

GSMA Mobile for Development Gender Impact Narrative



Gender is central to Mobile for Development's impact

Our impact areas

Mobile for Development (M4D) programmes share cross cutting impact areas: **gender inclusivity**, **climate change** and, through the innovation fund mechanism, **investment in scalable innovations**. For each impact area we articulate the problems that we seek to address, the outcomes we aim to achieve, and our approach to measuring impact.

Focus on gender

The world is more connected than ever before, yet 3.8 billion people remain digitally excluded worldwide. Almost all the unconnected live in low- and middle- income countries. And - maybe surprisingly - are living in areas already covered by mobile broadband. Looking at the profile of those who are unconnected, our research shows it is disproportionately women, the

poor, people living in rural areas and persons with disabilities. This shows that digital exclusion is part of broader development challenges. Therefore, as more and more elements of our social and economic life shift offline, leaving the digital divide unaddressed risks exacerbating existing inequalities.

For over a decade, GSMA Mobile for Development (M4D), with funding from our donors, has worked with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services.

Monitoring, evaluation, and learning for gender

To understand and investigate programmes' gender impact, the GSMA has developed an impact narrative for M4D's work that articulates our gender work, and facilitates ongoing learning.



Women's access remains a global challenge:

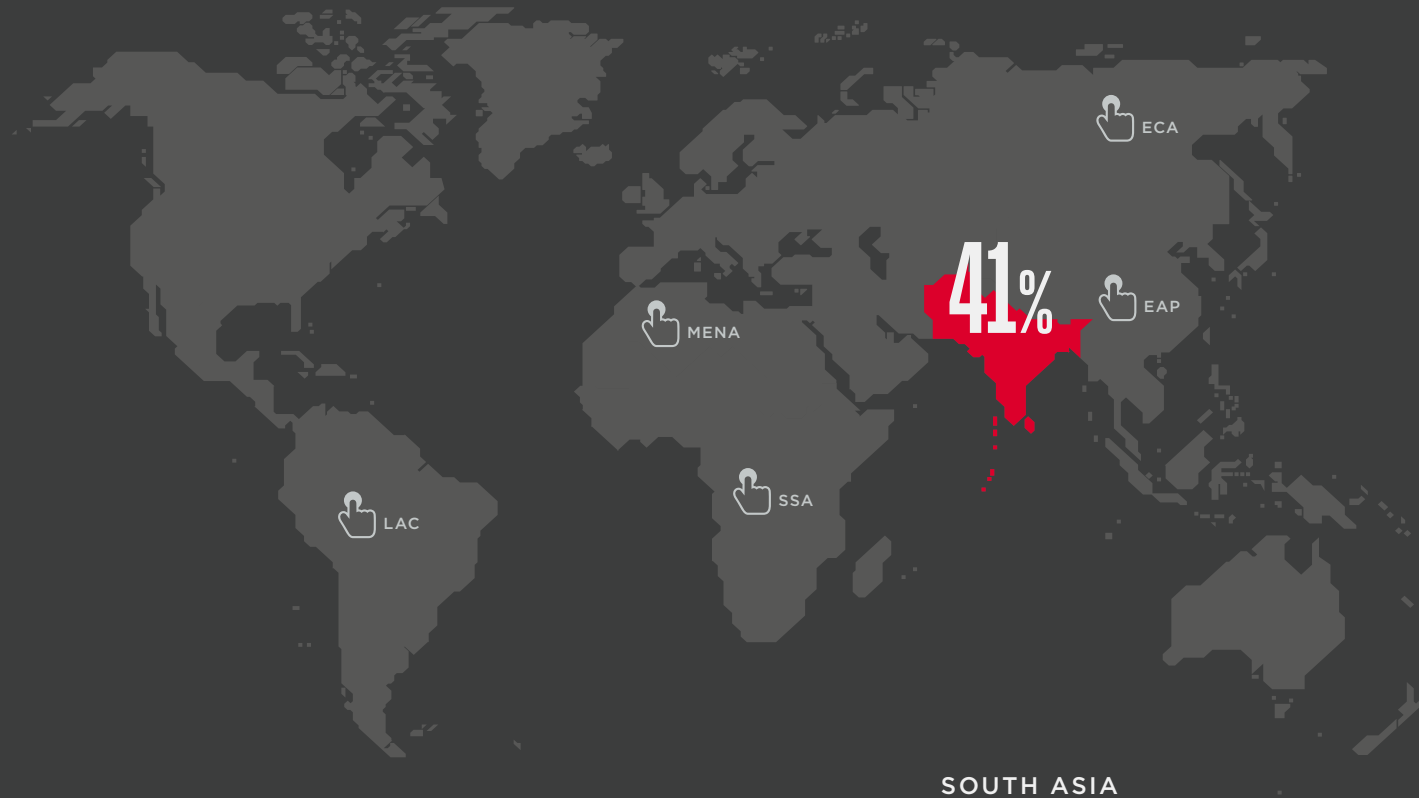


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19%

less likely than men to use mobile internet across LMICs

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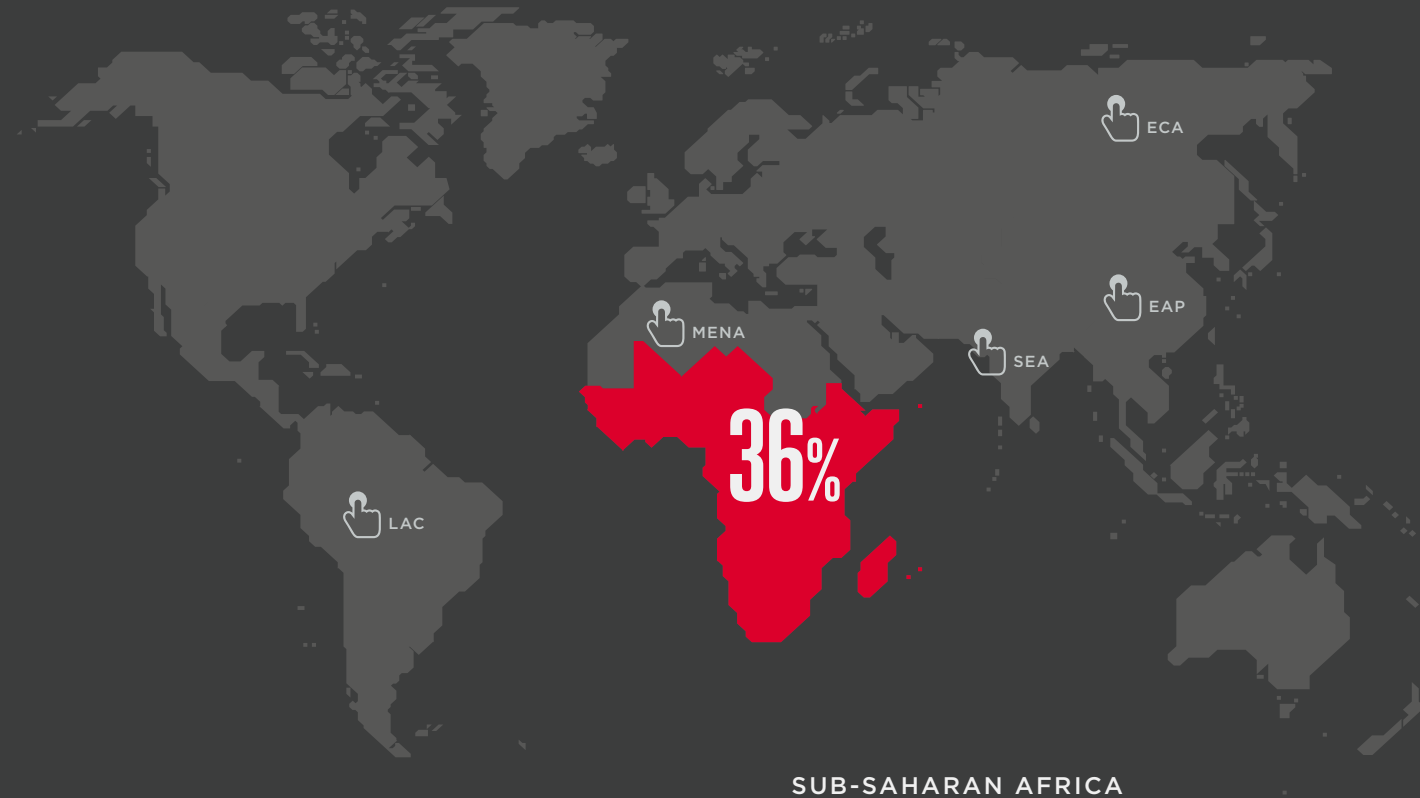


