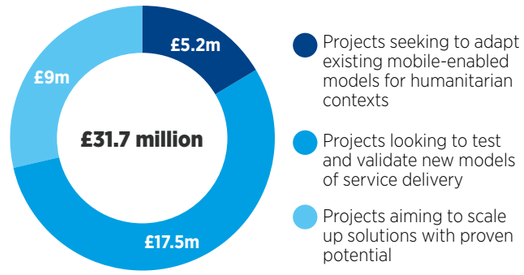


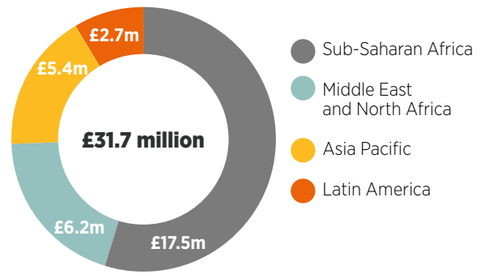
** Includes community-based organisations, associations, cooperatives. NOTE: United Nations agencies, academic institutions, and government bodies could not serve as lead applicants but were encouraged to join eligible partnerships.*

Funding

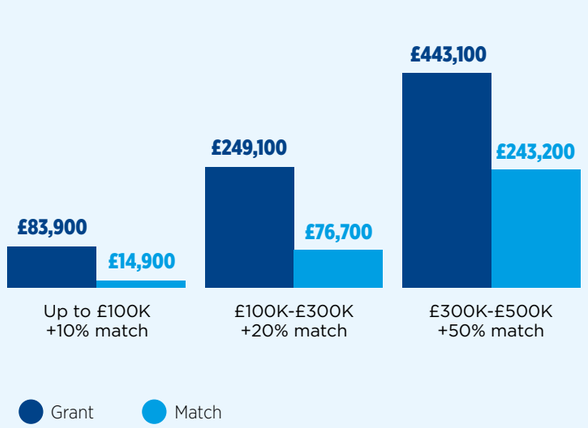
Applicants submitted proposals for a total of **£31.7M**: **£5.2M** for projects seeking to adapt existing mobile-enabled models for humanitarian contexts, **£17.5M** for projects looking to test and validate new models of service delivery, and **£9M** for projects aiming to scale up solutions with proven potential for impact in humanitarian contexts. Requests for project implementation in Sub-Saharan Africa amounted to **£17.5M**, followed by **£6.2M** from Middle East and North Africa, **£5.4** from Asia and the Pacific and **£2.7M** from Latin America and the Caribbean.

The Fund required matching contributions in order to amplify the impact of catalytic funding it provides. Overall, applicants mobilised £12M in matching funds.





Average requested grant and proposed match



Applicants were asked to provide the anticipated source of matching funds. At least half of the match amount had to be invested in cash (rather than in-kind).

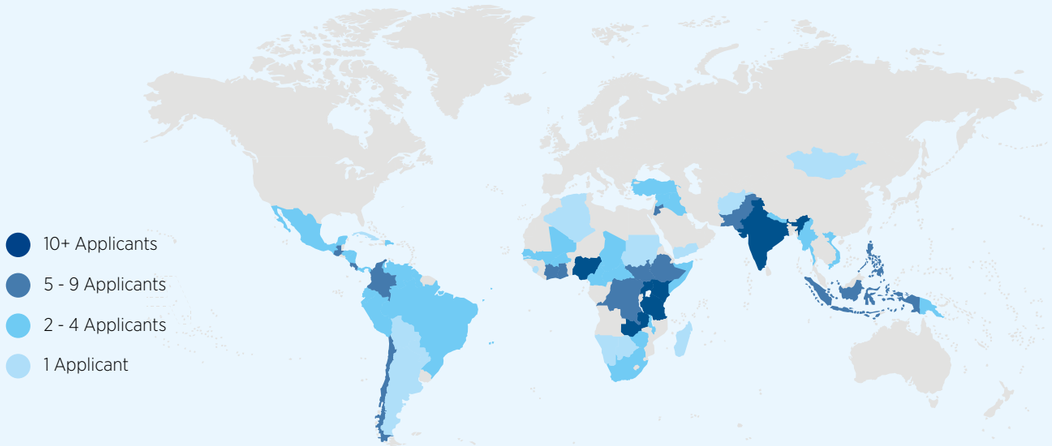
The **proportion of applicants** reporting that they would make part of the **contribution in-kind** grew as the contribution amount increased: from **54% to 59% to 64% for the three categories of funding.**

Target Geographies

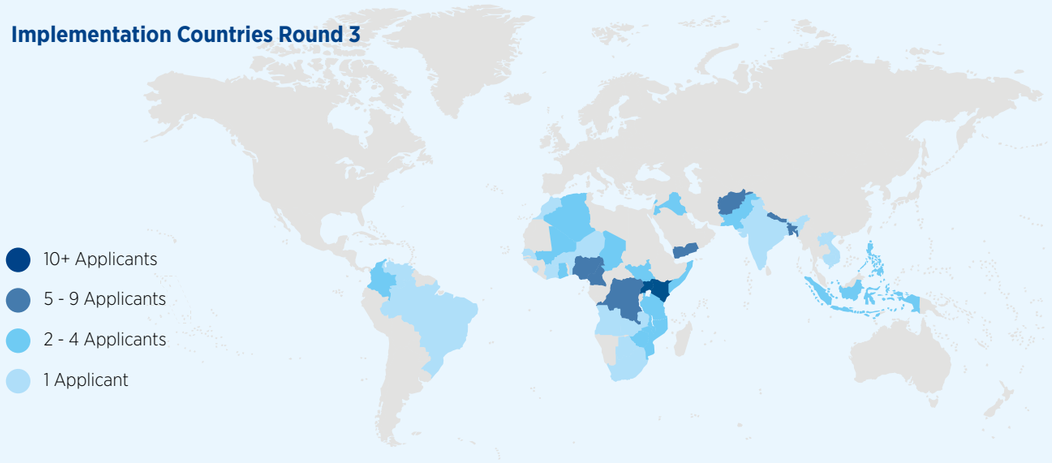
The nature of humanitarian crises varies across regions: Asia and the Pacific and Latin America and the Caribbean are prone to natural disasters and the impacts of climate change, whereas in the Middle East and North Africa needs are driven by protracted armed conflicts, civil unrest and political instability. West and Central Africa face food insecurity, epidemics and natural disasters. Moreover, the majority (54 per cent) of people needing assistance today are affected by six protracted crises situations in Yemen, Syria, DRC, Ethiopia, Nigeria and South Sudan.

