GSMA

Interactive Voice Response in Humanitarian Code of Conduct Agent Training in Uganda

Project Lessons and Outcomes

GSMA

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GSMA Mobile for Humanitarian Innovation

The GSMA Mobile for Humanitarian Innovation programme works to accelerate the delivery and impact of digital humanitarian assistance. This is 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.

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Three Stones International (TSI) was established in Rwanda in 2012 to provide high-quality services and build capacity of organizations across three core domains:

Evaluation, Social Research & Social Behavior Change – Program analysis; baseline, midterm, end-line studies; end-user monitoring, impact assessment; and social behavior change communication strategies.

Transformation & Capacity Building – Strengthening local and national government systems and capability. Ensuring that programs are successfully implemented and continue through an ongoing process of strategic planning, cost-effectiveness and impact analysis, policy advocacy, staff training, team building and leadership development.

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Registered as a US company since 2017, TSI has conducted over 150 evaluations in 12 countries in Sub Saharan Africa.

Contents

Acronyms and abbreviations

DRC	Democratic Republic of the Congo	**MNO**	Mobile Network Operator
GBV	Gender-Based Violence	**P2P**	Person-to-Person
HCoC	Humanitarian Code of Conduct	**ROI**	Return on Investment
IVR	Interactive Voice Response	**SEA**	Sexual Exploitation and Abuse
KAP	Knowledge, Attitudes and Practices	**SGBV**	Sexual and Gender-Based Violence
M4H	Mobile for Humanitarian Innovation	**TSI**	Three Stones International

GSMA

Introduction

Humanitarian organisations and mobile network operators (MNOs) both recognise the crucial role that mobile technology plays in the delivery of dignified humanitarian aid. MNOs are playing an ever-increasing role by supporting solutions that range from financial services to mobile-enabled utility payments and digital identity verification[1].

When they work together, MNOs and humanitarian organisations can combine their unique skills and expertise to improve the coordination, effectiveness and outcomes of joint preparedness, response and recovery efforts. However, it is not just humanitarian organisations and end users that benefit from such partnerships – MNOs can see boosts to their revenue and reputation, as well as increased competition and influence.[2] Both MNOs and humanitarian organisations often have in depth knowledge of the areas in which they operate which can provide valuable and complementary understandings of the needs and preferences of the people they serve.

GSMA research on how displaced populations use mobile phones has highlighted the potential of mobile money to transform the lives of underserved populations[3]. Mobile money can improve lives and livelihoods by providing convenient access to

financial services, the ability to save and transfer money with minimal risk of theft and the financial security to deal with unpredictable events. This is particularly the case in countries and contexts where mobile agents are more accessible than traditional banking services.

The same research, however, also found a notable gender gap in mobile phone ownership and use among refugees, with fewer women owning, accessing and using mobile phones than men. This gender gap widens for more advanced mobile-enabled products and services, such as mobile money and internet usage. Women and girls living in crisis settings are also at higher risk of sexual and gender-based violence (SGBV). Preventing, mitigating and responding to SGBV should consequently also be considered an essential component of humanitarian action.[4]

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1   GSMA. (2019). Navigating the Shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee's Experience.
2   GSMA. (2020). Partnering During Crisis: The Shared Value of Partnerships between Mobile Network Operators and Humanitarian Organisations.
3   GSMA. (2019). The digital lives of refugees: How displaced populations use mobile phones and what gets in the way.
4   UNICEF. (2020). Addressing Gender-Based Violence in Emergencies: Why Gender-Based Violence in Emergencies Matters.

As MNOs take on a greater role in the delivery of humanitarian services, it is important to examine the broader impacts of their services and their potential to exacerbate inequalities or cause unintended harm. Impartiality and "do no harm" are core humanitarian principles intended to protect beneficiaries of humanitarian assistance. While most humanitarian organisations already include digital inclusion considerations as a matter of best practice when planning and implementing interventions, this is not necessarily the case for MNOs[5]. If implementing partners from either sector ignore the issue of 'humanitarian coverage gaps', whether due to gender norms, or network connectivity, it will have profound implications on the effectiveness of the response[6]. Gender-sensitive training is consequently beneficial for both MNOs and humanitarian organisations to help address the specific issues women encounter and help reduce the mobile gender gap among refugees.

