



Mobile for Humanitarian Innovation

Annual Report

February 2019



The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with over 350 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in Barcelona, Los Angeles and Shanghai, as well as the Mobile 360 Series of regional conferences.

For more information, please visit the GSMA corporate website at www.gsma.com

Follow the GSMA on Twitter: [@GSMA](https://twitter.com/GSMA)

Mobile for Humanitarian Innovation

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

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

Follow GSMA Mobile for Development on Twitter: [@GSMAM4d](https://twitter.com/GSMAM4d)



This document is an output of a project funded by UK aid from the Department for International Development (DFID), for the benefit of developing countries. The views expressed are not necessarily those of DFID.

Contents

1. Introduction	5
1.1 Mobile for Humanitarian Innovation	5
1.2 Key achievements – Year 1 (2018)	6
1.3 Trends in the sector	6
2. M4H Themes	9
3. M4H In action	11
3.1 Research and insights	11
3.2 Market engagement	12
<i>Innovation Fund</i>	12
<i>Strategic partnerships</i>	13
3.3 Policy and advocacy	16
4. Humanitarian Connectivity Charter snapshot	19
Global overview	22
2018 activity snapshot	23
5. Looking ahead	24



1. Introduction

1.1 Mobile for Humanitarian Innovation

There is general acceptance of the lifeline that mobile technology can provide to populations affected by disasters, and increasingly, its ability to facilitate more dignified and self-reliant approaches to the provision of aid. The GSMA Mobile for Humanitarian Innovation (M4H) programme works with the mobile industry and humanitarian organisations to accelerate the delivery and impact of digital humanitarian assistance.

M4H is working to accelerate the delivery and impact of digital humanitarian assistance by:

1. Building a base of unique insights on technology's role to improve humanitarian response;
2. Catalysing partnerships between the private sector and humanitarian community to demonstrate relevant, dignified digital solutions in action and build evidence of what works;
3. Providing seed-funding to establish proof of concept for cutting edge innovations targeting humanitarian challenges through the Innovation Fund; and

4. Convening the private sector, the public sector and the humanitarian community to advocate for enabling policies in order to improve the lives of those affected by humanitarian crisis.

M4H aims to reach 6 million people with improved access to and use of life-enhancing mobile enabled services during humanitarian and disaster preparedness, response and recovery (by 2021).

1.2 Key achievements – Year 1 (2018)

During this first year of operation, the programme focused on laying strong foundations for delivery. Key achievements from this past year include:

- Over 1 million beneficiaries (including 580,535 direct beneficiaries) have been impacted thanks to M4H activities such as disaster response and preparedness with mobile operators (over 48 per cent of direct beneficiaries are women).
- The programme has conducted extensive research on the themes of cash and voucher assistance (CVA); digital identity; climate resilience and food security; gender and inclusivity; and utilities (water, sanitation and energy).

- The M4H Innovation Fund selected and contracted five grantees in its inaugural round, and launched Round 2 in July 2018, receiving 264 applications from lead partners across 77 countries.
- M4H worked with project partners, including signing a Memorandum of Understanding with The UN Refugee Agency (UNHCR) on joint research and advocacy projects, as well as combined learning and capacity building activities.

1.3 Trends in the sector

The M4H programme has had the opportunity to reflect on key emerging trends in the year, namely: the continued digitization of humanitarian processes from registration to CVA programming, a re-focusing on trust, ethics and digital security, the potential of big data and the critical nature of partnerships.

The United Nations Office for the Coordination of Humanitarian Assistance (UN OCHA) estimated that there were more than 135 million people in need of humanitarian assistance and protection around the world in 2018¹ --6.4 million more people than the year before.² As the number of people affected by humanitarian crises continues to rise and as crises become more prolonged, humanitarian stakeholders (including humanitarian organisations, NGOs, and others) are increasingly interested in partnering with the private sector to test and implement innovative solutions in humanitarian settings. With 93 per cent of refugees covered by 2G and 3G networks³, rapid mobile expansion offers new opportunities for digital humanitarian response. For instance, UNHCR has implemented IRIS registration of 2.5 million Syrian refugees in Jordan, Lebanon, Iraq and Egypt with IrisGuard, demonstrating UNHCR's willingness to employ digital identity solutions. The International Rescue Committee (IRC) has delivered

on its 2020 commitment to deliver 25 per cent of its material assistance in the form of cash and is on track to meet a secondary goal of 75 per cent of all cash assistance delivered through digital payments.⁴ This steady but growing shift to digital solutions reflects humanitarian organisations' appetites for fostering digital solutions, and of MNO engagement, as well as other private sector partners (financial service providers, and technology providers). All of these actors are laying the foundation for a digital ecosystem for humanitarian assistance.

