Partnering During Crisis:

The Shared Value of Partnerships
between Mobile Network Operators
and Humanitarian Organisations

April 2020

Contents

Acronyms

CVA	Cash and Voucher Assistance
DFID	UK Department for International Development
M4D	GSMA Mobile for Development Foundation
M4H	GSMA Mobile for Humanitarian Innovation
MNO	Mobile network operator
ETC	Emergency Telecommunications Cluster
CSR	Corporate Social Responsibility

This research aims to provide evidence to help MNOs make informed decisions about engaging in partnerships with humanitarian organisations, and to help humanitarian actors better understand their MNO partners and build successful long-term partnerships. This report examines the motivations and benefits for MNOs to work in partnership with the humanitarian sector. In recent years, there has been much discussion about the value of such partnerships, primarily from the perspective of humanitarian organisations. This report aims to complement these discussions with the perspectives of MNOs.

1

Executive summary

It is generally accepted that mobile technology can provide a lifeline to populations affected by disaster. Increasingly, however, it is being recognised for its ability to facilitate more dignified and self-reliant approaches to the provision of humanitarian aid. The ubiquity and scale of mobile networks has made mobile an attractive delivery channels for many types of humanitarian assistance, and recent evidence shows that humanitarian stakeholders and the private sector are recognising the potential to offer essential products and services in an emerging digital humanitarian ecosystem.[1] However, there is little available evidence of the value of these partnerships for MNOs and what motivates them to engage in humanitarian action.

Combining strengths

In proper combination, the unique core competencies and expertise of MNOs and humanitarian organisations can improve the coordination, effectiveness and outcomes of joint response and recovery efforts. For MNOs, these include (but are not limited to) technical expertise, agent networks and brand recognition, while for humanitarians it is an understanding of the landscape of need, sectoral specialists and trusted relationships with those affected by crisis.

These complementary strengths can foster successful partnerships in a number of areas, including:

- **Country, crisis and context:** MNOs and humanitarian organisations have unique and complementary knowledge in a crisis situation and the context in which it is occurring. This can make it possible to design context-specific digital interventions.

- **Reach and scale:** MNOs and humanitarian organisations have unique abilities to deliver services across wide geographic areas and engage with those in need in a range of settings. This means services can be delivered in hard-to-reach locations.

- **User understanding:** MNOs and humanitarian organisations are likely to have different but complementary understandings of end users. This can support the development of appropriate products and services that do not exacerbate protection issues or act as a barrier to digital inclusion.

1.   GSMA (2018), Landscaping the digital humanitarian ecosystem.

Building partnerships

In interviews with MNOs and humanitarian organisations, several common features of successful partnerships emerged. Participants reflected on what they could have done better, as well as what they would like to see from their partners. This report outlines four key features of successful partnerships that all parties should keep in mind:

Identify shared value: structure partnerships so that they are beneficial for everyone.

Align expectations: ensure that both sides align their expectations on what they are accountable for, and are clear and honest about the details of the project.

Use shared language: eliminating jargon and sector-specific acronyms will make working relationships easier.

Allow time: the strongest partnerships are those that are developed over time.

Value proposition for MNOs

For any partnership to succeed, there must be a clear motivation to participate. An MNO must not only consider the value of potential engagements with humanitarian organisations, but will also need to make some important decisions before entering a partnership, such as: *Is there a clear operating model to implement?* (For example, will the project be seeking revenue or will it be driven by CSR?) *Does the project comply with prevailing legislation and regulation? Is there a valuable business case to pursue?* **It is important to bear in mind that, for an MNO, value is likely to rest in one of four key areas:**

Revenue
improving the bottom line

Competition
providing an advantage over competitors or creating new opportunities

Reputation
improving the public image of the company

Influence
influencing positive change or helping to build important relationships

Examples with impact

To provide evidence of what successful partnerships might look like, this report features the experiences of four MNOs: Zain Cash (using biometrics to deliver cash transfers in Iraq), Vodacom (supporting the responses to cyclones Ida and Kenneth in Mozambique), Jazz and Jazz Cash (working with local development partners in Pakistan) and Jawwal and Paltel Group (providing services to humanitarians and citizens in successive crises in Palestine). The following graphic illustrates the operating models, key reasons for engagement and success factors for each MNO, and the lessons of each partnership are discussed throughout the report.

Iraq
Zain Cash

Operating model(s) adopted
Quasi-revenue-generating model: Tailoring contracts to ensure quality of service delivery

Key reasons for engagement
Moral Imperative: Help the community, specifically with distribution of cash assistance to people in unstable areas
Revenue: Viable business case for the Iraqi context

Success factors
- Embedding innovative technologies to improve cash transfer process.
- Implementing robust operating procedures to reduce potential complications from arising.

Mozambique
Vodacom

Operating model(s) adopted
Response: Products and services offered at no cost
Recovery: Products offered at reduced costs; Costs reduced for responders
Corporate social responsibility: Supporting the community through Vodacom Mozambique Foundation

Key reasons for engagement
Moral imperative: Help people connect with loved ones and enable emergency and other auxiliary services to respond effectively.
Reputation and business continuity: Restore connectivity for existing subscriber base.

Success factors
- Leveraging technical expertise for quick, efficient restoration of mobile connectivity.
- Providing real-time information to humanitarians.
- Commercial incentives combined with innovative, flexible financing schemes to enable an agile response.

Pakistan
Jazz & Jazz Cash

Operating model(s) adopted
Value-driven business case: Provide a customised suite of services and products that are commercially viable and aligned with Jazz's strategy.
CSR: Focus on skills development for youth through business development, education and upskilling programmes.

Key reasons for engagement
Influence: Shared vision with humanitarians to help the most vulnerable.
Revenue: Desire for sustainable, commercial solutions that serve often excluded segments of society.
Competition: Leverage existing expertise in new settings.

Success factors
- Enabling innovative solutions that are applicable to the wider humanitarian sector.
- Co-creating sustainable mobile-based solutions with and for affected populations.
- Creating customised dashboards in line with donor requirements.

Palestine
Jawwal/Paltel Group

Operating model(s) adopted
Reduced to no-fee services: Immediate response: Service offerings provided free of charge where feasible.
Quasi-revenue-generating model: Flexibility in cost and service offerings determined by the request; preferential rates offered to organisations serving the most vulnerable.
CSR: Supporting the community through Paltel Group Foundation.

Key reasons for engagement
Reputation and business continuity: To enable emergency and other auxiliary services to respond effectively.
Business case: Belief that communication is at the core of any emergency.
Moral imperative: As active members of the affected community, Paltel feels morally obligated to help.

Success factors
- Resilience and redundancy in their networks through robust continuity plans, investment and innovative tech.
- Leveraging technical expertise for quick and efficient restoration of mobile connectivity.
- Providing real-time information to humanitarians.
- Cultivating long-term partnerships with a range of organisations.

2

Introduction

2.1 Context

It is generally accepted that mobile technology can provide a lifeline to populations affected by disaster. Increasingly, however, it is being recognised for its ability to facilitate more dignified and self-reliant approaches to the provision of humanitarian aid. There is also growing recognition among donors and humanitarian organisations that mobile technology and mobile network operators (MNOs) have an important role to play in the delivery of dignified aid. This includes providing digital tools that help people affected by crisis become more self-sufficient, especially those in protracted humanitarian crises.

The ubiquity and scale of mobile networks has made them attractive delivery channels for many types of humanitarian assistance, and recent evidence shows that humanitarian stakeholders and the private sector are recognising the potential to offer essential products and services in an emerging digital humanitarian ecosystem.[2] However, there is little available evidence of the value of these partnerships for MNOs and what motivates them to engage in humanitarian action.

This research aims to provide evidence to help MNOs make informed decisions about engaging in partnerships with humanitarian organisations, and to help humanitarian actors better understand their MNO partners and build successful long-term partnerships.

While many humanitarian organisations continue to see partnerships with the private sector as an alternative funding channel, the most direct impact the private sector can have is often innovative technology and sharing technical capacity in areas such as communications and cash transfers.[3] This report features the experiences of four MNOs — Jawwal/Paltel Group in Palestine4 ⊘, **Jazz Cash Pakistan** ⊘, **Vodacom Mozambique** ⊘ and **Zain Cash Iraq** ⊘ — and their reasons for working with humanitarian organisations to support people affected by crisis. These MNOs have active partnerships with humanitarian organisations in contexts with vastly different humanitarian needs, and deliver a range of innovative services.

The experiences and lessons of these MNOs are valuable for others seeking to digitise their services. We highlight these lessons throughout the report, while the complementary lessons learned by humanitarian actors are examined more fully in other GSMA reports.[5] Our research also addresses common myths in the humanitarian sector about the private sector, such as "all private sector organisations are the same" or "working together is hard because we have different goals."[6]

2.2 Objectives

This report examines the motivations and benefits for MNOs to work in partnership with the humanitarian sector. In recent years, there has been much discussion about the value of such partnerships, primarily from the perspective of humanitarian organisations. This report aims to complement these discussions with the perspectives of MNOs.

We address the following research questions:

- What successful business or operating models are these partnerships currently using? **(Section 6)** ⊘
- What do MNOs and humanitarian organisations bring to these partnerships? **(Section 3)** ⊘
- How can partnerships between MNOs and humanitarian organisations be successful? **(Section 4)** ⊘
- What is the value (commercial or otherwise) for MNOs to engage in partnerships with humanitarian organisations? **(Section 5)** ⊘

2.3 Methodology

To inform this report, the GSMA Mobile for Humanitarian Innovation (M4H) programme conducted in-depth case studies with four MNOs between October 2019 and January 2020. Three of these case studies (JazzCash, Jawwal/Paltel Group and Vodacom) were conducted in person over three to four days. The case study with Zain Cash was conducted remotely over two weeks. Each case study consisted of a desk review and in-depth interviews with key people in the organisation. In total, over 30 interviews were conducted with individuals from departments in commercial units, strategy, finance, CSR/foundation and senior leadership.

The team validated the content of the report through workshops with the wider GSMA M4H team and conversations with other MNOs.

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2. GSMA (2018), Landscaping the digital humanitarian ecosystem.

3. Steven A. Zyck and Randolph Kent (2014), Humanitarian crises, emergency preparedness and response: the role of business and the private sector.
4. Note that this case study focused specifically on the mobile money arm of Zain Iraq.
5. GSMA (2019), Navigating the Shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee's Experience.
6. GSMA (2015), Mobile Network Operators. Partnership Guidelines. Building effective partnerships between MNOs and NGOs in complex environments and crises.

