

Mobile for Development

Driving innovation in digital technology to
reduce inequalities in our world



Foreword



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Head of Mobile for Development



Since its creation in 2008, Mobile for Development (M4D) has remained true to its original vision: Driving innovation in digital technology to reduce inequalities in our world. With the support of our donors, operators, members and partners, and thanks to our unique position at the intersection of the tech and development ecosystems, we continue to work relentlessly to deliver large-scale socio-economic impact and contribute to 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, food security, and urban resilience; humanitarian contexts and emerging technologies. To date, our work – along with our partners' – has reached more than 260 million people.

From developing tailored solutions for women entrepreneurs in India to turning organic waste into clean energy in Freetown, Sierra Leone, or supporting the sustainable harvesting of frankincense in Somaliland, these are only a few of the examples which demonstrate that not only can mobile and digital solutions contribute to addressing local and global challenges, but that they can reach scale and sustainability 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

3.1bn people (39% 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 **15%** 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

From conflict induced displacement to the increasing frequency and severity of disasters, global humanitarian needs continue to rise. It is estimated that around **400 million** people need humanitarian assistance.



STARTUP INNOVATION

Accelerating digital tech solutions that are addressing key global challenges through grant funding, tailored venture building support and more

Startups and SMEs in LMICs have the potential to reduce inequalities by scaling innovative digital solutions but often lack access to capital, as they are considered too risky by traditional investors. As such, they face unique barriers to reaching scale and commercial sustainability.



EXPLORING THE IMPACT OF EMERGING TECHNOLOGY ON SUSTAINABLE AND INCLUSIVE DEVELOPMENT

AI can significantly accelerate digital development initiatives

Research shows it could increase Africa's economy by **\$2.9 trillion** by 2030.

Mobile for Development in numbers

GSMA

Mobile for Development
has reached over

260m people
and
counting...



80m+

additional women reached with mobile
internet or mobile money services since
2016 by **50+ MNOs**, as part of the
Connected Women Commitment Initiative



10m+

people reached to
date by the work of the
GSMA Digital Utilities
programme and its
partners



16.6m

smallholder farmers
reached in Africa and
Asia through **digital
agriculture solutions**



75m+

people in **more than 40 countries** 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



There are now **2.1bn** registered mobile
money accounts globally transacting

US\$1.68tn

That is **\$4.6 billion per day!**



208m

registered accounts

now covered by GSMA Mobile Money
Certified providers



As of December 2024, the GSMA
Innovation Fund has supported

150+

organisations, who went
on to attract over **£676m**
in additional investments
and provide life-enhancing
solutions to **98m+ people**



The GSMA's humanitarian work has now impacted

13.5m+

people with improved access to, and use of,
life-enhancing mobile-enabled services during
humanitarian preparedness, response, and recovery



51.2m

people reached and **13.3m** people
supported to adapt to climate change
through M4D's **climate resilience, mitigation
and adaptation strategy for climate action**



GSMA™

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