Uganda, Kenya, and Nigeria remained the most popular implementation countries across the Fund's Rounds 2 and 3. This may reflect the fact that they are affected by protracted crisis situations in South Sudan, Somalia and Nigeria. Round 3 saw a drop in applications for projects in Bangladesh, Ethiopia, Ghana, India, Nigeria, Pakistan, Rwanda, Tanzania and Zambia.

Implementation Countries Round 2

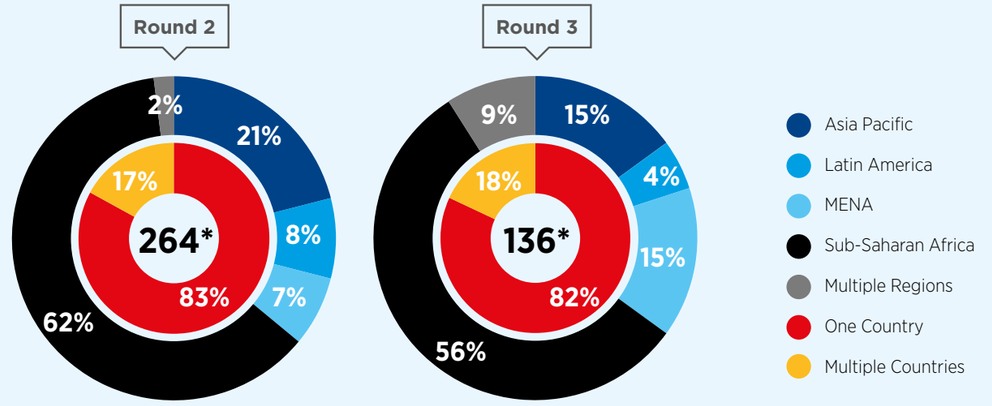


Implementation Countries Round 3



At the same time, there was a surge in applications for projects in Afghanistan, Cameroon, Nepal, Somalia, and Yemen. According to UN OCHA, populations in need of humanitarian protection nearly doubled since last year in Afghanistan due to rising political tensions, lasting impact of drought and returnee anticipation.[5] Cameroon was affected by the Boko Haram crisis in the north, influx of refugees from Central African Republic, and growing impact of conflict in English-speaking parts of the country.[6] Somalia continued to face climate shocks, conflict and insecurity.[7] Yemen is increasingly at risk of famine as a result of conflict escalation and the associated economic collapse, with 80 per cent of the population requiring food assistance and 8.4 million suffering from extreme hunger.[8]

Implementation Region and Countries, by Round



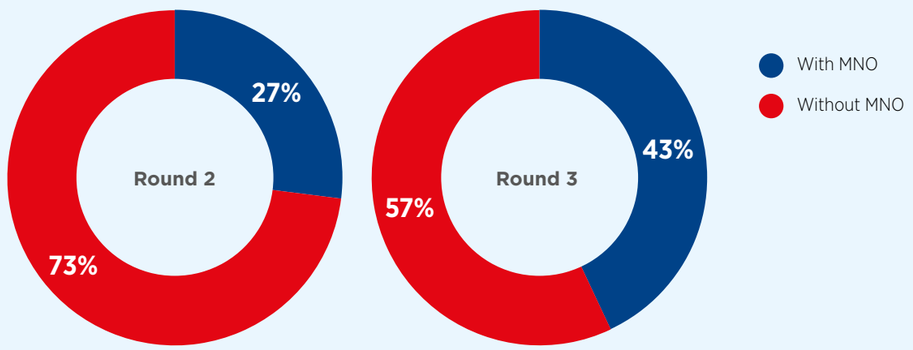
Overall, Sub-Saharan Africa remained the **focus region** for the majority of applicants. Interestingly, Round 3 applicants had a greater cross-country and cross-regional focus. In Round 2 most projects focused in one country (83 per cent), while in Round 3 most projects (82 per cent) were implemented in multiple countries. In Round 3, a larger share of projects was also implemented across different regions (9 per cent vs. 2 per cent).

5. https://www.unocha.org/sites/unocha/files/GHO2019.pdf, p. 25.
6. Ibid., p. 25
7. Ibid., p. 37
8. Ibid., p. 16

MNO Engagement

Round 3 required applicants to demonstrate they have already engaged or plan to engage with one or more Mobile Network Operator (MNO) to support the design, implementation or future sustainability of their project. It is therefore not surprising that Round 3 saw a relative increase in MNO engagement as official partners.