3

Core competencies and capabilities

3.1 Amplifying impact

There are currently 5.2 billion unique mobile subscribers around the world, accounting for 67% of the global population.[7] Humanitarian organisations are increasingly relying on technology, both for their own operations and for the benefit of aid recipients. During humanitarian crises, MNOs work to ensure network continuity to support access to communication. For affected populations with access to a mobile phone, this can be a critical lifeline.

Beyond leveraging existing mobile networks for humanitarian needs, humanitarian organisations and MNOs can engage proactively to increase the impact of their work. Their different operating models offer an opportunity to more effectively address some of the unmet challenges of humanitarian operations. MNOs and humanitarian organisations have unique and complementary knowledge and skills that, when combined, have the potential to be transformative, both in terms of improving the delivery of assistance and enhancing the impact of this assistance for those receiving it.

This section provides a snapshot of the lessons learned by MNOs in Iraq, Mozambique, Pakistan and Palestine **(see section 6)** ⊿, as well as broader lessons from the mobile sector **(see resources)** ⊿. Together they demonstrate how, if done properly, the unique core competencies and expertise of MNOs and humanitarian organisations can improve the coordination, effectiveness and outcomes of joint response and recovery efforts. These core competencies are presented in **section 3.2** ⊿, followed by positive examples of how they can be leveraged more strategically **(section 3.3)** ⊿.

7. GSMA (2020). <u>The Mobile Economy 2020</u>.

3.2 Core competencies and expertise of humanitarian organisations and MNOs

Humanitarian organisations

1 | Mandate to serve

All humanitarian organisations have a mandate to serve those affected by crisis, and follow integrated and widely accepted codes of conduct, commitments and core standards. Four principles guide this work: humanity, impartiality, independence and neutrality.

2 | Landscape of need

Humanitarian organisations understand the specific needs and wants of the people they serve and have in-depth knowledge of the contexts in which they operate. When using mobile technology to provide assistance to affected populations, humanitarian organisations — field staff in particular — are often best placed to advise on the use of mobile services as they have a more holistic and nuanced understanding of how people in crisis use mobile technology and for what purpose.

8. Cash and voucher assistance (CVA) refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. See: <u>The Cash Learning Partnership for full definition and a full glossary of terms related to CVA</u>.

3 | Sectoral specialists

The humanitarian sector employs a "cluster approach" to the coordination of humanitarian assistance, which groups specialists by sector, such as food security, health and logistics. Given that cash is a cross-cutting modality for humanitarian aid as it can be used across clusters, cash specialists are embedded throughout clusters rather than in one of its own. Cash specialists understand the operational implications of implementing cash and voucher assistance (CVA)8 from a humanitarian perspective, and are therefore well placed to facilitate a smooth transition from physical cash to digital cash.

4 | Protection expertise

Humanitarian organisations have in-depth understanding of the protective measures that must be taken before projects are implemented, and the expertise to ensure vulnerable people are not excluded. When mobile technology is used to provide humanitarian assistance, it is essential that it is inclusive and does not introduce new barriers to access or exacerbate existing ones. It is also important to assess and understand gender and other social dynamics that may have an impact on how people use and access services.9

5 | Relationships with decision makers

Humanitarian organisations often have unique access to influential stakeholders in times of crisis, from the international to national and government level. In areas vulnerable to sudden-onset crisis, humanitarians regularly work in close coordination with national government response agencies. In protracted crises, humanitarian organisations try to ensure their efforts complement those of local and national governments, as well as other organisations active in recovery efforts.

6 | Trusted community relationships

Humanitarian organisations know the communities they serve, especially in refugee camps and settlements where there is close interaction between humanitarian workers and those affected by crisis. This familiarity provides insights into how to tap into community networks and the necessary trust to distribute information and services efficiently. Humanitarian field staff are also often part of the affected community, which adds a layer of trust between humanitarian staff and those being served.

MNO strengths

Technical expertise and capabilities

Brand recognition

Physical infrastructure

Agent network

Financial agility

Data & consumer insights

Regulatory understanding & government relationships

Mobile Network Operators

1 | Technical expertise and capabilities

MNOs have extensive contextual knowledge, expertise and capabilities when it comes to mobile connectivity. They can provide a suite of mobile services to their partners, such as mobile money services in contexts where it is available,[10] and can tailor solutions to their needs where appropriate. MNO service offerings include:

- Provision of core services (e.g. SIM cards, mobile data, internet, (bulk) SMS, USSD codes);
- Mobile financial services (e.g. mobile money, mobile payment solutions);
- Provision of innovative services (e.g. interactive voice recognition);
- Adaptable pricing plans to suit client needs;
- Charging stations for customers to charge mobile phones;
- Technical support and tailored solutions; and
- Customer contact centres (including incoming and outgoing calls).

9. GSMA (2019), The Digital Lives of Refugees. How displaced populations use mobile phones and what gets in the way.

10. See the GSMA Mobile Money Metrics website for a comprehensive set of global mobile money metrics, including the downloadable Mobile Money Deployment Tracker, which provides key data (e.g. location and service offerings) on global mobile money deployments.

Leveraging private sector strengths: JazzCash Pakistan

A partnership can enable humanitarian organisations to leverage the core strengths of an MNO's consumer-facing business, especially their marketing power to offer demand-driven services in often very competitive markets. MNOs have raised awareness, increased engagement, built trust and driven adoption with their customers, and humanitarians can leverage these strategies to achieve the same. For example, JazzCash has refined its marketing approaches to engage meaningfully with customers at the bottom of the pyramid who are also often beneficiaries of humanitarian assistance. MNOs also use innovative strategies and immersive experiences in marketplaces to connect with their customers. JazzCash has experience using theatre troupes[11] to show people how to use mobile money in a marketplace, an approach that could also be used to demonstrate how to receive and use mobile-enabled CVA.

2 | Brand recognition

The near-ubiquitous use of mobile technology has cultivated widespread recognition of MNO brands, giving them tremendous marketing and communication capacity. Like other private sector organisations, MNOs are used to creating compelling, tailored marketing campaigns that communicate the relevance of their products and services and drive consumer uptake.

3 | Physical infrastructure

While MNOs operate within specific countries and contexts, near-universal mobile use gives them unmatched reach and scale. During times of crisis, an MNO is not only in the best position to restore connectivity,[12,13] but may also be able to provide broader infrastructure and logistics support. For instance, in the immediate aftermath of Cyclone Idai, Vodacom Mozambique helped to restore connectivity at the airport in Beira and provided in-kind support to people affected. It also leveraged resources available through its corporate social responsibility (CSR) programme **(see section 6)** ↗.

4 | Agent networks

MNOs have the ability to extend their reach through their agent networks. Agent networks are often the most common touchpoint for customers and provide access to GSM services in rural areas. They are also the backbone of the mobile money ecosystem, especially in developing countries and disaster-prone areas. In harder to reach locations, agent networks can reach people often overlooked by other technology and financial services providers. Where mobile money is operational, agents offer both mobile connectivity services (e.g. airtime and data top-ups) and mobile money services (e.g. cash-ins and cash-outs), and can also act as a touchpoint for mobile-enabled humanitarian services.[14]

Structured liquidity management plans: Zain Cash Iraq

Lack of liquidity is often the greatest challenge to leveraging mobile money, both within and outside humanitarian contexts. In lieu of a digital ecosystem that allows money to remain digital, a robust liquidity management plan that ensures agent liquidity is crucial. Zain Cash clusters recipients and assigns each cluster to a dedicated agent on disbursement days. Recipients are sent an SMS with their agent details in advance, which ensures no recipient goes without assistance due to liquidity constraints.

5 | Financial agility

Cash available to MNOs is more fluid than that available to humanitarian organisations, as cash available to humanitarian organisations is often tied to donor requirements. MNOs have the agility, marketing capacity and resources to engage in programmes with a viable business case **(see section 4)** ↗. However, as private sector organisations, MNOs are obligated to pursue profit for investors or shareholders, and will most likely prioritise financial resources for revenue-generating activities.

Investing in preparedness: Jawwal, Palestine

Jawwal, the MNO arm of Paltel Group[15] in Palestine, has created a robust business continuity plan (BCP) to restore connectivity in the event of disruption. Its BCP[16] includes:

- Periodic identification of risks and critical functions that must be considered in emergencies;
- Dedicated staff to form an emergency team;
- Staff from different departments trained in protocols for responding to different types of crises; and
- Installation of additional fibre lines to protect against connectivity outages if one line is damaged.

11. In this example, a group of performers demonstrate how to use mobile money through a play / performance.
12. Network connectivity was the most commonly sought capability by organisations applying to the most recent round of the GSMA Mobile for Humanitarian Innovation Fund. See: GSMA (2019) Key Trends from Round 3 of the GSMA Mobile for Humanitarian innovation Fund.
13. MNOs based in locations prone to crisis often create business continuity plans (BCPs) that detail the measures to take to restore connectivity during a crisis and are activated when required. See: GSMA (2020) Building a Resilient Industry: How Mobile Network Operators Prepare for and Respond to Natural Disasters.

14. In Rwanda, for example, MTN has worked with Alight (formerly the American Refugee Committee) to train all their agents on the humanitarian code of conduct and how to uphold protection standards, see: GSMA (2019) Mobile money agent training on the humanitarian code of conduct.
15. Paltel Group consists of four companies: Palestine Telecommunications (Paltel), Palestine Cellular Communications Ltd. (Jawwal), Hadara Company (internet provider) and Reach (contact centre).
16. More details on MNO business continuity plans can be found here: GSMA (2020) Building a Resilient Industry: How Mobile Network Operators Prepare for and Respond to Natural Disasters.

6 | Data and consumer insights

MNOs have access to data that provides insights into customer spending and mobile use (e.g. call detail records) and can tailor products and services to different populations. Where there is a business case, financial and personnel resources can be invested to understand customer behaviour and design and develop customised solutions **(see section 4)** ⏎. In humanitarian contexts, this means tailored products and services for those affected by crisis (e.g. reduced or no-fee service provision) and humanitarian organisations (e.g. customised dashboard).[17]

Understanding your market: Zain Cash Iraq

In certain contexts, MNOs are willing to adapt their standard operating procedures to facilitate cash transfers through their networks. In Iraq, where the digital ecosystem is underdeveloped, recipients do not have access to a full suite of mobile money services. Rather than performing cash-outs on its mobile money platform, Zain Cash Iraq found it more cost-effective to adopt iris scan biometric technology and facilitate cash-outs through its agent network instead.

7 | Regulatory understanding and government relationships

A number of regulatory requirements must be met to register a SIM card and mobile money account in one's name, most notably documentation to confirm one's identity. For people affected by crisis, especially those who cross borders, a lack of identity documents is often a barrier to digital and financial inclusion. MNOs have strong relationships with policymakers, and in times of crisis may be in a position to work with government to relax regulatory requirements for SIM registration.

