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The mobile industry has never been more important to the world's citizens and economy. We have seen in the COVID-19 crisis that more and more people are depending on digital services as they work or learn from home, manage their businesses, and communicate remotely with friends and family. The experience has highlighted the strategic importance of a robust, resilient and secure digital infrastructure, and access to services, in which mobile plays a key role. Representing 750 mobile operators, the GSMA has consistently been focused on unlocking the power of connectivity so that people, industry and society thrive. We continue to play a leading role in supporting and amplifying the vital work our industry is doing at this time, contributing to the Broadband Commission for Sustainable Development 2025 Targets.

Broadband Commission 2025 Target 4.

By 2025, 60% of youth and adults should have achieved at least a minimum level of proficiency in sustainable digital skills

The wide-scale social and economic challenges created by the COVID-19 pandemic are providing stronger incentives for individuals, businesses and governments to more actively pursue digital solutions. As people face lockdown and social distancing measures, the internet becomes a vital tool for accessing critical information and services. Yet acquiring the skills to go online and unlock the benefits of the internet remains a challenge for many, including the 3.3 billion people who are covered by mobile broadband networks but who are not using mobile internet services. The GSMA recognises the vital importance of digital skills as a means of empowering people to overcome the usage barrier and, as part of our efforts, we are supporting industry initiatives by:

- Enhancing the GSMA Mobile Internet Skills Training Toolkit ([MISTT](#)), to support safe access training materials with a range of new modules available remotely.
- Launching a [GSMA Innovation Fund](#) to encourage the development of innovative solutions for mobile internet adoption and digital inclusion, including overcoming digital skills barriers. The fund will focus on countries in Asia and Sub-Saharan Africa with grants of up to £250,000.

To help people improve their digital literacy, use the internet more safely on their mobile and ensure they have the skills required for a digital future, the GSMA Connected Society programme developed the MISTT, which uses a 'train the trainer' approach consisting of short lessons that can be easily adapted to local needs and languages. MISTT modules have already been translated into French, Hindi, Swahili, Bengali and Kinyarwanda and are available in video format to enable users to learn remotely. It has also been integrated into the Life App, a self-care basic digital content application developed by KaiOS Technologies for KaiOS-enabled phones to equip first-

time internet users with tools and resources in digital skills, health, education, gender equality, agriculture, finances and more.

The MISTT has already been deployed in 21 countries, benefiting over one million people. In Bangladesh, for example, Banglalink trained over 100,000 customers in three months, which increased both the number of customers who started to use mobile internet and the levels of usage (with those who received the training increasing their data usage by 228%, compared to an increase of only 59% for those who did not receive the training).

To support innovative solutions that tackle the digital skills barrier to mobile internet adoption and use for those not currently online, the GSMA launched the Innovation Fund for Mobile Internet Adoption and Digital Inclusion. Projects were able to apply for funding on innovations that overcome a number of the barriers to mobile internet adoption including digital skills, accessibility, affordability, and safety and security, and demonstrate commercially sustainable models that can be scaled and replicated across similar environments.

Broadband Commission 2025 Target 5.

By 2025, 40% of the world's population should be using digital financial services

With over a billion registered accounts (an increase of 10.2% in 2019) and close to \$2 billion in daily transactions, mobile money is expanding like never before. The [GSMA State of the Industry Report on Mobile Money 2019](#) showcases 290 live services in 95 countries and 372 million active accounts (an increase of 13.6% in 2019), highlighting that mobile money is entering the mainstream in most markets where access to financial services is low. Mobile money services are now available in 96% of the countries where less than a third of the population have an account at a formal financial institution.

2019 also witnessed a growth of 21.8% and 26% respectively in mobile money transaction volume and value (USD), with the number of mobile money agent outlets almost tripling over the past five years. The reach of a mobile money agent is now seven times that of ATMs and 20 times that of bank branches. The GSMA's Mobile Money team estimates that there will be 1.5 billion registered mobile money accounts and 529 million active accounts by the end of 2025.

To take the industry to the next level, the GSMA led the development of the [Mobile Money Certification](#), launched in 2018, to provide a comprehensive risk management and consumer protection framework for mobile money services. To date, 13 leading mobile money providers have become certified, providing safe and reliable services to 204 million registered customers globally.

Regulation has a significant impact on mobile money adoption and usage, impacting the ease with which new customers can enrol, the range of services that can be offered, and the commercial and operating environments for mobile money providers. The [GSMA's Mobile Money Regulatory Index 2019](#) indicated an improvement in the regulatory environments of 32 countries (with Tunisia, Somalia and Argentina formalising mobile money regulations for the first time, followed by new regulatory framework in Singapore, PNG and Pakistan, among others).

To drive financial inclusion through innovation, [the GSMA Inclusive Tech Lab](#), that focuses on a range of innovative areas developing and implementing technical solutions, launched [updated harmonised mobile money APIs](#) and [a new platform to test mobile money interoperability](#).

