mWomen Innovation Grants

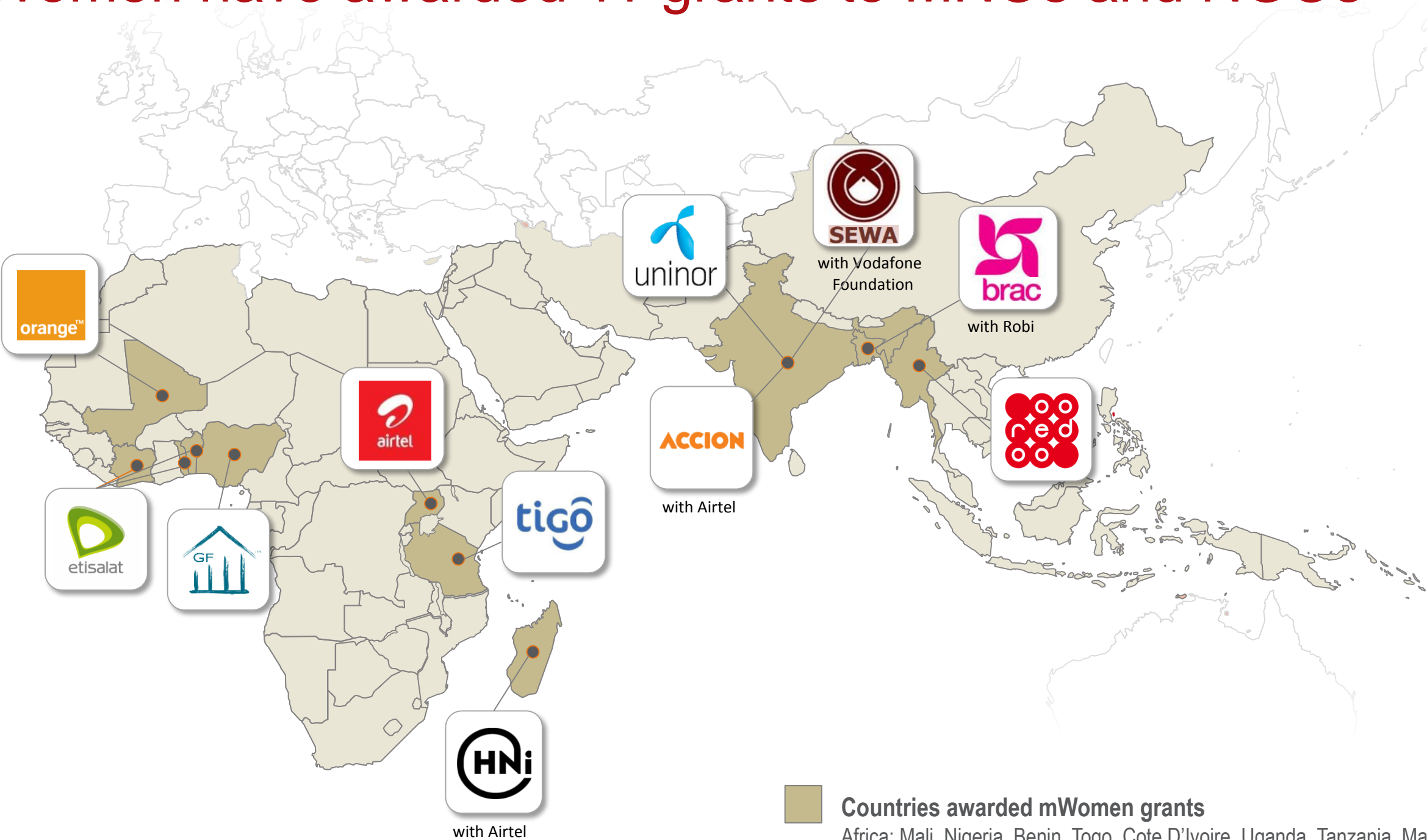Updated June 2014

mWomen

mWomen Innovation Grants: Map

GSMA mWomen have awarded 11 grants to MNOs and NGOs

with Vodafone Foundation

with Robi

with Airtel

with Airtel

Countries awarded mWomen grants
Africa: Mali, Nigeria, Benin, Togo, Cote D'Ivoire, Uganda, Tanzania, Madagascar
Asia: India, Bangladesh, Myanmar