Leveraging government relationships: Vodacom Mozambique

In the wake of Cyclone Idai, Vodacom Mozambique leveraged their relationship with local regulators to get a six-month waiver for SIM registration requirements. This meant that people affected by the cyclone who had lost their identity documents were able to purchase SIMs, communicate with loved ones and access important information. Over 10,000 individuals benefited from this waiver.

3.3 Combining strengths

Combing the unique strengths of MNOs and humanitarian organisations can lead to effective and impactful programming for people affected by crisis. This section outlines three areas in which partnerships can help improve the delivery and effectiveness of humanitarian assistance.

Country, crisis and context
Enabling context-specific digital interventions

Reach and scale
Service delivery in hard-to-reach locations

User understanding
Designing digital interventions that meet the needs of everyone in an affected community

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17. The willingness of MNOs to tailor a solution will often be based on the commercial viability of the final product and the size of the addressable market. It is likely that small projects or those without revenue opportunities will need to rely on existing products.

1 | Country, crisis and context: enabling context-specific digital interventions

MNOs and humanitarian organisations have unique and complementary knowledge in a crisis situation and the context in which it is situated. For example, MNOs have extensive knowledge of network coverage and national regulations, as well as the capacity to deliver necessary mobile services. Meanwhile, humanitarian organisations have an in-depth and nuanced understanding of people's needs and the intricacies of crises.

By pooling their knowledge, MNO and humanitarian partners can ensure mobile-enabled solutions or interventions are possible and appropriate.

MNOs and humanitarian organisations may also have important and unique relationships with key players in crisis management and recovery efforts (e.g. government entities) that, collectively, have the potential to deliver more coordinated and efficient relief.

MNO strengths	Humanitarian strengths
Network coverage	Landscape of humanitarian needs
Relationships (e.g. telecommunications regulator)	Government relationships (e.g. national emergency department)
Regulatory understanding (e.g. Know Your Customer (KYC)[18] and SIM registration requirements)	Understanding of national emergency coordination protocols

2 | Reach and scale: service delivery in hard-to-reach locations

MNOs and humanitarian organisations have unique abilities to deliver services across wide geographic areas and engage with those in need in a range of settings. MNOs have extensive and robust infrastructure systems, distribution models (including agent networks) and often long-term relationships with customers (who can also be recipients of humanitarian assistance). Meanwhile, humanitarian organisations have strong community ties, the trust of end users and field staff who are engaged with communities. When these strengths are combined, **partners can support service delivery to those in need in remote, hard-to-reach or geographically dispersed areas.**

MNO strengths	Humanitarian strengths
Distribution model (agent network)	Field staff reach
Brand power	Humanitarian workers trusted by community
Customer relationships	Community ties
Physical infrastructure (e.g. connectivity towers)	

3 | User understanding: designing digital interventions that meet the needs of everyone in an affected community

MNOs and humanitarian organisations are likely to have different but complementary understandings of end users. While humanitarian organisations will have a deep understanding of the needs of users and are likely to have collected information on their preferences through assessments, MNOs often understand how people in affected communities use technology and what delivery channels may be appropriate. Combining MNOs' expertise in the capabilities of mobile technology and humanitarian organisations' commitment to "do no harm" and protect those in crisis can help to **develop appropriate and usable products and services that do not create or exacerbate protection issues or act as a barrier to digital inclusion.**

Where potential barriers or challenges are identified, MNOs and humanitarian organisations can work together to create tailored solutions and deliver training and/or community sensitisation activities.

MNO strengths	Humanitarian strengths
Core services (e.g. SIM cards and (bulk) SMS services)	Protection expertise (e.g. community gender dynamics)
Mobile money	Deep understanding of needs
Regulatory considerations (e.g. KYC requirements)	Beneficiary lists of affected population
Ability to customise products and services	
Customer insights	

Leaving no one behind: Paltel Group, Palestine

Paltel Group has been explicit in its attempts to create a more diverse and inclusive organisation, but also to improve access and services for its customers. In Jawwal's shops, certain employees are tasked with supporting customers with disabilities. For those with visual impairments, information is provided in Braille and through interactive voice recognition (IVR) technology. Paltel partners with 27 NGOs focused on people with disabilities and invests in several initiatives that assist women and children **(see section 6)** ↗.

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18. Know Your Customer (KYC) collectively refers to conducting customer identification, verification and due diligence. Financial institutions and regulated financial services providers are obligated by regulation to meet KYC requirements when registering customers for SIM cards and mobile money.

4

Creating successful partnerships

In interviews with MNOs and humanitarian organisations, several common features of successful partnerships emerged, with participants reflecting on what they could have done better, as well as what they would like to see from their partners.

This section breaks these down into recommendations for MNO and humanitarian partners. This is not practical guidance for creating and structuring partnerships, however. For this, readers may want to consult other guides and tools **(see resources ⏎)**.

4.1 For all partners

Identify shared value

It is important that the partnership identifies key areas of value for both partners (see section 3) ⏎, but it is most effective if this value is shared by both organisations. For example, JazzCash discussed past projects with large INGOs in which they identified areas important for cash distribution and where the MNO knew they had underserved customers. Identifying areas where scaling up operations would deliver value to both partners made it easier to marshal the resources to serve end users.

Align expectations

A strong message came through in our interviews with MNOs and humanitarian organisations that have had successful partnerships: **it is important that both parties align their expectations before formalising arrangements or attempting to deliver services.** For example, both sides should ensure they have clearly articulated roles and responsibilities, have agreed on specific financial commitments, established protocols for ongoing communication and precisely clarified the scope of the project (including the number of service users the partnership will reach). This also means being clear and honest about the specifics of the partnership. For example, if the volumes discussed in the project design phase are inaccurate and projects become commercially unsustainable, this can discourage MNOs from engaging in meaningful partnerships in the future.

Use shared language

Both MNOs and humanitarian organisations use technical language and acronyms that can be confusing to the uninitiated. **Taking time to explain important terminology and remove acronyms from interactions with partners can help to avoid confusion.** It can also help to align expectations, as using technical language to explain what one will and will not deliver can lead to misunderstandings.

Allow enough time

The strongest partnerships tend to be those developed over time. **Where possible, partnerships should be forged well ahead of services being delivered.** In protracted crises, MNOs and humanitarian organisations can spend more time and effort planning how best to work with each other and leverage each other's core skills. Paltel Group has established numerous agreements with humanitarian and government organisations that enable day-to-day coordination of efforts as well as when tensions flair. For instance, when war broke out in Palestine in 2014, Paltel Group, along with other members of the National Emergency Plan, were able to mobilise quickly and coordinate restoration efforts appropriately.

Some interviewees commented that partnerships formed quickly in rapid onset crises are often more difficult. In contexts where a crisis is likely (such as in Mozambique; see the Vodacom case study in **section 6 ⏎**) it may be prudent for MNOs and emergency responders to have agreements in place in advance to enable quick and effective collaboration when disaster strikes.

Where possible, think long term. While it typically takes years for MNOs to see profits or returns on investment, humanitarian organisations often operate on shorter timelines. When humanitarian organisations can partner with an MNO on a longer term basis, programmes will be more sustainable and MNOs will be more likely to offer customised services.

4.2 For MNOs

Be open about what is realistic

As the technology provider, **MNOs should be clear and open about what is realistic when digitising services.** Be explicit when something is simply not feasible and suggest alternatives. While some MNOs may be tempted to work with unrealistic requests, this can lead to bad faith and bad programming. For example, several interviewees mentioned having discussions with humanitarian organisations about using mobile money for cash distributions in very rural areas. While being honest about not being able to deliver to these areas may have cost them revenue upfront, they gained credibility as a future partner that would help create impactful services.

Create internal structures to support partnerships

Several MNOs keen to forge partnerships with the humanitarian sector have adapted internal structures to support them. Ensuring that at least part of someone's role is to engage with and understand local humanitarian actors can lead to partnerships that would not have developed otherwise. JazzCash in Pakistan has a team with a remit to forge successful partnerships with humanitarian and development agencies. Likewise, Safaricom in Kenya has a Technology for development (T4D) team mandated to create mobile services with the humanitarian and development sector that can lead to commercial revenue. Shaping their businesses in these ways enables them to engage and interact meaningfully with humanitarian partners.

Recognise the requirements of humanitarian organisations

As the humanitarian sector shifts to digital services and embeds technology in their operations, concerns are arising around data privacy and client consent. Humanitarian organisations must ensure that new forms of digital humanitarian assistance are suitable for the vulnerable people they serve and meet their unique needs. MNOs should take the time to demonstrate compliance with the requirements of humanitarian partners, including their gold standard approaches to data protection and privacy.

MNOs and humanitarians must collaborate to ensure digitisation does not further marginalise already vulnerable communities, and that measures are in place to reduce barriers to accessing or using mobile services. To create accessible solutions, MNOs can work with humanitarians and end users to design tailored services. Alternatively, digital and financial literacy training can help recipients take full advantage of the services on offer.

4.3 For humanitarian organisations

Share the bigger picture and the problem statement

Humanitarian organisations should **ensure they share the intended impact of their operations with MNO partners rather than simply discussing the solution they want the MNO to deliver. This will help MNOs understand the bigger picture and design solutions with more impact.** Several MNO interviewees mentioned that although they often have products or services that would be of interest to their humanitarian partners, without knowing the intended impact, it was challenging to make suggestions.

This also applies to sharing evaluations or outcomes with MNOs. More than one interviewee commented that they rarely learn about the outcomes of projects they have been involved with and often do not know the impact of their work (or how they might improve).

Recognise the need for commercial services

Humanitarian organisations should recognise that MNOs will not always be able to provide services for free. While they are often happy to support urgent needs through CSR initiatives and free services (e.g. when responding to rapid onset crises), it is likely unsustainable in recovery phases or the development of long-term products with notable impact. However, most MNOs provide preferential rates for services to humanitarian organisations.

It should also be noted that in situations where humanitarian organisations require customised services, this will come at a cost as it will require internal resources for the MNO to develop and deliver the solution.

> "[Humanitarian agencies] need to accept that good quality service comes at a price."
> **– MNO interviewee**

Allow for collaboration

Interviewees commented that they often receive briefs from humanitarian agencies asking them to pitch services that are either not feasible or do not utilise the most suitable technology. **Designing digital services in collaboration with MNOs can ensure services are designed optimally from the outset, maximising the expertise of both organisations and have the greatest impact on end users.** It also ensures clear and open dialogue from the beginning, which can be difficult to nurture in later stages of a partnership.