Humanitarian Code of Conduct and Protection training for mobile money agents

People depend on mobile money agents for their daily personal and business activities, from person-to-person (P2P) payments and international remittance transfers, to airtime top-ups, bill payments and financial services like credit and insurance. Agents facilitate the cash-in/cash-out of physical cash into the mobile money ecosystem and provide important troubleshooting and training functions for new customers.[7] Without a well-developed and effectively functioning network of mobile money agents, it is unlikely that mobile money networks will work in any settings, let alone those exacerbated by protracted humanitarian crisis. As the main point of contact between refugees, host communities and MNOs, agents are also ambassadors for MNOs. Their behaviour and the service they provide to vulnerable communities can be a direct reflection of the MNO and have a major influence on brand perception and reputation. As such, agents should be attuned to the needs of the communities they serve.

The GSMA Mobile for Humanitarian Innovation (M4H) programme has worked with several MNOs to train and expand their mobile money agent networks in a variety of locations and contexts. Humanitarian Code of Conduct (HCoC) and Protection training is one key offering that aims to improve mobile money services for people in need of humanitarian assistance. The training supports agents to provide customer education on registration and the services available to them, and to ensure that all agents working with refugee populations and host communities uphold core humanitarian principles.

Since 2019, the M4H team has worked with Airtel, MTN and Viamo to deliver HCoC and Protection training to more than 25,000 mobile money agents in Uganda and Rwanda. Drawing on their in-depth knowledge of mobile money and humanitarian principles, the team has ensured that training covers essential topics tailored to agents' needs. Viamo, with its expertise in mobile technology and learning solutions, provided a digital, Interactive Voice Response (IVR) platform to deliver the training and provide an accessible and scalable learning experience. Airtel and MTN, key MNO partners, were then instrumental in rolling out the training to their agents, ensuring the content reached as many as possible.

The training has proven particularly useful for agents serving vulnerable populations who may not be aware of mobile money regulations and customer rights. The training has not only improved the delivery of mobile money services to refugee populations and host communities, but also strengthened MNOs' partnerships with local humanitarian organisations. The following case study documents the experience and lessons of the Uganda training.

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5   GSMA. (2024). Connectivity in Crisis: The Humanitarian Implications of Connectivity for Crisis-Affected Communities.
6   GSMA. (2024). The Humanitarian Mobile Coverage Gap: Understanding differences in humanitarian connectivity and exploring solutions.
7   GSMA. (2023). Digital Financial Services in Humanitarian Settings: Lessons from the GSMA Mobile for Humanitarian Innovation Programme.

Humanitarian Code of Conduct training in Uganda

Uganda is the largest refugee-hosting country in Africa, with more than 1.6 million refugees and asylum seekers as of December 2023, mostly from neighboring countries such as Democratic Republic of the Congo (DRC), Sudan and South Sudan.[8] In 2022 and 2024, the M4H team supported MTN and Airtel to roll out tailored HCoC training to their mobile money agents in Uganda using IVR technology. The training focussed on five regions with higher concentrations of refugees, including the capital city of Kampala.

In addition to integrating protection principles in the agents' operating practices, the training aimed to:

- Raise awareness of HCoC principles, including current humanitarian guidelines and accountability standards

- Enhance agents' understanding of sexual exploitation and abuse (SEA) and gender-based violence (GBV) in the context of humanitarian assistance

- Support agents to develop concrete action plans to prevent and respond to cases of SEA whenever it occurs

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8   UNHCR. (2023). Annual Results Report: Uganda.

Interactive Voice Response training

Interactive Voice Response (IVR) is an automated telephone system that enables callers to interact with a selection system using prerecorded voice clips as prompts and instructions to select and access further information. The M4H programme had previously the use of IVR technology for maternal health messaging and SGBV awareness training in Rwanda and saw its potential for delivering HCoC training to mobile money agents in Uganda.

