

GSMA

# Mobile for Humanitarian Innovation

Annual Report 2023



## GSMA

---

The GSMA is a global organisation unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry and society thrive. Representing mobile operators and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Services and Solutions, and Outreach. This activity includes advancing policy, tackling today's biggest societal challenges, underpinning the technology and interoperability that make mobile work, and providing the world's largest platform to convene the mobile ecosystem at the MWC and M360 series of events.

We invite you to find out more at [www.gsma.com](https://www.gsma.com)

Follow the GSMA on [LinkedIn](#)

Follow the GSMA on X: [@GSMA](#)



Partnership | Progress | Prosperity

---

This material has been funded by UK International Development from the UK government and is supported by the GSMA and its members.

The views expressed do not necessarily reflect the UK government's official policies.

## 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.

Learn more at [www.gsma.com/m4h](https://www.gsma.com/m4h)  
or contact us at [m4h@gsma.com](mailto:m4h@gsma.com)

Follow GSMA Mobile for Development on X: [@GSMAm4d](#)  
and LinkedIn: [GSMA - Mobile for Development](#)

# Contents

Foreword	2
Introduction	3
Our impact to date	4
Three themes that guided our work	5
Expanding the reach of digital financial services	9
Looking ahead	10

# Foreword

2023 marked another year of growing humanitarian need, with deepening conflicts in Sudan and Gaza adding to protracted and chronic crises in Syria, Ukraine, and Yemen, among others. For the first time, global warming has exceeded 1.5C across an entire year, exacerbating the prevalence and severity of natural hazards – affecting vulnerable populations in every part of the globe.

Connectivity and digital technology continue to change the way people in crisis access lifesaving information, connect with loved ones, and receive vital humanitarian assistance. New modalities in humanitarian action also continue to be unlocked, from digital cash programming at scale to widespread distribution of early warning messages.

Against this backdrop, our partnership between the GSMA Mobile for Humanitarian Innovation programme (M4H) and the UK Foreign, Commonwealth & Development Office (FCDO) adapts to the shifting humanitarian landscape and seizes the opportunity of working across sectors to maximise the potential of connectivity and digital technology for crisis affected populations. This annual report – our first online version – outlines M4H's impact and activities in 2023 within three themes that capture key areas of focus.

As ever, our growing network of partners and collaborators are essential to achieve the results outlined here and we look forward to further growth and deepening influence in this critical area of humanitarian action.



**Kimberly Brown,**  
Head of GSMA Mobile for  
Humanitarian Innovation

A stylized, handwritten signature in black ink.



**Chris Porter,**  
Humanitarian Head of Profession,  
UK Foreign, Commonwealth &  
Development Office

A stylized, handwritten signature in black ink.



# Introduction

2023 saw the highest number of humanitarian crises in a decade driven by conflict, but also climate shocks. The GSMA Mobile for Humanitarian Innovation (M4H) programme responded by strengthening our efforts to build responsible digital ecosystems. We did this through:

## Innovation

Launching two rounds of humanitarian innovation funding to support safe and effective innovators, such as startups and NGOs.

## Influence

Playing a key role in two major global initiatives: Early Warnings for All (EW4All) and Connectivity for Refugees.

## Profile

Influencing the debate by increasing our profile and impact at global and regional forums of the United Nations, humanitarian agencies and industry.

## Cooperation

Enabling multi-stakeholder cooperation in disaster preparedness and response through the Humanitarian Connectivity Charter (HCC).

## Partnership

Working with mobile industry and humanitarian partners to identify shared opportunities in Tanzania and Uganda and expand partnerships in Burundi and Somalia.

## Capacity

Working with governments in Kenya, Jordan and Somalia to build capacity, overcome regulatory barriers and design national emergency telecommunications plans.






## Analysis

Producing evidence-based thought leadership on connectivity in crisis and cell broadcast technology for early warning systems.



# Our impact to date

The M4H programme has achieved the following through our innovation funding, partnerships, thought leadership and convening.