Application Partnership Type, by Round



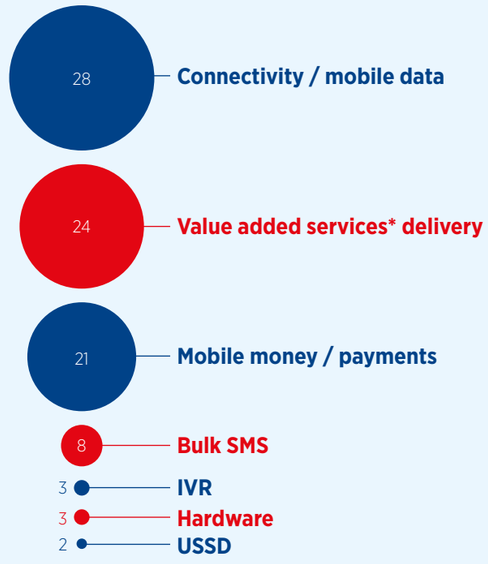
MNO partners were primarily brought on to provide value added services,[9] connectivity/mobile data, and mobile money. MNOs offered connectivity and mobile data, allowing access to internet, information crowdsourcing, real-time coordination, powering apps.

MNOs also enabled delivery of value added services, including m-health, mobile learning, and PAYG utility models.

MNOs frequently provided mobile money infrastructure and delivered mobile disbursements, such as cash transfers.

9. Value added services include mobile health, mobile education / learning, and Pay-As-You-Go electricity or water services.

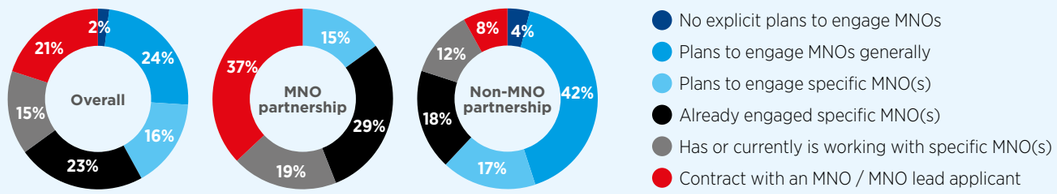
Services MNO Partners Provided



- Applicants were asked to provide a brief description of each partner. Descriptions of MNO partners were coded and the size of the bubbles on the left represents the relative frequency each service was mentioned.
- MNOs most often provided connectivity and mobile data, allowing access to internet, information crowdsourcing, real-time coordination, powering apps.
- MNOs also enabled delivery of value added services, including m-health, mobile learning, and PAYG utility models.
- MNOs frequently provided mobile money infrastructure and delivered mobile disbursements, such as cash transfers.
- Another common service was bulk SMS blasts to disseminate information for awareness raising or market project products and services.

While 43 per cent of applicants included MNOs as partners in their submissions, 59 per cent of Round 3 applicants had already engaged with MNOs. The 59 per cent consisted of: 21 per cent applicants who had already contracted, 15 per cent who were working with MNO(s), and another 23 per cent who had engaged MNOs in discussions and/or project plans. However, 40 per cent of applicants , of whom a minority named specific operators they intended to contact. Applicants who had a contract or were already working with an MNO were relatively more likely to be scaling a solution with proven potential for impact (27 per cent).

MNO Engagement, by Partnership Type



When asked how they have engaged or plan to engage MNOs to support the design, implementation or future sustainability of the project, many (not all) applicants also described the type of contribution they expected from MNOs. The expected contributions of MNOs can be broadly grouped into six buckets:

Provision of core services
(e.g. SIM cards, mobile data, internet, (bulk) SMS, USSD codes)

Mobile financial services
(eg. Mobile money, mobile payment solutions, e-vouchers)

Preferential discounts / zero-rating
(e.g. free data on specific apps, toll-free hotlines, free SMS or discounted SMS bundles)

Technical support and tailored solutions
(e.g. hosting, app development, bi-directional voice / SMS, short codes)

Marketing support
(e.g. ATL & BTL marketing, pre-installation of apps on devices MNO distributes)

Equipment and/or data provision
(e.g. supply tablets / phones, share subscriber data)

Some applicants also described the value MNOs would derive from Mobile for Humanitarian Innovation partnerships in four key areas: customers, revenues, reputation and promotion, and agents.

Suggested value MNOs derive from Mobile for Humanitarian Innovation partnerships

Customers
- New customer acquisition
- Higher customer loyalty
- Greater customer stickiness thanks to unique features or Value Added Services
- Higher subscriber activity across voice, SMS, mobile money (e.g. with PAYGO)
- Greater uptake and activity of services thanks to subsidised rates

Revenue
- Revenue share from payment
- Revenue share from customer onboarding
- Revenue share from sales of premium version of the app, in exchange for promotion of the free version

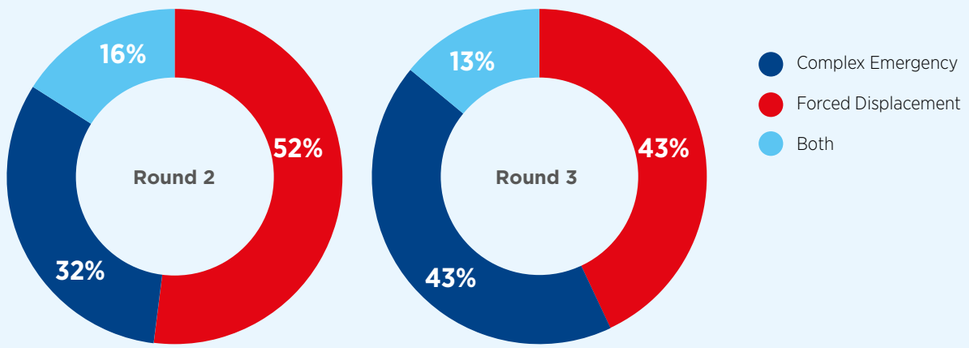
Reputation & promotion
- Reputation and customer trust boost via provision of toll free emergency services
- Creative option for fulfilling Corporate Social Responsibility (CSR) commitments
- Advertisement exchange: promote MNO products and services with target communities, if MNO includes project in its SMS & BTL marketing campaigns

Agents
- Agent network expansion via onboarding of partner agents who deliver services to displaced populations as mobile money agents
- Agent network activation through increased demand in remote areas
- Liquidity management support by humanitarian partner
- Greater network sustainability through agent income diversification via sales of other products (e.g. PAYGO)

Project Focus

Round 3 saw an even split between complex emergency and displacement contexts, resulting from increased focus on forced displacement (see definitions above).