The M4H programme is encouraged by this trend and recognises that 'going digital' will require humanitarian and private sector stakeholders to think through some the consequences of this shift. For instance, both technology providers and humanitarian organisations are taking trust and privacy issues seriously. With the increasing use of digital tools such as biometric solutions and mobile money, the onus is on these actors to protect beneficiaries' data, ensure beneficiary consent, and create awareness on how their data may be used. These steps can also help in building trust between humanitarian stakeholders and their beneficiaries, many of whom are in vulnerable situations.

1. UN OCHA, "Global Humanitarian Overview 2018," 2018, available at: <https://www.unocha.org/sites/unocha/files/GHO2018.PDF>
 2. UN OCHA, "Global Humanitarian Overview 2017," 2017, available at: https://www.unocha.org/sites/unocha/files/GHO_2017.pdf
 3. UNHCR, "Connecting Refugees," available at: <https://www.unhcr.org/publications/operations/5770d43c4/connecting-refugees.html>
 4. IRC, "Commit to Cash," available at: <https://www.rescue.org/sites/default/files/document/639/whscash.pdf>

This trust is a key concern in the digitisation of humanitarian assistance. At the World Humanitarian Summit in 2016, humanitarian stakeholders highlighted the collective steps necessary to ensure trust, including effective prevention of, and response to, abuse. Digital identity, and to an extent financial service offerings, are systems that must be built on trust. Recently, UNHCR and the World Food Programme (WFP) conducted pilots in the Democratic Republic of Congo (DRC) and Cameroon to identify and strengthen transparency and accountability of private sector service providers in their delivery of cash assistance to vulnerable populations. The project worked with financial service providers, traders and other private sector stakeholders, as well as awareness raising of cash recipients about their rights and capacity-building on financial literacy, with interventions to mitigate potential abuse.⁵

Closely related to trust is ethics. Innovations in the humanitarian sector are providing new opportunities for communities and individuals to access and interact with humanitarian services. Questions however are raised about how much focus is given to the unintended consequences or unforeseen risks these interventions may produce. Where innovation can be seen as a proxy for experimentation, great care is needed when trialling new and developing solutions, especially where these are targeted at reaching vulnerable populations in humanitarian contexts. There is an opportunity to further leverage the experience of both MNOs and humanitarian actors, bringing together expertise on user experience testing and the humanitarian principle of 'do no harm'. In the digital context, sectoral guidelines including the 'Principles for Digital Development', remain ever important.

While it is critical that humanitarians protect beneficiary data, at the same time, big data can help humanitarian and private sectors tailor their products and services to forcibly displaced persons (FDPs). Increasingly, digital data (electronic data generated on computers, phones, etc.) enables digital financial service providers to overlay information from a wide range of sources to yield more precise, tailored insights for specific target groups. For example, alternative lenders like Tala and Branch use big data to determine ability and willingness to pay of their customers by analysing

mobile phone patterns (such as call detail records (CDR, SMS messaging behavior, etc.), social media habits, and psychometric assessments.⁶ The analysis of mobile CDR can provide humanitarian organisations with rapid mobility estimates following disaster events, such as the work undertaken by Flowminder Foundation and WFP, partnering with MNOs including Digicel Haiti and Ncell Nepal.

Technology providers are building conversational interfaces (i.e. chatbots) that use data to help develop scripts and deepen customer engagement. However, big data is only meaningful if accurately analysed and contextualized to provide meaningful insights. Even then, humanitarian organisations must continue to develop the capacity to act upon these insights to improve service delivery and response. MNOs are continuing to work with organisations such as Flowminder to fully realize, safely and securely, the humanitarian impact that such analysis can have. The humanitarian sector may still be in the nascent stages of using big data, but the potential is promising.

With the increasing appetite of humanitarian and private sectors to employ technology, this will likely lead to new partnership models. M4H research has found that the key to building a digital ecosystem is constructing effective partnerships (versus simply contractual relationships). Strong, effective partnerships begin with sharing a long-term vision, leveraging each other's core expertise, and having clearly delineated roles. We may see MNOs entering partnerships with technology service providers as well as humanitarian actors by sharing aggregated information about the customer (upon consent), and technology providers sharing a portion of revenue earned.⁷ It is also possible for humanitarian organisations and the private sector to link products to social safety nets or more sophisticated digital finance products.

