

Terms of Reference – The Humanitarian Coverage Gap

1. GSMA Overview

The GSMA Mobile for Development Foundation, Inc. (“GSMA M4D”) is a U.S. 501(c)(3) charitable organisation that seeks to relieve poverty and improve living conditions throughout the world through identifying opportunities for social, economic and environmental impact and to stimulate the development of scalable, life-enhancing mobile services. GSMA M4D is a wholly owned subsidiary of the GSM Association (“GSMA”).

The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with more than 300 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 industry-leading events such as Mobile World Congress, Mobile World Congress Shanghai and the Mobile 360 Series conferences. For more information, please visit the GSMA corporate website at www.gsma.com.

For this project, the successful Respondent will contract with The GSMA Mobile for Development Foundation.

2. Project Overview

Background

Connectivity has profound implications in times of crisis. Increasing mobile coverage and use of mobile technology globally has transformed the way people in crisis find information, seek aid, communicate, earn a living, and even relax. This has also created new digital vulnerabilities. For people who are connected, for those who lose their connection, and for those who were never connected, there are tangible and profound risks to be addressed. Avoiding digital technology is no longer an option.

The Humanitarian Coverage Gap

Building on its 2023-2025 work on the coverage gap, and more recent work in 2025-2026, the M4H Programme intends to explore the implications of the humanitarian coverage gap and identify potential solutions.

In 2025, 96% of the global population were covered by mobile broadband networks, leaving around 4%, approximately 300 million people, without access¹. Evidence suggests that people affected by crisis are disproportionately represented in this remaining uncovered population. While global coverage has improved since 2022, significant gaps persist in fragile and conflict-affected states, particularly in Sub-Saharan Africa and parts of Asia.² These gaps are more significant in countries experiencing humanitarian emergencies or high vulnerability to natural hazards.³ This indicates that

¹ <https://www.itu.int/itu-d/reports/statistics/2025/10/15/ff25-mobile-network-coverage/>

² <https://www.itu.int/itu-d/reports/statistics/2025/10/15/ff25-mobile-network-coverage/>

³ https://www.gsma.com/solutions-and-impact/connectivity-for-good/mobile-for-development/wp-content/uploads/2024/01/Connectivity-in-Crises_Web_Singles.pdf

crisis-affected populations continue to face disproportionate barriers to connectivity⁴, despite being among those who could benefit most from mobile access for safety, information, and financial inclusion.

There is a large and growing body of work focused on expanding mobile connectivity into last-mile and ultra-rural settings, including areas with low opportunity for commercial return. This has included a range of innovative financial, technological, and partnership approaches. However, there is not as much analysis of fragility, crisis, or humanitarian need nor consideration of how connectivity requirements differ in areas affected by conflict and crisis, including the increasing need for connectivity to enable humanitarian assistance. Recent coverage gap analyses by the GSMA have highlighted the critical importance of such insights. Building on this, the work under this TOR will focus on producing further coverage map analyses, with an emphasis on crisis-affected and fragile contexts, to inform strategies for improving connectivity where it is most needed.

In this context, GSMA M4H is seeking to commission analysis in a number of countries to produce detailed humanitarian coverage maps. The findings will be combined with previous humanitarian coverage map analyses to provide a global estimate of trends and figures on the humanitarian coverage gap.

Deepening the evidence on the humanitarian coverage gap

As part of efforts to strengthen the evidence base on connectivity in humanitarian contexts, GSMA aims to commission further analysis to deepen understanding of the humanitarian coverage gap. This project will build on previous work that generated robust insights into whether crisis-affected populations are disproportionately excluded from mobile network and mobile internet coverage. It will expand the analysis to additional countries and combine these findings with earlier coverage map analyses to identify global trends and develop more comprehensive estimates of the humanitarian coverage gap.

The selected supplier will collaborate with M4H to identify, source, clean, and analyse relevant datasets, covering the location of crisis-affected populations and mobile network coverage, across multiple countries. The goal is to produce scalable, actionable findings that inform strategies for closing connectivity gaps in fragile and crisis-affected settings.

Anticipated methodology: This analysis is expected to be entirely desk-based. Please note that the methodology will largely follow the previous coverage map analyses approach with updates as required.

Deliverables: The supplier will produce a landscape report, ideally in PowerPoint (10-20 slides), which outlines the analytical approach taken (inclusive of methodological considerations/drawbacks and guidance or notes for scaling it to other locations), as well as the final output for areas of analysis. Whilst the outputs of the analysis will be worked on with the supplier, it is hoped that it will be possible to produce a headline figure, per location, sizing the humanitarian coverage gap. The final report should be submitted to M4H no later than **15th March 2027**.