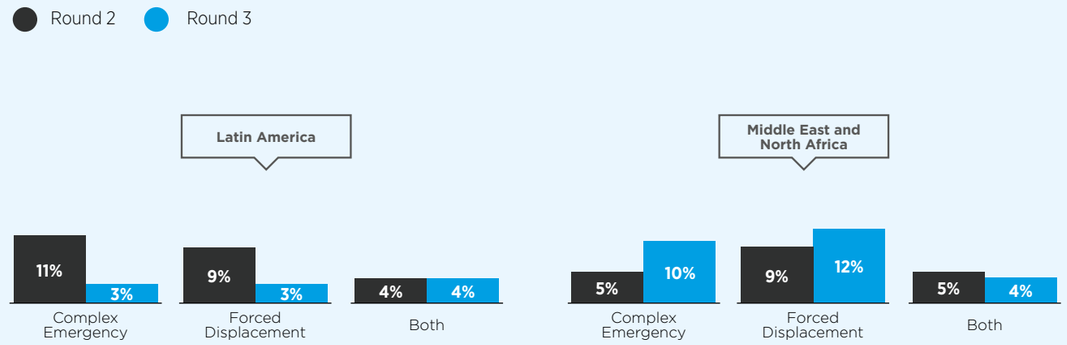
Application Partnership Type, by Round



Project Context Focus, by Region

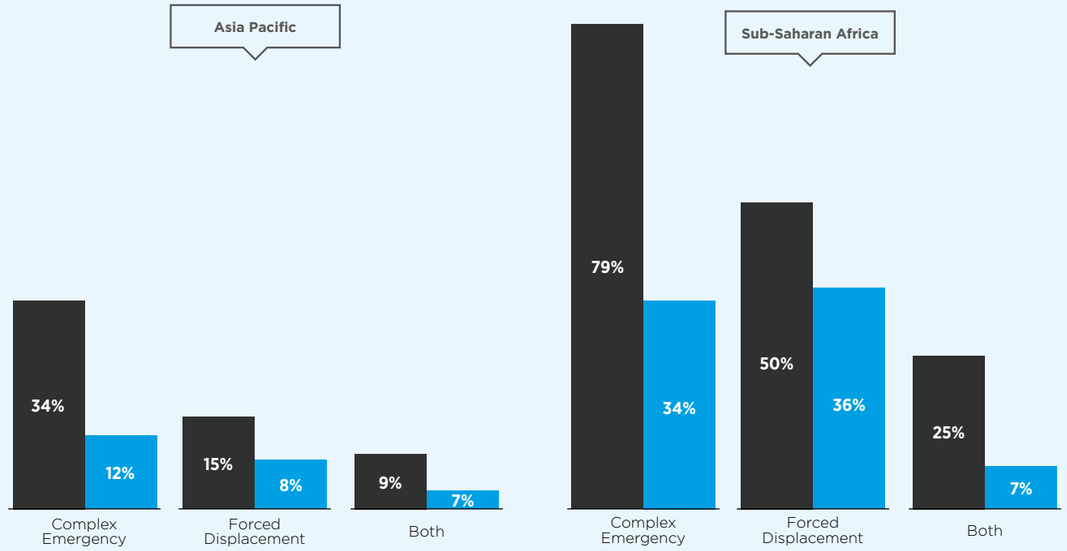
In Round 3, projects were much more evenly split between complex emergency and forced displacement than in Round 2 where more projects focused on complex emergencies.

Asia was the only region where the proportion of applications for complex emergency contexts remained higher.



EXAMPLES: resource platform for refugees and migrants, solar microgrids, anonymised Call Detail Record (CDR) to study how conflict affects civilians, interactive multi-lingual platform for Venezuelan refugees in Colombia.

EXAMPLES: mobile education courses for refugees for all levels in different languages, telehealth applications, ground image / information crowdsourcing via smartphone and SMS leveraged for artificial intelligence and industrial use cases.



EXAMPLE: smartphone-based diagnostic device to detect and locate water-borne disease and thus prevent outbreaks.

EXAMPLES: PAYGO solar, CDRs to target most vulnerable, CDRs to monitor drought, IVR / SMS information service, employment generation with kits

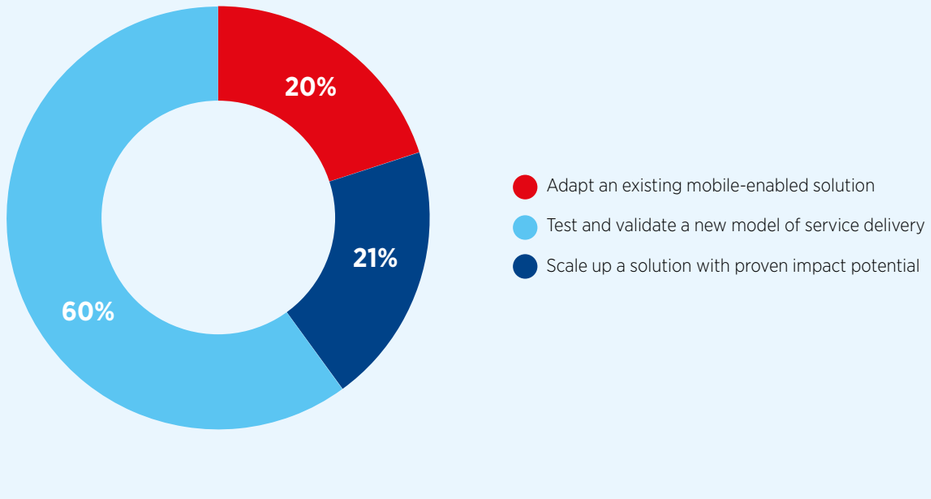
Stage of Scale

Round 3 focused on three stages of scale: (1) adapt an existing mobile-enabled solution to humanitarian contexts, (2) test and validate a new model of service delivery, and (3) scale up a solution with proven impact potential in humanitarian contexts.[10] This was an evolution from Round 2, in response to two related needs: (a) the need to push beyond multiple pilots and towards scale, (b) a desire to understand whether existing solutions could be contextualised for humanitarian contexts rather than starting from scratch every time. Whilst it's understood that not all innovation can fit into neat categories, as proposed, these categories do offer a way to understand the ecosystem and investment requirements of the applicants.