mWomen Innovation Grants: Summary

Grants span a range of mobile products and services

Education and skills training	Mobile financial services	mHealth	Product or brand
Design and launch a business skills training programme, delivered via SMS and IVR, focused on rural women	Provide a mobile solution for women's savings groups to improve their security, efficiency and transparency	Develop a successful "Mobile Midwife" pregnancy information service for the Nigerian market	Provide a tailored mobile brand, tariff, loyalty scheme and distribution network for low-income rural women
Develop a mobile tool to help adolescent girls learn English in order to increase their employability	Improve a mobile inventory tool 'Rudi Sandesha Vyavhar (RSV)' for female micro-entrepreneurs	Provide women with maternal healthcare information and advice through their mobile phone	Test the business case of a commercial offering that helps reduce the barriers to women accessing mobile services
Build on existing mobile service to include rights, development, health and gender –based violence information for women			
Design a tailored training program and other innovations to address mobile financial product adoption challenges	Provide a savings and micro-insurance service to cover the cost of pregnancy and other delivery complications		

Airtel Uganda

Grantee	Airtel
Location	Uganda
Concept	Provide a mobile solution for women's savings groups to improve their security, efficiency and transparency

Type	Mobile Financial Services
Partner(s)	Grameen Foundation

The service

In partnership with the **Grameen Foundation, Airtel Uganda** will develop a **mobile solution for women's savings groups** using the Airtel Money platform.

Grameen Foundation has conducted in-depth research into the activities and needs of these groups and has identified key pain points. The new product will directly address these pain points by making the savings groups' processes more secure, efficient and transparent.

What we want to see

Scale: It is estimated that there are over 600,000 women in savings groups in Uganda. The target is to reach at least 70,000 women in the first year after launch.

Sustainability: It is critical that the product has a strong business model so that it is commercially sustainable.

Replication: If the product is successful, Airtel's multi-country subscriber base could allow for replication across Africa.

What we want to learn

Benefits of mobile savings groups: Are mobile savings groups a better alternative than the traditional model for the end user?

Impact on women: Does this service improve women's access to the formal financial sector? Does this service change perceptions of women's right and need for mobile?

Impact on MNO: Does the service provide wider benefits to Airtel such as increased personal use of Airtel Money?

Tigo Tanzania

Grantee	Tigo	**Type**	Business training
Location	Tanzania	**Partner(s)**	n/a
Concept	Design and launch a business skills training programme, delivered via SMS and IVR, focused on women in rural areas		

The service

Tigo Tanzania was awarded an mWomen grant to identify **products and services that will enable them to better serve resource-poor women** throughout Tanzania.

The project began with in-depth consumer insights research on the lives, aspirations and needs of rural women. Having seen the demand for business training, Tigo is designing a VAS which provides this via SMS and IVR to under-served women.

What we want to see

Scale: Target of 25,000 subscribers 3 months post launch, 50,000 subscribers 6 months post launch.

Sustainability: Revenues will come from a subscription fee paid by the end user.

Focus on women subscribers: This will be the flagship, inaugural product of a portfolio of life-enhancing services Tigo plans to launch for the women's market.

What we want to learn

Effectiveness: Is IVR an effective method of delivering information to illiterate populations? How much of the content can be retained and applied by users?

Spill-over: Are there positive spill-over benefits for Tigo such as increased use of Tigo for voice or mobile money transactions?

Loyalty: Does the provision of life-enhancing information earn increased loyalty amongst women subscribers?

