



# Mobile for Development

Transforming lives through mobile innovation



The GSMA represents the interests of mobile operators worldwide, uniting nearly 800 operators with almost 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, Mobile World Congress Americas and the Mobile 360 Series of conferences.

For more information, please visit the GSMA corporate website at [www.gsma.com](http://www.gsma.com)

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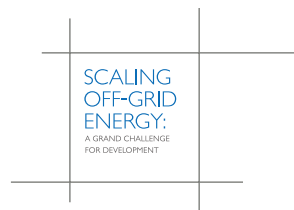
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Scaling Off-Grid Energy is a global partnership founded by the U.S. Agency for International Development, Power Africa, the UK Department for International Development's Energy Africa campaign, the Shell Foundation – a UK-registered charity, and the African Development Bank. The Grand Challenge for Development aims to extend energy access to 20 million households across sub-Saharan Africa through off-grid household solar solutions.

THE MOBILE MONEY PROGRAMME IS SUPPORTED BY THE BILL & MELINDA GATES FOUNDATION, THE MASTERCARD FOUNDATION, AND OMIDYAR NETWORK





# Foreword

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Of the 5 billion mobile subscribers active globally today, some 3.8 billion are located in low- and middle-income countries. Around 2 in every 5 smartphone owners use their phone to look for work, to help improve and monitor the health of their family and access information to support the education of their children. This illustrates the unique position of mobile technology - it has the reach, capability and integration in daily life to be the ideal solution for reaching the underserved.

GSMA Mobile for Development is comprised of nine expert, dedicated and global teams which deliver innovations in financial services, health, agriculture, digital identity, digital inclusion, energy, water, sanitation, humanitarian innovation and gender equality. We are helping to achieve the mobile industry's commitment to the UN's Sustainable Development Goals, by bringing together mobile operators, innovators and the development community to deliver both commercial value and social impact:

- There are now 690 million registered mobile money accounts in 90 countries, as of December 2017. Mobile money is now available in three quarters of low- and lower-middle-income countries.
- Since 2011, the mAgri programme has reached over 14 million smallholder farmers with mobile agricultural services to improve their crop yields and income.
- There are now 1.6 million mobile-enabled, pay-as-you-go solar home systems installed globally.
- Since 2014, the mHealth programme has provided over 2 million women and their families, in eight countries, with lifesaving maternal and child health and nutrition information via their phones.
- 34 mobile operators have made 49 commitments to reduce the gender gap in their mobile money or mobile internet customer base.
- 147 mobile operators in 106 countries have committed to the Humanitarian Connectivity Charter to support humanitarian response and improve preparedness in disasters.
- As of October 2018, the GSMA Ecosystem Accelerator portfolio start-ups across Asia Pacific and Africa have collectively raised an additional £32.4 million in funding, which represents 10 times the amount disbursed to these ventures by the Innovation Fund.

To date, the Mobile for Development team has impacted 44 million lives across 49 countries, and we are committed to continuing to deliver transformative impact for those who need it most.

A handwritten signature in black ink, appearing to read 'M. Yasmina McCarty'.

**M. Yasmina McCarty**

Head of Mobile for Development

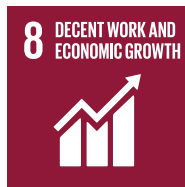
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# Connected Society

Supporting the mobile industry and key stakeholders to increase access to and adoption of the mobile internet, focusing on underserved population groups (women, youth, rural and low income) in developing markets.





**1 billion**

people around the world live in areas that lack mobile broadband (3G or 4G) coverage; 96% of this group live in low or middle-income countries, mostly in rural areas that are more expensive to connect.

The projects funded through our partnership with DFID have reached

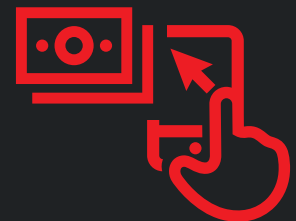
**1/2 a million**

direct and indirect beneficiaries with improved access and use of mobile services.

**3 billion**



people live in areas with network coverage but are not using mobile internet as they lack the means, skills or incentives to get online. Our Mobile Connectivity Index helps to measure countries' performance on the four key enablers for mobile internet adoption.



In Democratic Republic of Congo, only

**62%**

of the population is covered by a 2.75G+ network. Reducing the cost per person by

**80%**

could mean

**91%**

of the population has coverage.

We developed the Mobile Internet Skills Training Toolkit (MISTT) to help tackle the shortfall in basic digital skills. Over a



**1/4 of a million**

Rwandans were trained in a pilot with Tigo Rwanda, 77% of MISTT-trained customers increased their data usage.



In rural areas, it is

**3x**

more expensive to run a base station than in urban areas.