Overall, the bulk of Round 3 applicants (60 per cent) were looking to test and validate a new model of service delivery. The rest were evenly split between wanting to adapt an existing mobile-enabled solution to humanitarian contexts (20 per cent) and looking to scale up a solution with proven impact potential (21 per cent).

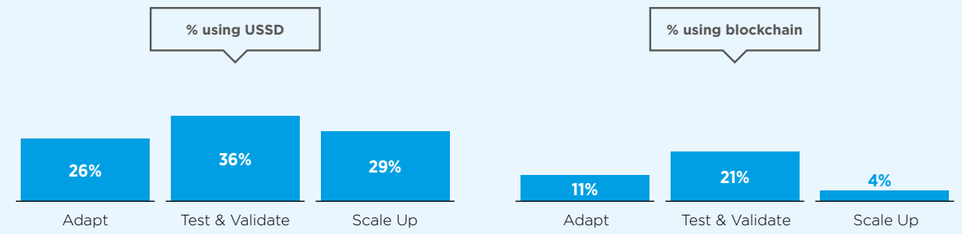
Projects testing and validating new models were more likely to use USSD, blockchain, AI and big data/Call Detail Records (CDR). SMS and IoT were relatively more likely to be used in model adaptation and scale ups. IVR was relatively more common in projects adapting existing solutions.

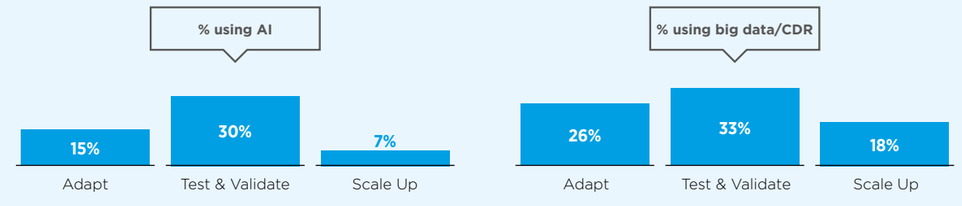
Stage of scale

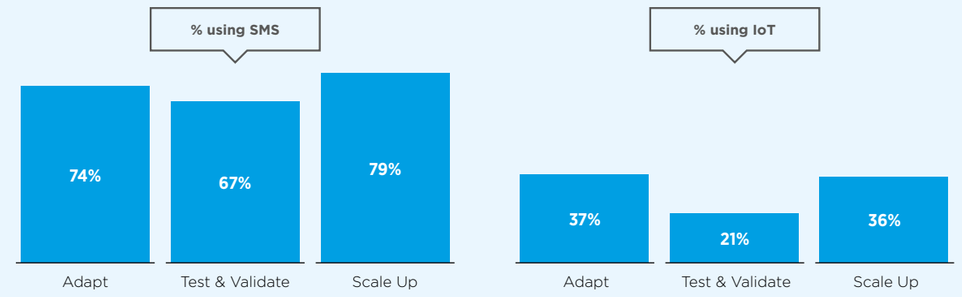


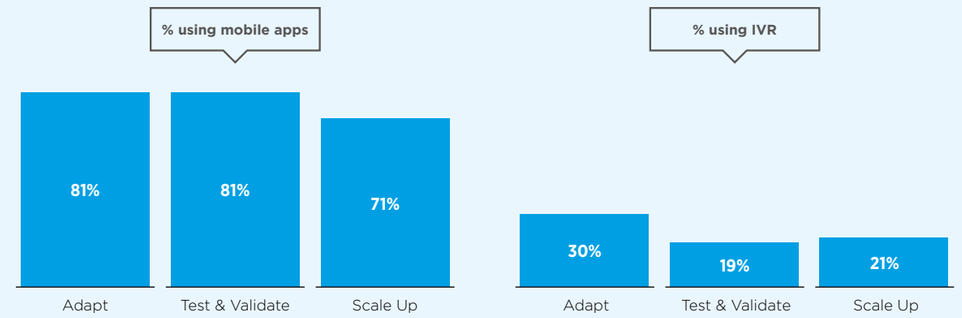
10. See section "Round 3 M4H Innovation Fund focus" for a detailed description of each category.

