Mobile for Humanitarian Innovation

Annual Report

May 2020

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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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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> *"The UN World Food Programme (WFP) is honoured to grow our partnership with the GSMA. Together we are harnessing the power of mobile to save lives and change lives. The support of the GSMA enables us to improve our response to crises and natural disasters through the WFP-led Emergency Telecommunications Cluster, and to empower families with greater dignity and choice through cash-based transfers — $2.1 billion of which we distributed in 2019 alone. Our collaboration will have an enduring impact on the lives of those facing food insecurity worldwide."*
>
> **Enrica Porcari, CIO and Director of Technology, World Food Programme, and Chair of the Emergency Telecommunications Cluster (ETC)**

1.
Foreword

Around the world, humanitarian agencies, donors, governments and the private sector face mounting pressure to meet the needs of people affected by humanitarian crises. With over 70 million people forcibly displaced,[1] and the looming threat of COVID-19, with predictions stating that the number of people facing food crises will double unless swift action is taken[2], there is consensus that new funding and partnership models, together with scalable, innovative tools and approaches, are urgently needed. Against this backdrop, the role of mobile technology has never been more important. People affected by crisis continue to prioritise mobile technology not only as a means to communicate, seek and share information, but increasingly as a tool to access humanitarian assistance and become more financially resilient.

The GSMA Mobile for Humanitarian Innovation (M4H) programme was established with the support of the UK Department for International Development (DFID) and GSMA members to accelerate the delivery and impact of digital humanitarian assistance. This annual report details the progress made by the M4H programme and our partners in 2019. It highlights key achievements, reflects on trends influencing the sector and summarises the insights and outcomes of our research, advocacy efforts, partnership projects and the M4H Innovation Fund.

As we and our partners build the foundation for a digital humanitarian future, we identify emerging trends, tackle critical questions, invest in promising digital solutions and inform a diverse range of stakeholders. In the past year, we identified key requirements for shifting humanitarian operations to support digital cash distribution, uncovered impactful training approaches, funded innovative projects and partnerships and worked with governments to improve the enabling environment to ensure that these activities can not only be tested, but scaled to meet those who need them.

We are pleased to share some of the highlights from 2019 with you, and look forward to continuing to demonstrate the impact of mobile technology in humanitarian contexts in the year ahead.

Max Cuvellier
Head of Mobile for Development

1. Global Trends, 2019, UNHCR
2. WFP, April 2020, COVID-19 will double number of people facing food crises unless swift action is taken

2.
Introduction

This belief is the backbone of the GSMA Mobile for Humanitarian Innovation (M4H) programme. Our vision is an inclusive, digitally enabled humanitarian future in which mobile and digital solutions provide greater access to services, information and choice for people that could be, or already are, affected by crisis. The M4H programme is a multi-year programme running from 1 April 2018 through 31 March 2022, and is funded by the UK Department for International Development (DFID), the GSMA and its members.

Even before the impact of COVID-19 was factored in, it was estimated that nearly 168 million people will need humanitarian assistance and protection in 2020.[3] This reality is set against a backdrop of limited resources, access challenges and insufficient aid budgets. Research has shown that despite immense challenges, accessing and using mobile technology continues to be a priority for people affected by crisis.[4] Mobile technology can play a vital role in helping displaced populations become more self-reliant, and offers a dignified and flexible way to provide humanitarian aid.[5]

However, the models and modalities of an inclusive digital humanitarian future, and the role of the private sector, are not yet well understood or proven at scale. Demand for mobile-enabled solutions and partnerships with the mobile industry continues to grow and progress is being made, but critical questions remain about how private sector and technology will intersect with, and change, the current humanitarian paradigm. The M4H programme has been tackling these challenges and providing support to our mobile network operator (MNO) members and key stakeholders, such as humanitarian organisations, through a variety of activities.

This annual report captures the progress made by the M4H programme and our partners in 2019. It highlights key achievements, reflects on trends influencing the sector and summarises the insights and outcomes of our research, advocacy efforts, partnership projects and the M4H Innovation Fund.

Between 2018 and 2019, the M4H programme laid the foundation for an inclusive digital humanitarian ecosystem by conducting topical research, contributing to a more enabling regulatory environment for refugees, catalysing new solutions and approaches through the M4H Innovation Fund and building partnerships with MNOs and humanitarian organisations to deliver digital humanitarian services.

