GSMA mWomen Innovation Fund
Mobile Operator Grants
Term Sheet

The following contains the terms of Innovation Fund grants for mobile operators. It contains information relevant to operators deciding whether a grant will help achieve their objectives and whether their projects are likely to meet eligibility and selection criteria.

Further terms about specific grants will be articulated in a grant agreement. A template of this agreement is available upon request.

Programme goal	The goal of the GSMA mWomen Programme is to increase access to and use of mobile phones and life-enhancing mobile services for resource-poor women[1] in low- and middle-income countries in Africa, Asia and the Middle East.[2]
GSMA mWomen Innovation Fund objectives	The GSMA mWomen Innovation Fund aims to provide seed funding and technical assistance to mobile operators in order to: • Accelerate planned efforts to recognize and realize the commercial potential of serving resource-poor women • Foster success by equipping and supporting operators as they launch relevant offerings • Encourage further investment by providing lessons and documenting demonstration models of success.
Definition of success for the Innovation Fund	The definition of success for the Innovation Fund is: • An increase in the number of mobile operators who research, design and test opportunities to serve resource-poor women in their markets • A larger set of proven strategies and business models for serving resource-poor women • An increase in the number of women who have access to mobile services and relevant value-added services.
Definition of success for an individual grant	The definition of success for a grant-supported project is: • Design and launch of a commercially sustainable product or service, distribution model or marketing campaign (an 'offering') that increases women's access to or use of mobile phones • Evidence about the commercial and social value of the innovation is generated and shared.

[1] Note that 'resource-poor' is not a measurable or universally used term. To help clarify the focus of its work, the programme defines 'resource-poor' women to be those with low income, low level of empowerment, limited access to education and/or social isolation due to limited mobility or remote locations.
[2] The program specifically covers Sub-Saharan Africa, North Africa, the Middle East, South Asia, Southeast Asia and the Pacific Islands.

Target participants	This grant stream is open to mobile operators actively seeking to serve women in their low- and middle-income markets. Operators are encouraged to include key strategic partners in the project design and grant application where there is a clear strategic rationale. These may include non-governmental organizations (NGOs) other commercial partners. The applying organization will receive all funds directly from the Innovation Fund and will be accountable for project delivery and reporting.
Eligible geographies	The Fund will support projects in low- and middle-income countries in: • Sub-Saharan Africa • North Africa and Middle East • South and Southeast Asia • The Pacific region. While projects from any low- and middle-income country in these regions are eligible and competitive for the grants, during the selection process, amongst top candidates, preference may be given to projects from the following countries: Bangladesh, Egypt, India, Indonesia, Kenya, Uganda and the Pacific Islands of Papua New Guinea, Fiji, Solomon Islands and Vanuatu.
Size and nature of grant awards	A total of $500,000 is available for grants to operators, enabling a total of 7 grants up to $70,000 each. Strategic use of grant funding is one aspect of concept notes and applications that will be evaluated during the process. The intention is that grants will fund innovation that otherwise wouldn't happen without the seed funding. Grant funds in most cases will apply towards professional fees and salaries of consultants who offer expertise or focused time that supplement existing staff capacity. These external resources could offer, for example, research, analysis, content development, partnership development, project management or other specialized skills. Grant funds also may be applied towards funding secondments of operator staff dedicated at least 50% of their time to the project. Grant funds can be applied towards a number of activities, such as project management, research, product and content development, marketing, designing and implementing distribution and sales mechanisms, building partnerships, and measuring results. With a strong case, the funds can be used towards software or infrastructure, but it is generally expected that the operator itself can fund these items from its routine budget, perhaps as part of matching funds.

Grantee matching contributions	Grantees must contribute either cash or in-kind inputs equal to the value of the grant, and may be spent in any way that increases the likelihood of success of the project, including the same types of activities that can be funded by grant funds. Strategic use of matching funds will be reviewed as part of the selection process. Grantee contributions may exceed the value of the grant.
Additional sources of external funding	Grantees may solicit complementary funding from other sources, as long as the project continues to meet the terms and conditions of the Fund grant agreement, and as long as the additional funding adds to, rather than duplicates, activities and objectives funded by the Innovation Fund grant. Similarly, grantees may apply for grants to build upon an activity that receives external funding, but the Selection Panel will evaluate applications to ensure the additional Fund grant will add value for women. While additional external funding is allowed, Innovation Fund grants are intended to serve as seed funding for commercially viable business models, and hence the Selection Panel will evaluate applications based on the potential of the offering to be economically sustainable.
Project eligibility requirements	To be eligible for funding, projects must meet the following criteria: • Leads to a launch of an offering that will increase access to mobile and/or life-enhancing, value-added services by resource-poor women • Generates a concrete strategy for the offering, including – Full business case – Marketing, distribution and sales plans – Acquisition targets – Resourced implementation plan for a launch • Tests an innovation, rather than scales up an existing offering • Has the goal of becoming a commercially sustainable business model • Has potential to be scaled and/or replicated in multiple markets • Proposes concrete commercial and social objectives.
Organization eligibility requirements	To be eligible, lead operator applicants must: • Be a current GSMA mWomen Working Group member • Be registered and operating in the country of project implementation (either domestic or foreign owned or a joint venture) in compliance with relevant business licensing, taxation, employee and other relevant regulations • Be in satisfactory financial health, i.e. able to produce two years of unqualified, audited financial statements.