Mobile money is emerging as a powerful tool to deliver humanitarian assistance to the most vulnerable in times of crisis. 60% of mobile money providers reported partnering with a humanitarian organisation to deliver mobile money-enabled cash and voucher assistance with digital cash assistance delivered to over 2.7 million unique mobile money accounts¹.

¹ <https://www.gsma.com/sotir/wp-content/uploads/2020/03/GSMA-State-of-the-Industry-Report-on-Mobile-Money-2019-Full-Report.pdf>

In these times of COVID-19 crisis, mobile money has proven to be an invaluable tool by facilitating safe and efficient money transfer and payment services. In order to shield the most vulnerable user segments, a number of mobile money providers went the extra mile to make digital financial services accessible to the under-served, for example:

- Some operators extended fee waivers to all transaction bands (e.g. Airtel Africa), and others extended fee waivers to certain transaction types, such as utility bill payments (e.g. Orange Senegal).
- KCB Bank and Safaricom in Kenya have set aside funds for digital loans for the SME sector during the period of the pandemic.
- Wave Money committed to waiving all service fees for the disbursement of funds by non-government organizations (NGOs) or other donors to people impacted by COVID-19.
- Airtel Payments Bank has waived all charges on cash withdrawal through instant money transfer as financial aid for its account holders during lockdown, alongside providing a free insurance cover to its business correspondents².

Twenty-five mobile operators have made formal commitments to reduce the gender gap in their mobile money service customer base since 2016, as part of the [GSMA Connected Women Commitment Initiative](#), driving an effort to accelerate financial inclusion for women across Africa, Asia and Latin America. In Bangladesh, Grameenphone's GPAY app enables users to pay their utility bills and top up their SIM using their smartphone. Grameenphone realised that Bangladeshi women are traditionally the bill payers in many households, but that they have lower literacy levels than men. Based on researching the needs of its female customers, Grameenphone revamped the app to be more user-friendly and intuitive, which help helped drive a 7% increase in the proportion of its female customers.

Broadband Commission 2025 Target 7.

By 2025, gender equality should be achieved across all targets

While internet connectivity is spreading rapidly, it is not spreading equally. Women are being left behind, with the largest gender gaps existing across low- and middle-income countries. Mobile is now the primary way to access the internet in these settings. A recent [GSMA study](#) revealed that whilst now over half of women across low- and middle-income countries use mobile internet, women still represent the majority of the unconnected, with a billion women still not using mobile internet, and 393 million women still not owning a mobile phone. The mobile gender gap is driven by social, economic and cultural factors, which result in women experiencing barriers to mobile ownership and use. To close the mobile gender gap, we need to address these issues and focus on access, affordability, knowledge and skills, safety and security, and relevance.

Mobile operators are driving efforts to address the digital divide. As part of the GSMA Connected Women Commitment Initiative which launched in 2016, 39 mobile operators have made formal commitments to reduce the gender gap in the customer base of their mobile internet or mobile money services, driving an effort to accelerate digital and financial inclusion for women across Africa, Asia and Latin America. So far they have collectively reached over 35 million additional women with these services. Their efforts include offering low-cost internet-enabled handsets to address women's price sensitivity, savings and loans products aimed at women, emergency balance and alerts to help women feel safer when using mobile phones, increasing the number of female agents and merchants, and improving digital literacy among women through educational programmes and interactive content.

In India, Vodafone Idea has reached millions of women with its [Sakhi](#) safety service, which includes a system to alert pre-defined contacts at the touch of a button in a crisis, emergency credit and a

² <https://telecom.economictimes.indiatimes.com/news/airtel-payments-bank-waives-off-cash-withdrawal-charges/75600962>

means to privately top-up without having to reveal personal phone numbers to agents, who are usually men.

In Kenya, where women are 34% less likely than men to use mobile internet, [Safaricom](#)'s low-cost smartphone offering as part of its Maisha ni Digital umbrella has been successful in reaching more female customers than men, by focusing on affordability, digital skills and relevance. Safaricom partnered with Google to launch subsidised, entry-level Neon range smartphones at a competitive price of \$35–\$40 using Android Go, a lighter version of Android's operating system that reduces data costs for customers. Information leaflets explain how to use the handset, download apps and open an email account, agents help onboard women and local media campaigns raise awareness of the handset, apps and features in a way that local men and women can relate to.

Whilst we are making great strides towards achieving the 2025 Targets, much more can be done to leverage the power of mobile and support the delivery of services to those most in need. In the coming years, operators must continue to expand connectivity for the underserved and continue innovating to enable more people to realise the benefits of life-enhancing, mobile-enabled services. They must also operate responsibly by integrating social, environmental and ethical issues into their business practices. By coming together, collaborating across industries and across the public and private sectors, even during these challenging times, we can deliver on our ambitions.