In 2020 and 2021, we will diversify our portfolio of projects by exploring gaps and pursuing synergies across the programme's five thematic areas,[6] scaling and replicating early successes and capturing the lessons of M4H grantees and portfolio partners to inform the wider sector. The M4H programme will also increase engagement and collaboration with MNOs through in-country projects, dedicated research, joint advocacy and supporting their strategies for engaging with humanitarian organisations. We will continue to work with humanitarian partners as joint advocates of our programme's objectives, and collaborate to promote enabling policy environments in more countries.

3. UN OCHA, 2019, Global Humanitarian Overview 2020
4. GSMA (2019), The Digital Lives of Refugees: How Displaced Populations Use Mobile Phones and What Gets in the Way.
5. GSMA (2017), Mobile is a Lifeline: Research from Nyarugusu Refugee Camp, Tanzania.

6. The five thematic areas are: mobile financial services, gender and inclusivity, food security and climate change, mobile-enabled utilities and digital identity.

A snapshot of achievements

In 2019, the M4H programme focused on supporting MNOs and the humanitarian sector to deepen partnerships, deploy new digital humanitarian services and tools and stimulate action through original research and advocacy efforts (see the "M4H in action" section for a comprehensive overview of these efforts).

The M4H Innovation Fund funded **18 grantees** in **22 countries**[7] across Sub-Saharan Africa, Middle East and North Africa, Asia and Latin America. Five of these grantees from the inaugural Disaster Response Innovation Fund completed their projects and, as of November 2019, had **reached over 100,000 beneficiaries.**

Facilitated 14 new partnerships between MNOs and humanitarian organisations (as of November 2019) to deliver projects aimed at improving the delivery of humanitarian assistance in Uganda, Somaliland, Pakistan, Rwanda and Kenya, as well as globally with UNHCR – The UN Refugee Agency and the World Food Programme (WFP).

Actively responded to knowledge gaps and stakeholder demand for **robust insights and data** by publishing reports such as The Digital Lives of Refugees, and handbooks on mobile money-enabled cash and voucher assistance (CVA) for mobile money providers and humanitarian organisations.

Held the **GSMA Humanitarian Connectivity Charter (HCC) Regional Workshop for Asia-Pacific in Jakarta, Indonesia. Over 30 participants** came together to share ideas and technologies used in humanitarian crises.

Partnered with UNHCR to conduct an in-depth policy landscaping research report, Displaced and Disconnected, which identified legal and regulatory barriers to mobile services faced by refugees in 20 countries.

Influenced policy change in three countries:

- In **Uganda**, joint advocacy efforts with UNHCR resulted in the government accepting the UNHCR-issued Refugee Family Attestation letter as a valid document for registering a SIM card. There are now approximately **600,000 refugees** who can legally register for mobile services in their own name.
- Provided support to two countries (**Ghana** and **Tunisia**) to develop a National Emergency Telecommunications Plan and put in place improved disaster response arrangements with MNOs.

"In 2019, World Vision, on behalf of the Collaborative Cash Delivery (CCD) network in Ethiopia, signed a Commitment with GSMA to accelerate the adoption of mobile money for humanitarian cash programming. The uptake of digital payment services lags behind other countries in the region, hindered by policy and infrastructure limitations. However, due to impending reforms Ethiopia is at the cusp of transforming its mobile money ecosystem. This will provide opportunities for the humanitarian sector to harness the capabilities of mobile and digital technologies for the benefit of disaster-affected and marginalised communities in Ethiopia. Therefore, the collaboration between the ECHO funded CCD consortium project and GSMA's M4H programme could not come at a better time, as it will provide tangible support for building capabilities to deploy mobile and digital technologies in humanitarian action, also contributing to efforts for harmonising cash delivery for increased scale, efficiency, effectiveness and collective impact in Ethiopia."

– Otto Farkas, Director, Business Development and Donor Liaison, World Vision Ethiopia

7. Note that four grantee projects were operating in multiple countries.

Technology trends in the humanitarian sector

The proliferation of mobile technology around the world, including in areas affected by humanitarian crises, have necessitated significant shifts in the response of the international humanitarian community. The following are some key prevailing trends shaping the strategies of different stakeholders and influencing the design and deployment of digital solutions.