Where it is not possible to design services this way, humanitarian organisations should think about how they can capitalise on the experience of technology professionals.

> "Partnerships that have been co-created are always better." **– MNO interviewee**

Understand the local digital ecosystem

When humanitarian organisations decide to go digital, they should conduct the requisite research to understand the digital market in which they are operating,[19] and leverage MNO networks if they have a larger footprint than other financial services when considering mobile money for cash assistance. For examples, Zain Cash has over 4,000 agents across Iraq with over 1,000 agents in each governorate, compared to just two to three bank branches.

Humanitarian organisations should also conduct market research before issuing tenders for services. This will ensure that the services they request can be realistically delivered in the market, and avoid potential contractual challenges in service delivery and/or organisations not responding to tenders due to unrealistic requests.

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19. While information is not always readily available online, a good place to start is with the GSMA's mobile coverage maps and mobile money deployments.

5

The value proposition for MNOs

For any partnership to succeed, there must be a clear motivation to participate. Previous GSMA research suggests that private sector involvement in humanitarian action is driven by four main interests: commercial opportunities, business assets, risk mitigation and influence building.[20] However, MNOs must not only consider the value of potential engagements with humanitarian organisations, but also the decisions they will need to make when engaging in new partnerships.

This section lays out three key decisions that MNOs need to make and how partnerships can create value. Note that these decisions are not necessarily sequential.

5.1 Decisions about value

Operating model

Depending on the context, the crisis and requests from partners, an MNO must decide whether a partnership will primarily be in pursuit of revenue or CSR opportunities (although many projects will sit somewhere between the two, such as subsidised pricing or some pro bono services). This decision will determine where the partnership will sit within the business, either with commercial teams (such as mobile money), foundations or CSR functions.

Humanitarian partners should not assume that an MNO's CSR function is able or willing to satisfy every request. As businesses, CSR functions must typically align with broader strategic objectives, and some humanitarian requests may not satisfy these objectives. For example, some MNOs have chosen to focus their CSR activities on building the digital skills of local young people to help them find employment (see the JazzCash case study, **section 6** ⊘). In these situations, a commercially driven engagement with business units is more likely to provide value to an MNO (and longer term sustainability).

Many foundations also have long-term goals to create space for services that might "mature" into revenue-generating services, and these teams are often held accountable for generating value for the MNO. For example, delivering mobile money-enabled CVA may not initially be commercially viable for an MNO, but the potential for greater revenue generation in the future will be a consideration prior to engagement.

> *"Whilst we want to help the community and support people, the model has to be sustainable."*
> **– MNO interviewee**

Moral imperative

In some crises, especially rapid onset disasters, moral decisions to offer support may take precedent over business case considerations and typical decision-making processes.

This sentiment came through strongly with MNO interviewees that had a history of responding to natural disasters or rapid onset human-induced crises, especially in areas where these were common. In these situations, MNOs reported a sense of duty to support their staff and communities the best they could, putting concerns about profit aside for a period. However, partners should be aware that MNOs will likely need to recover costs eventually, and will want to commercialise services where appropriate and as the situation allows.

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20. UN OCHA (2017), The Business Case: A study of private sector engagement in humanitarian action.

Regulation

In contextualising partnerships, existing policy and regulatory dynamics play an important role. MNOs will also need to consider the political and regulatory implications of the partnership or project for potential opportunities and challenges.

This decision has two key considerations:

- **first**, whether prevailing regulation allows for the intended approach and, if not, whether it can be adapted. If the answer is no (such as if regulation prohibits refugees from accessing

mobile money accounts), the MNO will most likely decline involvement. In certain instances, partnerships may require more fundamental reforms on the existing institutions.

- **Second**, MNOs will assess the extent to which engaging in new partnerships might affect their relationships with policy makers, either positively or negatively. It is unlikely an MNO would engage in partnerships that jeopardise its relationship with regulators, but engagements that strengthen this relationship are more probable.

Business case

For an MNO to engage in a partnership with humanitarian organisations, the business case must demonstrate clear value. Based on our experience working with MNOs, the GSMA M4H programme has categorised value for MNOs into four broad areas, all of which can come into play when weighing whether to engage with the humanitarian sector: increased revenue, competitive advantage, influence and improved reputation (see 5.2, below). These findings were

largely validated by applications to the most recent round of the GSMA Mobile for Humanitarian Innovation Fund. Across all projects, the most commonly cited value for MNO partners was a larger customer base, increased revenue, improved reputation and the development and expansion of agent networks.[21]

Through this lens, partnerships with humanitarian organisations must create value in at least one of these areas.

21. GSMA (2019), Key Trends from Round 3 of the GSMA Mobile for Humanitarian Innovation Fund.

5.2 Value for MNOs

Here, we examine each of the four areas of value in turn, identifying key questions and providing some examples. However, it is important that partnerships identify areas where value is cross-cutting — MNOs and humanitarians often share a user base, and common objectives and partnerships with a well-designed solution can present a win-win-win scenario (users-MNO-humanitarian organisation).

Revenue

Will the partnership or product affect the bottom line?

Is it sustainable?

Unsurprisingly, revenue and income are easy measures of value for MNOs. Even when engagement is driven by a desire to help, in the long run MNOs need profits to fund philanthropic engagements. Therefore, any partnership with a clear source of revenue will likely prove valuable.

It is also important to consider whether revenue will be sustainable over the long term. MNOs are likely to view projects that generate long-term available revenue as more valuable and will be more likely to engage. For example, CVA programming with many recipients and payments are likely more valuable than small projects with fewer disbursements.

Competition

Will the partnership or product provide any competitive advantage?

Will the solutions increase user numbers?

Are other MNOs in the space?

For MNOs, the value of humanitarian partnerships is often establishing new products that might scale to the wider market, or learning about the needs of users from humanitarian organisations. These initial ventures may begin on a non-commercial basis if the long-term competitive advantage is deemed to be high. Humanitarian contexts can offer MNOs the opportunity to serve new customers and design tailored solutions to meet their needs ahead of their competition.

Influence

Will this partnership or project help to influence regulatory or policy change?

Will this partnership or project help to build important or strategic relationships?

Partnerships have the potential to add considerable value to the policy development process. These can provide value for MNOs in terms of influencing change or forging new strategic relationships (with regulators/decision makers, but also more broadly) and regulation/policy. This might mean that a partnership enables an MNO to build relationships with key figures in a country's humanitarian community, or to bring about mutually beneficial policy change in partnership with these organisations. Additionally, the partnerships can support the adaptation of policies to local circumstances, mutual needs and opportunities. An example of this was in Uganda where a partnership between local MNOs, UNHCR - the UN Refugee Agency, and the GSNA led to a policy change in 2019 that allowed an additional 600,000 refugees in the country to legally register SIM cards in their own name.[22]

Reputation

Will the partnership or product affect the company's public image?

Will there be any positive public relations or backlash? Can this be mitigated?

An MNO will often see value in projects that have a positive impact on their public reputation and creates a positive association with the company. Engaging in partnerships that portray the MNO in a positive light may improve customer perceptions (hopefully avoiding churn[23]) and attract new customers. A better reputation is the most likely way for an operator to draw value from CSR opportunities.

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22. GSMA (2020), Proportionate Regulation in Uganda: A Gateway for Refugees Accessing Mobile Services in Their Own Name.
23. Customers leaving an MNO.

6

MNO case studies

6.1 Iraq: Zain Cash

Context

For over half a century, Iraq has experienced conflict, from the first US-Iraq war in the 1990s, to the conflict that resulted in the removal of Saddam Hussein from power in 2003, to the most recent conflict against the Islamic State of Iraq and the Levant (ISIL). The country now finds itself in transition, attempting to rebuild after many years of tension.

Although the number of people in need of humanitarian assistance in Iraq has decreased by 40 per cent in the past year, it is still significant at 4.1 million.[24] Despite the formal conclusion of major military operations against ISIL in late 2017, as of November 2019, over 1.5 million people remain internally displaced, 70 per cent of whom have been displaced for over three years.[25]

Motivations for engagement: optimising delivery of humanitarian CVA

The protracted situation in Iraq touches all aspects of society. Zain Cash, the mobile money provider of Zain, the leading MNO in the country,[26] is playing its part in offering services that help those most affected. Zain Cash has partnered with several humanitarian organisations to disburse humanitarian CVA programmes across Iraq. One such partnership is with UNHCR – The UN Refugee Agency.

Although the revenue generated from partnerships with humanitarian agencies is relatively small, Zain Cash recognises the added value it brings to the company. Not only is Zain helping people most in need, it is also raising awareness of its brand through these partnerships.

Operating model(s) adopted

Quasi-revenue-generating model: Tailoring contracts to ensure quality of service delivery

Key reasons for engagement

Moral imperative and CSR: Helping the community, specifically with distribution of cash assistance to people in unstable areas

Revenue: A viable business case for the Iraqi context (underdeveloped digital ecosystem)

Success factors

- Embedding innovative technologies (i.e. iris scan technology) to improve the cash transfer process.
- Implementing robust operating procedures (e.g. training of recipients and agents; liquidity management plans) to reduce potential complications from arising.

24. OCHA (2019), Humanitarian needs overview, Iraq. Humanitarian programme cycle 2020.
25. OCHA (2019), Global Humanitarian Overview 2020.
26. Zain Iraq has the highest proportion of mobile connections in Iraq. Data from GSMA intelligence. See: https://www.gsmaintelligence.com/

Partnering with humanitarian organisations

The type of contract Zain Cash offers to humanitarian organisations is dependent on the viability of the project, and how far it must deviate from standard operating procedures to manage it. For instance, Zain Cash charges a higher cash-out fee in Mosul due to the instability of the region driving up costs. In these contexts, Zain Cash must manage and take on the risk of moving large amounts of money into unstable areas.

Contracts are finalised once Zain Cash has all the necessary information (e.g. number and location of recipients, amount per transaction, number of transactions and over what time period, etc.). In all cases, the humanitarian organisation covers the cash-out fee so there is no cost to the end user. Zain Cash conducts the following activities in the CVA process with certain components customised depending on the specific requirements of the humanitarian organisation:

- Manages registration of recipients using its mobile money platform for CVA programmes.

- Provides free Zain Cash SIM cards to all recipients.

- Creates a unique mobile money account to receive cash assistance.

- Conducts recipient training, including educating recipients on the use of mobile money, the services available and associated fees (cash-outs are always free for end users).

- Conducts agent training on how to engage with vulnerable populations and the fee structures (i.e. no cash-out fee for recipients).

- Provides customer care services, including managing a customer call centre for recipients to direct any complaints.

