



Mobile for Development

Reducing inequalities in our world

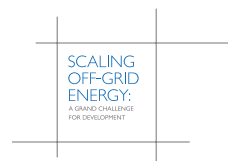


The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with over 400 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry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

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

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

The following donors contribute towards the work of Mobile for Development.



The views expressed in this brochure do not necessarily reflect the official policies of our funding partners.

74.2 million
lives
IMPACTED





Foreword

GSMA Mobile for Development has recently celebrated its 10-year anniversary. Ten years in which we have grown from a simple but powerful idea to a global team of 130 and a portfolio of projects that have now impacted nearly 75 million citizens worldwide, through our work and that of our partners.

Ten years on, this original idea has developed into a compelling vision around which we have contributed to unify the public and the private sectors: digital innovation has the power to reduce inequalities in our world, and to unlock business models that can ensure its impact is sustainable and can reach scale.

This success is not ours alone. It relies on both the mobile ecosystem and the development sector, at the intersection of which we operate. Our donors and mobile operator members empower us to explore how mobile phones can address some of our planet's, our societies', and our economies' most pressing challenges, while we work hand-in-hand with our partners – governments, start-ups, INGOs and tech hubs – to deliver on our vision.

Ten years is a big milestone, so please join us in celebrating. But more importantly, engage with us, partner with us, bring us new ideas, challenge us even, and allow us to build on our experience and learnings from the past 10 years to continue to deliver impact at scale in the next decade and beyond.

Max Cuvelier

Head of Mobile for Development

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For more information, visit www.gsma.com/mobilefordevelopment
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AgriTech

Bringing together and supporting the mobile industry, agricultural sector stakeholders, innovators and investors in the AgriTech space to launch, improve and scale impactful and commercially viable digital solutions for smallholder farmers in the developing world.





35% GDP

is contributed by agriculture in developing countries. Approximately 500 million smallholder households depend on agriculture for their livelihood – yet smallholder farmers are some of the poorest people on the planet.



16.6 million

smallholder farmers have been reached by the AgriTech programme since its inception with mobile agricultural services to improve their crop yields and income.



2.5 million

farmers in developing countries changed the way they farm as a result of accessing mobile-based agricultural services.

91%

of total agricultural production in Sub-Saharan Africa depends solely on rain, highlighting the need of smallholder farmers for accurate weather forecasts.



494 million

farmers in the developing world will have a mobile phone by 2025, providing opportunities to deploy new digital solutions for agriculture.



Up to \$3.2 billion

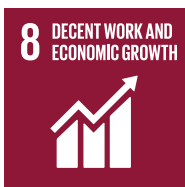
in direct annual revenue could be generated in 2025 by mobile money providers in Sub-Saharan Africa and South Asia by digitising business-to-person payments for the procurement of crops via mobile money.





Connected Society

Supporting the mobile industry and key stakeholders to increase access to and adoption of the mobile internet, focusing on underserved population groups (women, youth, rural and low income) in developing markets.





750 million

people around the world live in areas that lack mobile broadband (3G or 4G) coverage; 96% of this group live in low- or middle-income countries, mostly in rural areas that are more expensive to connect.

The projects funded through our partnerships with DFID and Sida have reached

1 million

direct and indirect beneficiaries with improved access and use of mobile services.

3.3 billion



people live in areas with network coverage but are not using mobile internet as they lack the means, skills or incentives to get online. Our Mobile Connectivity Index helps to measure countries' performance on the four key enablers for mobile internet adoption.



GSMA National Dialogue has facilitated discussions between key government ministries and mobile industry leadership in

4 countries

(Uganda, Pakistan, Bangladesh and Ghana)

to demonstrate how mobile can be a positive force for societal change.

The Mobile Internet Skills Training Toolkit (MISTT) has already trained over



650,000

direct beneficiaries.

117,000

Bangladeshis were trained with Banglalink. Mobile internet usage increased by 228% among the trained users and 42% of the trained non-data users became data users.



In rural areas, it is

3x

more expensive to run a base station than in urban areas.

10%

of revenue per user is generated compared to mobile users in urban areas.

The GSMA Connected Society Innovation Fund for Rural Connectivity has been developed to tackle this challenge.



Connected Women

Working with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Together, we can unlock this substantial market opportunity for the mobile industry, deliver significant socio-economic benefits and transform women's lives.





8%
less likely



Women in low- and middle-income countries are, on average, 8% less likely than men to own a mobile phone.

1 billion

women in low- and middle-income countries do not use mobile internet.

20%

less likely to use mobile internet and

33%

less likely to use mobile money.