Digital divide

Mobile technology can provide displaced populations with services they may not otherwise be able to access, such as financial services and pay-as-you-go (PAYG) energy solutions. However, in the humanitarian sector, there is a growing focus on the widening digital divide, particularly among marginalised populations. For instance, GSMA M4H research in Bidi Bidi Settlement (Uganda) and Kiziba Camp (Rwanda) found significant gaps in mobile access for both women and persons living with disabilities, and that other demographics were also experiencing this divide. It is therefore critical to understand existing inequalities before introducing digital solutions, and to ensure that potential solutions are reducing rather than exacerbating patterns of exclusion.

Data responsibility

It is vital that technology providers, humanitarian actors and MNOs protect client data, receive consent from clients and raise awareness of how their data is being used. Over the last few years, instances of data breaches have led some humanitarian actors to be cautious of employing digital solutions. Given that the communities humanitarian organisations serve are particularly vulnerable and can be dependent on the services they provide, robust data protection regulations and data responsibility frameworks are critical.[8] Digital technology is here to stay, and as mobile ownership and access increase, communities are placing more importance on information and communication and the life-changing impact these can have during forced displacement and complex emergencies. Whether humanitarian actors digitise their solutions or not, the individuals they serve are becoming more connected. A step-change is necessary to ensure that digital services are fit for purpose and, most importantly, safe and secure. It is therefore critical that all actors operating in this space manage client data responsibly and ensure no one is left behind.

Advanced digital solutions

The M4H programme is encouraged by debate in the humanitarian sector on advanced digital solutions, from chatbots, drones and artificial intelligence (AI) to blockchain and cryptocurrency. We are equally encouraged that this has been accompanied by discussions about the ethical use of technology, principles of "do no harm" and data privacy.

It is essential that humanitarian actors examine whether advanced technologies are adding value to their operations and clients, or whether technology is simply being deployed for its own sake. The Humanitarian Digital Divide's matrix on the hype of technology versus its intended impact is a thought-provoking framework. For instance, the report highlights that of the 43 blockchain in development projects studied in 2018, no evidence was found that blockchain delivered value. Conversely, we are encouraged to note that mobile-enabled services were identified as high-impact services in the humanitarian sector. A poll conducted by the Thomson Reuters Foundation found that, of all technology used in humanitarian aid operations in 2019, mobile technology had the greatest benefit.

"Mobile technology had the biggest benefit of all technology on aid operations in 2019, according to an exclusive poll by the Thomson Reuters Foundation."[9]

Nationally led innovation

With the advent of innovative new technologies, it is promising that funders are prioritising "homegrown" solutions to address local issues. Round three of the M4H Innovation Fund found that within the "humanitarian organisation" category, local NGOs led nearly a third (32 per cent) of applications. There is still much to be done to ensure that local innovators can access and participate in funding mechanisms. Our hope is that they will not only be given funding to develop new ideas and prototypes, but also mentoring support and access to international support networks, which are not available in all countries. Also, as more international NGOs launch in-house innovation accelerators, they should ensure that they engage, rather than displace, local actors.

Climate change

The world is facing an unprecedented number of climate-related disasters that are displacing record numbers of people. The M4H programme will continue to focus on how digital technology can address climate change and food security-related challenges, for example, strengthening community resilience to sudden-onset climate events or enhancing the livelihood opportunities of those already displaced. The GSMA's CleanTech programme looks at these opportunities more broadly, identifying how digital technology can enable low-income countries to transition to low-carbon economies. Additionally, with GSMA member commitments to disclose climate impacts and energy and GHG emissions, we urge the humanitarian sector to consider sizing the climate footprint of their digital services and determine whether these services are sustainable.

International NGO consortiums

Donors are increasingly supporting consortiums comprised of international NGOs (I-NGOs) and relevant stakeholders to streamline activities and programming, such as cash and voucher assistance. A collaborative approach enables organisations to be more coordinated, to leverage strengths and to act with a shared vision. Given the multiple steps and requirements involved in delivering CVA successfully, for example, this approach may deliver greater benefits for all, particularly the recipients of humanitarian aid.

The M4H programme will be closely following these trends and the impact they are having on the humanitarian and digital technology sectors.