The M4H programme works to accelerate the delivery and impact of digital humanitarian assistance. As we focus research to improve digital response strategies, catalyse partnerships and innovation, advocate for enabling policy environments, we will continue to closely watch the aforementioned developments in this space.

"In 2018, UNHCR signed a Memorandum of Understanding with the GSMA to strengthen our partnership. From new research looking at the digital ecosystems that exist for refugee hosting populations in Rwanda, Uganda and Jordan, to developing a better understanding of the legal and regulatory barriers that prevent displaced people from accessing connectivity, the GSMA have been a vital partner for UNHCR in building our evidence base around the needs of refugees. Together we have been able to articulate these needs to their Mobile Network Operator membership and to governments alike, not to mention collaborate on operational projects being delivered through their Mobile for Humanitarian Innovation programme, where UNHCR is a member of the advisory group. We look forward to further developing our partnership in areas of mutual interest, strengthening access to connectivity globally and working together to change the lives of refugees for years to come."

Kelly T. Clements, Deputy High Commissioner, UNHCR

5. United Nations, "One humanity: shared responsibility", 2016, available at: <https://reliefweb.int/sites/reliefweb.int/files/resources/Secretary-General%27s%20Report%20for%20WHS%202016%20%28Advance%20Unedited%20Draft%29.pdf>

6. Partnership for Finance in a Digital Africa, "Snapshot 9: Best Practices in Big Data Analytics," Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2017. <https://www.financedigitalafrica.org/snapshots/9/2017/>

7. Partnership for Finance in a Digital Africa, "Snapshot 10: What makes a successful commercial partnership?" Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2018. <https://www.financedigitalafrica.org/snapshots/10/2018/>



2. Themes

In 2018, M4H focused on five key thematic areas, employing a humanitarian lens to each of them—mobile financial services, digital identity, food security and climate change, mobile-enabled utilities, and gender and inclusivity. M4H consulted with over 100 industry experts across these five main thematic areas to better understand the opportunities, benefits and challenges of building a digital ecosystem for humanitarian contexts and recently published the findings in “Landscaping the Digital Humanitarian Ecosystem.”⁸

These consultations yielded important insights and recommendations for the humanitarian and private sectors, specifically mobile network operators (MNOs). Taken together, these findings signal the importance of approaching the thematic areas collectively, recognising their equal importance and interdependence in building a digital ecosystem for humanitarian contexts. For example, in some countries a refugee will need a digital identity to register for a mobile money account, to sign up for a pay as you go energy solution as well as access insurance to improve their food security. Further, if this refugee is a woman, she will likely experience

disproportionate barriers to accessing and using the aforementioned services; and at the same time she may experience disproportionate advantages once that access is gained.

Core to building a digital ecosystem is the role of effective partnerships—particularly between humanitarian organisations and MNOs. Successful partnerships leverage each other’s strengths and core competencies to deliver digital humanitarian assistance in short-term response and recovery efforts in addition to long-term development impacts.

8. GSMA, “Landscaping the Digital Humanitarian Ecosystem,” December 2018. Available at: <https://www.gsma.com/mobilefordevelopment/programme/mobile-for-humanitarian-innovation/landscaping-the-digital-humanitarian-ecosystem/>

Industry experts identified the following insights on how digital technology interacts and can impact each thematic area:



Gender and inclusivity

For women, persons with disabilities and other vulnerable people, certain pre-existing barriers and stigmas can exacerbate the impact of humanitarian crises and can constrain their ability to respond to these crises. A persistent lack of data on gender and disability in humanitarian contexts compounds this problem. Despite this, there are green shoots where digital technology is alleviating or reducing some of the barriers currently faced by vulnerable people, including appropriate mobile content relevant to the humanitarian context, mobile-based learning, and digital tools to support aid workers on the ground.



Digital identity

While digital identity credentials can provide an alternative to traditional identity credentials in humanitarian contexts, certain requirements may make its application difficult, including an official entry point, strong authentication processes, and inclusivity mandates for aid delivery. However, humanitarian agencies are the key champion of digital identity technologies and refugee camps offer the most promising use case for now.



Mobile financial services (MFS)

MFS can be a viable channel to distribute portions of aid, particularly CVA, which has the potential to offer increased transparency, reduce fraud and theft, and provide fast and flexible delivery and greater freedom and enhanced dignity for recipients. Collaborative industry efforts and principles are helping to signal the growing importance of the transition and role the private sector can play. Further, the GSMA’s research found that for MFS providers, there was a potential market of approximately 118 million USD in transfer fees from CVA in 2018.