Insights paper: http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2014/02/Tigo-Tanzania_web.pdf
Full research report: http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2014/02/Reducing-the-Gender-Gap-in-Tanzania.pdf

Orange Mali

Grantee	Orange
Location	Mali
Concept	Provide a savings and micro-insurance service to cover the cost of pregnancy and other delivery complications

Type	MFS, mHealth
Partner(s)	PSI, NSIA, MFS Africa

The service

Orange Mali has received a GSMA mWomen grant to develop a mobile health financial service for low-income women and their families in partnership with global health NGO **PSI**, pan-African insurer **NSIA,** and mobile financial services expert **MFS Africa**.

In a market where both fertility and maternal mortality rates are high, the product will offer women a **savings and micro-insurance service** via Orange Money to cover pregnancy and delivery costs, and potential health complications.

What we want to see

Reach: By providing a practical application of mobile money for low-income women, the programme aims to see an increase in adoption of mobile financial services amongst this segment.

Proof of concept: The success of the programme will rely on delivering a proof of concept that yields insights, best practices, and a viable business model for all partners.

Replication: Orange's scale could open the door to replication across markets.

What we want to learn

Benefits of service: What are the financial and health impacts of this type of service for low-income women?

Convergence opportunities: What other opportunities can arise from the intersection of mobile money, micro-insurance and mHealth?

Benefits to providers: To what extent can such a product achieve the varying objectives of MNOs, insurers and health organizations?

Accion International

Grantee	Accion International
Location	India
Concept	Design a tailored training program and other innovations to address mobile financial product adoption challenges faced by resource poor women.

Type	MFS, Education
Partner(s)	Swadhaar FinServe, Airtel Money

The service

Accion, in partnership with **Swadhaar**, an Indian Microfinance Institution (MFI), and **Airtel Money India,** received a GSMA mWomen grant to scale up their current pilot which allows Swadhaar's mostly female clients to repay their loans using mobile money.

The funds will also be used to **ease and accelerate the initial education** stage for mobile microfinance customers and test ways to improve client adoption such as **peer learning** programs. Additionally, the aim is to create a model for effective partnerships between MNOs and financial institutions for launching mobile financial products.

What we want to see

Scale: The pilot aims to enable 10,000 low-income women to gain access to mobile financial services and in the long term, the project could reach the totality of Swahaar's 100,000 customers.

Sustainability: It is critical that cost- and resource-effective training programs and techniques for reaching and maintaining high adoption levels are developed to sustain this initiative.

Replication: Replication by Airtel Money India with other MFI partners should the approach prove successful. Opportunity for replication through Accion's network partners worldwide.

What we want to learn

Encouraging uptake: What are the most effective education and training techniques to improve the awareness, understanding and usage of mobile financial services by women?

Gateway services: To what extent do mobile microfinance services encourage greater usage of other mobile money services?

Partnership model: What is the ideal model for MNOs and financial institutions to effectively collaborate to reach resource-poor women?

SEWA RUDI

mWomen

Grantee	Self Employed Women's Association (SEWA)
Location	India

Type	Mobile Financial Services
Partner(s)	Vodafone, Cherie Blair Foundation for Women

Concept — Improve a mobile inventory tool 'Rudi Sandesha Vyavhar (RSV)' for women sales agents in the SEWA RUDI network

The service

SEWA is a trade union of self-employed women in India. RUDI is an agricultural cooperative within SEWA owned and operated collectively by groups of SEWA women members that procures produce from smallholder farmers, adding value to that stock and sells then in the community through a network of "Rudibens" female sales agents.

SEWA has been awarded an mWomen grant to **improve their mobile-based inventory service RSV** for Rudibens. The new enhanced service aims to be more user-friendly, and will incorporate Vodafone India's M-PESA platform.

What we want to see

Scale through collaboration: The development of a low-cost, user-friendly inventory service targeted at women micro-entrepreneurs could have significant implications for the work of other development organisations.

Scale through SEWA networks: SEWA has 1.9 million members across multiple networks. A successful mobile product for the RUDI network could therefore be modified for other SEWA networks such as savings groups.

What we want to learn

Benefit of VAS for entrepreneurs: Can VAS linked to employment increase the value women see in owning a mobile phone?