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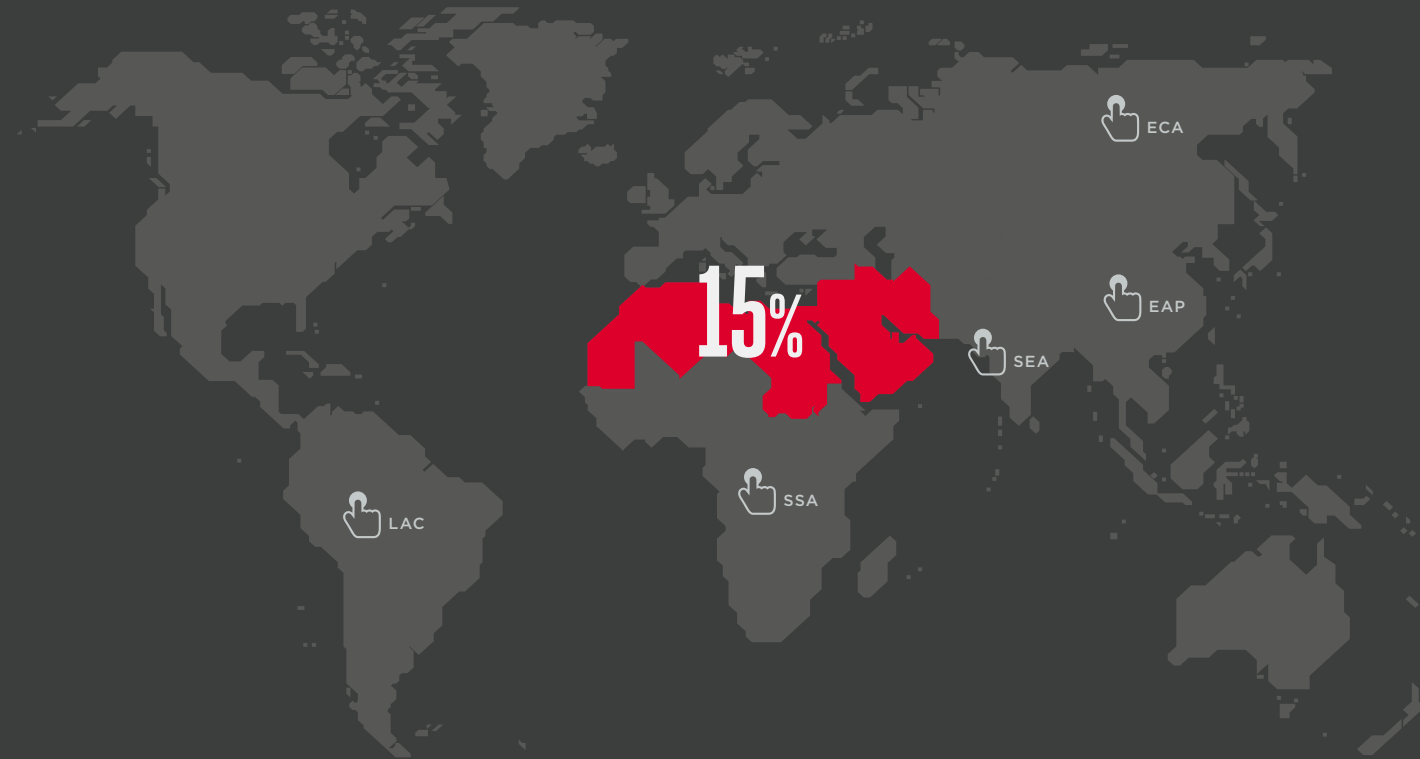