Use of Technology, by Stage of Scale



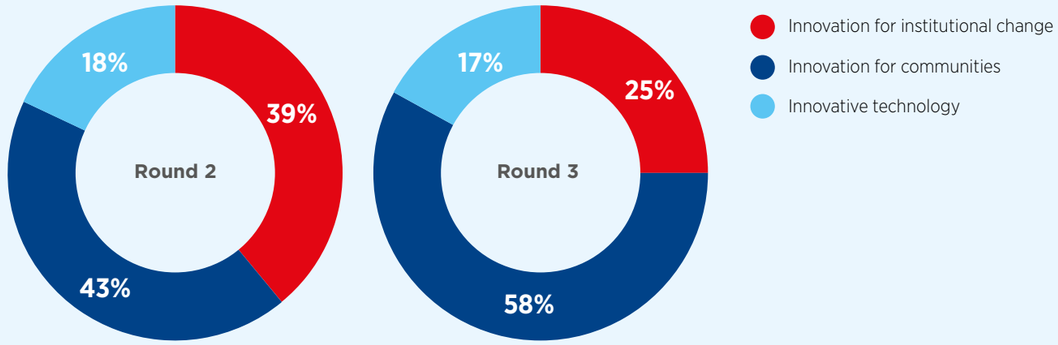






Innovation Type

Innovation Type, by Round



In Rounds 2 and 3, applicants were asked to select the **type of innovation** that best describes their project:

- **Innovation for Institutional change.**
  Where mobile technology will aid, improve or disrupt traditional humanitarian processes and systems for service delivery.
- **Innovation for communities (user driven).**
  Innovation which is driven by community participation / design and focused on end-user needs, such as increasing accessibility of services.
- **Innovative Technology.**
  The development or piloting of new and innovative technologies, for example; drones, blockchain, Internet of Things (IoT)-enabled systems, where the technology forms the central 'innovation'.

In Round 3, the majority of projects incorporated user-driven innovation for communities, rising from 42 per cent in Round 2 to 58 per cent in Round 3. There was a drop in the proportion of applicants incorporating innovation for institutional change whilst the proportion of projects using innovative technology stayed the same. MNO partnerships were more likely to focus on innovation for communities (63 per cent) and less likely to include innovative technology (12 per cent), compared to non-MNO partnerships (55 per cent and 21 per cent, respectively).

Five Core Themes

The GSMA Mobile for Humanitarian Innovation programme is targeting five core themes within humanitarian contexts: mobile financial services; mobile enabled utilities; digital identity; gender and inclusivity and food security, adaptation and resilience to climate change. **The Digital Lives of Refugees**[11] offers an in-depth, comparative look at each of these thematic areas across refugee settlements in Uganda, Rwanda and Jordan.

Mobile-enabled utilities
Harnessing mobile-enabled off-grid energy and water innovations to improve the lives of displaced people.

Gender and inclusivity
Exploring how mobile-enabled solutions can reduce the gender gap in access to digital humanitarian services and enhance equality and accessibility of assistance for vulnerable segments of the population.

Mobile financial services
Accelerating the provision of mobile financial services to enable digital cash transfers and support the livelihoods and financial empowerment and resilience of disaster-affected populations.

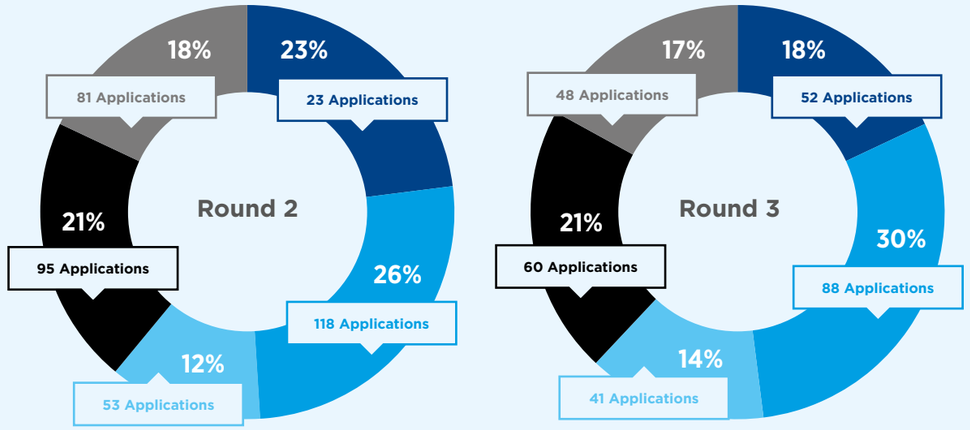
Digital identity
Leveraging mobile to enable proof of identification for people affected by humanitarian crises.

Food security and climate change
Mobile solutions for food security, adaptation and resilience to climate change.

Applicants were asked to select the relevant primary theme for their project, with the option to add additional themes where applicable. The share of projects focusing on mobile enabled utilities, digital identity and mobile financial services remained relatively similar between Rounds 2 and 3. There was a slight shift in focus toward gender & inclusivity and away from food security, adaptation & resilience to climate change.

11. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/07/The-Digital-Lives-of-Refugees.pdf

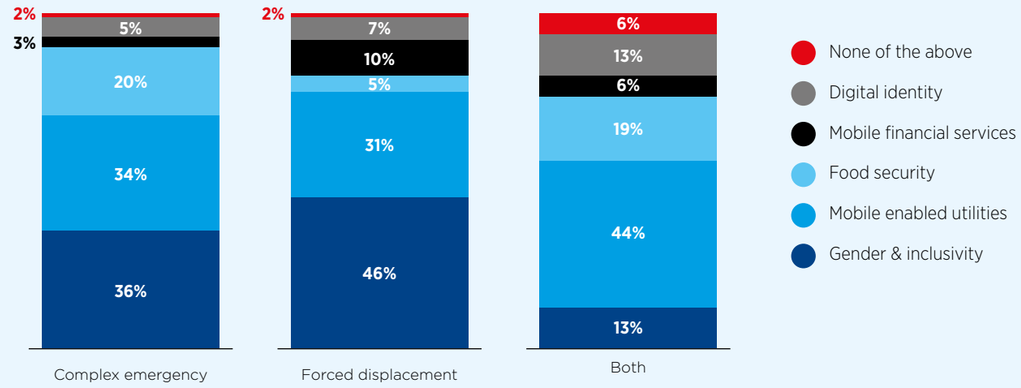
All Themes Applicants Addressed, by Round



In Round 3, there were significant differences in primary thematic focus across different humanitarian contexts. In forced displacement contexts, gender & inclusivity (46 per cent), mobile enabled utilities (31 per cent) and mobile financial services (10 per cent) were the top three primary project themes. This may reflect applicants aiming to address the needs of displaced individuals in integrating into receiving communities and accessing vital services, including utilities and financial services.

