GSMA mWomen Working Group Meeting

Innovation Grants Update

Manila, Philippines
19-21 November, 2013

Our first four Innovation Fund grants for operators



Our first Innovation Fund grants for operators: Etisalat

- **Increase mobile adoption by women in multiple African markets**
  - Based on research, design a tariff and service to meet women's needs
  - Design a rural distribution model to serve remote communities
  - Test in an African market for potential replication across Etisalat's footprint



Our first Innovation Fund grants for operators: Tigo Tanzania

- **Increase mobile adoption and use by rural Tanzanian women**
  - A business skills training program, delivered via SMS and IVR, focused on women in rural areas
  - Flagship, inaugural product of a portfolio of services Tigo plans to launch for the women's segment
  - NGO partner will provide distribution channel knowledge and expertise and content for the business skills training program



Our first Innovation Fund grants for operators: Airtel Uganda

- **Provide mobile financial services to savings groups**
  - Work closely with Grameen Foundation's Mobile Financial Services team to design a mobile solution which addresses the pain points faced by savings groups
  - Create a product which makes the savings groups' processes more secure, transparent and efficient
  - Introduce rural, underserved women to the benefits of mobile money



Our first Innovation Fund grants for operators: Orange Mali

- **Increase women's mobile money adoption**
  - Perform consumer insights research
  - Design a micro-insurance product for pregnant women in rural settings
  - Market domestically and amongst diaspora
  - Partner with experienced service providers MFS Africa, PSI and NSIA to leverage their respective areas of expertise



Our first Innovation Fund grants for operators: Orange Mali

- **Objectives of each partner:**
  - Orange Mali: Mapping new micro-insurance services, seen as an evolution of mobile money, and targeting the women segment
  - PSI: gaining experience in health system financing in West Africa and gaining access to post-partum women for their family planning programme
  - NSIA: porting their services onto mobile money and expanding their reach and revenues
  - MFS: growing their expertise of micro-insurance products

- **Proof of concept that yields insights and best practices in order to launch a micro-insurance service for pregnant women with a viable business model.**