Mobile-enabled utilities

While energy, water and sanitation services are critical requirements for forcibly displaced persons (FDPs), many lack access to these basic utilities. Though not traditionally a primary concern in humanitarian contexts, it is increasingly becoming a priority for humanitarian agencies. Mobile technology can be used in a variety of ways to expand or improve access to energy, water, and sanitation services in humanitarian contexts through mobile payments, machine-to-machine connectivity and by leveraging mobile infrastructure.



Food security and climate change

In the ten-year period ending in 2015, 1.8 billion people in developing countries were affected by climate and weather disasters. These types of disasters are intrinsically linked to food insecurity, which is particularly acute in developing countries. Mobile and digital technology



3. M4H in Action

The M4H team works alongside MNOs, humanitarian organisations and other stakeholders to encourage, test and build a sustainable and impactful digital humanitarian value proposition. To achieve this objective, the M4H team takes a holistic approach to:

- 1 **Build robust evidence to support improved digital humanitarian services;**
- 2 **Use the evidence to catalyse and strengthen MNO/humanitarian organisation partnerships and pilots;**
- 3 **Provide catalytic funding and support to innovative projects focused on humanitarian settings; and**
- 4 **Advocate globally and locally for enabling policy environments.**

3.1 Research and insights

The M4H research and insights objective is to provide data and insights to better inform humanitarian actors seeking to design digital interventions for forcibly displaced persons as well as to highlight to the private sector the potential market opportunity of serving this population. **The M4H learning agenda identifies key research gaps and thus guides M4H's strategic research decision making.** It is a set of questions designed to test assumptions, document results, and contribute knowledge to the sector. Further, we disseminate this evidence to ensure MNOs and the humanitarian communities can engage and learn from the research findings and best practices.

2018 served as a busy and foundational year: building evidence for each of the M4H thematic areas as well as filling research gaps. M4H recently published, "Landscaping the Digital Humanitarian Ecosystem,"⁹ which highlights how a digital ecosystem can lead to scalable solutions and platforms that can improve or enhance humanitarian outcomes, by delving into each of the thematic areas. **Our stakeholders can look forward to learning from our forthcoming research:**

- **An operational handbook for mobile network operators** delving into best practices in the design, set up, and implementation of **mobile money enabled CVA**. This handbook will also include three country case studies (Jordan, Uganda and Somaliland).
- **A guide for humanitarian stakeholders** on the preconditions for mobile money enabled CVA programmes.
- Recognising urban refugees in Jordan: Opportunities for mobile enabled identity solutions,¹⁰ which illustrates how MNOs and humanitarian organisations can collaborate to provide urban refugees with greater and more inclusive access to digital identity and identity-linked mobile services in the country.

- The benefits and challenges of deploying **mobile-enabled pay-as-you-go solar home systems in humanitarian contexts**, particularly highlighting service provider and refugee experiences in Kakuma refugee camp in northern Kenya.
- **Multi-country user-end research (Jordan, Uganda, and Rwanda) in partnership with UNHCR** to understand refugees' digital needs and preferences. This research will quantify the persistent disparity in access and use of mobile-enabled services among refugees and outline the complex set of social, economic and cultural barriers to mobile access, ownership and use for people affected by crises. This will also include a case study on female refugees' experience of accessing and using mobile-enabled services.

Looking ahead, our research in 2019/20 will focus on various markets (i.e. mature systems versus nascent systems) to understand how different combinations of variables effect access and usage of two to three M4H thematic areas. The research will dive deeper, offering more detailed and nuanced insights and data, and aims to push the knowledge frontier forward on how to meaningfully expand usage of digital services in humanitarian settings.

9. GSMA, "Landscaping the Digital Humanitarian Ecosystem," December 2018. Available at: <https://www.gsma.com/mobilefordevelopment/programme/mobile-for-humanitarian-innovation/can-we-build-a-digital-ecosystem-to-address-humanitarian-crises/>
 10. GSMA, "Recognising urban refugees in Jordan: Opportunities for mobile-enabled identity solutions", December 2018 Available at: <https://www.gsma.com/mobilefordevelopment/programme/mobile-for-humanitarian-innovation/recognising-urban-refugees-in-jordan-opportunities-for-mobile-enabled-identity-solutions/>

3.2 Market engagement

Partnerships between the private sector and humanitarian organisations are critical in finding sustainable solutions that enable efficient humanitarian interventions. The M4H Market Engagement workstream seeks to foster these partnerships through a two-pronged strategy under its programme: an **Innovation Fund** and **Strategic Partnerships**.