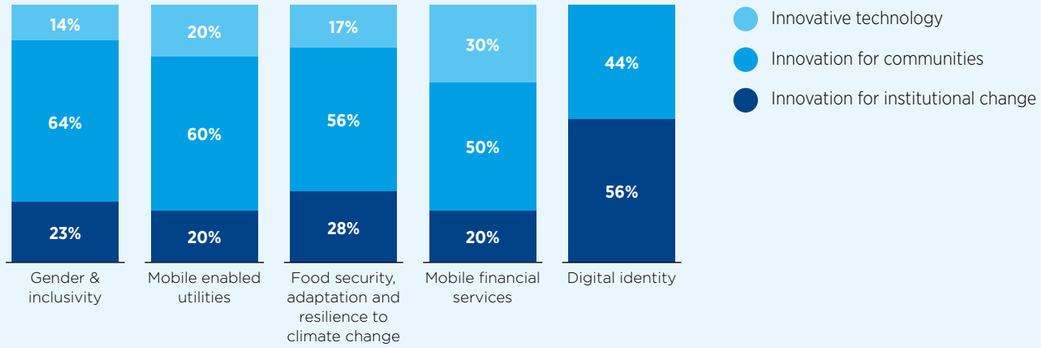
In complex emergencies, food security, adaptation & resilience to climate change (20 per cent) was a much more prominent primary project theme. Projects addressing both contexts were more likely to focus primarily on mobile enabled utilities (44 per cent), relatively more likely to focus on digital identity (13 per cent), and much less likely to have gender and inclusivity as the primary focus.

Primary Thematic Focus, by Humanitarian Context



The majority of applicants (56 per cent) focused primarily on digital identity thought of themselves as innovating for institutional change. 63 per cent of applicants primarily focused on gender & inclusivity self-identified as working on user-driven innovation for communities. Applicants with a primary focus on mobile financial services were most likely (30 per cent) to report using innovative technology.

Innovation Type, by Thematic Focus



Technology

Mobile applications were the most commonly proposed technology for use as part of solutions, followed by SMS and USSD. A quarter of projects used mobile apps, 22 per cent used SMS and 10 per cent used USSD. Prevalence of feature phones[12] and 2G connectivity[13] in humanitarian contexts underpin the use of SMS and USSD technology.

Most projects used multiple types of technology. For example:

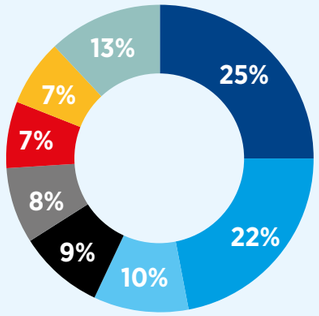
- Integrating SMS, mobile apps, social media, IVR, IoT and AI to source and disseminate critical information
- Integrating SMS, mobile money, IoT to provide utility service and manage maintenance / inventory
- Integrating SMS, USSD, IVR, big data, IoT and AI to monitor and predict humanitarian needs

However, more recent technological advances such as big data, IoT, artificial intelligence, blockchain featured less prominently across the applicant pool, likely due to technological, connectivity, and technical capacity limitations and the still nascent stage of applying tech to humanitarian challenges

Some 7 in 10 projects self-reported **commercial or semi-commercial business models**, without distinguishing whether they were 'B2C' (customers are individuals or households) or 'B2B' (customers are humanitarian institutions). Mobile enabled utilities, mobile financial services and digital identity projects were more likely to manifest commercial or semi-commercial business models.

Commercial or semi-commercial business models were more prevalent in projects looking to adapt an existing models (89 per cent) or test and validate new models (70 per cent), compared to scale ups (50 per cent). There was no discernable relationship between having a commercial or semi-commercial business model and implementation region, humanitarian context, or innovation type.

Type of technology



** Other includes blockchain / DLT (5 per cent), drones (2 per cent), proprietary software (4 per cent), mobile money (3 per cent), cloud computing, computer assisted telephone interviews, Natural Language Processing (NLP), satellite imagery, audio QR, chatbots, APIs, and specific medical devices.*

12. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/07/The-Digital-Lives-of-Refugees.pdf, p. 19
13. https://www.unhcr.org/innovation/wp-content/uploads/2018/02/20160707-Connecting-Refugees-Web_with-signature.pdf