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8. See for example GSMA's COVID-19 Privacy Guidelines

9. Batha, E. (December 2019), Mobile phones top the list of tech speeding up aid operations in 2019 – poll. Reuters.

3.
M4H in action

Insights and research

The goal of M4H Insights is to build robust evidence to support MNOs and humanitarian organisations in delivering effective digital humanitarian assistance. In 2019, drawing on evidence from over nine markets in Africa, the Middle East and Asia, and through consultation with over 25 MNOs and more than 50 humanitarian organisations, we focused on three strategic themes to help stakeholders operationalise and tailor mobile solutions to affected populations:

1. Understanding refugees' digital needs and behaviours;

2. Operationalising mobile money to deliver cash assistance to affected populations; and

3. Building mutually beneficial partnerships between humanitarian organisations and MNOs.

Recognising the importance of cross-sector learning and convening, the M4H programme also hosted five regional events in 2019 that brought together diverse groups of stakeholders — MNOs, humanitarian organisations, government officials and technology providers — to catalyse partnerships and discuss enabling regulation.

The Digital Lives of Refugees

In our 2018 landscape report of the digital humanitarian ecosystem, we noted there was a gap in understanding the digital needs, preferences and behaviours of displaced populations. In partnership with UNHCR, we asked refugees living in Bidi Bidi Settlement in Uganda, Kiziba Camp in Rwanda and urban settlements in Jordan if they use mobile phones, how they access them and what barriers they face.

The Digital Lives of Refugees study found that the overwhelming majority of refugees in all three contexts were active mobile phone users[10] and mainly used their phones for calling and SMS, but also for mobile money (Kiziba and Bidi Bidi). Unfortunately, the research uncovered a significant gender and disability gap in both settlements. To avoid exacerbating existing inequalities, it is critical that humanitarian organisations and MNOs understand why these inequalities exist before introducing new technology.

According to our research, the top three barriers to mobile phone ownership and mobile internet use for refugees in all three contexts were:

1. **Affordability (of handsets and airtime/data);**

2. **Literacy and digital skills; and**

3. **Charging.**

The government officials, MNOs and humanitarian organisations that participated in the launch of the *Digital Lives of Refugees report* in Uganda and Jordan stressed that the time is ripe to work together — to design and build inclusive digital interventions that deliver the **life-enhancing opportunities of mobile to the most vulnerable.**

10. On a 90-day basis.

Mobile money-enabled cash and voucher assistance

With the shift of humanitarian aid from in-kind assistance to cash aid, and increasingly to digital payments, we believe that the future of CVA is mobile money. When humanitarian organisations and MNOs work in close partnership, invest in an enabling environment and tailor products appropriately for their clients, the benefits and impact of mobile can be shared broadly, especially by affected populations. The GSMA M4H report, Mobilising Cash and Voucher Assistance Programmes: The Case for Mobile Money, highlights how mobile money-enabled CVA can support a suite of innovative products that can meet the longer term needs of those affected by crisis and the broader population. Our two mobile money-enabled CVA operational handbooks take this a step further by detailing how mobile money providers and humanitarian organisations can operationalise mobile money-enabled CVA effectively and how the two sectors can help to satisfy each other's requirements.

In April 2019, the M4H team hosted a panel discussion with MNOs, humanitarians and technology providers in Nairobi. A representative of Safaricom stressed that, to unlock this opportunity, humanitarian organisations and MNOs will need to "co-create" products, and that Safaricom is "forging partnerships in a shared value way." We applaud the efforts of our partners and continue to help them build mutually beneficial partnerships. One such project was kicked off in 2019 with Safaricom and World Vision, which seeks to digitise Village Savings and Loans Associations (VSLAs) (see the "Market Engagement" section).

The IRC's shift to digital assistance

In 2019, M4H research culminated in a case study on the International Rescue Committee's (IRC) impressive transition from in-kind assistance to digital cash aid, more specifically, mobile-money enabled CVA. The case study explores the IRC's experience partnering with MNOs in six countries and the experiences of clients who received mobile money CVA.

Based on the IRC's experience, the case study makes recommendations to humanitarian organisations, MNOs and donors in three areas of best practice: changing internal processes; creating long-term, shared value partnerships with MNOs; and ensuring that new technologies meet the needs of recipients.

Looking to 2020

In 2020, we will continue to ask and answer questions critical to unlocking the potential of digital humanitarian assistance:

- What is needed to consider the digital ecosystem holistically rather than working on one service offering at a time?