 <b>12,166,560</b> people reached	<b>34</b> countries where projects have been implemented	<b>8</b> active innovation fund grantees
<b>5</b>   humanitarian innovation fund rounds launched	 <b>£5,907,110</b> total funding distributed	
	 <b>£35,937,055</b> total crowd-in funding	
<b>21</b> innovation fund grantee alumni	<b>39</b> strategic partnerships formed	<b>61</b> thought leadership pieces published 



**161**

events and high-level  
convenings attended

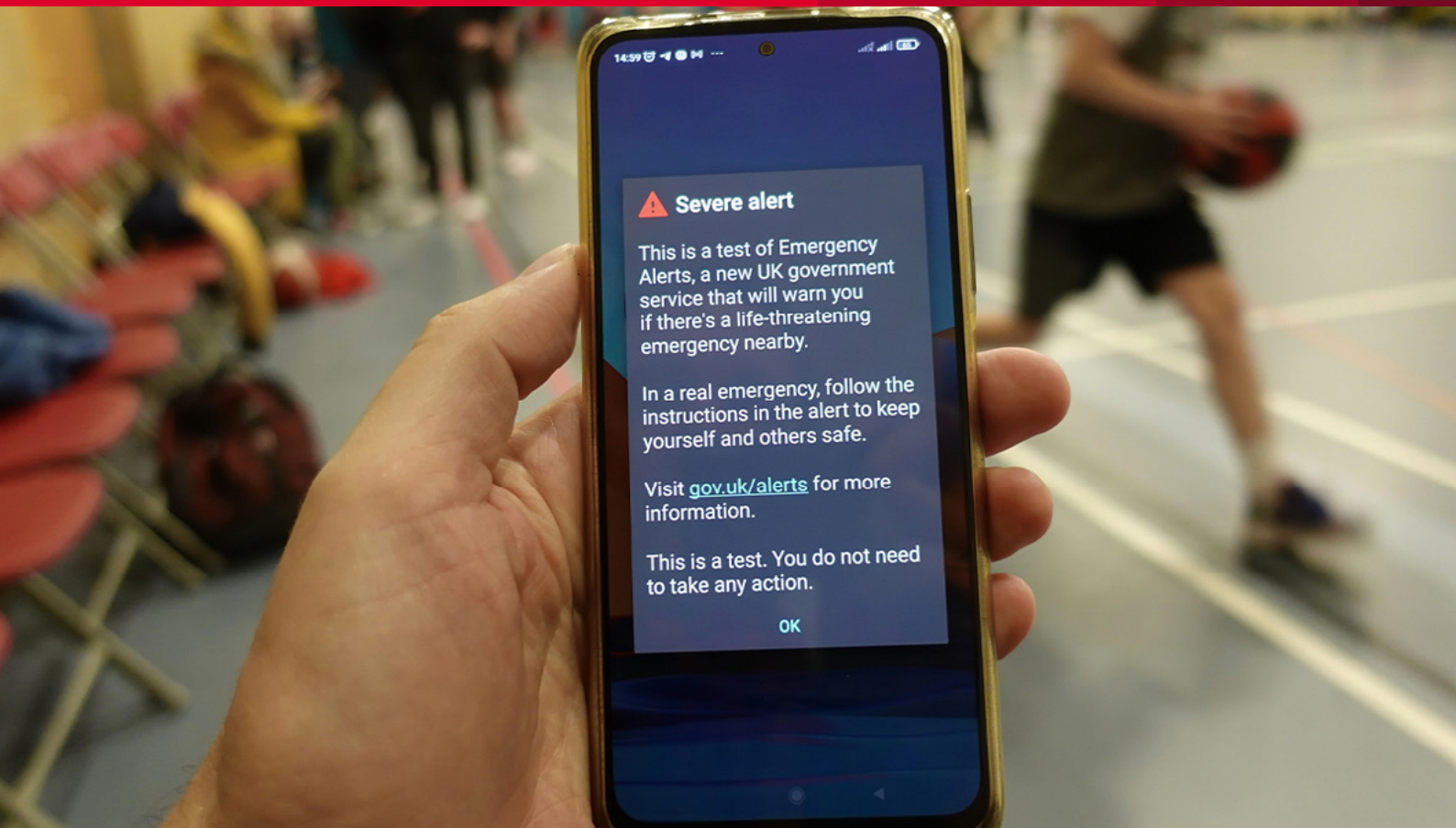


# Three themes that guided our work:

- ✓ Anticipating and responding to disasters.
- ✓ Understanding and providing connectivity in crisis.
- ✓ Putting inclusion at the centre of our approach.







## 01 Anticipating and responding to disasters: Early warnings and anticipatory action

Mobile technology is at the frontline of global efforts to anticipate and respond to disasters, which are becoming more frequent and severe. In 2023, the M4H programme engaged with the mobile industry, funded innovators, published thought leadership, supported governments and championed the global EW4All initiative at COP28.

