GSMA mWomen Innovation Fund
Round Four: NGO Grants
Term Sheet

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

Please note that the term "NGO" refers to non-profit organisations which are engaged in humanitarian activities. For-profit social enterprises are not eligible for funding.

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 for NGOs aims to provide funding to NGOs in order to: • Accelerate the use of mobile technology to achieve development-related goals, specifically the empowerment of resource-poor women • Provide solutions to the barriers to women's adoption and use of mobile phones and value-added services ("VAS") • Generate lessons and models of success which can be shared with the wider development community, as well as mobile operators
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 • An increase in the availability of relevant, life-enhancing VAS for women • A larger set of proven approaches for addressing the needs of resource-poor women and reducing the barriers to the adoption of mobile phones.

[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 an economically sustainable product or service, distribution model or marketing campaign (an 'offering') that increases women's access to and use of mobile phones and VAS • 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 NGOs operating in the geographic regions outlined below. NGOs are required to partner with a mobile operator in order to develop the offering and/or distribute the offering on a large scale. NGOs may have additional strategic partners for this project, where helpful. Please note that the grant funds will be received in full by the applying NGO.
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 three to four grants of up to $140,000 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	Matching contributions will not be required for this stream of funding.
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. This funding can come from strategic partners, such as mobile operators, who are welcome to contribute to increase the likelihood of the success of the project. 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.
Project eligibility requirements	To be eligible for funding, the project must be a partnership between an NGO and a mobile operator which leads to the **launch of an offering that will increase access to mobile and / or life-enhancing, value-added services by resource-poor women in the target geographies**. There are two broad ways in which this can be achieved: a) The NGO develops content or a service that is life-enhancing for resource-poor women which can be widely disseminated via mobile in the form of a VAS. This could be in the domain of health, agriculture, education, etc. The NGO partners with a mobile operator to ensure that this VAS has the potential to reach its target audience at scale. OR: b) The NGO works closely with a mobile operator to support the development or launch of an offering targeted at resource-poor women. The NGO could offer support through generating actionable consumer insights, using grassroots networks to access the target communities, running educational campaigns, etc. The project should also: • Test an innovation, rather than scale up an existing offering • Have the ability to be incorporated into a commercial value chain • Have the potential to be scaled and/or replicated in multiple markets • Propose concrete, measureable social objectives • Incorporate, or allow for, the testing of new methods of reducing barriers to women's adoption of mobile.

Organisation eligibility requirements	To be eligible, NGO applicants must: • Be legally registered to operate in country of project implementation, compliant with the relevant registration rules • Have been in operation for a minimum of 2 years • Operate at large scale, i.e. regional, national or global. • Be in satisfactory financial health, i.e. able to produce two years of unqualified[3], audited financial statements. In addition, the NGO's proposed mobile operator partner must: • 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	Applicants must demonstrate that the following management mechanisms are in place:
	• A senior management champion who:
	  ○ Will ultimately be accountable for project delivery and oversight
	  ○ Has responsibility for the governance and oversight of the strategic partnerships, especially the partnership with the mobile operator
	• 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 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 social value of the offering, as part of the performance measurement[4] system. This may include data regarding subscribers and uptake of the offering • Commercial data from the operator such as subscriber data, ARPU, brand tracker • 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 mobile operators and other members of the development landscape, 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: NGOs first submit a 3-page concept note to describe their current activities, outline the proposed project, define the target population and present the plan for sustainability and MNO partnership. 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.

4 The term "performance management" refers to the monitoring and evaluation of the project

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 the NGOs and their operator partners which reach application stage become members of the GSMA mWomen Working Group[5].
Partnership requirements	NGO applicants will be required to partner with an appropriate mobile operator, either to support the development / launch of that operator's offering, or to ensure wide-scale distribution of the VAS / content which the NGO has developed. The concept note should, at the minimum, contain a clear plan and strategy for the mobile operator partnership, outlining who the key operator target(s) are. By application stage, the operator partnership must be in place and formalised in a memorandum of understanding (MoU). This MoU can be contingent upon being awarded the grant. Please note that applicants that are able to provide evidence of commitment from their MNO partners are likely to be considered more competitive by the Fund Manager at the concept note stage. This evidence could take the form of a Letter of Intent or an extract from e-mail communication.
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 NGO applicant is welcome to submit multiple concept notes for multiple distinct projects, only one grant per NGO will be awarded. If the NGO's proposed mobile operator partner has already received an Innovation Fund grant for a project, the NGO can still apply for funding, but it must be for a different project.

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

Selection criteria	The Selection Panel will use the following selection criteria: • Alignment of project objectives to GSMA mWomen and Innovation Fund objectives • The NGO's ability to scale up the offering to a national level and replicate elements of it in other geographies • Quality of the concept, including the project itself in terms of degree of innovation and its potential for serving women at a large scale in an economically 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 • Strength and quality of partnership with mobile operator
Resources available during the application process	GSMA mWomen will host webinars to provide additional detail about the Innovation Fund and to answer questions about how to design a project and prepare concept notes. Details of the webinars will be made available at www.mwomen.org. The slides and recording will also be made available after the webinar has taken place. The GSMA mWomen team is unable to provide individual guidance and feedback during concept note stage. During the application stage, mWomen staff will offer 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 mWomen grant programmes 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. • 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 the social and commercial 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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