- Where and what are the most promising partnership models between MNOs and humanitarian organisations, beyond corporate social responsibility initiatives? Can humanitarian organisations work with development actors to achieve broader, long-term development goals that provide their clients with a path to self-reliance while also presenting MNO partners with commercially sustainable opportunities?

- Given the protracted nature of many crises, will organisations be willing to invest time and resources to ensure digital cash programming is linked to social safety net programmes? Will donors support this vision?

In 2020, the M4H programme will actively engage with partnership pilots, grantees and other stakeholders to identify success factors and strategic and operational challenges in providing inclusive, mobile-enabled humanitarian assistance. The expected outcomes are:

1. **A digital needs assessment** (i.e. a gold standard toolkit) that humanitarian organisations and MNOs can use to measure mobile phone access, usage, preferences and skills of displaced populations to assess and provide appropriate digital humanitarian interventions.

2. **A mobile money-enabled CVA user journey** to understand the experiences of forcibly displaced and marginalised groups that receive mobile money use, to help actors ensure programmes are tailored to the needs of cash recipients.

3. **Design research aimed at co-creating more inclusive mobile technologies for urban refugees living with disabilities in Nairobi.** This will allow M4H to: 1) understand how urban refugees living with disabilities in Nairobi use mobile technology; 2) use these insights to co-create mobile solution(s); and 3) document the methodology enabling the broader sector to co-create products with vulnerable populations using human-centred design principles.

4. A case study exploring the experiences of four MNOs and their **partnerships with the humanitarian sector**, including what motivated them to engage, their experiences to date and the shifts that needed to take place within their organisation. The aim of the research is to encourage the broader ecosystem to adopt mutually beneficial partnerships framed around providing services to people affected by crisis.

5. **Capture lessons learned across M4H projects, partnerships and grantees** to raise awareness of opportunities, challenges and potential solutions, and help to accelerate scale and replication across the ecosystem.

The M4H programme is actively seeking opportunities to collaborate with its partners to provide data and insights that can help the sector move forward.

If you have ideas for ways in which your organisation could partner with us to advance the evidence base regarding mobile-enabled humanitarian services, please reach out at m4h@gsma.com.
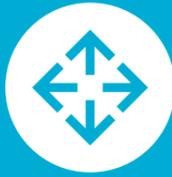
Market Engagement

A pillar of the M4H strategy is supporting innovation, both through our Innovation Fund, which allows us to invest in new technologies that can deliver scalable digital solutions, and through strategic partnerships that have the potential to unlock promising services, scale and impact.

The vision of the Market Engagement team is to broker partnerships between MNOs and the humanitarian sector that leverage mobile technology, are sustainable and have a meaningful impact on people affected by crisis.

To date, the Market Engagement work stream has catalysed 37 projects with 23 Innovation Fund grantees, and supported the development of 14 strategic partnership projects between the NGO/humanitarian community and GSMA members.

37
Projects

23
Innovation Fund grantees

14
Strategic partnership projects

Innovation Fund

Since 2017, the M4H Innovation Fund has implemented three rounds of funding (see Table 1) and received a total of 688 applications from countries across Sub-Saharan Africa, the Middle East and North Africa, Asia and Latin America.

The M4H programme has provided grants to 14 organisations (with another nine selected to begin in 2020), all of which are delivering life-enhancing mobile technology solutions to people affected by complex emergencies or forced displacement.

Table 1

Three rounds of the M4H Innovation Fund

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* (*199 eligible)	**264** applications* (*247 eligible)	**150** applications* (*136 eligible)
97 countries	**77** countries	**67** countries
£44.5 m requested	**£55.4 m** requested	**£31.7 m** requested

