GSMA mWomen Innovation Fund
Round Four: Mobile Operator Grants
Term Sheet

The following contains the terms for the Innovation Fund grants for mobile operators ("MNOs"). It contains information relevant to MNOs 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-Pacific 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 efforts to realise the commercial and social potential of serving resource-poor women • Foster success by equipping and supporting mobile operators as they launch relevant offerings • Encourage investment in the women's segment across the industry by sharing lessons and 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 women who have access to mobile services and relevant value-added services • 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

[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.

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 and use of mobile phones on a large scale • Generation of evidence of the social and economic value of the offering which can be shared • Generation of insights into how to reduce women's barriers to adoption on a large scale.
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 rationale. These may include non-governmental organisations (NGOs) or other commercial partners. The applying organisation 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
Project Duration	The grant funded period will be up to six months. By the end of this period, we expect that the offering will have been launched. We also expect that insights into what works in terms of serving resource-poor women will be available for sharing with the development community and mobile industry by the end of this period.

Size and nature of grant awards	In this round, we aim to award two to three matching grants of 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 projects that otherwise wouldn't happen without the seed funding. Grant funds may be used 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 staff who dedicate at least 50% of their time to the project. Grant funds can be applied towards a number of activities, such as project management, research, content development, building partnerships, and measuring results.
Grantee matching contributions	Grantees must contribute either cash or in-kind inputs equal to the value of the grant. These contributions 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 already receives external funding, but the Selection Panel will evaluate applications to ensure the additional Fund grant will add value for resource-poor 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 commercially sustainable.

Project eligibility requirements	To be eligible for funding, projects must meet the following criteria:
	• Leads to the launch of an offering that will increase access to and/or use of mobile by resource-poor women
	• Generates a concrete business strategy for the offering, including:
	  ○ Full business case
	  ○ Marketing, distribution and sales plans
	  ○ Acquisition targets
	  ○ Resourced implementation plan for the launch
	• Tests an innovation, rather than scales up an existing offering
	• Has the goal of becoming a commercially sustainable business model
	• Has the potential to be scaled and/or replicated in multiple markets
	• Proposes concrete, measureable social objectives

Organisation eligibility requirements	To be eligible, mobile operator applicants must: • Be a GSMA mWomen Working Group member[3] • Be registered and operating in the country of project implementation, in compliance with the relevant business licensing, taxation, employee and other relevant regulations • Be in satisfactory financial health, i.e. able to produce two years of unqualified[4], audited financial statements.

Management requirements	Grantees are required to demonstrate internal leadership commitment to developing or deepening a meaningful strategy for serving the women's population in their markets.
	
	In order to be competitive for a grant, applicants must demonstrate that the following management mechanisms are in place:
	• A senior management champion who:
	  ○ Has the authority to convene an internal leadership team to build buy-in and govern the project
	  ○ Can help institutionalise 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.

[3] For more details, please write to mWomen@gsma.com
[4] The auditor must not have any reservations with regards to the financial statements, hence giving an "Unqualified Opinion"

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 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 subscriber numbers, ARPU, brand tracker, etc. • 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. In terms of sharing knowledge, grantees are expected to share insights with other mobile operators, where appropriate. 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 3-page concept note to describe their overall mWomen strategy, outline the proposed project, define the target population and present the plan for commercial sustainability. The Fund Manager reviews concept notes to invite applications based on alignment with Fund objectives and fulfilment of project and organisation 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 proposed project, approach, budget, key performance indicators and internal governance process for the project, both for the duration of the funding period and beyond. These applications are then reviewed by a Selection Panel which awards grants to those best positioned to deliver on the Fund objectives.

GSMA mWomen Working Group membership	The GSMA mWomen Working Group comprises mobile operators, other industry members and development partners that share an interest in increasing women's access to and use of mobile phones and life-enhancing services in emerging markets. Working Group members convene several times a year to share experiences and lessons learned, and are eligible for services available from the GSMA mWomen programme. We request that mobile operators become members of the GSMA mWomen Working Group[5] in order to be eligible for Innovation Fund grants.
Selection process	The selection process is competitive. An independent Selection Panel, comprising 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. Although each mobile operator applicant is welcome to submit multiple concept notes for multiple distinct projects, only one grant per operator will be awarded. If the applicant has already been awarded an Innovation Fund grant, it is not eligible for further funding, even if for a different project. If the applicant is the MNO partner of an NGO which has already been awarded an Innovation Fund grant, it is eligible for an Innovation Fund grant, as long as it is for a different project.
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 on a large scale in a commercially sustainable manner • 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

[5] Please write to us at mWomen@gsma.com for further information on the Working Group

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 one to two hours of support, such as technical review of draft concept notes, briefing on tools, sharing examples of mWomen offerings. 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 have been more successful than those who 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 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 project and its impact.
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 the commercial and social impact of projects. In most cases, ~10% of the grant funding will be required for expenditure on certain elements of performance monitoring, particularly measurement of the 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 to ensure that the performance monitoring framework is relevant and practical.
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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