Using Viamo's IVR platform, agents were taken through eight pre-recorded lessons, each comprising an introduction, a narrative, a lesson outcome, a quiz and a conclusion:

- Introduction
- Value & Principles
- Dignity & Respect
- What is Sexual Exploitation & Abuse?
- Principles of Sexual Exploitation & Abuse
- Forwarding Allegations
- Money Laundering & Terrorism Financing
- Principles to Avoid Fraud & Conflict

Overview of HCoC trainings in Uganda

2022 MTN Uganda training

- Led by Viamo and MTN Uganda
- Delivered remotely through IVR and SMS
- Direct "push" calls using Viamo's IVR platform to take agents through eight pre-recorded lessons
- Each lesson included an introduction, a lesson outcome, a narrative, a quiz and a conclusion
- Agents were able to select their preferred language from Luo, English, Luganda, Kiswahili, Lugbara and Nyankole
- Intended reach: 96,000 agents

2024 Airtel Uganda training

- Led by Viamo and Airtel
- Blended in-person and IVR training
- Kicked off with a four-hour in-person training organised at the regional level and facilitated by GSMA trainers
- PowerPoint presentations and group discussions on the same eight topics
- The in-person training assisted agents to access the eight pre-recorded IVR training sessions using direct "push" calls as well as "pull" numbers so they could dial in to Viamo's IVR platform
- Intended reach: 4,600 agents[9]

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9   2,800 agents through in-person and 4,600 through IVR

Evaluation of the Interactive Voice Response agent trainings

In 2024, the GSMA commissioned Three Stones International to evaluate both the IVR-only HCoC agent training with MTN in 2022 and the blended in-person and IVR training with Airtel in 2024. While the trainings were delivered through different modalities and by different partners, it was hoped that the evaluations would provide evidence of the outcomes and impact of the trainings and generate useful lessons to inform the planning and implementation of similar trainings in the future. The evaluations used two key questions to explore the reach, usefulness and effectiveness of the training methods:

1. What are the main outcomes of the training on Mobile Money Agents' HCoC knowledge, attitudes and practices?

2. What are the main lessons learnt from training agents on HCoC content using different modalities: In-person, IVR or blended?

A mixed-methods approach was used for the evaluation, including a quantitative analysis of the training dashboard data, pre- and post-test surveys on agent knowledge, attitudes and practices (KAP), as well as in-depth interviews with agents and key stakeholders.[10] For the purpose of this report, the findings from the evaluations have been consolidated and compared to pull out the main lessons.

It should be noted that there are limitations to the findings presented in this report. First, for the MTN Uganda evaluation, it was not possible to link individual KAP survey data to unique IDs to monitor agent participation over time, so a cross-sectional analysis was used instead. This was, however, possible during the Airtel Uganda evaluation, which enabled longitudinal analysis of KAP survey and participation data. Second, some social desirability in responses was expected across the evaluations, especially with questions on agent satisfaction. In-depth interviews were conducted with a relatively small sample of agents – only ones who had time and were willing to participate – and they may have had different overall experiences with the training.

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10 The 2022 MTN Uganda evaluation data included pre-post KAP survey of 2,547 Agents, dashboard data for 1,083 Agents across 6 regions and 12 IDIs with Agents and Key Informants. The 2024 Airtel Uganda evaluation data included pre-post KAP survey of 127 Agents, dashboard data for 23,847 Agents across 6 regions and 37 IDIs with Agents and Key Informants.

Evaluation findings

Agents valued the training and reported initial signs of economic benefits

Agents from both trainings appreciated the guidance provided, found the training valuable and expressed that they would actively recommend it to other mobile money agents. For the IVR-only MTN Uganda training, 73% of agents found it valuable, and this percentage was even higher for Airtel's combined in-person and IVR training, with 79% of agents finding it valuable. Comparison of before-and-after training data shows that on completion, agents from both trainings found it to be more worthwhile than then had initially expected.

Although more research is needed to find evidence of longer-term outcomes and impacts of the training, several of the agents interviewed reported experiencing higher levels of customer satisfaction following the training. Some also reported receiving more frequent recommendations and referrals to their mobile money points, which they attributed to the training. This increase in customers also reportedly led to additional transactions and an increase in overall income generated.