The M4H programme brings together industry and humanitarian agencies under the [HCC](#), a set of principles and best practices reached collaboratively between mobile network operators (MNOs) on how to prepare for, respond to and recover from sudden onset emergencies. In 2023, we stepped up our engagement with MNO signatories to address the challenges of more frequent and severe sudden-onset emergencies. This included an HCC workshop in the Caribbean in November 2023 and preparation for an HCC convening in the Asia-Pacific region in January 2024.

As a member of the UN-led [Emergency Telecommunications Cluster](#), including its Strategic Advisory Group, the M4H programme connected mobile industry and humanitarian partners for active responses during the Turkey/Syria earthquakes in February 2023, the Sudan crisis since April 2023 and the Israel/Gaza conflict since October 2023. The GSMA also renewed its partnerships with the [World Food Programme](#) (WFP) and UNHCR – the UN Refugee Agency in 2023 as platforms for collaboration.



The [GSMA Innovation Fund for Anticipatory Humanitarian Action](#) reviewed funding applications from January 2023. Eight grants were [awarded](#) to innovators in seven countries to test solutions for flood early warning systems, cash and voucher assistance (CVA), displacement monitoring and food insecurity. Grantees participated in a [GSMA Innovation Fund bootcamp](#) in Kigali, Rwanda in October 2023.

At COP28, the GSMA and industry partners [pledged](#) to support the development of early warning systems under the UN EW4All initiative. This global effort aims to ensure everyone on Earth is protected by an early warning system by 2027. The GSMA Director-General, Mats Granryd, is a member of the initiative's [Advisory Panel](#) and the M4H programme is a member of Pillar 3 of the initiative on warning dissemination and communication, led by the International Telecommunication Union (ITU).

M4H contributions to the EW4All initiative in 2023 included [research](#) on cell broadcast technology for early warning systems undertaken in close collaboration with the ITU. We also continued our active membership in the Risk-Informed Early Action Partnership, contributing a [think piece](#) on technology for risk financing and anticipatory action, and attended events including the [11th Global Dialogue Platform](#) on Anticipatory Humanitarian Action.

Government support in 2023 included work with the Southern African Development Community, the Pacific Islands Telecommunications Association and regulators and industry partners in Somalia, Somaliland, Jordan and Nigeria to deliver the [Role of Mobile in Humanitarian Action](#) training course and specific areas of policy support.

---

## 02 Understanding and providing connectivity in crisis

Connectivity is playing a bigger role in humanitarian response and the lives of those affected by humanitarian crisis.

2023 saw a shift in emphasis in the M4H programme to understanding the humanitarian implications of connectivity in crisis, advocating for connectivity and establishing partnerships to expand connectivity.

We launched our first [Connectivity in Crisis report](#) based on research conducted in the second half of 2023 on the risks of losing connectivity, being connected and not being connected in humanitarian settings.

As part of this theme, we worked with analysts from GSMA Intelligence to develop a methodology for estimating the humanitarian coverage gap, and reviewed different technology, financial and partnership solutions to address it. The findings will be published in May 2024.

A complementary initiative, [Connectivity for Refugees](#), was developed over the course of 2023 and launched in October 2023 with UNHCR, the ITU and the Government of Luxembourg. The initiative was featured at a high-level [side event](#) of the Global Refugee Forum and at the ITU's annual [Partner2Connect Digital Coalition](#) event in Geneva in December 2023.



---

## 03 Putting inclusion at the centre of our approach

Connectivity does not necessarily benefit everyone equally, and our work has long focused on understanding barriers to inclusion and how to overcome them.

Our work on inclusion was again a key theme in 2023 and included:

- 01 Publishing a [synthesis](#) of M4H lessons on inclusion.
- 02 Dissemination of [user research](#) on the 'Digital Worlds of Displacement-Affected Communities'.
- 03 Support for the deployment of the Humanitarian Connectivity, Needs and Usage Assessment (CoNUA) [toolkit](#).
- 04 Delivery of sustainable and impactful market engagement projects in six countries (Burundi, Kenya, Rwanda, Somalia, Tanzania and Uganda). This included delivering CVA at scale, the use of voice ID technology for the delivery of humanitarian assistance and increasing financial literacy in crisis-affected communities.
- 05 [Research](#) was commissioned on minority language inclusion by CLEAR Global and was published in April 2024.