Innovation Fund

The Innovation Fund works to promote innovation in the use of mobile technology to address humanitarian challenges by providing catalytic funding and support to projects attempting to develop new digital solutions and models for the delivery of humanitarian services. More specifically, the following support is given to grantees, once selected:

-  **Grant funding between 100,000 GBP and 300,000 GBP**
-  **Mentoring on the use of mobile technology**
-  **Working groups and convenings locally and globally**
-  **Enhanced visibility for grantees through the programme's insight publications, learnings through exchange with other grantees, and the programme's global networks and events**

Additionally, the Innovation Fund disseminates insights¹¹ from these projects to enhance sectoral understanding of different mobile enabled approaches to humanitarian services, supporting crowding in and replication. Grantees from Round One of the Fund are currently live; where these grantees are using innovative solutions that use mobile technology to assist and empower affected individuals and communities or to strengthen prevention, preparedness and response.

Round Two of the Fund recently concluded, with grantees to be announced in mid-2019. The aim

of Round Two is to test new technical solutions, catalyse ideas to improve or transform institutional systems, and enable solutions to empower, assist or protect individuals and communities affected by **complex emergencies and forced displacement**. Projects were required to focus one or more of the aforementioned M4H focus on. The Fund was especially interested in projects – implemented through collaborative partnerships – that can demonstrate long-term sustainability (i.e. commercial, technical, social, economic, environmental) beyond the lifespan of the grant.

For Round One, a total of **274** organisations applied for a total of **GBP 44.5 million**, with projects aiming to implement across **97 countries**. In Round Two, **264** organisations applied for a total of **GBP 55.4 million**, with projects aiming to implement across **77 countries**. The majority of eligible projects addressed critical contexts in Sub-Saharan Africa (**62 per cent**).

Round Three will be launched in mid-2019.

Strategic Partnerships

The goal of the programme is to bring together MNOs and other private sector and humanitarian actors to collaborate on designing and implementing commercially viable solutions to humanitarian settings.

In order to engage with MNOs in the humanitarian sector, M4H is exploring the opportunity to develop projects along with business cases that are sustainable and commercially viable. Indeed, MNOs have expressed a keen interest and are seeing value in engaging with CVA programming. M4H research demonstrates that there is a potential market of approximately 118 million USD in transfer fees in 2018 for mobile financial service (MFS) providers.¹² In light of this interest, in 2019, the Strategic Partnership programme will focus on the CVA process, identifying the challenges and opportunities that hinder and promote the use of mobile money as a major channel for CVA programming. The diagram on the following page illustrates the CVA process, identifying the key areas that the process will focus on in 2019.

CVA Process



¹¹ GSMA, "Key Trends from Round 2 of the GSMA Mobile for Humanitarian Innovation Fund," December 2018. Available at: <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/12/M4H-Innovation-Fund-R2-Key-Trends.pdf>
¹² This estimate is not evenly distributed across crises areas, and can vary significantly from year to year. These estimates are based on expected annual growth rate of cash-based programming, and the fees mobile money providers can earn from CVA. Details can be found at: GSMA, "Landscaping the Digital Humanitarian Ecosystem," December 2018, available at: <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/12/Landscaping-the-digital-humanitarian-ecosystem.pdf>

3.3 Policy and Advocacy

In 2018, the Policy and Advocacy stream focused on three key objectives:

1. **Understanding the policy environment in 20 refugee hosting countries:** In order to achieve this objective, GSMA and UNHCR conducted research to identify legal and regulatory barriers that impact refugees' ability to register mobile SIM cards or open mobile money accounts (see Box 1).
2. **Building a strong partnership with UNHCR to jointly advocate key policy recommendations.** This involved three core components:
 - a. Based on the aforementioned research, develop policy insights and recommendations. In addition to conducting research, in December 2018 UNHCR hosted a two day workshop with several of their country offices and humanitarian stakeholders. Here, stakeholders shared their experiences on the impact legal barriers have had or may have on refugees' access to mobile phones and services, as well as shared best practices in overcoming the challenges.
 - b. Advocating jointly agreed policy recommendations at high level platforms including the United Nations General Assembly (UNGA), a joint GSMA and UNHCR high level roundtable at the Davos Conference, and subsequent sessions at the 2019 GSMA MWC event.
 - c. Advocate with specific host-country governments to incorporate the needs of forcibly displaced persons (primarily refugees) into national policy, particularly addressing the requirements for proof-of-identity in order to access mobile services.
3. **Developing a comprehensive yet succinct Capacity Building (training) course for policymakers.** This training examines the role policymakers and mobile operators can play in disaster response management and how they may accelerate the delivery of aid during and after a humanitarian crisis. (see Box 2 below)