Round 3 of the M4H Innovation Fund was launched in July 2019, and incorporated lessons learned from the previous two rounds. The main adjustments were **providing more flexible grant sizes, ranging from £50,000 to £500,000** (previously £150,000 to £300,000) and a **stronger focus on partnerships between humanitarian organisations and MNOs.**
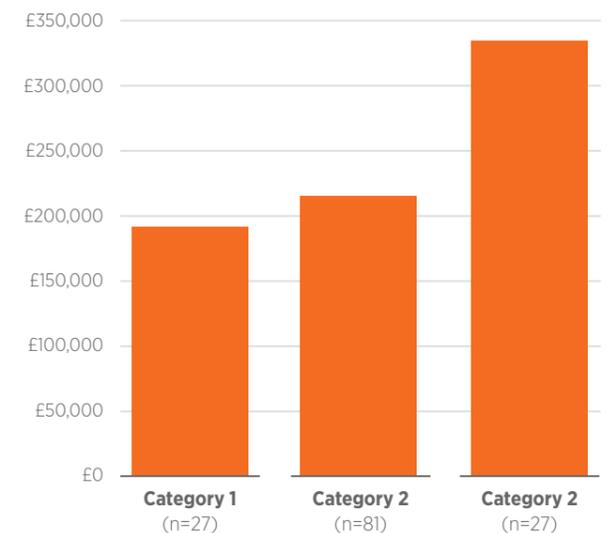
A wider range of grant sizes was intended to address the need for more flexibility in humanitarian funding and to attract a diverse set of applications at different stages of project life cycles or journeys to scale.

Categories of funding available:

- Adapting an existing mobile-enabled solution for a humanitarian context (Category 1);

- Testing and validating a new model of service delivery (Category 2); and

- Scaling up a solution with proven impact potential (Category 3).

Figure 1

Average (mean) grant amount applied for, by category

Bar chart showing average (mean) grant amount applied for, by category. Y-axis from £0 to £350,000.

	Category 1 (n=27)	Category 2 (n=81)	Category 2 (n=27)

Further analysis of Round 3 applicants revealed that the humanitarian sector is realising the value of the private sector in filling service delivery gaps. There are emerging efforts to develop services in partnership with MNOs and other digital players, and growing interest in commercial or semi-commercial models as routes to sustainability.

In Round 3:

- 48 per cent of applicants listed an MNO or other private sector organisation as an official implementing partner for their innovation project.

- Over half of applicants (59 per cent) had already engaged with an MNO. About a quarter of applicants (21 per cent) had already contracted with an MNO, 15 per cent were actively working with MNOs and another 23 per cent had engaged MNOs in discussions and/or project plans.

- 70 per cent of applicants reported that their project had a commercial or semi-commercial business model. The main examples included mobile-enabled utilities, mobile financial services and digital identity projects.

- Humanitarian organisations included "provision of core services", "mobile financial services" and "technical support and tailored solutions" among the reasons they were partnering with MNOs.

- MNOs included "new customers", "new revenue streams" and "building of reputational presence" among the reasons they were partnering with humanitarian organisations.

Further information on these trends can be found in the Key Trends from Round 3 of the GSMA Mobile for Humanitarian Innovation Fund report.

In the coming year, the Innovation Fund will re-focus its efforts on addressing the most common challenges faced by grantees across the portfolio, for example, providing mentoring on navigating relationships with mobile operators, data privacy and the application of digital technology. The M4H Innovation Fund team will continue its active contribution to the conversation on humanitarian innovation in the sector, particularly scaling and replication.

Strategic Partnerships

In 2019, the M4H programme supported **14 new partnerships between MNOs and humanitarian organisations in seven countries across Asia and Africa.** These partnerships are focusing on projects that use digital technology to inform and build the business case for MNOs to engage in humanitarian contexts, and for humanitarian organisations to create partnerships with MNOs.

Creating sustainable partnerships

In order for humanitarian organisations and MNOs to create sustainable, meaningful partnerships, it is imperative that they work collaboratively to form a shared vision and leverage each other's core expertise. Supporting these efforts was the focus of our Strategic Partnerships team in 2019. **Four consortiums were established** — one each in Rwanda, Somalia, Pakistan and Ethiopia — that collectively brought together **29 organisations** (19 humanitarian organisations and 10 MNOs) to identify key areas of collaboration. We have identified several benefits to consortiums, not least the coordinating mechanism, which enables humanitarian organisations to communicate requirements and requests to MNOs more clearly and comprehensively. For example, the Rwanda consortium is focusing on four digital and financial inclusion projects that will benefit both refugees and host communities, namely by:

1. Digitising VSLAs;
2. Introducing PAYG mobile money-enabled energy solutions in refugee camps and host communities;
3. Building an ecosystem for mobile money-enabled CVA programmes; and
4. Ensuring that displaced populations have access to adequate training to build their digital literacy.