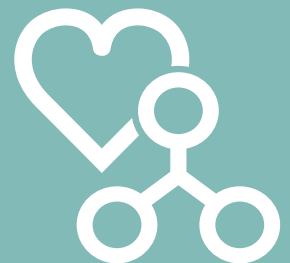
Even when women do own a mobile device, they are less likely to use it for transformative services such as mobile internet and mobile money, further widening the divide. Women are



*as of December 2019

38*
mobile operators

have made 53 commitments to reduce the gender gap in their mobile money and/or mobile internet customer base across Africa, Asia and Latin America, driving an effort to accelerate digital and financial inclusion for women.



Connected Women Commitment Partners have reached over



*as of December 2019

19 million

new women with mobile money or mobile internet services*.

Mobile can help empower women, making them more connected, safer, and provide access to information and life-enhancing opportunities.



Digital Identity

Leveraging mobile as a unique, secure and scalable identity platform and building an inclusive and impactful digital ID ecosystem.





26%



of adults cite a lack of identification as a key barrier to financial inclusion.

1 billion

people make up the identity gap who lack formal identification, predominantly in developing countries in Sub-Saharan Africa and Asia.



Since 2013, mobile operators have enabled the digital registration of over 4 million births in Sub-Saharan Africa and Asia.



Digital identity is a cornerstone for social, political and economic inclusion. The ability to prove that you are who you say you are is critical to accessing basic services.

According to UNICEF, the births of around



1/4

of the global population of children under five have never been registered.

466 million



It's estimated that

individuals, from 95 countries where mobile money services are available, are unable to meet the KYC requirements for opening mobile money accounts in their own name.

Source: World Bank's 2018 ID4D dataset



Ecosystem Accelerator

Building synergies between start-ups and mobile operators, with the aim to scale innovative and sustainable mobile services in emerging markets.





The GSMA Ecosystem Accelerator Innovation Fund start-ups have unlocked



£10 million

in income through their services, for low-income populations and local MSMEs.

There are currently

5 million

beneficiaries of the programme's work.



£182 million

of additional funding has been raised by the start-ups through crowding-in.



As of May 2019, the Ecosystem Accelerator Innovation Fund has disbursed over

£6.7 million.



34

start-ups spanning Asia Pacific and Africa are in our portfolio.

30 partnerships



between the portfolio start-ups and mobile operators have already been established.

13



of the 17 SDGs are directly addressed.



Mobile for Development Utilities

Supporting innovative business models that leverage mobile technology to deliver energy, water and sanitation services in developing markets.

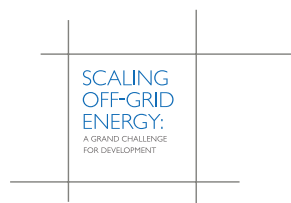




Photo credit: PEG



Through our Innovation Fund,

£9.4 million

has been awarded to 53 grantees.



Over

2.8 million

people have benefitted from the work of our Innovation Fund grantees. These organisations have gone on to reach over 27 million people globally.

50



organisations, who are trialling and scaling the use of mobile technology to improve access to energy, water and sanitation, have been awarded grants.



The increased reach of mobile-enabled innovations has supported the proliferation of digital utility solutions that have the capacity to improve access to, and the affordability of, vital basic services such as energy, water, sanitation, waste management and transport.



With support from our programme,

42 direct partnerships

with mobile operators have been established.

More than



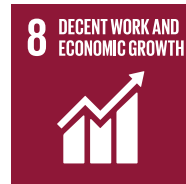
£265.5 million

has been raised by our grantees in investment from the private sector, demonstrating the proof of concept of these innovations.



Mobile for Humanitarian Innovation

Accelerating the delivery and impact of digital humanitarian assistance.





The M4H Innovation Fund has selected



23 grantees

to receive £6.6 million.



70.8 million

people worldwide are displaced as a result of persecution, conflict, violence or human rights violations.

93%

of refugees globally live in an area with 2G or 3G coverage, according to UNHCR.



12 partnerships

have been established between the mobile industry and humanitarian sector.



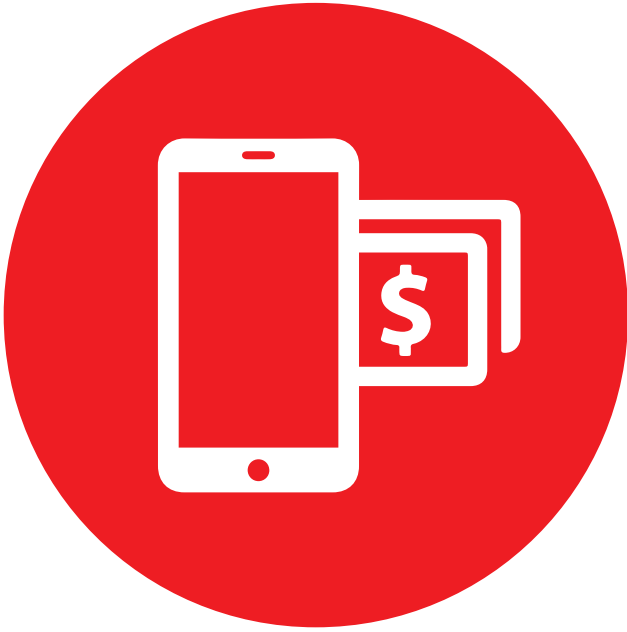
4,650,684



people have been impacted by our work.