# Expanding the reach of digital financial services

M4H expertise on digital financial services and financial inclusion continued to drive engagement in this increasingly high-profile area through:

## Partnership

Greater financial inclusion was achieved through the Grameen Foundation-led Be-FINE 2 project in Uganda and the Voice ID project in Somaliland.

## Advocacy

Ongoing advocacy with government regulators, the mobile industry and UNHCR to expand financial inclusion for refugees in Kenya.

## Engagement

Engagement with key partners and events: the Alliance for Financial Inclusion (AFI) on the financial inclusion of forcibly displaced persons (FDPs) at its regional forum in Uganda and Global Policy Forum in Manila; European Microfinance Week in Luxembourg; a major WFP event on women's financial inclusion; and the IRC-led Community of Practice for Financial Inclusion of FDPs.







## Looking ahead

2024 is set to be as challenging a year as ever for those in crisis and the humanitarian actors working to support them. The M4H programme will continue to build bridges between humanitarian organisations and the mobile industry, deepen our engagement and extend our outreach and influence.

These efforts will be fuelled by new partnerships, new research and new grantees of the GSMA Innovation Fund for Humanitarian Challenges.

In 2024 we will:

- Better quantify the humanitarian coverage gap and landscape solutions.
- Expand our engagement on the HCC in the Asia-Pacific region.
- Connect our advocacy work with practical research and partnerships in the global EW4All and Connectivity for Refugees initiatives.

*The GSMA M4H programme is helping support ActionAid in advancing digital technology for the early warning system in Cambodia. Their work and support is adding huge value in strengthening effective multi-stakeholder coordination, advancing the early warning system capacity and above all helping minimise loss and saving the lives of people in Cambodia.*

**Siyonn Sothearith Head of Programme,  
ActionAid Cambodia**



*For the International Committee of the Red Cross, digital technologies and connectivity cannot be looked at in a vacuum as they are intimately linked to the way conflicts are fought. They create new opportunities, and everyone agrees with this, but for the ICRC we see that they create new harms and new risks for civilians and for humanitarian organisations. And to better understand all these changes, we need to have a multi-stakeholder approach and engage with the tech and mobile sector.*

**Philippe Marc Stoll Senior Techplomacy Delegate, International Committee of the Red Cross (ICRC)**

*The GSMA's unwavering commitment to innovation empowers partners like us to make a lasting impact. Through their strategic support, Rumie has expanded digital learning initiatives through its low-cost, mobile-first digital learning solution. Our collaboration has ensured that mobile technology becomes a transformative force for education and empowerment worldwide.*

**Tanya Qadir Head of Global Programs & Partnership, Rumie**

*As Vodacom Tanzania advances its commitment to humanitarian initiatives, particularly in response to ongoing challenges posed by climate change, the GSMA M4H programme has proven to be a steadfast, adaptable and proficient ally. Aligned in values and objectives, our collaboration has aimed at formulating a comprehensive strategy that empowers payments, mobile and digital capabilities to effectively address the needs of humanitarian and development partners in Tanzania. The development of a Humanitarian Positioning Strategy stands as a testament to our joint efforts, leveraging the GSMA's extensive expertise and robust research capabilities, with the unwavering support of Vodacom Tanzania.*

**Jacqueline Ikwabe Head of M-Pesa Business, Vodacom Tanzania**

*As our partnership with the GSMA M4H programme progresses, Hormuud Telecom values the ongoing collaboration focused on developing a robust humanitarian strategy. Anticipating its finalisation in 2024, the digital and financial literacy training by M4H has equipped members of our staff with enhanced skills for subscriber support. We are confident that the implementation of the learnings will lead to increased mobile service usage and revenue. We are optimistic about the positive impact on the horizon. We appreciate the GSMA's dedication and look forward to realising the full potential of this partnership, making significant strides in meeting the evolving mobile and digital needs in Somalia.*

**Hassan Dahir Mohammed Communications Manager, Hormuud Telecom, Somalia**

We welcome the opportunity to widen our circle of partners and allies.

**Please contact us at [m4H@gsma.com](mailto:m4H@gsma.com)**

**GSMA Head Office**

1 Angel Lane

London

EC4R 3AB

United Kingdom

Tel: +44 (0)20 7356 0600

Fax: +44 (0)20 7356 0601