- Implements measures to encourage fair engagement: Zain Cash follows a three-strike rule for issues raised against agents. When it has been verified that an agent has charged a recipient to withdraw their assistance, the agent is asked to sign a form declaring they will not do so again. The third time the issue is raised, the agent is dismissed.

- At times, collaborates with Zain to provide customised bundles to recipients (e.g. reduced to no-fee data, SMS, call services, etc.).

- Creates tailored liquidity management plans to ensure agents are liquid when required. The number of estimated recipients determines the amount of cash provided to agents on disbursement days. For UNHCR recipients, Zain Cash groups recipients and assigns each group an agent. Recipients then receive an SMS prior to disbursement with information (e.g. location) about their assigned cash-out agent. In harder-to-reach areas and settlement camps where there are no agents, cash is delivered with security on disbursement days.

Using innovative technology to facilitate cash transfers

This partnership between UNHCR and Zain Cash is unique. Zain Cash enables UNHCR cash recipients to access their cash by scanning their iris at registered agents rather than transferring cash to a Zain Cash mobile money account. This is a use case in which the context determined the operating model.

UNHCR is so far the only organisation in Iraq using iris scan technology to facilitate the delivery of cash assistance. Zain Cash and UNHCR have partnered with IrisGuard to biometrically register all UNHCR's recipients through iris scan technology. IrisGuard's scanner captures a greyscale image of the iris and converts it to a reliable and permanent unique verifiable identity (UVI) that is used for cross-matching purposes and can be used for the rest of one's life. The iris scanners are connected to UNHCR's server, Eyecloud, through an API, with images of individual iris scans and associated personal data stored securely on the server.

The system functions by creating a UVI for each recipient that is verified by Eyecloud. The recipient's name and other demographic data therefore do not need to be transmitted, protecting their identity and enabling the system to be used by multiple financial services providers and humanitarian organisations if required. In addition, two copies of the receipt of funds are printed on a Bluetooth-enabled printer[27] provided to agents, and recipients sign the agent's copy as proof they received the requested funds.

Innovative technologies building commercial viability

Prior to using iris scan technology for disbursements, recipients overwhelmingly cashed out all their funds. Of the more than 100,000 people who received their CVA through Zain Cash, just a few used it to buy airtime through their mobile money accounts. Everyone else cashed out directly without using any other mobile money functionalities. The requisite financial infrastructure and digital ecosystem needed to incentivise recipients to use the other mobile money services (e.g. merchant payments) is underdeveloped in Iraq, and therefore reduces the potential revenue Zain Cash could make if recipients' had access to a mobile money account.

Consequently, recipients must no longer carry identity documents, SIMs or mobile phones to access their cash assistance. This process removes the challenges they sometimes face when using mobile technology for CVA programmes, such as not having identification that satisfies KYC requirements for mobile money accounts, or remembering PIN codes to access services through their mobile phone. Zain Cash also achieved several cost savings, including:

- **Registration:** Zain Cash must no longer bear the operational costs of registering recipients as this is handled by UNHCR. Cost savings include:

  - Eliminating SIM card distribution;

  - Field staff no longer attending registration events; and

  - Not setting up and maintaining mobile money accounts.

- **Customer care:** Issues limited to those with cash-outs only.

Despite UNHCR recipients not having access to a Zain Cash mobile money account, Zain Cash hopes more humanitarian organisations will adopt iris scan technology for their CVA programmes as it has proven to be more cost-effective. This technology has also proven to be cost-effective for UNHCR, which has committed to apply technology and innovation to reduce the costs associated with delivering assistance.[28] In 2018, an additional 2.4 million refugees were biometrically registered by UNHCR, and it plans to extend biometric registration from 62 countries to 75 by 2020 as part of an effort to reduce duplication and management costs.[29]

Looking ahead

The lack of financial and digital infrastructure in Iraq makes it difficult to incentivise the use of mobile financial services. The concept of mobile money is relatively new, but Zain Cash is taking steps to change this by actively promoting mobile financial services. For instance, Zain Cash has created QR codes to enable merchants to accept payments via their mobile money accounts.

In the short term, working with humanitarian organisations to use iris scan technology for CVA programmes is a viable business case for Zain Cash. **In the long term, it is hoped that financial infrastructure will be well developed enough to fully leverage mobile financial services, both within and outside the humanitarian sector and increase financial inclusion across Iraq.**

27. Bluetooth capabilities enable the receipt to be sent to the printer from the agent's Android device wirelessly.
28. Biometricupdate.com (2019), UNHCR update shows progress toward biometric refugee registration commitment.
29. UNHCR (2019), Progress toward implementing the "grand bargain" commitments. Executive Committee of the High Commissioner's Programme.

6.2 Mozambique: Vodacom

Context

Mozambique has a history of humanitarian crises triggered by extreme climate conditions. An estimated 2.5 million people – almost 10 per cent of the country's population – are in need of life-saving and resilience-building assistance,[30] and two out of three people live in coastal areas vulnerable to rapid-onset disasters, such as cyclones, storms and flash floods.[31]

In spring 2019, two large tropical cyclones, Idai and Kenneth, struck southern Africa, making landfall in Mozambique. The cyclones caused extensive damage and created acute humanitarian emergencies. In the aftermath of both cyclones, close to an estimated 2.2 million people required assistance in Mozambique alone.[32]

Cyclone Idai caused catastrophic flooding, landslides and a high number of casualties across Mozambique, Malawi and Zimbabwe. In the wake of Cyclone Idai in Mozambique, Vodacom Mozambique, the largest MNO in Mozambique.[33]

directed their response to Beira, the Mozambican port city hardest hit by the storm, both as an independent responder and in partnership with numerous humanitarian organisations and UN agencies to support affected communities. This was the first time that Vodacom had proactively invested resources — time, money and personnel — in responding to a sudden-onset humanitarian crisis in the country, not because of a conscious decision not to engage in the past, but because the scale of the destruction caused by Idai necessitated it.

30. OCHA (2019), 2018–2020 Humanitarian Response Plan. (Revised in August 2019).
31. OCHA (2019), OCHA Mozambique homepage. See: https://www.unocha.org/southern-and-eastern-africa-rosea/mozambique
32. OCHA (2019) Southern Africa. Cyclones Idai and Kenneth Snapshot. As of 10 July 2019.
33. In terms of mobile connections and several other variables as of Q4 2019. See: https://www.gsmaintelligence.com/

Motivations for engagement: leveraging core skills to restore connectivity

The devastation caused by Cyclone Idai was felt across all segments of society. The level of devastation, the impact of the cyclone on the community, which included Vodacom employees, and the need for mobile connectivity to facilitate restoration of the area, instigated Vodacom's involvement in the recovery efforts. As a key **part of everyday life, mobile communication is the foundation of any emergency response.** The restoration of mobile connectivity was therefore not only crucial for the community of Beira, but for organisations like commercial banks and medical services that needed connectivity to deliver much-needed services.

Operating model(s) adopted

Immediate response phase (Cyclone Idai): Critical products (SIM cards) and services (calls and SMS services) offered at no cost

Recovery phase (Cyclone Idai): Products offered at heavily reduced costs (e.g. handsets); reduced GSM service (e.g. calls, SMS, data) costs to those engaged in recovery efforts

Corporate social responsibility: Supporting the community through Vodacom Mozambique Foundation

Key reasons for engagement

Moral imperative: Help people connect with loved ones and enable emergency and other auxiliary services to respond effectively.

Reputation and business continuity: Restore connectivity for Vodacom Mozambique's existing subscriber base.

Success factors

• Leveraging technical expertise for quick and efficient restoration of mobile connectivity.

• Providing real-time information to humanitarians to facilitate a more accurate and timely response.

• Commercial incentives combined with innovative, flexible financing schemes to enable an agile response.

Commercial acumen, combined with a commitment to help communities in crisis, led to a multi-sector approach to the response. As an MNO, Vodacom was aware that Beira represented a large proportion of its customer base, approximately a quarter of subscribers, so it was vitally important from a commercial perspective to bring the network back online as soon as possible.

The business requirements to restore connectivity to Beira, coupled with a moral obligation to help those affected, thrust Vodacom Mozambique into action, with large swathes of Beira's mobile communication channels restored within a week of the disaster striking, due in large part to Vodacom Mozambique's efforts.

Responding to a rapid onset crisis

The impact

In Beira, the area where Cyclone Idai hit, there was complete network failure. Electricity supply in the region was severely disrupted and internet services were virtually non-existent, except near the airport where relief organisations had set up a server.[34] The cyclone and subsequent flooding killed over 600 people, injured an estimated 1,600 and caused an estimated $773 million in damages to buildings, infrastructure and agriculture.[35] Cyclone Idai touched every part of Vodacom's business and created no way to communicate with those still in the region. This lack of communication also meant there was no way for those outside the area to determine the degree of physical damage to communities and to network infrastructure.

Restoring connectivity

The day after the storm hit, a Vodacom team left Maputo to drive to the area, restoring some network infrastructure on their way. The team's main priority was to assess the degree of the damage, locate Vodacom employees and identify the initial requirements to allow others to support recovery efforts. **This team was the first to arrive in the affected area and were given agency from Vodacom in Maputo to act as necessary and work outside normal chains of command.** They were tasked with restoring the network as well as other tasks, such as locating Vodacom staff and supporting local businesses. The organisation recognised it would be doing things differently when it came to supporting response efforts, and gave itself a mandate to support the cyclone response in any way it could.

> *"The network going back up reconnected people to what they needed and the people they love."*

One week after Cyclone Idai hit, the Vodacom network was fully operational (the network could have been restored earlier, but the team allowed sufficient time to ensure connectivity was stable and prevent distress from intermittent network recovery). This enabled large numbers of people affected by the cyclone to begin communicating with their loved ones to let them know they were safe, and to access finances they needed to begin rebuilding their livelihoods (for those who had M-Pesa accounts and bank accounts that relied on mobile connectivity to function).

Restoring the network also meant that humanitarian responders could communicate with each other more easily and begin coordinating their efforts effectively.

Working with competitors

Vodacom worked with direct MNO competitors to ensure as many people as possible had access to mobile connectivity, abandoning the status quo and amending standard operating procedures (e.g. setting up WhatsApp groups to coordinate the efforts of those working to restore connectivity).

> *"In a disaster you forget about the profit, it takes the back seat."*

Supporting staff

Vodacom also provided support for employees who had been affected by the cyclone in a number of ways, including:

- provision of free anti-cholera vaccines;
- providing employees products according to their necessities;
- bringing forward salary payments; and
- offering interest-free loans to help staff get back on their feet.

There was also a small team dedicated to finding loved ones of staff based in other parts of the country and ensuring they were okay.