Management requirements	Grantees are required to demonstrate internal leadership commitment to developing or deepening a meaningful strategy for serving women's segments in their markets.
	
	In order to be competitive for a grant, applicants must demonstrate the following management mechanisms are in place:
	• A governance approach that reflects how the applicant's organization currently makes business decisions, and incorporates any partners involved in the project
	• A senior management champion who
	  ○ Has the authority to convene an internal leadership team to build buy-in and govern the project
	  ○ Can help institutionalize the offering and mWomen strategy into normal business practices over time
	  ○ Will ultimately be accountable for project delivery and oversight.
	• A day-to-day, internal team leader who is empowered and willing to commit at least 20% average level of effort for the project duration, including beyond the funding period if relevant.

Data and knowledge sharing requirements	Given the Innovation Fund objective of encouraging further investment by providing lessons and documenting demonstration models of success, grantees are required to share data and insights arising from the funded project. Commercially sensitive data will be protected, and GSMA mWomen staff and any external consultants are willing to sign non-disclosure agreements. The types of data and information required will vary depending on the project, but may include: • Data regarding the commercial and social value of the offering, as part of the performance measurement system. This may include data regarding subscribers, ARPU, brand tracker or other survey findings or other relevant data • Non-sensitive consumer insights research findings • Lessons learned about the process for designing and launching an mWomen offering, as well as insights about how women in the market respond to the launch of an offering • Other relevant insights that may inspire or help other operators to expand women's access to mobile and to close the gender gap. Key data and lessons learned will be included in routine project reporting, as well as specific knowledge products for publication. These documents will be agreed between the grantee and GSMA mWomen, who will provide support in their preparation for publication. In terms of sharing knowledge, grantees which are part of a group are expected to share insights, including commercially sensitive data as possible, with other operators in that group. Grantees also are expected to share non-sensitive data and insights as part of the GSMA mWomen Working Group and other knowledge dissemination channels.

Application procedures	A two-step application process is as follows: • Concept note stage: Operators first submit a three-page concept note to describe their overall mWomen strategies, the specific project objectives, definition of success, high-level approach, anticipated deliverables and outcomes, internal participants and external partners. The Fund Manager reviews concept notes to invite applications based on alignment with Fund objectives and fulfilment of project and organization eligibility requirements. A successful concept note does not imply that the subsequent application will be funded • Application stage: In this stage, applicants prepare a 10-page application including greater detail on the business case, approach, budget, key performance indicators and internal governance process for the project, both for the duration of the funding period and beyond.
Selection process	The selection process is competitive. An independent Selection Panel, comprised of five independent individuals with diverse skills and experience, evaluates applications and awards grants to those best positioned to deliver on Fund objectives. Panellists evaluate concept notes and applications based on the merits reflected in the documents, using their best judgment to determine whether an application fulfils the selection criteria outlined below. The Selection Panel shares feedback with all applicants. Successful candidates may be required to incorporate this feedback into their project as a condition of funding. Unsuccessful applicants are invited to apply for any subsequent rounds of grants, or to take advantage of GSMA mWomen's other services for operators and partners, including advisory support and networking to identify alternative mechanisms to pursue the projects' objectives.
Selection criteria	The Selection Panel will use the following selection criteria: • Alignment of project objectives to GSMA mWomen and Innovation Fund objectives, including the potential to be scaled and replicated if successful • Quality of the concept, including the offering itself in terms of degree of innovation and its potential for serving women at large scale on a sustained basis • Project design, including the quality and logic of the approach and implementation plan and partnership strategy if any • Implementation capacity, including the level of the applicant's existing internal capability, capacity and commitment to implement the project, both during the funding period and beyond • Value-add of grant funding, including effective use of matching funds.

Resources available during the application process	GSMA mWomen offers advisory support during both stages of the application process. During the concept note stage, mWomen staff can offer any interested candidate several hours of support, such as technical review of draft notes, briefings on tools or examples. During the application stage, mWomen staff will offer more substantial support in order to help as many candidates as possible to design fundable applications. Historically, applicants who have taken advantage of these services for other GSMA Mobile for Development grant programs have been more successful than those that have not.
Resources available during the project	Successful grantees also are eligible for advisory support from GSMA mWomen, which may include some or all of the following: • Provide technical assistance and support to external and internal team members • Provide required performance measurement support and assistance with other project reporting tools • Support preparation of knowledge products arising from the project, including lessons learned documents and a case study describing the business model. • Potentially other support as requested.
Performance monitoring requirements	Grantees are required to prepare periodic operational progress reports, generally quarterly but in some cases, more frequently. In addition, Innovation Fund grants are subject to the GSMA mWomen performance monitoring system, which will monitor commercial and social impact of offerings. In some cases, up to 10% of the grant funding may be required for expenditure on certain elements of performance monitoring, particularly measurement of social impact of the offering on women's access and use of mobile, as well as the effect on their lives. The actual approach will vary depending on the proposed project. The GSMA mWomen team will work with applicants who are invited to submit applications.
Fund manager Fund Manager and Grant Administrator	Coffey International Development performs this role, which entails: • Ensuring that all eligible applicants have equal opportunity to take advantage of the scheme; • Ensuring that the Fund operates transparently and in a timely manner; • Ensuring that terms within grant agreements with grantees enable adequate supervision and impact assessment; • Monitoring grant progress and delivery and identifying any unsatisfactory performance.
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