Spotlight on digital identity research

129 refugee-hosting countries mandate SIM registration (for the entire population), which requires a person to present an official government identification to obtain a prepaid (pay-as-you-go) SIM card. In turn, this requirement means that 18.6 million refugees hosted in these countries are subject to proof-of-identity requirements¹³. The GSMA Policy and Advocacy workstream encourages policymakers to ensure that a critical mass of citizens have the opportunity to access an official form of ID before imposing SIM registration requirements on mobile operators and disconnect users who failed to register their SIM using an ID. Their detailed policy recommendations are highlighted in Box 1. Further, in 2018, the workstream conducted research to understand the legal and regulatory identity requirements for refugees to access a mobile connection or financial service. The research found that¹⁴:

- 93 per cent of all refugees are hosted in 129 countries where mobile SIM registration is mandatory
- 19 of the top 20 refugee-hosting countries mandate SIM registration
- 81 refugee-hosting countries offer mobile money services and 12 of the top 20 refugee-hosting countries offer these services. This could potentially enable 54 per cent of all refugees to legally open a mobile money account in their own name.

The GSMA additionally supported UNHCR in conducting a 'deeper dive' research across 20 countries¹⁵. The report, *Displaced, disconnected and excluded: Addressing legal barriers to accessing mobile connectivity and financial services*¹⁶, explores the legal and regulatory identification-related barriers related to SIM registration and Know-Your-Customer (KYC)/Customer Due Diligence (CDD) affecting asylum seekers, refugees, and returnees in the countries.

Looking ahead, the GSMA Research and Insights workstream is exploring opportunities around digital identity in more depth around:

- the types of identification documents that refugees have
- what level of trust refugees have with sharing personal information with various stakeholders in humanitarian contexts.

Box 1. Summary of recommended considerations for policymakers

In an effort to promote an enabling policy and regulatory framework, host-country governments and regulators (including central banks) should consider adopting flexible and proportionate approaches towards proof-of-identity requirements for forcibly displaced persons to be able to access mobile services, particularly in emergency contexts. Such approaches may include:

1. Providing clear guidelines on what identification is acceptable for FDPs to access mobile services, and ensuring that a critical mass of FDPs has access to an acceptable form of identity;
2. Allowing the use of UNHCR-issued identification, where available, to satisfy any mandatory SIM registration or 'Know Your Customer'(KYC) requirements for opening mobile money accounts;
3. Enabling lower, 'tiered' thresholds of KYC requirements to allow FDPs to open basic mobile money accounts, particularly in emergency contexts;
4. Harmonising identity-related SIM registration requirements with the lowest-tier of KYC requirements in counties where SIM registration is mandatory;
5. Establishing proportionate Risk Assessment processes that take into account the diverse types of FDPs when considering proof-of-identity policies;
6. Exploring the use of new Digital Identity technologies;
7. Promoting robust identity validation processes while adopting consistent data protection and privacy frameworks.

13. Based on GSMA research and UNHCR Global Trends: Forced Displacement in 2017 data, accessed at <https://www.unhcr.org/globaltrends2017/>

14. Based on GSMA research and UNHCR Global Trends: Forced Displacement in 2017 data, accessed at <https://www.unhcr.org/globaltrends2017/>

15. Bangladesh, Ethiopia, Jordan, Kenya, Lebanon, Rwanda, Tanzania, Uganda, Burundi, Cameroon, Central African Republic, Chad, Democratic Republic of Congo, Niger, Nigeria, Zambia, Afghanistan, Brazil, Mauritania, and Turkey.

16. Displaced and Disconnected <https://www.unhcr.org/innovation/displaced-and-disconnected/>

Box 2. Capacity Building Course for Policymakers

In 2018, the Policy and Advocacy workstream of the M4H programme developed a capacity building course for policymakers, which is available free of charge either as a one-day course in-person, or a four-week online course.

The course examines the role policymakers and mobile operators can play in disaster response management and how they may accelerate the delivery of aid during and after a humanitarian crisis.