**10%**

of revenue per user is generated compared to mobile users in urban areas.

The GSMA Connected Society Innovation Fund has been developed to tackle this challenge.



# Connected Women

Working with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Together, we can unlock this substantial market opportunity for the mobile industry, deliver significant socio-economic benefits and transform women's lives.







**10%**  
less likely



Women in low- and middle-income countries are, on average, 10% less likely to own a mobile phone than men.

**1.2 billion**

women in low- and middle-income countries do not use mobile internet.

**26%**

less likely to use mobile internet and

**33%**

less likely to use mobile money.



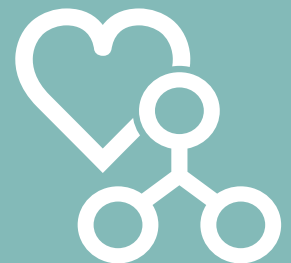
Even when women do own a mobile device, they are less likely to use it for transformative services such as mobile internet and mobile money, further widening the divide. Women are



\*as of June 2018

**36\***  
mobile operators

have made 51 commitments to reduce the gender gap in their mobile money and/or mobile internet customer base across Africa, Asia and Latin America, driving an effort to accelerate digital and financial inclusion for women.



The Connected Women programme and its mobile operator partners have delivered life-enhancing services to more than



\*as of June 2018

**22 million** women\*.

Mobile can help empower women, making them more connected, safer, and provide access to information and life-enhancing opportunities.



# Digital Identity

Leveraging mobile as a unique, secure and scalable identity platform and building an inclusive and impactful digital ID ecosystem.





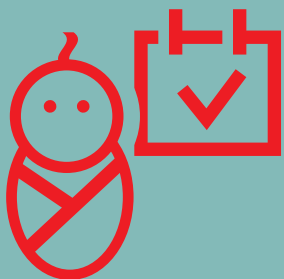
# 20%



of adults cite a lack of identification as a key barrier to financial inclusion.

# 1 billion

people make up the identity gap who lack formal identification, predominantly in developing countries in Sub-Saharan Africa and Asia.



Since 2013, mobile operators have enabled the digital registration of almost 3 million births in Sub-Saharan Africa and Asia.



Digital identity is a cornerstone for social, political and economic inclusion. The ability to prove that you are who you say you are is critical to accessing basic services.

According to UNICEF, the births of around



# 1/4

of the global population of children under five have never been registered.

It's estimated that

# 530 million



individuals, from 92 countries where mobile money services are available, are unable to meet the KYC requirements for opening mobile money accounts in their own name.



# Ecosystem Accelerator

Building synergies between start-ups and mobile operators, with the aim to scale innovative and sustainable mobile services in emerging markets.



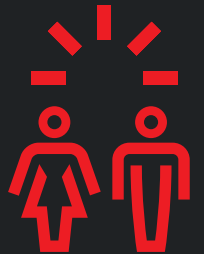


**1,646**

applications to date have been received by the GSMA Ecosystem Accelerator Innovation Fund, from start-ups operating in more than 50 countries across Asia Pacific and Africa.

There are currently

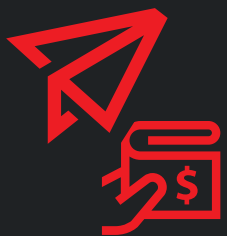
**1.6 million**



beneficiaries of the programme's work.

**£32.4 million**

of additional funding has been raised by the start-ups through crowding-in.



The Ecosystem Accelerator Innovation Fund has disbursed

**£3.2 million** so far.



**35**

start-ups spanning Asia Pacific and Africa are in our portfolio.

To date,

**9 partnerships**



with mobile network operators have been fostered by the programme.



**13**

of the 17 SDGs are directly addressed.



# mAgri

Enhancing the productivity and profitability of smallholder farmers and the agricultural industry through scalable and commercial mobile solutions.





# 35% GDP

is contributed by agriculture in developing countries. 450 million smallholder households depend on agriculture for their livelihood - yet smallholder farmers are some of the poorest people on the planet.



# 14 million

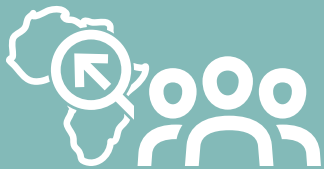
smallholder farmers have been reached by the mAgri programme since its inception with mobile agricultural services to improve their crop yields and income.



# Over 2.5 million

users globally changed the way they farmed as a result of the most recent GSMA initiative to support mAgri services in developing countries.

# 58%



of the estimated target market has been reached across the six countries where GSMA supports mobile operator-led mAgri services.