"The number of new customers coming to me increased after the training, and so did how much money I earn each day. The training on humanitarian principles and how to treat people with care helped change my attitudes and behaviours toward my customers. When someone is polite that person is more likely to get more people coming to him or her."
– MTN agent, Uganda, 2022

"I believe my numbers have increased because my customers feel treated more fairly by me. Not only do they keep coming back to me but their positive recommendations also encourage others to use my services too which eventually translates into more income."
– Airtel agent, Uganda, 2024

Both trainings increased agents' understanding of sexual exploitation as well as their confidence in recognising and reporting abuse

Agents from both trainings demonstrated increased knowledge and understanding of SEA, as well as increased confidence in recognising and reporting concerns about any suspected violence or unfairness they may witness. The baseline and endline KAP surveys from both trainings showed considerable increases in agents' understanding of the term "sexual exploitation" before and after the trainings, with agents in the MTN Uganda IVR-only training experiencing a 13% increase in understanding, while the blended Airtel Uganda agents experienced an impressive 27% increase[11]. In terms of the agents confidence in recognising and reporting unfairness towards vulnerable groups, both trainings also resulted in considerable gains, with the MTN Uganda IVR-only training resulting in an 18% increase in confidence, and the blended Airtel Uganda training an impressive 33% increase.[12]

> "I learned a lot around children being exploited, if we notice any behaviour that aims to engage them in hard work or sexual activities it is an abuse of their rights and should be reported. I will encourage people to report anything they experience to the authorities but if needed I will go and report it myself."
> **– Airtel agent, Uganda, 2024**

> "Even before the training I knew that everyone deserves equal treatment, but it added to my knowledge. I feel like now I can provide advice even in the most difficult situations, which has helped me improve on how I treat and serve all my customers."
> **– MTN agent, Uganda, 2022**

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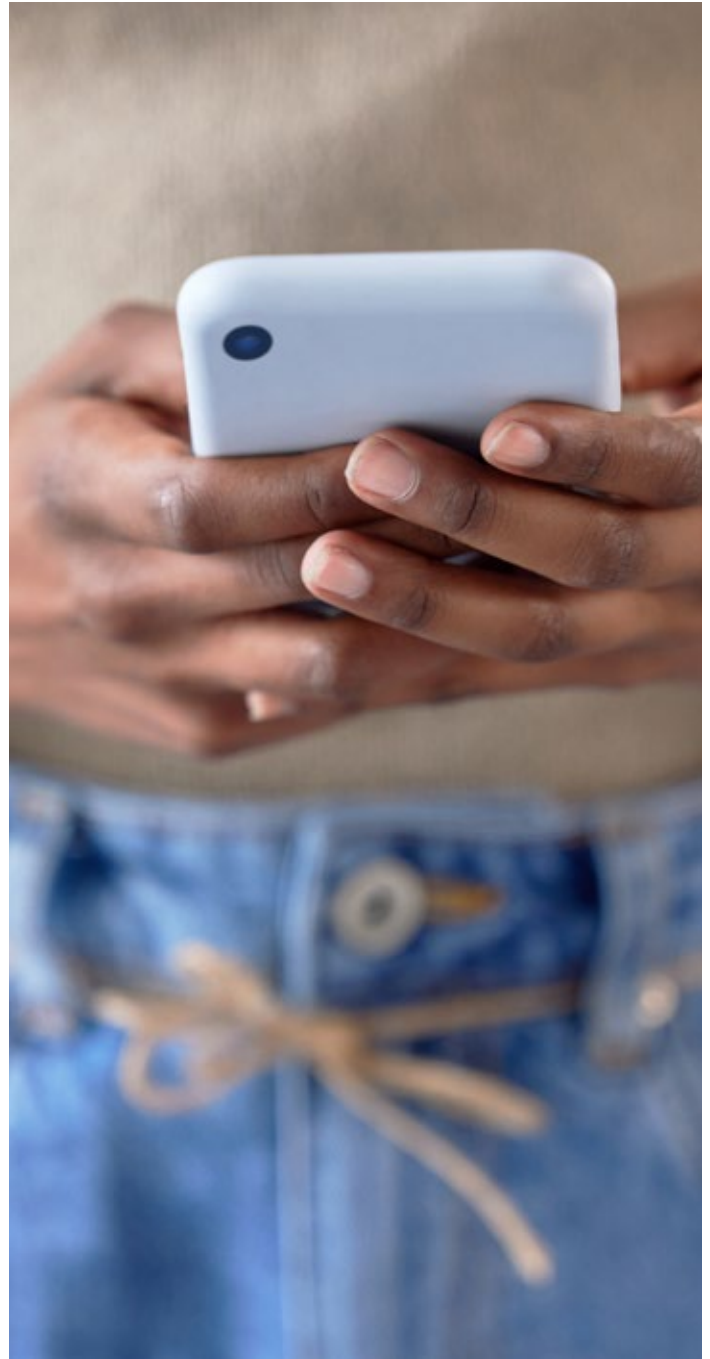
11 % of agents that reported completely understanding the term "Sexual exploitation": 2022 MTN Uganda evaluation = 17% pre and 30% post, 2024 Airtel Uganda evaluation = 17% pre and 44% post.