Course Overview

Recent emergencies, such as the major hurricanes in the Caribbean and the earthquake in Mexico, as well as the unprecedented number of people being forcibly displaced by conflict and humanitarian crises, highlight the increasingly important role mobile-enabled services can play during times of crises. As mobile communication becomes ever more critical to the success of disaster response efforts and humanitarian aid delivery, there is a need for policymakers and regulators to better understand how they can support such efforts through effective policies.

Course Aims:

- Learn how **improved coordination** between mobile operators, governments, regulatory authorities and the humanitarian community can mitigate risks during times of crisis;
- Discover how regulators around the world are adopting **flexible approaches to policies** during emergencies to positively impact response efforts;
- Understand and explore how mobile platforms can **digitise humanitarian aid delivery channels** through innovative case studies.



4. Humanitarian Connectivity Charter Snapshot

The Humanitarian Connectivity Charter (HCC) outlines shared principles of commitment and a series of aspirational collaborative actions to demonstrate the support of the mobile industry to communities and other stakeholders in disaster situations.

The principles of the Humanitarian Charter are:

- To enhance coordination within and among Mobile Network Operators before, during and after a disaster
- To scale and standardise preparedness and response activities across the industry to enable a more predictable response
- To strengthen partnerships between the Mobile Industry, Government and the Humanitarian sector

The ultimate aim of the Charter is to strengthen access to communication and information for those affected by crisis in order to reduce the loss of life and positively contribute to humanitarian response.

By end of 2018, 155 MNOs from 108 countries had committed to the three principles of the HCC. In addition to these MNOs, we have strong support from our humanitarian partners UN OCHA, UNHCR, ETC, ICRC, IFRC and equal assistance from technical partners Ericsson, Nokia and X (Project Loon).

2018 – Highlights of HCC Activities

Last year, the HCC signatories had the opportunity to engage with other signatories and partners at a regional level. This was in the form of a regional workshop arranged with the objective of understanding regional priorities of the signatories, learning more about best industry innovations and creating collaboration opportunities between HCC partners.

Asia Pacific Regional Workshop

Location:
Clarke, Angeles,
Pampanga, Philippines.
July 10 – 11



Signatories from the Asia Pacific Region met in Clarke, Philippines, to discuss their key activities and preparedness efforts.

Highlights

- Understanding the innovations by MNOs in different markets
- Field visit to the Philippines Disaster Resilience Foundation (PDRF) Emergency Operations Centre (EOC), the world's first private sector lead National EOC.
- Engaging with disaster management authorities and telecommunications regulators in the Philippines to understand local achievements and challenges.

Caribbean Islands Regional Workshop

Location:
Kingston, Jamaica
July 30 - 31



Prior to the 2018 Hurricane Season, the Mobile Operators, Telecom Regulators, Disaster Authorities and humanitarian organisations met to focus mainly on industry preparedness and resilience.

Highlights

- Learnings from 2017 hurricane season and how different stakeholders have prepared for the 2018 hurricane season.
- Understanding the roles played by each organisation during a crisis and working towards a better preparedness plan for future.
- Focus on innovations, best practices and tools that exists in other parts of the world and how these could be adapted to the different operational environment in the Philippines.

MENA Regional Workshop

Location:
Istanbul, Turkey
December 12 - 13

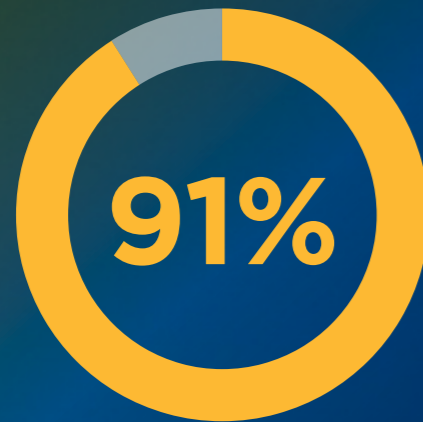


With a slightly different disaster and humanitarian context in the MENA region, this regional meeting focused similarly on refugee connectivity, solutions, and industry efforts to be more prepared.