The supplier will be named as a contributor to any planned external facing outputs and offered the opportunity to review ahead of publication.

⁴ <https://www.gsma.com/newsroom/press-release/gsma-calls-for-renewed-focus-on-closing-the-usage-gap-as-more-than-3-billion-people-remain-offline-despite-available-mobile-internet-services/>

3. Request for Quotation

Suppliers wishing to be considered should submit a proposal and quote by **COB on 14th October 2026** to Sheila Moa (smoa@gsma.com) and Zainab Moallin (zmoallin@gsma.com) .

Proposals should be concise and include the following:

1. **Understanding of the brief:** Suppliers should outline their understanding of the requirements and the value they believe the results will have.
2. **Approach:** Suppliers should outline how they intend to deliver the project as specified above. This should include:
 - a. How you intend to meet the requirements of this document.
 - b. A detailed indicative workplan/ timeline for delivery and demonstration of capacity to meet this.
 - c. Any suggestions for alternative/supplementary approaches to address the central objectives.
 - d. State any dependencies on GSMA staff and external consultants.
3. **Team and responsibilities:** The proposed team should be included with a short bio alongside proposed roles.
4. **Relevant experience:** Include examples of previous work which demonstrates experience in network mapping.
5. **Itemised quote:** There is a modest budget available for this work. Suppliers should provide a clear, itemised breakdown of costs in GBP including resource effort in FTE day or conducting the analysis on a per-country basis.

4. Additional requirements

The following elements are mandatory service requirements and processes through the research process.

Use of generative AI

Generative AI presents opportunities for improving the research process and research products. However, text generated by AI forming large parts of the report has little to no value-add for this project. While these tools are improving rapidly, they are also prone to making factual errors and fabrication.

The consultant will be required to include a disclosure statement regarding the use of AI in the production of the work. This disclosure statement should identify if generative AI tools were used, and if so, how. The GSMA's standard terms and conditions include clauses requiring that suppliers warrant that the deliverables are the original work of this supplier; breach of this, including through the direct use of AI-generated outputs, is considered grounds for termination.

Communication

All communication, both written and verbal to the GSMA, to be conducted in English (including the translation of any documents that are required by local law in the markets that are created in local language). Additionally, this includes any documentation submitted as final deliverables to the GSMA.

Service availability

GSMA M4H requires a named project manager and ideally requires response to emails within two working days. Any delays must be communicated in a timely manner. Any changes to the required services/deliverables must have prior written approval from the GSMA contract manager.

Project management requirements

Regular weekly updates with the M4H project manager either at the GSMA London office or via video conference throughout the project.

Ongoing support of deliverables

It is expected that the successful agency will respond in a timely manner to GSMA and/or UNHCR requests for clarification of the project activities and/or deliverables for up to four weeks after the final debrief.

GSMA Contact Details

All correspondence and queries in relation to this RFQ must be emailed to:

- Zainab Moallin (zmoallin@gsma.com) ("GSMA contact")
- Sheila Moa (smoa@gsma.com) ("GSMA contact")

Queries are accepted in written form by email, and GSMA's responses will be copied to all respondents, including an anonymous version of the query. No queries will be answered outside of the timeframe specific, except in extraordinary circumstances within GSMA's sole discretion.

Milestone Payment Details

For the avoidance of doubt, GSMA's payment terms are contained in the GSMA Standard Terms & Conditions ("T&Cs") and are thirty days from receipt of an undisputed invoice, which should be raised following acceptance of Services and/or Deliverables.

Please note, GSMA does not make advance payments prior to completion of the Services and Deliverables unless the payment requested is specifically traceable to purchase of items required to perform the Services or provide the Deliverables, which would otherwise be a loss for the Respondent. Any specific payment requirements must be notified as part of the RFQ response.

The Respondent's Total Price is inclusive of all costs, insurances, fees, costs, expenses, liabilities, obligations, risks, and all financial requirements for the performance of Services and provision of Deliverables. Any charge not stated in this Proposal, which extends above to the Total Price, is not permitted. Total Price is exclusive of VAT but inclusive of all other taxes.

Itemised Budget Template

Please provide the total price and the breakdown by unit cost as per the table below.

Item/Title	Unit/Activity Description	Standard Base Rate	Discount Applied	Discounted Rate	Volume	Total Charge