The Somalia and Pakistan consortiums are using maps that overlay locations of mobile money agents with humanitarian CVA programmes to pinpoint where it might be feasible to deliver CVA via mobile money. Lastly, the Collaborative Cash Delivery (CCD) consortium in Ethiopia will work to improve the effectiveness, efficiency, reach and collective impact of humanitarian cash programming. This will be enabled through a partnership between the CCD, mobile money providers and MNOs, which will explore the potential of scaling cash assistance by leveraging mobile money as a delivery channel.

Mobilising CVA

Mobile money agents are the backbone of the mobile money distribution channel and serve as ambassadors for MNOs. In Rwanda, the M4H team worked with the American Refugee Committee (ARC) to deliver humanitarian code of conduct and protection training to over 760 MTN Rwanda MoMo mobile money agents. The agents were part of a "train the trainers" strategy that aims to reach over 42,500 MTN agents. This training is especially critical for agents serving vulnerable populations who may not be aware of mobile money regulations and customer rights.

Our Strategic Partnerships team is also working with the Grameen Foundation to establish a female mobile money agent network and provide digital literacy training to refugees in Bidi Bidi Settlement, Uganda — the second largest refugee camp in the world. As of October 2019, there were 25 female agents in Bidi Bidi Settlement.

Lastly, M4H is working with CARE and Telesom in Somaliland to develop a voice identification technology that will help organisations verify whether the intended recipient of mobile money-enabled CVA received the cash assistance. This will also help CARE reduce the operational costs of verifying their clients on the ground.

Building the digital ecosystem

To realise the benefits of mobile technology, it is essential that displaced populations understand, and have the skills to navigate, mobile-enabled services. Working with Mercy Corps, UNHCR, CTEN (Community Technology Empowerment Network), MTN and Airtel in Uganda, M4H is piloting community centres as convening points for refugees to access information and participate in vocational and digital skills training that can lead to employment opportunities (i.e. livelihood resilience enabled by digital literacy).

In the coming years, the Strategic Partnerships team will continue to create and support high-impact partnerships, scale and replicate existing projects and explore the ways mobile technology can be used to strengthen resilience to climate change in the context of complex emergencies.

Advocacy

The M4H Advocacy's work stream continued to create more enabling policy environments for the delivery of digital humanitarian assistance in 2019. To realise the M4H vision, policy and regulatory barriers that may limit access to mobile services for refugees and crisis-affected people must be overcome. One of the major successes of the year was a policy change that opened access to mobile services for refugees in Uganda.

The broader M4H Advocacy strategy is based on three core pillars:

- Conducting and disseminating policy research and best practice;
- Joint advocacy with UNHCR; and
- Offering relevant capacity building courses to policymakers.

Policy research and dissemination

In early 2019, M4H partnered with UNHCR to identify and analyse the legal and regulatory barriers faced by refugees in 20 countries when attempting to legally access SIM cards and mobile money services. This work culminated in a joint report, Displaced and Disconnected. M4H disseminated the insights from this report in various workshops and conferences, including one attended by over 12 UNHCR country office representatives in Denmark, and the first Global Summit on Digital Identity for Refugees in Canada. The GSMA's contribution was to provide innovative and practical recommendations on how formal identification and access to mobile technology can enhance the livelihoods of refugees and make a greater contribution to host communities. The team also authored two articles published by UNHCR in its Connections and ID Ecosystem portals, and hosted a podcast with UNHCR. Such contributions support

ongoing stakeholder dialogue on how to create more enabling policy environments for mobile technology to meet the basic needs of displaced populations.

M4H also focused its research on how mobile operators could better support government responses to natural disasters and help recover mobile communications networks following damage to critical infrastructure. These insights were disseminated at the 3rd Global Forum on Emergency Telecommunications (GET-19) where M4H highlighted how meaningful partnerships between policymakers and the mobile industry can play a critical role in the humanitarian context. The Forum attracted approximately 180 participants from 36 ITU member states, including ministers, senior UN officials and heads of national telecom regulatory authorities.

Joint advocacy with UNHCR

M4H's extensive advocacy efforts with UNHCR resulted in the Government of Uganda expanding the list of acceptable proof-of-identity requirements for mobile SIM registration to include the UNHCR-issued Refugee Family Attestation letter. This welcome policy change has **enabled an estimated 600,000 refugees** to legally access mobile services in their own name. This policy shift makes development interventions much more efficient and creates a best practice policy framework for the digital (and often financial) inclusion of refugees.