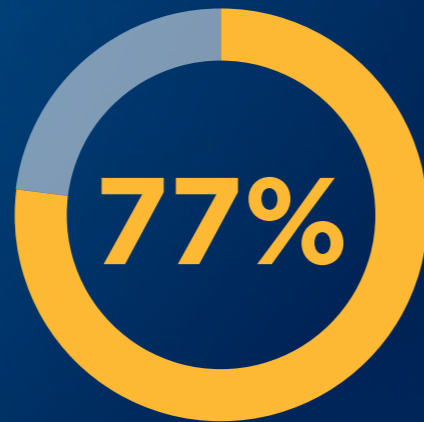
Some highlights:

- Deep-dive on Humanitarian Collaboration session – MNO discussions with WFP, ETC, UN OCHA, UNHCR and Turkish Red Crescent teams to understand their projects and how MNOs could work and/or collaborate with them.
 - Field visit to Turkcell's Network Operations Centre (NOC) provided an overview of their comprehensive Business Continuity Management efforts also creating opportunities for other MNOs in the region to work with them.
- The Sub-Saharan Africa workshop will be held in March bringing key signatories and stakeholders to focus on the regional priorities and industry potential.

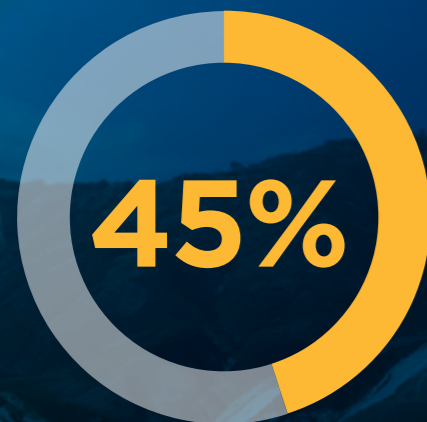
HCC Global Overview



91% of signatory operating companies have a business continuity management process set up in their organisation



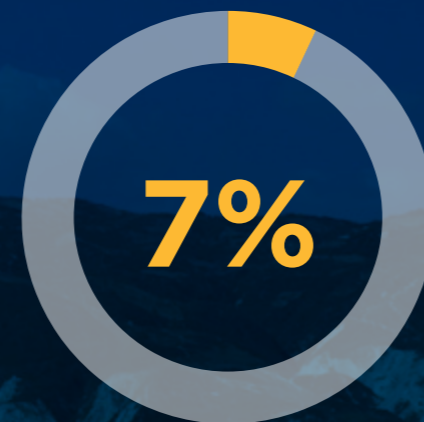
77% of signatories take part in national disaster preparedness initiatives (14 per cent increase on previous year)



45% of signatories already support a mobile based Early Warning System (3 per cent increase on previous year)



35% of signatories reported the presence of a refugee community in their country



7% of signatories have already implemented or piloted a mobile money solution to support impacted communities in their countries

2018 Activity Snapshot

Haiti

- As part of the HCC focus market engagement in Haiti, the Comité Sectoriel sur les Télécommunications d'Urgence (Sectoral Committee for Emergency Telecommunications) was launched in March 2018.
- The **Digicel** Team, Department of Civil Protection and the regulator (CONATEL) are actively working towards setting up a mobile-based early warning system for Haiti.

Japan

- **NTT Docomo** activated 'large zone base stations' that could cover more than 7km area and has an uninterrupted power supply for the first time following Iburi-Tobu earthquake.
- **KDDI** brought their cable ship loading 3G and 4G terminals at the coast of Hidaka to assist our network recovery from the sea and supplied water and food for refugees. While the network restoration work wen on they also supplied about three tonnes of relief supplies.

Philippines

- **Smart Communications:** Following typhoon Ompong (international name: Mangkhut), Smart worked with Vodafone Foundation to provide free charging, calling and internet services via satellite. An estimated 3,900 people connected to the free satellite wifi and around 100,000 free minutes on whatsapp in the ten days of operation.
- **Globe Telecom:** During the year provided SMS and Emergency Cell Broadcast (ECBs) alerts to their customers:

Number of SMS' sent:

- Earthquake - 36,403,956
- Heavy Rainfall - 669,950,616
- Typhoon - 98,529,707
- Volcano Alert - 17,715,087

Number of ECBs sent:

- Earthquake - 13,087
- Heavy Rainfall - 101,682



Looking Ahead

The M4H programme is optimistic about continued growth in this space, and is actively working with the mobile industry, humanitarian organisations and other key stakeholders in the ecosystem to accelerate the delivery and impact of digital humanitarian assistance. Throughout the next year, key research will continue to be conducted and released, strategic partnerships will be forged, and policy and advocacy efforts will ramp up. In addition, the full M4H Innovation Fund portfolio across Rounds 1 and 2 will be announced and applications for Round 3 will open shortly. To stay up to date on our activities, please follow us on Twitter @GSMAM4d and visit gsma.com/m4h to sign up for our newsletter.

gsma.com



For more information, please visit the
GSMA website at www.gsma.com

GSMA HEAD OFFICE

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