Supporting customers

Beyond restoring connectivity, Vodacom took several steps in the wake of the cyclones to support those directly affected, including:

- **Providing charging points:** One of the biggest challenges in the aftermath of the storms was having access to energy to charge mobile phones. Vodacom provided several stations where people could charge phones to 30 per cent for free and access vital services before giving up the space for others.
- **Providing free communication services:** Every time a network tower was restored, all basic services (calls and SMS) were provided for free for seven days to enable Vodacom Mozambique subscribers living in the area to contact loved ones and access vital information.
- **Free SIM costs:** SIM cards were provided for free to ensure people could access services.
- **Reducing handset costs:** Basic/feature phone devices were cut to half the regular cost (less than $10) to help those who needed to access new handsets.

Coordinating with the humanitarian response

From the start of the response, the Vodacom team in Beira sent a representative to the daily meetings of humanitarian organisations to contribute all relevant information and to stay up to date on the top priorities of the recovery effort. Since it had no prior relationships with any of the responding humanitarian organisations, Vodacom had to work quickly to align its activities.

> *"In an emergency you make friends very quickly."*

Vodacom provided daily updates to responders on where the network was back online and where the next area to be restored was predicted, coordinating this activity with NGOs working on connectivity (such as the Emergency Telecommunications Cluster (ETC[36])and Télécoms Sans Frontières[37]). Once communication channels were established and clear, extensive and close collaboration between Vodacom, humanitarian organisations, UN agencies and other organisations involved in the recovery mission enabled effective recovery of a variety of services in Beira.

> *"Our role was getting them [humanitarians] the information that they needed."*

To enable communication throughout the response effort, Vodacom provided free SIMs to everyone working or volunteering for a humanitarian organisation. SIM distribution was coordinated with UN OCHA.

34. Earth Observatory (2019), Darkness in the wake of Idai.
35. UN News (2019), Mozambique cyclones a 'wake-up call' to boost resistance: UN weather agency.

36. The ETC is a global network of organisations that work together to provide shared communication services in humanitarian emergencies. See: https://www.etcluster.org/
37. Télécoms Sans Frontières: https://www.tsfi.org/en/

Partnering with humanitarian organisations

Throughout the response and recovery phases, Vodacom partnered with and supported the work of local and international humanitarian actors in a variety of ways, including:

- Supported Gift of the Givers[38] with the documentation required by the Mozambique Government to cross the border from South Africa to deliver services in the aftermath of the cyclone.

- Worked in close coordination with UN OCHA and ETC to share live information on network data/internet coverage in briefings on the wider response effort.

- Worked in close coordination with UN OCHA and the IFRC[39] when displacement camps were being established to give people easy access to mobile services when they needed them. Vodacom recruited over 20 agents dedicated to serving these groups.

- Supported a Maputo-based soup kitchen to feed those in need in Beira, providing numerous hot meals to people affected by the cyclone.[40]

In the early stages of the response, the Vodacom team was closely aligned with humanitarian responders and information sharing was effective. However, in the later phase of the response when the most urgent needs had been attended to, Vodacom was not privy to some information it felt could have helped improve the delivery of aid to displaced populations. This included real-time data on population movement, which could have helped Vodacom optimise its network and provide connectivity to more people. Vodacom was unclear why its request for information was declined, but such a situation highlights how critical it is to build partnerships based on a shared vision, understanding and expectation, both during preparedness activities and in an emergency response.

The value proposition for humanitarian engagement: a loyal customer base

Partnering with humanitarian organisations can be good for business. Vodacom found that it gained notable market share in the areas affected by Cyclone Idai, which several Vodacom employees attributed to their proactive support for the community in the wake of the storm. **Setting short-term revenue or profit aside, especially during rapid onset emergencies, can help MNOs support responses to the fullest, and the positive reputational gain often translates to a loyal customer base.** As the network came back online and the response shifted to recovery, Vodacom found it had a larger customer base that has remained, and believe this uptake was driven by its investment in helping the community rebuild.

> *"People were very blown away by the degree of involvement from Vodacom, it was very good for public image and for revenue."*

Beyond support for crisis response, Vodacom teams provided "business as usual" services like enterprise solutions, and operationalised and subsequently maintained satellite communication at the airport to enable communication and service delivery to the many organisations involved in recovery efforts. The needs of these organisations were prioritised to ensure they were as well equipped to respond as possible. In the initial phase of the response, these services were provided free of charge. As the disaster moved into recovery phases they became "cost plus", with a small amount for overhead added to enterprise services (such as setting up communications for field offices) to help recoup some expenses. These rates were still lower than standard tariffs, and the fees for many services (such as set-up costs) continued to be waived.

Cyclone Idai changed Vodacom Mozambique. The value of community engagement became clear during the response, and there are now efforts to strengthen the Vodacom Foundation through sustainable and scalable projects. After coordinating efforts to restore connectivity to Beira, Vodacom feels better prepared for future disasters and understands that better coordination with humanitarian organisations and other responders are key to any successful recovery mission. Vodacom also recognises that for the company and the country to respond more effectively in the future, greater coordination and a clear plan on the needs and priorities of all stakeholders —government, humanitarian organisations and MNOs alike — are vital to the recovery process.

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38. See: https://giftofthegivers.org/
39. See: https://media.ifrc.org/ifrc/
40. World Central Kitchen (2019). 5 months and 365,000 meals after Cyclone Idai, WCK is still cooking in Mozambique

6.3 Pakistan: Jazz & Jazz Cash

Context

The humanitarian situation in Pakistan is multifaceted. Pakistan is prone to natural disasters, with several million people displaced by climate-induced hazards and conflict over the last few decades. According to the 2020 Global Climate Risk Index, Pakistan is estimated to be the fifth country most at risk from climate change.[41] In 2010, 20 million people were affected by floods, and since 2009, 5.2 million people have been displaced due to conflict.[42] In addition, the ongoing instability in neighbouring Afghanistan has resulted in Pakistan hosting approximately 1.4 million Afghan refugees.[43]

The complexity of Pakistan's situation has seen a variety of organisations outside traditional actors (government, NGOs, INGOs and the humanitarian sector) join efforts to help the large proportion of Pakistani society affected by various challenges. Jazz, one of the leading MNOs in Pakistan,[44] and its subsidiary mobile money service JazzCash (collectively referred to as Jazz), are exploring ways to engage more actively with the humanitarian sector.

> **"The beauty of partnerships in a regular pragmatic approach is that people get to see your outcomes and bring in more parties to help flesh out the approach. Long standing partnerships will help flesh out how you may work together better in the future."**

41. German Watch (2019), Global Climate Risk Index 2020. Who suffers most from extreme weather events? Weather-related loss events in 2018 and 1999 to 2018.
42. International Organisation of Migration (2019), Pakistan. Migration snapshot.
43. UNHCR (2020). Data as of 1 January 2020. See: https://data2.unhcr.org/en/country/pak
44. GSMA intelligence (2019). Data as of Q4 2019. See: https://data.gsmaintelligence.com/data/market-metrics

Motivations for engagement: combining efforts to maximise impact

JazzCash wants to capture all segments of society in its customer base and is willing to commit time, money and personnel to develop relevant products and services. Its overarching vision is to support sustainable solutions through innovative technologies, and invest resources in commercially sustainable models not driven solely by CSR.

The displaced populations in Pakistan that humanitarian organisations are trying to reach constitute a subset of Jazz's target market. Part of Jazz's mission is to improve access and use of mobile services for the most vulnerable in Pakistan. To do this, it has been adapting its operating model to strengthen engagement with the humanitarian sector, moving away from a focus on adoption to customer retention, investing resources to better understand its target audience and adopting innovative ways to build a loyal customer base **(see Leveraging private sector strengths ⊘)**.

Operating model(s) adopted

Value-driven business case: Provide a customised suite of services and products that are commercially viable and aligned with Jazz's strategy.

CSR: Focus on skills development for youth through business development, education and upskilling programmes.

Key reasons for engagement

Influence: Shared vision with humanitarians to help the most vulnerable.

Revenue: Desire to provide sustainable, commercially driven digital solutions that open access to mobile services for often excluded segments of society.

Competition: Leverage existing expertise on mobile connectivity and mobile financial services in new settings.

Success factors

- Enabling innovative solutions that are applicable to the wider humanitarian sector.
- Co-creating sustainable mobile-based solutions with and for affected populations.
- Creating customised dashboards in line with donor requirements.

With these goals in mind, **Jazz is shifting its engagement with the humanitarian sector from responding to natural disasters on an ad hoc basis to investing in targeted solutions that can be leveraged at the onset of a crisis** and benefit low-income populations in their daily lives.

JazzCash also aims to leverage its expertise in developing tailored solutions often required by humanitarian organisations (e.g. customised reporting dashboards, client training on the use of mobile and mobile-based services) in a sustainable way.

> *"Our aim is very clear. [JazzCash's] ultimate aim is that every Pakistani that needs to have access to financial services, should have services to financial services — ubiquitous access."*

> *"You cannot call it a partnership [if] it is just a one-off interaction."*

Partnering with humanitarian organisations: creating long-term, impactful solutions together

> *"We work as enablers."*

Jazz recognises that partnerships are key to successful engagement with the humanitarian sector **(see: Structured to Partner)** ⬀. JazzCash supports a number of local and international organisations to deliver cash programming in Pakistan, most recently the World Health Organization (WHO), CARE Foundation Pakistan[45] and Kashf Foundation.[46] Jazz has a wealth of experience supporting the Government of Pakistan in delivering social cash transfer programmes, which it hopes to leverage as it increases its presence in the humanitarian sector.

The Government of Pakistan has committed to increase financial inclusion across the country. In 2018, the National Financial Inclusion Strategy for Pakistan was launched to create an enabling environment for more accessible and affordable financial services,[47] including mobile financial services. Another initiative, the Ehsaas program, disburses social security payments to the 4.3 million[48] beneficiaries of the Benazir Income Support Programme[49] (BISP) who can choose to access their funds through a mobile money account.[50] The need for timely CVA disbursements, along with Pakistan's increasing focus on improving financial inclusion through adoption of digital services, underscores a growing need for engagement between MNOs and humanitarian organisations.

> *"Jazz[Cash] wants to be the thought leader when it comes to digital financial services."*

JazzCash wants to extend the reach of its mobile financial services across Pakistan through campaigns and the development of products and services tailored to populations across income levels. Within the humanitarian sector, JazzCash sees its role as enabling partners to improve the delivery of life-saving cash programmes through a wide variety of distribution points. It is working

to ensure infrastructure and agent networks are in place in locations where they are needed (within national regulatory restraints) to facilitate transfers.