12 % of agents that reported feeling very confident in recognising violence or unfairness towards vulnerable groups: 2022 MTN Uganda evaluation = 21% pre and 39% post, 2024 Airtel Uganda evaluation = 34% pre and 67% post.

Outcome 3:

Only the blended training resulted in improved overall attitudes towards refugees

The blended Airtel Uganda training was found to significantly improve the agents' understanding of gender equality as well as their overall attitudes towards refugees. The baseline and endline KAP data for the training showed an 18%[13] increase in the number of agents who believed refugees should be treated equally to Ugandans. The data also showed an 11%[14] increase in the number of agents who believed female customers should be treated equally to male customers. However, these improvements in attitudes towards refugees were not found following the IVR-only MTN Uganda training, where KAP survey data actually showed a 3%[15] decrease.

The overall findings of the evaluation suggest that a blended in-person and IVR training is consequently likely to have the biggest impact in terms of reach, usefulness and overall effectiveness.

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13 % of agents that reported believing that refugees should be treated equally to Ugandans: 2024 Airtel Uganda evaluation = 75% pre and 93% post.
14 % of agents that reported believing women should be treated equally to men: 2024 Airtel Uganda evaluation = 76% pre and 87% post.
15 % of agents that reported believing women should be treated equally to men: 2022 MTN Uganda evaluation = 76% pre and 75% post.

Lessons from the training

Both IVR and in-person trainings have their advantages, and agents have no clear preference for one over the other

As the Airtel Uganda training used a blended approach of both in-person and IVR delivery, it provided a good opportunity to compare the agents' response and perspectives to each. Interviews with agents after the trainings identified the following advantages of each training approach.

While both types of training have clear advantages, the evaluation found no overall preference for one over the other. Although IVR is generally considered to be more convenient because of its flexibility, reach and relatively low cost, when the IVR training was delivered on its own few agents successfully completed the calls. Knowledge retention was consequently also found to be lower and the data showed fewer improvements in overall attitudes and practices towards refugees. While some agents preferred IVR and others preferred in-person training, they agreed that IVR training can complement in-person training, which was supported by the findings that the blended training resulted in the highest overall gains.

IVR trainings

- **More convenient:** IVR trainings were considered more convenient than in-person trainings as agents could complete them at their convenience, wherever and whenever they wanted

- **More accessible:** IVR trainings were not only more convenient due to wider geographic availability, but multiple language options also made the trainings accessible to more diverse groups than the in-person training

- **Financial benefits:** Not having to travel to attend the IVR trainings was also found to save on transport costs and was considered less likely to disrupt agents' business operations

In-person trainings

- **Higher rate of completion:** Despite having more limited reach, a higher proportion of agents completed the in-person training materials and quizzes compared to the IVR content

- **More engaging:** The in-person content was also considered more engaging and interactive than the IVR delivered lessons, with agents able to ask questions to each other as well as the trainers following the sessions