Best practices in designing VAS: How can an existing mobile service be enhanced based on user research?

Peer training: How can end users be trained through peers?

Etisalat Africa

Grantee	**Etisalat**
Location	**Benin, Togo, Cote d'Ivoire**

Type	Full value proposition
Partner(s)	Oliver Wyman

Concept — Provide a tailored value proposition including a brand, tariff, loyalty scheme and distribution network for low-income rural women

The service

Etisalat, with its **Moov** affiliates, have received an mWomen grant to develop **"Weena"**, a bespoke brand aimed directly at rural women.

The offering includes a **tailored tariff plan** based on the mobile usage of low-income women and a **loyalty scheme** that benefits not only individual women but the community as a whole. Airtime will be distributed through a **dedicated network of female community members**, trained to support women in the use of mobile services.

What we want to see

Scale: Commercial sustainability will be achieved through scale.

A vehicle for development: The Weena agent network will become a vehicle for Etisalat/Moov to carry out women-specific CSR initiatives, funded in part by the community loyalty bonuses.

Replication: Replication across the Etisalat footprint should the product be proven successful. On top of the two initial markets (Benin and Togo) launched in November 2013, Etisalat has already replicated the offer to Cote d'Ivoire in February 2014.

What we want to learn

Value of a holistic offering: What is the value to users and MNOs in providing a holistic, integrated service specifically for low-income women?

Replication: How can the model be easily replicated to other markets? How to determine the level of local customisation needed?

"Snapshot": http://www.gsma.com/mobilefordevelopment/wp-content/uploads/2014/02/Snapshot-Etisalat-in-Togo-and-Benin.pdf

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Grameen Foundation

Grantee	Grameen Foundation
Location	Nigeria

Type	mHealth
Partner(s)	Local operators

Concept — Develop a successful "Mobile Midwife" pregnancy information service for the Nigerian market

The service

In 2010, NGO **Grameen Foundation** launched a "Mobile Midwife" service for pregnant women in rural Ghana, providing subscribers with targeted, medically-proven information about their pregnancy through SMS or voice messages.

With the mWomen grant Grameen is now **developing this service for Nigerian women** with localised content in 3 to 4 languages and with a price point both accessible to the poor and commercially viable in the Nigerian market.

What we want to see

Scale: The service is targeted to reach 200,000 women across Nigeria in the first year after launch.

Sustainable business model: Grameen will test multiple price points for this service across different customer demographics to develop a differential pricing model with strong commercial viability.

Replication: Working with local operators, Grameen hope to be able expand the service across multiple markets.

What we want to learn

Ease of replication: How easy is it to replicate a successful mobile information service in another market? (i.e. Ghana to Nigeria)

How valuable is the service: Will users pay for this information? How much? Is this income elastic? Is there demand for a "premium" service which offers the ability to speak to a healthcare professional?

Impact on users: How effective are the messages in creating behaviour change during pregnancy?

Ooredoo Myanmar

Grantee	Ooredoo
Location	Myanmar
Concept	Provide women with maternal healthcare information and advanced advice through their mobile phone

Type	mHealth
Partner(s)	PSI, Koe Koe

The service

The mWomen grant will support **Ooredoo Myanmar** in developing a mobile health service to provide women with access to **maternal healthcare information and advice.**

In a country with very low penetration of mobile (<8% of the population), Ooredoo will launch a 3G only network, alongside a low cost smartphone. By providing intuitive, media-rich apps rather than SMS-based services, Ooredoo hope to overcome literacy barriers to mobile.

What we want to see

Mitigate the digital divide: By providing female-focused mobile apps, Ooredoo aim to encourage the uptake of mobile amongst women in this nascent market and thus prevent the digital divide from being established.

Sustainable business model: By providing mobile maternal health information (exclusive to Ooredoo customers for the first year after launch), Ooredoo aim to attract and retain women subscribers. App downloads and usage will also provide direct revenues for Ooredoo through data charges.