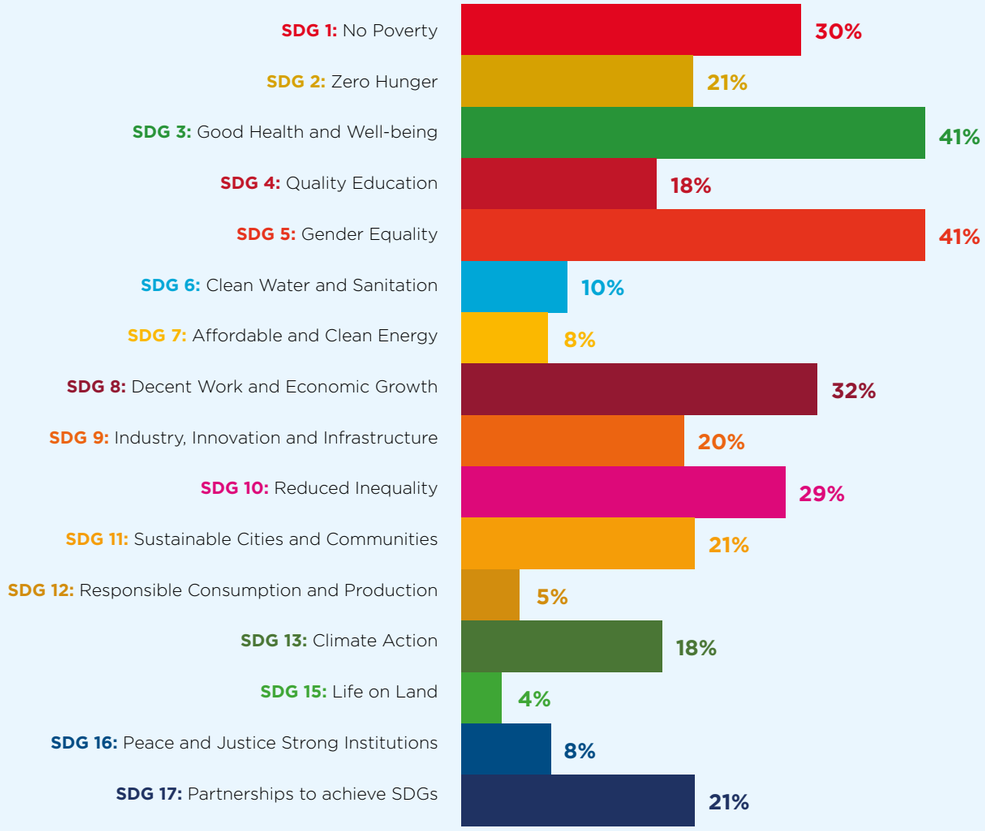
Commercial models (where revenue generated covers all costs):	Semi-commercial models (where revenue is generated but supplemented by other funding to cover costs):
• Transaction fees • Interest income • Fee-for-service / user payments • Foreign exchange spreads • Commissions • (Tiered) subscription fees (e.G. Saas) • Device sales & maintenance fees • Paid information sessions (e.G. Ussd) • Service contracts with government and/or humanitarian organisations	• MNO provides free service in exchange for exclusive provider contract • Sell advertising space • Some content paid / paid premium version • Concessionary funding from donors and investors • Discounts from mno in exchange for increased customer loyalty and mobile money activity • Revenue share on mobile money transactions • Charge businesses to be listed on the platform with free access for users

Contribution to Sustainable Development Goals

The mobile industry was the first global sector to commit to supporting the UN Sustainable Development Goals[14] and since 2015 has aimed to demonstrate a positive impact across all 17 of the goals. As part of this sector wide commitment, the M4H Innovation Fund asked applicants to identify which of the goals their projects would target.

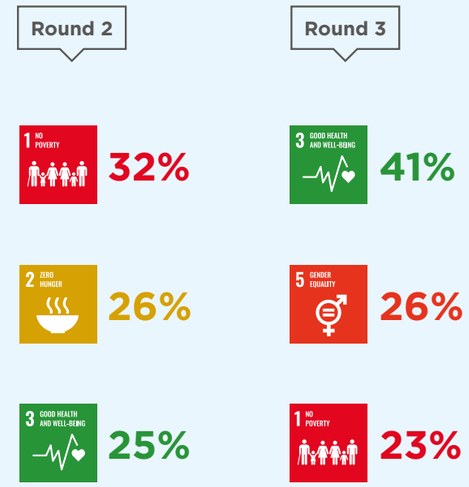
Health, gender equality and decent work and economic growth were the top Sustainable Development Goals addressed by Round 3 applicants. As with Round 2, applications covered 16 out of the 17 goals.

Sustainable Development Goals Addressed by Round 3 Applicants



14. https://www.gsma.com/betterfuture/aboutus

A shift from zero hunger to health in the top primary and secondary SDGs between Rounds 2 & 3



Poverty and gender remained popular primary and secondary SDGs addressed across Round 2 and 3. Humanitarian crises disrupt people's personal and professional lives and force them into poverty in the absence of robust social protection systems.

Women, as well as children, the elderly, and people with disabilities are particularly affected by humanitarian crises. It is encouraging to see the focus on gender equality a top focus for M4H Fund applicants.

Illustrative SDG examples from the applicant pool

- **SDG 4:** Mobile education linking to a rich database of learning resources, in a variety of languages
- **SDG 5:** Women's employment generation opportunities, access to education platforms
- **SDG 11:** Information, interaction and intermediation hub for the migrants and refugees connecting them to job opportunities, social services and translation services
- **SDG 17:** Leveraging Corporate Social Responsibility departments to deliver humanitarian solutions.

GSMA Support

The successful Round 3 grantees will be announced in 2020. The support package includes:

- Grant funding from £50,000 up to £500,000 with three types of grants available, depending on project stage of scale.
- Mentoring on the use of mobile technology and access to the GSMA's technical experience as well as regular and bespoke project support from the GSMA.
- An annual portfolio convening (a 2-3 day programme of expert-led sessions and targeted networking) with the opportunity to engage with the GSMA's M4H grantee portfolio to share learnings.
- Enhanced visibility through the programme's collection of insight publications, blogs, and podcasts, as well as representing the programme at events. For example, the GSMA hosts multiple regional (Mobile 360 Series) and global events (Mobile World Congress).
- Support in conducting additional research activities to evaluate the project, for example, on assessing the business model, and finding operational blind spots.
- Support in monitoring and evaluation (M&E) activities in addition to any M&E required as part of project implementation. The GSMA will provide additional funding for conducting a tailored evaluation as well as provide technical assistance and proprietary tools to support wider M&E that can enhance project learning and feed into the wider M4H learning agenda.

For further information about existing and past Mobile for Humanitarian Innovation Fund grantees, please visit: https://www.gsma.com/mobilefordevelopment/mobile-for-humanitarian-innovation/innovation-fund/

Readers may also want to review trends reports produced after Round 1 and Round 2.

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For more information, please visit the
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