- **No technical issues:** Finally, the in-person trainings were less likely to be disrupted by power outages, network disruptions or any other technical issues than IVR delivery

Various barriers prevented agents from completing the IVR training

The IVR dashboard data revealed that during the IVR trainings, many agents would pick up their phone to start their first lesson but would quickly drop off and only complete a small portion of the calls. During the IVR-only MTN Uganda training, only 35% of the 95,756 agents who were sent the first IVR lesson call actually started it, only 25%[16] completed one of the eight trainings and only 17% finished at least one quizzes. Completion rates were higher for Airtel's combined in-person and IVR training, with 48% of agents starting their first IVR lesson, 44% completing one of the trainings and 36% successfully finishing at least one of the quizzes.

There were several reasons for this limited participation, a number of which resulted from the agents needing their phone to be available to conduct their business. The most commonly reported reasons included lack of time to complete the lessons, interruptions from customers, lesson calls being too long and technical challenges in accessing the IVR trainings.

It should be noted that a key difference between the IVR delivery for the 2022 MTN training and the 2024 Airtel Uganda training was that for the former, the lessons could only be accessed by answering the automated 'push calls' from the IVR platform, whereas for the latter also included 'pull' numbers so that agents could dial in when convenient for them. It also meant that if the training was interrupted for any reason then the agents were able to restart the lessons at their convenience. This is likely to have been a key reason for the significantly higher IVR completion rates for Airtel's combined training.

> "We Kampala people don't respect when someone is on the phone. Normally when you are on the phone clients assume you are not too busy so they start talking to you and it's hard to stay on a training call if that happens."
>
> **– Airtel agent, Uganda, 2024**

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16   It is worth noting that the rate of completion was lower than reported during the pilot, with 41.2% of 135 pilot agents completing at least one lesson.

Lesson 3:

Agents were most interested in improving their businesses and increasing their profits

Agents were most interested in business-related trainings that will potentially help them to improve their operations and increase their profits. In terms of overall engagement, dashboard data from the MTN Uganda training and qualitative interview findings from the Airtel Uganda evaluation both found higher interest and completion of content focussed on:

- Values and principles (50%)
- Money laundering (49%)
- Principles to avoid fraud and conflict (47%)
- Dignity and respect (customer care) (46%)

In contrast, interest and engagement was lower for the lessons focused on understanding and reporting sexual exploitation and abuse:

- Principles of SEA (43%)
- Reporting allegations (35%)
- What is SEA? (24%)

It is often the case that higher interest in a topic also increases the likelihood of the training content being remembered. This was reflected in the KAP survey data before and after the Airtel Uganda training, which showed that 59% of agents were able to correctly identify the definition of "money laundering" whereas only 43% could identify the correct definition of "sexual exploitation".

> "The most useful part of the training for me was about how to handle customers and issues of money laundering. Since the training I have found myself in situations where it has been useful to think about how we were taught. Before the training I didn't know Airtel might be able to help with issues such as money laundering but now I know they can."
>
> **– Airtel agent, Uganda, 2024**

Lesson 4:

While blended training was most impactful, it can be more complicated to coordinate

The evaluation found that combining IVR and in-person trainings produced the greatest gains in terms of raising awareness of SEA, increasing confidence in recognising violence and unfairness as well as improving overall attitudes towards refugees. However, the findings also suggest that these blended trainings can be more challenging to plan and implement. For Airtel, the in-person element needed to take place before the IVR training, which required securing suitable training venues and incentives, as well as receiving necessary approvals

from the relevant authorities before they could even begin contacting their agents to confirm their interest and availability. Interviews with the implementation team found that some delays were experienced while waiting for the necessary approvals from authorities, especially in certain refugee camp settings. Some planned incentives such as MNO branding materials and lunch provision was also not allowed in some of the training locations, which was thought to demotivate some agent participation

Recommendations

The evaluations found that the combined IVR and in-person training was the most effective way to reach agents with HCoC content. Although IVR training still faces barriers, when delivered appropriately, it can reach large numbers of agents from a variety of linguistic backgrounds. Agents who participated in both trainings found them to be useful and would actively recommend them to other mobile money agents. The blended training proved to be most impactful and resulted in the greatest overall gains, with the in-person elements providing important interactive learning opportunities, and IVR complementing, rather than duplicating the training. This combination can be particularly useful for sensitive topics like SEA, where more in-depth content can be tailored to agents' needs and delivered in their preferred language.