At a global level, UNHCR and GSMA, together with the International Telecommunication Union (ITU), co-hosted a senior-level panel at the first Global Refugee Forum (GRF) in Geneva in December 2019, which discussed the benefits of,

and policy requirements for, achieving connectivity for refugees. Over 350 impactful pledges from several states were made after the GRF, primarily to improve national laws and policies to actively engage the private sector in responding to refugee crises, and supporting the development of infrastructure services essential to the well-being of refugees and their host communities. The pledges also included policies on access to clean energy, financial services and connectivity.

Lastly, the M4H team participated in UNHCR's panel at the World Summit on Information Society (WSIS), sharing insights about the barriers refugees and displaced populations face, as well as policy recommendations for how governments can enable access to mobile-enabled services.

Capacity building activities

M4H delivered its capacity building course, "Responding to Disasters and Humanitarian Crises" on various platforms, and supported the governments of **Ghana** and **Tunisia** in developing policy frameworks for National Emergency Telecommunications Plans and putting in place improved disaster response arrangements with MNOs. After participating in M4H's capacity building course, policymakers from **Ghana** publicly committed to prioritising mobile telecommunications as a key component of their disaster response plan. The National Communications Authority requested that the M4H Advocacy team review their draft National Emergency Telecommunications plan (NET-P), a sign they are committed to ensuring their strategy reflects the importance of mobile communications.

At the invitation of our partner, the United States Telecommunications Training Institute, M4H delivered training in Washington, DC to 16 senior policymakers from eight countries: **Trinidad and Tobago, Ghana, Uganda, Mozambique, Egypt, the Bahamas and Comoros.** The training focused on the need for coordination between mobile operators, regulatory authorities and the humanitarian community to mitigate disaster risks, and the importance of having flexible approaches to policies during emergencies.

In Tunisia, at a knowledge exchange workshop hosted by the government, M4H highlighted the role of mobile technology in disaster response, with a special emphasis on SMS-based early warning systems. The workshop attracted over 40 participants from MNOs, such as Ooredoo, Orange, Tunise Telecom, and the Ministries of ICT and Internal Affairs. The platform provided the Government of Tunisia and MNOs an opportunity to reaffirm commitments to strengthening national resilience to a range of disasters. Based on the lessons shared by M4H, the government is working in collaboration with the mobile industry on a plan to roll out an SMS-based early warning system for Tunisia.

We are proud of the range of countries and stakeholders reached with M4H messaging this year, which highlighted the critical role of mobile technology in humanitarian crises and the importance of a supportive and enabling environment to fulfil its potential. In the coming year, the M4H's Advocacy agenda will be centred on developing new partnerships with MNOs, I-NGOs and UN agencies to jointly advocate on regulatory and policy issues. The team will also leverage global, regional and national opportunities to advocate for enabling regulatory and policy environments, which can have a positive impact on access to digital humanitarian services.

3.
Conclusion

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The Mobile for Humanitarian Innovation team continues its work to advance the role of mobile-enabled solutions, MNOs and other private sector actors in humanitarian contexts. Our strategy continues to be tackling the big questions that will inform and shape the sector, working to dismantle policy and regulatory barriers through evidence-based advocacy and demonstrating the potential of cross-sector partnerships and new digital solutions through our strategic partnerships and Innovation Fund.

While 2019 featured a range of activities across our portfolio, we ensured that we focused on the depth of these activities: sharing expertise on critical topics, such as mobile money-enabled CVA; identifying the regulatory barriers faced by displaced populations and those trying to serve them with digital solutions; and taking a closer look at the experiences, preferences and challenges of refugees in interacting with mobile technology in different contexts.

In 2020, we will continue to work across our thematic areas — mobile financial services, digital identity, climate resilience, inclusivity and mobile-enabled utilities — to build a vision of a holistic digital ecosystem that supports forcibly displaced populations, and the various actions and investments it will take to get us there. We will continue to share our successes and lessons while looking for new ways to engage and connect with the broader sector on digital humanitarian innovation. We are grateful to DFID, our M4H Advisory Group, project and research partners and GSMA members for their support and participation as we collectively build a digital humanitarian future.

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