GSMA mWomen Working Group Meeting

Partnerships Workshop

Manila, Philippines
19-21 November, 2013

Goals for this session

Engage in an interactive discussion to hear directly from colleagues on what works in their partnership relationships

Surface underlying incentives across the private and social sectors driven by fundamentally different business models

Detangle different types of operator-NGO partnership structures

Discussion area #1: What are the obligations to provide commercial and social benefit across stakeholders?

Should operators serve resource-poor women? Do they have any obligation to provide services that have larger social benefits beyond capturing commercial value?

Should NGOs open their networks and resources to the private sector to serve resource-poor women?

What are the general principles your organizations follow when balancing this natural tension?

Discussion area #2: What do you look for in a partner?

What do operators look for in an NGO partner?

What do NGOs look for in an operator partner?

What do you see as the biggest risk areas?



Discussion area #3: What are the key pain points for partnerships?

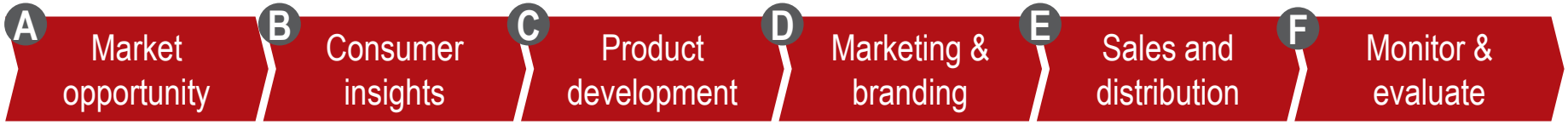
What is the perception of operators from an NGO perspective?

What is the perception of NGOs from an operator perspective?

What are the potential challenges in structuring an operator-NGO partnership?



Product life-cycle for a typical operator trying to reach resource-poor women



- **A** Assess the market opportunity to analyze potential prospects for entry, profitability, fit and growth
- **B** Generate consumer insights in order to tailor product, communications and distribution strategies for resource-poor women
- **C** Meet women's wants and needs through user-centric product and service design
- **D** Reach women by tailoring branding, messaging and communications channels based on women's behaviors
- **E** Enable women's access to the right products, in a cost-effective way
- **F** Establish concrete objectives and key performance indicators to enable course correction during implementation

Discussion area #4: Where on the product life-cycle can operators partner?



What are the core competencies that an NGO can bring to an operator at each stage of the life-cycle?

Are there particular areas of strength that NGOs can bring to the table?

Are there particular areas of strength that operators bring to the table?

Did you know that the social sector has expertise across each of these steps?

Core competencies in the social sector

A Market opportunity

- Existing research, data, tools, and publications
- Geographic reach into rural areas, often in multiple countries

B Consumer Insights

- Technical expertise in data collection and analysis
- Access to community networks and potential customers

C Product Development

- Proven content for products and services, e.g., literacy
- Expertise in developing new content for hard-to-reach populations

D Marketing & Branding

- Trust and credibility in communities
- Relationships with government

E Sales & Distribution

- Existing distribution channels to hard-to-reach communities, e.g. agent networks, savings networks
- Ability to deliver complex services, e.g., health, education

F Monitoring & Evaluation

- Expertise in M&E
- Standardized systems to evaluate performance

Discussion area #4: Where have you seen successful partnerships?

Have you observed successful partnerships across organizations?

How is this different or similar across sectors? e.g., health, microfinance

What are the key success factors for structuring a successful partnership?

Wrap up



What is your biggest takeaway from today's discussion?

…get in touch!

www.mWomen.org

mWomen@gsma.com

Appendix

Role-play: NGO initial meeting to "pitch" an operator on using mobile to serve rural women in Fufuland



Role-play: Operator interested in expanding to rural areas

Operator scenario

- **Market context:**
  - 74% of Fufulandians live in rural areas, but your corporation has not expanded into these areas
  - Urban markets are saturated and ARPU is dropping as competition heats up
  - There is a 25-30% gap in mobile ownership for women, but it is suspected to be even higher for rural women
- **Your role:** Business Development Lead for the largest operator in Fufuland
- **Your goals:** Identify new opportunities that will lead to high ROI and increase market penetration; you are under the gun to meet these goals in the next 3-6 months and have limited budget for any new initiatives but can offer internal resources (e.g., data, promotions, staff time)
- **Initial meeting:**
  - A large multi-national NGO has asked for an initial meeting with you
  - You are not sure what to expect, but know they have a large network of rural programs across the country and are well-respected in the community
  - You are skeptical that they can help you and are concerned about partnering with a non-profit since you heard they can be difficult to work with
- **Formal meeting agenda:**
  - Overview of the NGO rural programs
  - Short description of your goals to reach the rural market
  - Identify ways you can potentially work together
  - Next steps
- **Your personal agenda for the meeting:**
  - Assess whether you would be interested in pursuing a partnership and the benefits
  - Assess if the key risks and if they are surmountable for you

Role-play: NGO interested in finding innovative ways to increase social impact

NGO scenario

- **Country program context:**
  - Number of rural programs that involve various community groups and networks (e.g., savings groups, co-operatives); you have programs in 90% of rural areas in the country
  - Staff expertise in designing and delivering products to the rural poor
- **Your role: Country Director, Fufuland**
- **Your goals:** Develop new, innovative approaches to service delivery that will reduce your costs; your biggest donor is interested in mobile solutions and you need to fundraise over the next 6-12 months for the next program year
- **Initial meeting:**
  - HQ is also very interested in mobile as a source of service delivery and is hoping to pilot the project in Fufuland for scale up in multiple countries
  - You are not sure what to expect, but want to ensure that women in rural areas will capture value from these services
  - You are skeptical that the operator is only interested in commercial benefit
- **Formal meeting agenda:**
  - Overview of the NGO rural programs
  - Short description of your goals to reach the rural market
  - Identify ways you can potentially work together
  - Next steps
- **Your personal agenda for the meeting:**
  - Assess whether you would be interested in pursuing a partnership and the benefits
  - Assess if the key risks and if they are surmountable for you

Success story: MTN and Grameen in Uganda

Leveraging an existing network to gain key insights

- Grameen Foundation and CGAP partnered on a market research and segmentation study of the mobile financial services market in Uganda
- The survey included 2,500+ households and provided insights on:
  - Demographic information
  - Behavioral information
  - Mobile usage and mobile money services penetration

- Focused on analyzing the financial behavior of potential customers and testing prototypes of applications to:
  - Help MTN understand the characteristics and needs of the poor
  - Build, test and deliver solutions into the hands of users in some of the poorest regions of Uganda