For blended agent training to be most effective, it is important to carefully consider the design of the IVR and in-person elements and allow enough time and resources to plan and implement them appropriately. The outcomes and lessons from the evaluations in Uganda have been used to develop the following recommendations for considerations when planning other similar trainings.

Recommendation 1:

Co-design trainings with MNOs, agents and other relevant stakeholders whenever possible

When planning agent trainings it is important to consider the needs and preferences of both MNOs and their agents from the outset. This may include formative discussions with key stakeholders to ensure agent perspectives and priorities for specific locations and contexts are included in the design. Establishing a close working relationship with MNOs and other project stakeholders will also help set clearer expectations and ensure better communication when it comes to project coordination and implementation.

Training content and delivery should also be tailored to agents' needs and availability. For example, the timing and pacing of in-person and IVR modules should be flexible to allow agents to complete the

training with minimum interruption to their day-to-day business. It may also be necessary to work with MNOs and humanitarian response organisations to develop context-specific action plans to respond to cases of SEA as and when it occurs. Agents need to be able to respond and report suspected abuse in a way that provides duty of care to their customers without putting their business at risk.

Wherever possible, trainings should be designed to include the time and resources needed to pilot the content and delivery with agents before rolling it out to a larger group. Incorporating feedback from agents on both the contents and delivery method will be crucial to maximise the engagement, completion and impact of the training.

Recommendation 2:
Maximise engagement and incentivise completion

Whether IVR or in-person, training is most impactful when agents successfully finish all the modules and quizzes as intended, and it is consequently crucial to consider how best to encourage engagement and completion from the outset. For example, making the trainings available in different languages can increase the trainings accessibility for agents with different linguistic backgrounds. The 2024 Airtel Uganda training was also updated to include 'pull' numbers so that the content was available to agents as and when convenient for them. Providing the option to relisten to IVR lessons, as well as providing additional printed training materials, can also enable agents to revisit and review the content at their convenience. Training content should be designed to be as engaging as possible, and it is worth considering the

most interactive and enjoyable learning approaches to encourage agents to complete each module. For example, blended trainings should be designed so that the content delivered by different modalities is complimentary, rather than repetitive.

For in-person training, it may be necessary to allocate budget for reimbursing agents for transport costs to and from the training locations as well as offering refreshments to encourage attendance. Other incentives for completing IVR and in-person training such as certifications and qualifications or branded materials to improve agent kiosks may also help compensate agents for time spent away from running their business.

Recommendation 3:
HCoC content should be incorporated with most popular trainings