> *"We want to give humanitarians end-to-end solutions."*

JazzCash considers cash transfer partnerships a missed opportunity if humanitarian partners cannot benefit from its ability to streamline the process end to end. Rather than simply facilitating dispersal, it could provide other support as well, from beneficiary selection (by profiling its customer data) to donor reporting/reconciliation. A key selling point of the JazzCash solution is verification and documentation, which enables humanitarian organisations to report confidently to their donors that payments are reaching the intended beneficiaries.

> *"Let's collaborate."*

JazzCash and humanitarian organisations share a customer base and often a common goal to provide certain services to the communities they serve. **Partnerships that deliver services developed in collaboration are likely to have a socioeconomic impact beyond cash dispersal and support financial inclusion for communities at the bottom of the pyramid.**[51] Like the Government of Pakistan, JazzCash has a mandate to support financial inclusion for all excluded Pakistani communities, who are also often the target beneficiaries of its humanitarian partners.

> *"We want to help humanitarians move past simple services and help beneficiaries access a life-enhancing suite of options."*

JazzCash therefore designs all its services for customers who stand to benefit most from mobile financial services, and have made the majority of its services USSD compatible to function on even the most basic handsets.

Customising solutions and using innovative technology

Beyond cash programming, Jazz also works with multiple NGOs and UN agencies to provide mobile connectivity services and other value-added services. As a technology provider, it can offer a full suite of services to these clients, for example, Internet of Things (IoT)-enabled fleet monitoring for agencies to monitor the location of staff in high-risk locations.

Jazz has supported displaced populations affected by natural disasters in Pakistan for over a decade, including the 2008 earthquake in Balochistan where over 200 people lost their lives, thousands of buildings were destroyed and tens of thousands of people were left homeless.[52] Jazz is keen to leverage innovative technology in its network to support people affected by crisis. Through one of its technology incubators, it recently connected the Fata Disaster Management Authority (FDMA) with a start-up that uses drones to deliver

payloads of up to five kilograms to areas cut off from traditional responders after events such as landslides.

> *"[We] go out of our way to adopt and customise services according to [those affected by crisis] needs but at the same time we believe in having a sustainable model in place."*

Beyond new technologies, Jazz has a strong culture of customisation to support humanitarian partners, from developing custom dashboards to ensure reporting is directly in line with donor requirements to establishing infrastructure and agent networks in new areas. **However, this level of service is often only available when partnerships are commercially sustainable. MNOs are less likely to invest these resources in partnerships that are only short term or driven solely by CSR.**

Corporate Social Responsibility

The Jazz Foundation is responsible for Jazz's CSR activity. Founded in 2008 in response to major flooding in Pakistan, it was initially focused on natural disasters, education, health and renewable energy. In 2016, the Foundation redirected its strategy to have a greater impact with fewer projects delivered well and at scale, including supporting communities affected by natural disasters in Pakistan.

The Jazz Foundation is also investing in skill building to help Pakistani youth secure jobs in the new digital economy. This includes multiple incubation centres and "hatcheries" to support young entrepreneurs; an education platform

that gives educators and policymakers access to real-time education data; and upskilling projects in various regions. Those in the Foundation's business development programme are given the opportunity to develop ideas and financial support to convert these ideas into start-ups that will benefit their local communities (often applicable to the humanitarian sector). Free API linkages to JazzCash's mobile money wallet are also offered to start-ups that have a payment element to their services. **By linking a primarily CSR activity to its commercial aims, JazzCash is investing in use cases that could lead to greater mobile money access and use among those traditionally excluded from formal financial services.**

45. See Care Foundation: https://carepakistan.org/
46. See Kashf Foundation: https://kashf.org/
47. State Bank of Pakistan (2018), National Financial Inclusion Strategy, Pakistan.
48. The Nation (2019), Govt raises quarterly grant of Ehsaas Kifalat Program Under BISP.
49. BISP is an unconditional cash transfer poverty reduction program in Pakistan.
50. GSMA interview with Mr. Noor Rehman, December 2019, Director Payments, BISP
51. Baah, Belinda. (2019), Mobilising cash and voucher assistance programmes: The case for mobile money. GSMA.

52. The Asia Foundation (2008), From Pakistan: Responding to the Balochistan Earthquake.

6.4 Palestine: Jawwal/Paltel Group

Context

The humanitarian situation in Palestine is unique. The Palestinian Territories have been under long-standing occupation with periods of increased tensions, including the most recent conflict in Gaza in 2014. This conflict alone was estimated to have caused 2,200 fatalities and displaced 100,000 people.[53]

Paltel Group consists of four companies: Palestine Telecommunications (Paltel), Palestine Cellular Communications Ltd. (Jawwal), Hadara Company (internet provider) and Reach (contact centre). Each component works collaboratively to provide the majority of communication services in the Palestinian Territories. Although this case study focuses primarily on the MNO Jawwal, Paltel Group also plays a large part in maintaining communication services in Palestine.[54]

Motivations for engagement: Providing assistance to everyone in need

"[Our] business model [is] built on humanitarian crises — we have been dealing with this crisis for 70 years. Every commercial business that operates here needs to think like this to survive."

All products and services developed by Paltel Group are relevant to the humanitarian sector by the nature of the situation in which it operates. The vast majority of people served by Paltel Group in Gaza and the West Bank will need some form of humanitarian assistance, especially during crises. The situation touches everyone, including Paltel Group's employees, given that it is the largest employer in the region after government.[55]

"Our community, our Palestine — we are a part of this community"

In this unique context, Jawwal has developed several products and services for those in need of humanitarian assistance, available through its commercial arm and Paltel Group's Foundation.

Operating model(s) adopted

Reduced to no-fee services: Immediate response (e.g. 2014 Gaza conflict): Service offerings provided free of charge where feasible.

Quasi-revenue-generating model: Flexibility at the core: Cost and service offerings determined by the nature of a request, with preferential rates always offered to organisations serving the most vulnerable.

Corporate social responsibility: Supporting the community through Paltel Group Foundation.

Key reasons for engagement

Social responsibility and humanitarian needs: As active members of the affected community, Paltel feels morally obligated to help.

Reputation and business continuity: To enable emergency and other auxiliary services to respond effectively.

Business case: Belief that communication is at the core of any emergency.

Success factors

• Integrating robust business continuity plans and investing in advanced and innovative technology to ensure resilience and redundancy in their networks.

• Leveraging technical expertise for quick and efficient restoration of mobile connectivity (e.g. via extra core network infrastructure installed outside Palestine).

• Providing real-time information (e.g. population location data) to humanitarians to facilitate a more accurate and timely response.

• Cultivating long-standing, long-term partnerships with a range of organisations to enable effective coordination of crisis response.

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53. UN OCHA (August 2017), "Three years on from the 2014 conflict, 29,000 people remain displaced", The Monthly Humanitarian Bulletin.
54. For instance, Reach handles customer care for a WFP-coordinated voucher programme by activating vouchers and rectifying issues, as well as carrying out customer care surveys.

55. Paltel Group (February 2019), "The evolution of the telecommunications sector in Palestine. A sustainable Palestinian success story", This week in Palestine.

Most aid in Palestine is provided through in-kind assistance, historically donations of imported goods. However, as cash for humanitarian assistance continues to gain prominence across the globe, humanitarian organisations may be able to leverage the bulk payment system of Jawwal's soon to be launched mobile money service.

Fixed and mobile telephony working in tandem: Adapting during emergency response

The political and economic situation in Palestine marginalises the most vulnerable and restricts business development. The Gaza Strip functions only on 2G connectivity, while 3G connectivity was made available in the West Bank to the mobile telecom sector in 2018 (although 4G connectivity is available if connectivity is made via a neighboring Israeli network) and the prospect of 5G seems somewhat unlikely.

Palestine is split into three zones — A, B and C[56] — which adds a layer of complexity because Paltel Group often needs approval to attend to issues within West Bank and Gaza. This has necessitated a multi-pronged approach to working with humanitarian organisations and other agencies, and depends on having connectivity from at least one of Paltel Group's various communication channels. Paltel Group has invested heavily in contingency plans and mitigating measures to maintain and restore both landline and mobile network connectivity during times of crises, including disaster recovery and redundancy for technical components[57] and laying network cables in locations deemed unfeasible or unviable by other MNOs.

For instance, during times of crisis, people who do not have credit on their mobile phones can call Reach[58] (contact centre) free of charge to be connected to emergency services and hear broadcast announcements through IVR. Jawwal has also invested heavily in a number of contingencies to ensure core sites can handle disruption to the network, including:

- Establishing core network infrastructure in Jordan, Israel and London to ensure the network can be restored when infrastructure in Palestine is disrupted; [59]

- Business continuity plans, reviewed monthly, to ensure maximum redundancies are in place to restore and maintain connectivity during times of crisis; and

- Disaster recovery and redundancy plans for technical components.[60]

> **"If you cannot communicate, you can hardly do anything"**

In Palestine, needs are vast, multifaceted and require a variety of complementary approaches to be effective.

> **"[We] want to have a social impact even though we are a commercial company."**

During times of rising tension and conflict, Jawwal adopts a flexible approach to keep people connected and coordinate its response. Jawwal provides connectivity for calls, SMS and access to free or low-cost data depending on the service required and/or the nature of the crisis. There are procedures in place to prioritise emergency services, but the priorities of other critical services will always depend on the situation. Jawwal has also embedded legacy integration[61] in its services to ensure everyone, regardless of device type, has access.

Working with humanitarian organisations and government: Robust partnerships and engagement

Paltel Group works closely with humanitarian organisations that have a deep understanding of the needs of affected populations to co-develop tailored products and services that meet unique needs. Paltel Group works closely with the Government of Palestine, specifically the Ministry of Telecommunications and IT, Ministry of Health and Ministry of Social Development, to support the distribution of medical supplies, logistics and the restoration of communication services in times of crisis. Paltel Group is also part of the National Emergency Plan, which ensures a team is available around the clock in times of crisis, and collectively determines the price and, to an extent, the quality of services. Paltel Group also collaborates closely with many local and international NGOs[62] on several initiatives aimed at supporting affected populations.

The most important part of these collaborations is building partnerships, which makes it easier to mobilise resources when needed, and allows Paltel Group to respond flexibly to the needs of the people. Although it may be arduous to set up these partnerships (paperwork, engagement, etc.), once the partnership is in place, organisations can leverage Paltel's infrastructure for various initiatives. For example:

- Hadara created a two-way SMS communication channel between UNICEF and its recipients. Cooperation with the telecommunications regulator secured a low price for UNICEF, which enabled end users to use the service free of charge.