156

mobile network operators have signed the Humanitarian Connectivity Charter, operating in over 108 countries.



Mobile Money

Supporting our members and industry stakeholders to increase the utility and sustainability of mobile money services and increase financial inclusion.



BILL & MELINDA
GATES foundation





There are now over

1 billion

registered mobile money accounts worldwide.



290

mobile money
deployments

are now live in 95 countries.



57% digital

Digital transaction values now exceeding
cash-in/out values.

\$22 billion

in circulation

More money is circulating
than exiting the mobile
money system.



The mobile money industry is
processing an average

\$1.9 billion

per day.



77

mobile money
deployments have more
than one million 90-
day active accounts
compared to 27 in 2014.







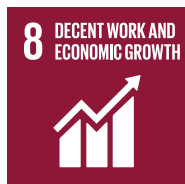
Introducing our newest
Mobile for Development
programmes



Assistive Tech

Advancing digital inclusion for persons with disabilities.

Our mission is to drive greater access and use of mobile technologies for persons with disabilities in emerging markets and maximise opportunities for social and economic inclusion.





Over
1 billion

people worldwide live with a form of disability. This represents 15% of the global population;



80% of whom live in a low- or middle-income country.



2 billion

people will require at least one assistive technology by 2030 but only



1 in 10

currently have access to them.

Source: WHO

In Kenya and Bangladesh persons with disabilities are more than

10%



less likely to own a mobile phone than non-disabled persons in each country.



CleanTech

Leveraging digital technology as an enabler for developing countries' transition towards low-carbon, climate-resilient economies.





With

50 million



tonnes of e-waste being produced annually, e-waste is the fastest growing waste stream in the world.

Source: PACE, 2019



10 years to change direction

A low carbon future requires closing the loop on materials, taking carbon out of the atmosphere through environmental solutions, switching to renewables and preventing the release of additional carbon into the atmosphere while creating new jobs.



Payments for Ecosystem Services (PES) - programmes that exchange value for land management practices intended to provide ecosystem services - around the globe are already reaching

\$36-42 billion

in annual transactions (2018).





Digital Equity Initiative

Accelerating digital solutions which enable greater equity and social inclusion in high GDP markets.





Every day that a person is not connected to the internet, America loses \$2.16 of potential economic activity. Increasing digital inclusion means the United States could see a

\$130 million

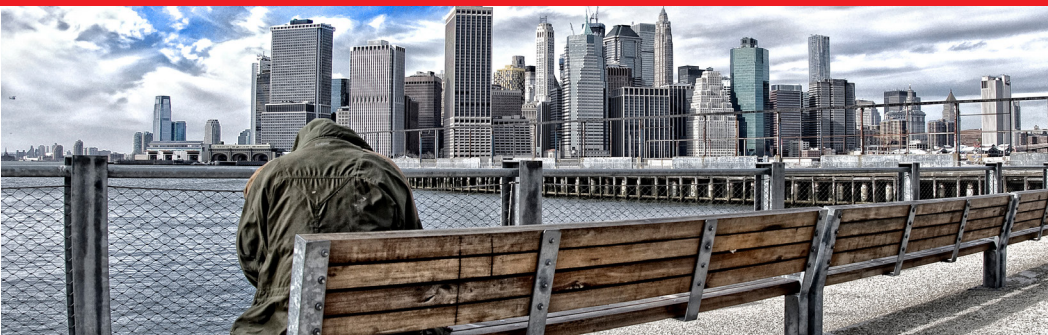
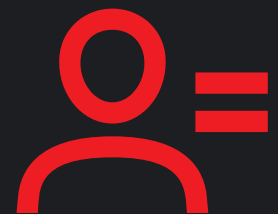
increase in economic activity per day.

Source: Deloitte



Digital equity is the condition in which all individuals and communities have the information technology capacity needed for full participation in our society, democracy and economy.

Source: NDIA



Barriers to digital inclusion disproportionately affect underserved and marginalised groups in high GDP contexts, including low-income populations, the elderly, persons with disabilities, NEET youths, people experiencing homelessness, refugees and indigenous peoples.





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

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