Agents are most interested in learning about topics that will build their business and increase their customer base and revenue. Where possible, consider incorporating and integrating HCoC content in with popular modules, rather than delivering them separately. For example consider including SEA content within more popular trainings on customer care and fraud prevention rather than providing separate, stand-alone modules on each. Mainstreaming HCoC content in MNOs' more established core agent training modules could also broadly increase awareness of the topics. This evaluation found that several agents saw their customer and transaction numbers rise following the training, so it may also be helpful to emphasise that providing a duty of care and looking after customers is not always a purely altruistic approach.
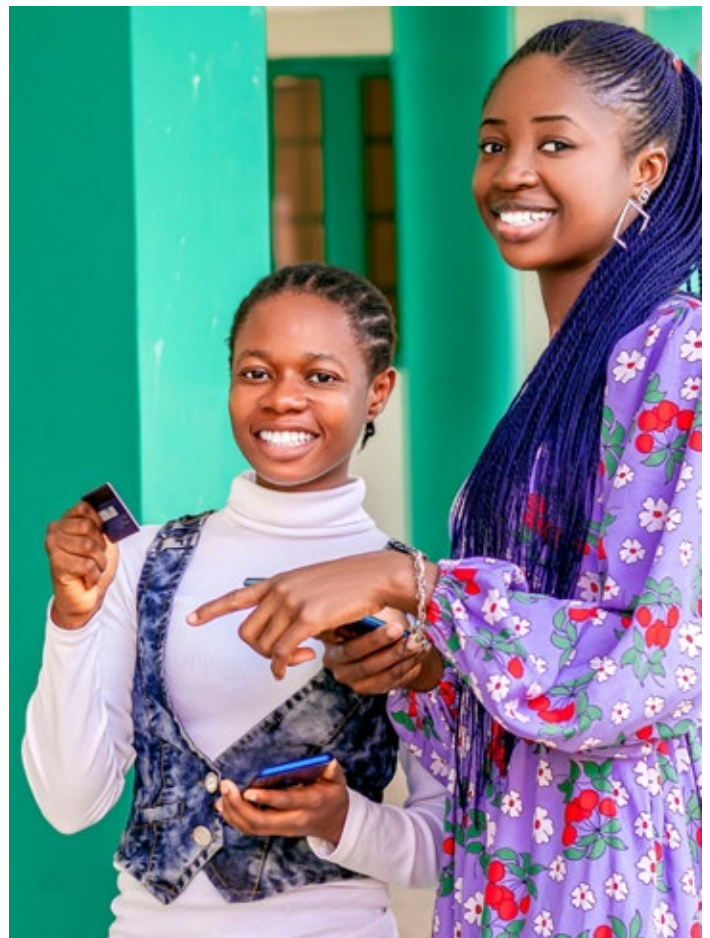
Recommendation 4:

Further evidence of the longer-term economic impact of the trainings is still needed

This evaluation found some anecdotal evidence that agent training helped improve customer satisfaction that, in turn, resulted in higher transaction numbers and income generated by the agents. However, more research is needed to robustly evidence the longer-term economic outcomes and impact of the HCoC trainings on agents. For example, collecting baseline data on agents' customer numbers, transactions and income could be combined with dashboard data on IVR training to better understand any economic benefits experienced by the agents following successful completion of the training.

Conducting more detailed economic impact assessments would not only help encourage other agents to enroll and complete the training but also provide valuable evidence of the potential return on investment (ROI) for the MNOs. The outcomes, lessons and recommendations generated would also be valuable for other stakeholders when planning and implementing similar trainings in the future.

Conclusion

Humanitarian assistance is increasingly digital and mobile money is becoming the delivery channel of choice for humanitarian cash transfers. By enhancing access to financial systems and markets, MNOs can help to economically empower crisis-affected populations. Partnerships between humanitarian organisations and MNOs are critical to address the needs of vulnerable communities efficiently and deliver suitable digital solutions. In crisis settings, discrimination and stigma can exclude women and girls from life-saving humanitarian services. It is therefore increasingly important for MNOs to consider humanitarian principles when designing and implementing mobile-based solutions in humanitarian contexts.

Mobile money agents play a pivotal role in cash transfers and interact frequently with refugee populations. However, without context-specific training, agents may not be able to provide a suitable duty of care to their customers and ensure the provision of high-quality and dignified service. Training mobile money agents on the HCoC helps agents understand and integrate protection in their practices and "do no harm". By better understanding the context specific needs of their customer base, mobile money agents are able to serve their customers in ways that help overcome barriers to digital inclusion. Collaborative efforts between the GSMA, Airtel, MTN and Viamo have demonstrated their ability to improve the delivery of mobile money services to refugee populations and host communities and strengthen partnerships between MNOs and humanitarian organisations.

While the trainings were delivered through different modalities and by different partners, they successfully raised awareness of core HCoC issues and increased agents' confidence and ability to act when witnessing unfair treatment of vulnerable populations.

The evaluation also highlighted that providing a duty of care and looking after customers is not a purely altruistic consideration, and that HCoC and Protection training can provide a shared value for MNOs, humanitarian organisations and end users alike. The M4H programme will continue to encourage and support all MNOs working with vulnerable communities to adopt HCoC training as a way of "doing no harm" while conducting responsible business best practice.

Humanitarian Code of Conduct and Protection training has proven to be a key opportunity to confront biases against refugees and fight abuse and sexual exploitation within refugee and host communities.

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