# 350 million

farmers in the developing world will have a mobile phone by 2020, providing opportunities to deploy new digital solutions for agriculture.



# Up to \$950 million

in direct annual revenue could be generated in 2020 by mobile money providers in Sub-Saharan Africa and South Asia by digitising business-to-person payments for the procurement of crops via mobile money.





# mHealth

Providing families with access to essential healthcare through innovative mobile solutions.







**400\*** million

people approximately do not have access to essential healthcare services, mostly in Africa and South Asia.

\*(Sources - World Bank, World Health Organisation).



Over **2 million**

women and their families have been reached by the mHealth programme with pregnancy, maternal and newborn child information via their phones, improving their nutrition knowledge and practices.



43% of users share information with at least 4 other people, therefore the mHealth programme has reached

**4.3 million** individuals.

mHealth services are effective in improving the knowledge and behaviour of users: GSMA analysis of services supported by the mHealth programme showed that the nutrition knowledge of users was higher than non-users, resulting in a

**12%**



increase in adoption of appropriate nutritional practices\*.

\*percentage point improvement

In the next 10 years digital health needs to focus on expanding healthcare coverage (access), enhancing services (quality) and optimising resources (cost). In developing countries, mobile operators have an opportunity to position as digital health providers.

**\$25 billion**



will be available for digital health companies, including operators if governments in low- and middle-income countries allocate only 0.5% of the health budget to digital health initiatives over the next five years.





# Mobile for Development Utilities

Supporting innovative business models that leverage mobile technology to deliver energy, water and sanitation services in developing markets.

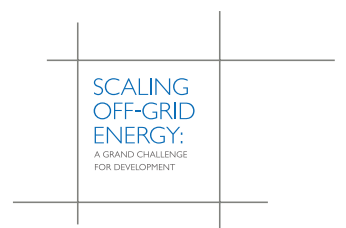




Photo credit: PEG



# 4,814,592



beneficiaries have been reached through projects funded by our Innovation Fund, with improved energy, water and sanitation.

# 373 million

people across the globe covered by 2G/3G networks who do not have access to basic water services.

# 50



organisations, who are trialling and scaling the use of mobile technology to improve access to energy, water and sanitation, have been awarded grants.



# 1.6 million

mobile-enabled, pay-as-you-go solar home systems are now installed globally.

# 1.97 billion

people today lack access to improved sanitation but are covered by mobile networks. Mobile services for sanitation hold great promise to address this gap.

More than



# \$275 million

raised by our grantees in investment from the private sector, demonstrating the proof of concept of these innovations.





# Mobile for Humanitarian Innovation

Accelerating the delivery and impact of digital humanitarian assistance.





**65 million+**

people worldwide are currently displaced due to disasters and conflict.



**\$1.9 trillion**

in economic losses have been caused by disasters since 2000.

**93%**

of refugees live in an area with 2G or 3G coverage, according to UNHCR, globally.



**90,000**

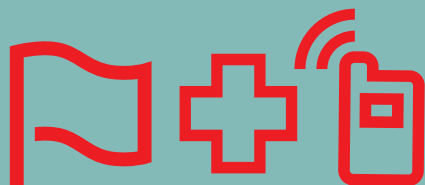
Around

people are killed by natural disasters every year and they affect close to 160 million people worldwide.



**148**

mobile network operators have signed the Humanitarian Connectivity Charter, operating in over 106 countries.



It is vital that when disaster hits, mobile networks are not only resilient to commercial losses, but have the critical ability to function as a lifeline for customers.



# Mobile Money

Our mission is to support our members and industry stakeholders to increase the utility and sustainability of mobile money services and increase financial inclusion.



BILL & MELINDA  
GATES *foundation*

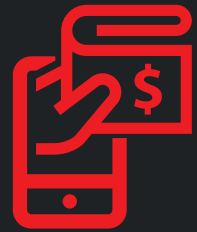


OMIDYAR NETWORK™





There are now **690 million** registered mobile money accounts worldwide - a 25% increase from 2016.



Mobile money is now available in

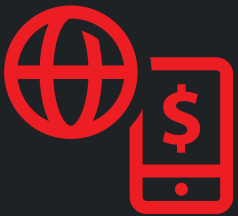
**3/4**

of low- and lower-middle-income countries.

The mobile money industry is processing an average

**\$1 billion**

per day.



Mobile money can be used to send and receive international remittances across

**53** corridors

as of December 2017, a 6x increase since 2013.

**66%**



of the combined adult population of Kenya, Rwanda, Tanzania and Uganda use mobile money on an active basis.

The GSMA Mobile Money API has now been adopted over three continents: South Asia, Africa and Latin America.





For more information please visit the GSMA  
website at [www.gsma.com](http://www.gsma.com)

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