

# Mobile for Development

Driving innovation in digital technology to reduce inequalities in our world



# Foreword



**Max Cuvellier Giacomelli,**  
Head of Mobile for Development



In the 16 years since its inception, Mobile for Development (M4D) has remained true to its vision: Driving innovation in digital technology to reduce inequalities in our world. With the support of our donors, members and partners, and thanks to our unique position at the intersection of the tech and development ecosystems, we continue to work relentlessly to address the priorities framed by the 17 UN Sustainable Development Goals and global climate action efforts.

Our team of over 100 experts is helping tackle challenges – and realise opportunities – related to digital inclusion, financial inclusion and gender equality; climate action, agriculture, and the provision of basic services for the urban poor; as well as humanitarian contexts. To date, our work has impacted more than 220 million lives.

From training first-time internet users in Benin and Cameroon, to supporting fish farmers in Kenya, or turning organic waste into clean energy in Freetown, Sierra Leone, these are only a few of the examples that demonstrate that not only can mobile and digital solutions contribute to addressing social, economic and climate challenges, but that they can reach scale by doing so in a commercially sustainable manner.

Behind each of our programmes and projects is a community of local partners – startups, mobile operators, municipalities, governments, forward-looking donors – and a passionate GSMA team determined to **leave no one behind**.



## AGRICULTURE

Supporting equitable and sustainable food supply chains that empower farmers and strengthen local economies

Smallholder farmers are an integral part of our food systems, producing more than **30%** of food globally, and representing more than **80%** of the world's farms.



## CLIMATE

Unlocking the power of digital technology to create a low-carbon and climate resilient future

Climate change is the most pressing challenge facing humankind. The impact is global but low-and middle-income countries (LMICs) are affected disproportionately. We have less than eight years to keep global warming below **1.5°C**.



## DIGITAL INCLUSION

Supporting the mobile industry to increase access to and adoption of mobile internet, focusing on underserved population groups in LMICs

**3bn** people (38% of the global population) live in areas covered by a mobile broadband network but are not using mobile internet.



## DIGITAL UTILITIES

Supporting urban resilience in LMICs by enabling access to essential utility services through digital solutions and innovative partnerships

**3.5bn** people globally are without access to reliable electricity services, as grid outages and lacking energy access continue to impact businesses and individuals.



## FINANCIAL INCLUSION

Driving a commercially sustainable digital financial ecosystem that offers safe, innovative and inclusive solutions for all

There are **1.4bn** people who are unbanked and disconnected from formal financial services.



## GENDER

Working to reduce the gender gap in mobile internet and mobile money services in LMICs and unlock significant commercial and socio-economic opportunities

In LMICs, women are **19%** less likely than men to use mobile internet, and **28%** less likely to use mobile money.



## HUMANITARIAN INNOVATION

Accelerating the delivery and impact of safe, efficient, and dignified digital humanitarian assistance

1 in every 23 people now needs humanitarian assistance. In 2023, a record **339m** people will need humanitarian assistance and protection.












## STARTUP INNOVATION

Accelerating mobile tech solutions that are addressing key global challenges through grant funding, tailored technical assistance and more

**Startups and SMEs** in LMICs have the potential to reduce inequalities by scaling innovative digital solutions but lack capital, as they are often considered too risky for commercial investors.

# Mobile for Development in numbers

<p><b>GSMA</b> Mobile for Development has impacted the lives of over</p> <p><b>220m</b> people and counting...</p>	<p><b>65m+</b> additional women reached with mobile internet or mobile money services since 2016 by <b>40+ MNOs</b>, as part of the Connected Women Commitment Initiative</p> 	<p><b>9.28m+</b> people impacted to date by the work of the GSMA Digital Utilities programme and its partners</p> 	<p><b>16m</b> smallholder farmers reached in Africa and Asia through <b>digital agriculture solutions</b></p> 
<p><b>65m+</b> people in <b>27 countries</b> trained with the basic digital skills required to access and use mobile internet in order to meet their needs, using the GSMA Mobile Internet Skills Training Toolkit</p> 	<p>There are now <b>1.6bn</b> registered mobile money accounts globally transacting</p> <p><b>US\$1.26tn</b> That is <b>\$3.45 billion per day!</b></p> 	<p><b>244m</b> registered accounts now covered by GSMA Mobile Money Certified providers</p> 	
<p>As of July 2023, the GSMA Innovation Fund has supported</p> <p><b>100+</b> organisations, who went on to attract over £650 million in additional investments and provide life-enhancing solutions to <b>47m people</b></p> 	<p>The GSMA's humanitarian work has now impacted</p> <p><b>11m+</b> people with improved access to, and use of, life-enhancing mobile-enabled services during humanitarian preparedness, response, and recovery</p> 	<p>Our Climate resilience, mitigation and adaptation strategies leverage mobile and digital technology for climate action, to <b>help limit global warming to under 1.5°C</b></p> 	

## GSMA™

### Our work is made possible by

The Bill & Melinda Gates Foundation, the UK Foreign Commonwealth & Development Office (FCDO), the German Agency for International Cooperation (GIZ), the Swedish International Development Cooperation Agency (Sida), USAID, Visa, and supported by the GSMA and its members.

BILL & MELINDA GATES foundation

UK International Development  
Partnership | Progress | Prosperity

german cooperation  
DEUTSCHE ZUSAMMENARBEIT

Endorsed by  
giz

Sweden Sverige

USAID  
FROM THE AMERICAN PEOPLE

VISA

### For more information, please visit

The GSMA corporate website at [www.gsma.com](http://www.gsma.com)

The Mobile for Development website at [www.gsma.com/m4d](http://www.gsma.com/m4d)

Follow us on

Twitter/X: @GSMAm4d

LinkedIn: GSMA - Mobile for Development