- Supply of medical provisions, infrastructure and income-generating projects through a long-standing partnership with UNDP.

- A coding education programme and vocational training via a partnership with the Ministry of Education and UNWRA.

- Free commercial office space and medicine in Gaza in collaboration with the government and in coordination with UNWRA.

- Awareness campaign on gender-based violence (GBV) through a partnership with UN Women.

Leveraging mobile technology to deliver financial services

AmongPaltel Group's core service offerings, the launch of Jawwal's mobile money platform is one of the biggest opportunities for Jawwal to combine commercial viability with a service that populations in need desperately want and require. Greater financial inclusion is a goal for many in Palestine, including Jawwal, which believes mobile money can play a huge role.

As the humanitarian situation in Palestine continues and resources must be stretched further, Paltel Group encourages other private sector and humanitarian organisations, both locally and internationally, to do more to create sustainable solutions.

56. The Palestinian Authority (PA) has limited powers of governance in Zones A and B, which comprises 39 per cent of the West Bank collectively and the Israeli authorities control Zone C. See: Al Jazeera (2019), What are Areas A, B and C of the occupied West Bank?
57. GSMA (2020) Building a Resilient Industry: How Mobile Network Operators Prepare for and Respond to Natural Disasters.
58. See: https://www.reach.ps/
59. This is partly due to restrictions placed on, for example, the importation of critical telecommunication equipment, as opposed to a technical requirement.
60. Paltel Group has a higher than average number of core switch sites to better manage redundancies in their systems that enable the maintenance and continuity of the network.
61. For example, USSD, integrated voice recognition (IVR), etc., for basic and feature phone users.

62. Palestinian charity law No. (1) Year (2000) guarantees that NGOs are exempt from paying value-added tax (VAT) when procuring services, which enables services for NGOs to be provided at a lower cost.

Corporate Social Responsibility

Over the years, Paltel Group has gone beyond what would typically be offered by a communications provider to serve the needs of their communities.

"We invest in people."

During the wars in Gaza in 2008/2009 and 2014, Paltel Group offered the following assistance, most of which was provided through CSR channels:

• Free credit (via Jawwal);

• Food supplies and school renovations (Foundation); and

• Other in-kind support (Foundation).

During the conflict in Ramallah in 2002, Paltel Group:

• Restored connectivity (via Paltel Group and Jawwal);

• Provided food to call centre employees confined to their workplace for three days; and

• Provided cash as financial infrastructure was not functioning.

The journey of Paltel Group's Foundation

Paltel Group launched a foundation in 2008 to respond to crises on its own terms, with philanthropy at the core, but no restrictions on the types of initiatives it would support. After exploring the operating models of other corporate foundations, Paltel Group honed its vision to focus on sustainability.

"[We] believe we need to invest in the community in a sustainable way."

Today, the Paltel Group Foundation focuses on local societies and institutions, enabling better cooperation with the organisations it chooses to fund. Two per cent of its annual profit before taxes goes to the Foundation, and seven to eight per cent of net profit is spent on social impact projects across the Group. The Foundation tends to work with grassroots organisations that provide immediate responses, such as the distribution of medicine, but also longer term projects, such as solar home system installations at orphanages.

The Foundation also takes a project-based approach where the emphasis is less on providing cash assistance and more on creating partnerships to deliver sustainable solutions. For instance, the Foundation supported the set-up of clinics in several locations to better serve pregnant women and other vulnerable people who find it challenging to access services, as well as working with women to create income-generating opportunities. Cash is often the greatest need in a crisis, so the

Foundation also has access to "float money" — flexible access to cash when it is needed quickly. Other initiatives include:

• Supporting the installation of free internet to over 1,900 public schools to enable access to e-learning modules created by Government, NGOs and other INGOs.

• Assisting the King Hussein Cancer Foundation to launch a campaign on early cancer detection through IVR (fixed line) and bulk SMS services.

• Supported the Sawa 1-2-1 line, a helpline aimed primarily at women and children that connects users to relevant NGOs, as well as counselling, referral and legal services.

• Reconnecting people with zero or even negative airtime balances through free airtime (an investment of 10 million shekel, or about $3 million).

• A scholarship programme that supported 5,500 people at local universities until the end of 2019.

Paltel Group also has an innovation unit that focuses on collaboration and offers free internet access and mentoring sessions to organisations that are part of the innovation hub. **The innovation fund is supporting the transition from corporate social responsibility (CSR) to corporate entrepreneurship responsibility (CER), whereby the private sector fosters and strengthens public-private partnerships to build an inclusive future where everybody, regardless of economic and social status, has access to required services.**
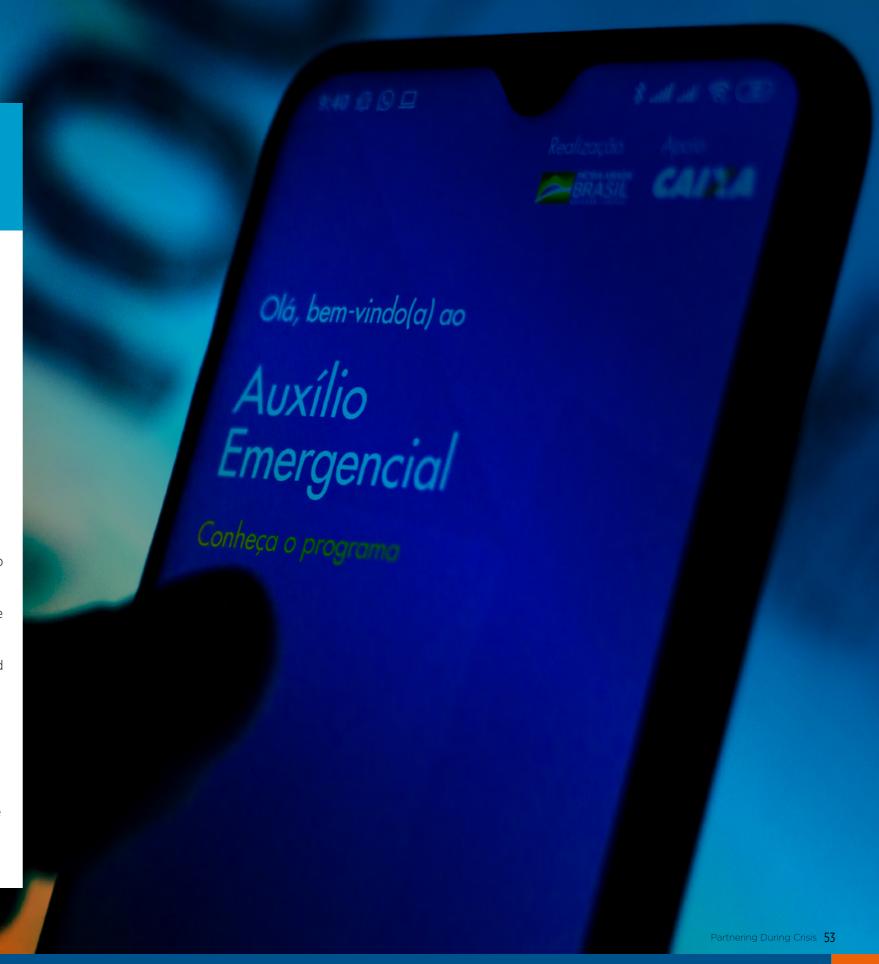
Concluding remarks

Drawing on the experience of MNOs around the world, this report has provided examples of how MNOs can continue to be strong and reliable partners in delivering digital services in humanitarian crises. As the landscape of humanitarian response continues to change, both in response to shifts in the nature of crises and funding patterns, it is clear that the humanitarian sector will increasingly rely on MNOs and the wider private sector to help deliver impactful services for beneficiaries. Through these partnerships, humanitarian aid can not only leverage mobile technology to improve the efficiency of assistance delivery, but more importantly, deliver assistance to recipients in a way that benefits them.

This report has also highlighted use cases in which MNOs and humanitarians have worked together to successfully deliver assistance to affected communities. It has also made the case for humanitarian organisations to understand where services need to be driven by revenue or commercial decision making and the importance of establishing shared value.

A proactive effort from MNOs and humanitarians is crucial to ensure the requisite agreements and protocols are in place to facilitate speedy, coordinated efforts in emergency response. As these partnerships become more common it will also be prudent for humanitarians to consider long-term, holistic timelines, where possible. While it typically takes several years for MNOs to earn a profit or a return on investment, humanitarian organisations operate on shorter timelines, often due to donor funding cycles. These timelines can make it more difficult for MNOs to see a return on the investment they often have to make in humanitarian related projects. In instances where humanitarian organisations are can partner with an MNO on a more long-term basis, programmes will be more sustainable and MNOs more likely to offer more customised services.

In general we believe the future is bright for digital services designed in partnership by MNOs and humanitarian organisations. These partnerships have the potential to meet the needs of the millions affected by crisis. As long as each party approaches these problems in good faith and a commitment to effect positive change, many of these partnerships will succeed.

8 Resources

Below is a list of resources which readers may find useful when thinking through implementing partnerships between MNOs and humanitarian organisations or considering the role of MNOs in supporting during crises unilaterally.

GSMA

- **Building a Resilient Industry: How MNOs Prepare for and Respond to Natural Disaster** Lessons from the GSMA Humanitarian Connectivity Charter in regards to best practice for MNOs in preparing and responding to natural disasters (2020)

- Mobile money enabled cash aid delivery: Operational handbook for mobile money providers A handbook for mobile money providers that want to deliver humanitarian CVA (2019)

- Mobile money enabled cash aid delivery: Essential considerations for humanitarian practitioners A handbook for humanitarian organisations that want to deliver CVA programming using mobile money (2019)

- Partnership Guidelines: Building effective partnerships between MNOs and NGOs in complex environments and crises Guidelines on best practice for partnership development between MNOs and NGOs and challenges associated with forming partnerships in crisis/ humanitarian situations (2016)

- GSMA Mobile Coverage Maps A tool to help estimate the precise location and size of covered and uncovered populations.

- GSMA Mobile Money Deployment Tracker A tool that monitors the number and location of live mobile money services across the globe.
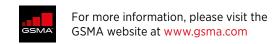
UNHCR

- Displaced and Disconnected A report produced in partnership with GSMA that examines the barriers for displaced populations to access SIM cards in 20 countries

Cash Learning Partnership (CaLP)

- **CaLP website** The CaLP website has a wealth of resources and tools to support establishing CVA programmes and choosing a modality/supplier

- E-transfers Procurement Learning and Good Practices A guide to procuring electronic cash transfer suppliers (produced by ELAN, resource now hosted by CaLP) (2017)

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GSMA website at www.gsma.com

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