What we want to learn

Best practices in service design: What lessons can other providers learn when developing similar mHealth services (inc. content localisation)? What are the implications for other service verticals such as mobile money?

Benefits of smart technology: Can leapfrogging new mobile users directly to smartphone apps help overcome literacy barriers to mobile? Are intuitive, media-rich smartphone apps more efficient than simpler SMS / USSD services?

BRAC Bangladesh

Grantee	BRAC

Type	Education

Location	Bangladesh

Partner(s)	British Council, Robi Axiata Ltd

Concept	Develop a mobile tool to help adolescent girls learn English in order to increase their employability

The service

BRAC has received an mWomen grant to partner with **Robi Axiata Ltd** and the **British Council** in Bangladesh to launch a **mobile education service to help adolescent girls** develop English skills to improve their employment prospects in the garment sector.

BRAC and the British Council also plan to provide users, who have completed all modules of the course, with a certificate of achievement through a mobile identity solution developed by Robi Axiata.

What we want to see

Scale: The service aims to reach a user base of 300,000 adolescent girls with 8,000 peer leaders to support in SIM distribution and registration by December 2014.

Sustainability: The service aims to be a commercially viable product for Robi due to increased SIM penetration amongst women.

Replication: If the service is successful, BRAC aims to replicate it for other groups such as migrant workers.

What we want to learn

Best practices in engaging women: What are the best ways to engage Bangladeshi girls and women in mobile content? What does this mean for other verticals such as health and microfinance?

Value of mIdentity technology in M4D: What is the value in incorporating mIdentity components into mEducation services and what are the best practices in doing so?

HNI Madagascar

Grantee	Human Network International	**Type**		Information
Location	Madagascar	**Partner(s)**	Airtel	
Concept	Build on an existing mobile service to include rights, development, health and gender – based violence information for women			

The service

NGO **HNI** has been awarded a GSMA mWomen grant to build on their successful voice-based 3-2-1 Information Service run in partnership with **Airtel Madagascar.** They will create **new content specifically designed for women**.

This new channel will cover a wide range of topics on rights, development (education, entrepreneurship & financial advice), health, gender violence and trafficking with each topic including referrals to trusted local practitioners for more information.

What we want to see

Scale: Target of over 200,000 women reached (directly and indirectly) in the first year after launch.

Sustainability: Despite being a free service (callers have 4 free calls per month), 3-2-1 is commercially sustainable due to indirect benefits for Airtel such as brand equity and sustained usage.

Replication: If successful, the 3-2-1 service could be launched across the Airtel footprint.

What we want to learn

Benefits of a free service for MNOs: What are the benefits of a free social VAS in terms of customer loyalty, sustained usage and brand image?

How to encourage usage: What are the most effective marketing techniques to appeal to resource-poor women?

Knowledge gaps: What life-enhancing information is most important to resource-poor women and how can organisations (government, NGO, MNO) help address these needs and overcome traditional barriers to information?

Uninor Sampark

Grantee	Uninor	**Type**	Product
Location	India	**Partner(s)**	n/a
Concept	Test the business case of a commercial offering that helps reduce the different barriers women face in accessing mobile services		

The service

Uninor has been awarded an mWomen grant to develop a **Combo-SIM product** where one SIM can be used by a woman and the other by a male family member.

With free minutes between the SIMs and recharging bonuses it is hoped that men will be more likely to see the benefits in their wives or daughters having a mobile phone. The product will be supported by a network of **trained women sales agents,** awareness campaigns and technical literacy initiatives.

What we want to see

Scale: Target is to double the normal addition of new women subscribers each month in the target locations during, and continuing after the project.

Sustainability: Revenue from the growth in new subscribers make this a commercially viable option for Uninor.

Gateway to mobile services: Encouraging uptake of mobile amongst low-income women can open to doors to life enhancing services such as mHealth.

What we want to learn

How to market to men: How effective are techniques such as paired SIMs in marketing the benefit of women using mobile to men?

Value of women sales agents: How to select, train and incentivise women promoters? How to incentivise other parts of the distribution chain to sell to women?