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Women's access remains a global challenge:



MIDDLE EAST AND NORTH AFRICA

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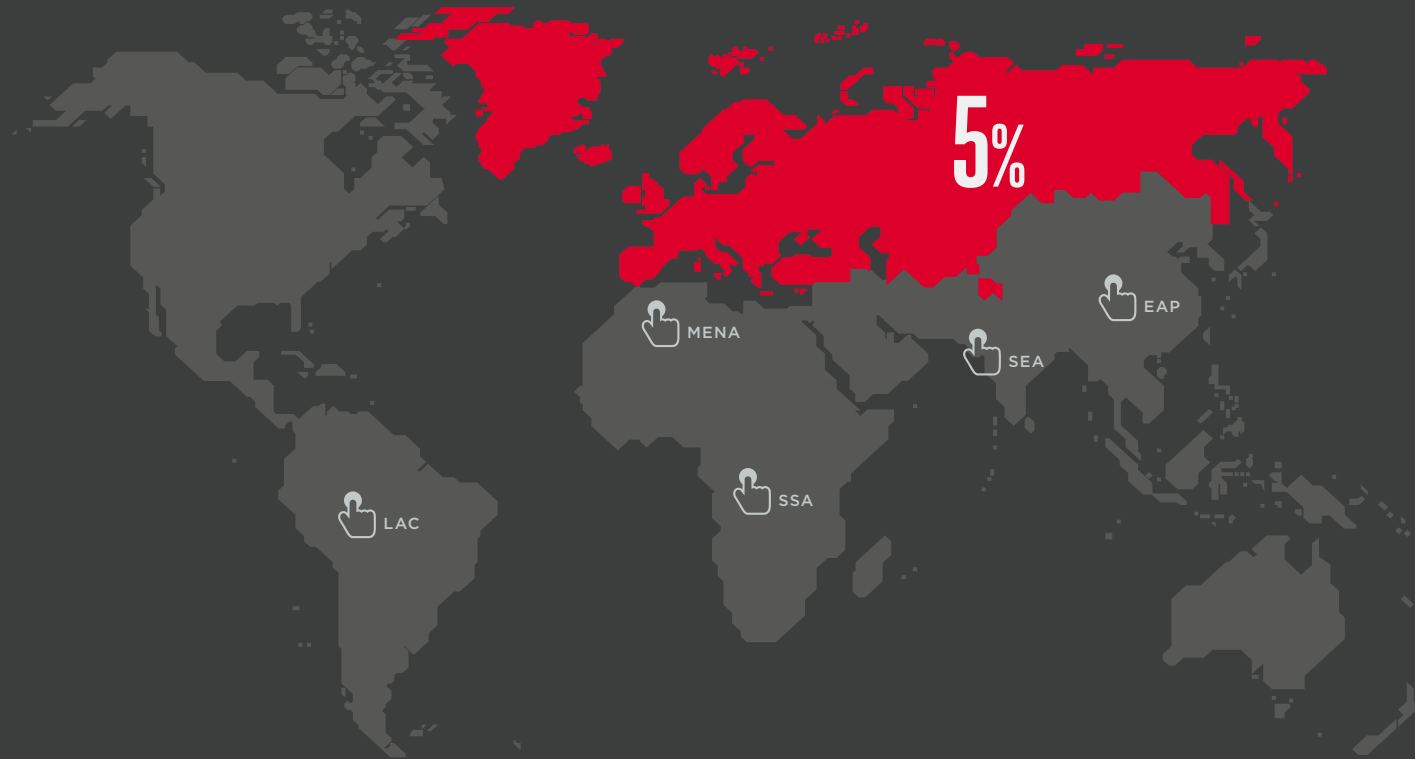
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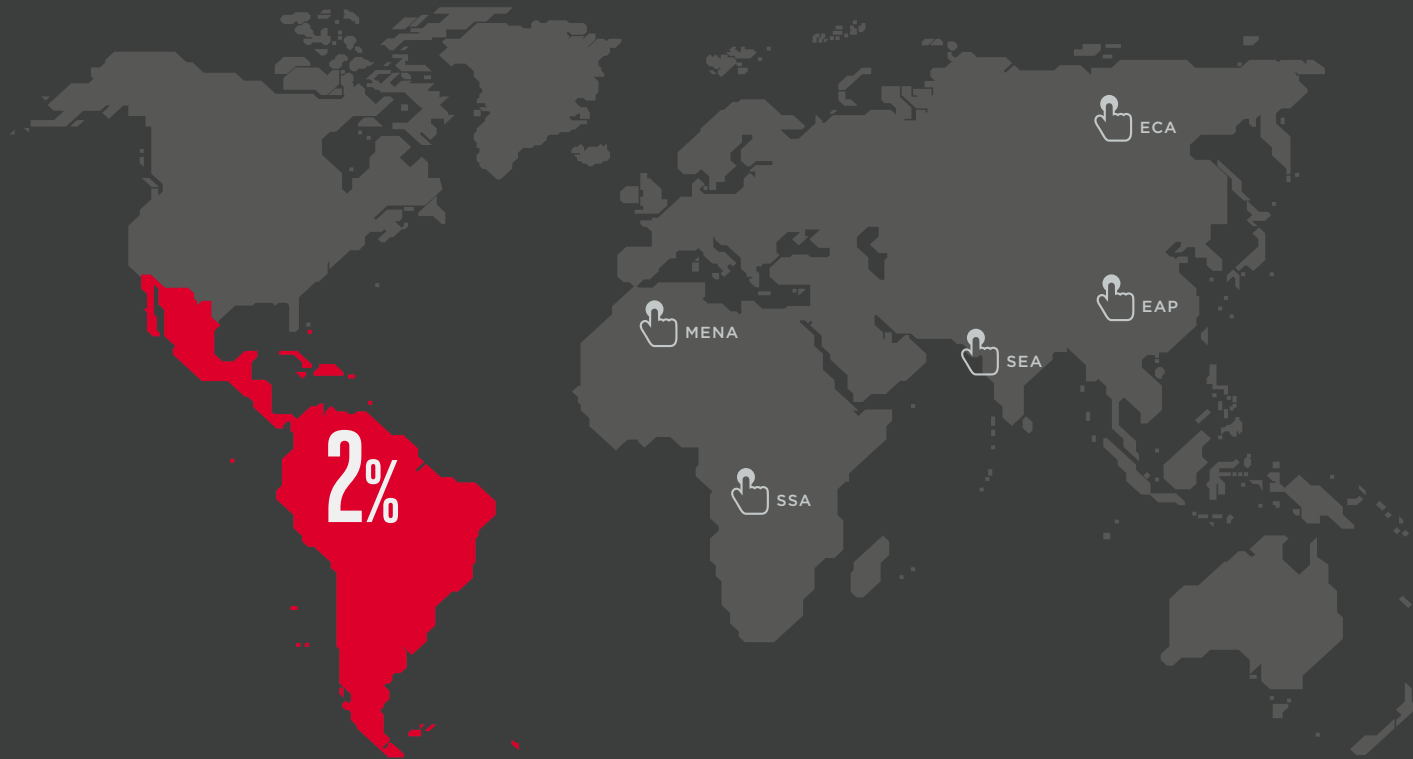
EUROPE AND CENTRAL ASIA

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Women's access remains a global challenge:



LATIN AMERICA & CARIBBEAN

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The gender gap is a priority for the GSMA and its partners



Market engagement

Support GSMA members and the wider mobile ecosystem.



Advocacy

Engage policymakers and other stakeholders at the global and national level.



Insights

Generate and share industry-leading insights and learnings.



OBJECTIVE

Address the barriers to women accessing and using mobile internet and mobile money services.

Driving women's digital inclusion requires addressing multiple barriers...



AFFORDABILITY

People cannot afford internet-enabled devices, suitable data bundles or other fees.

Driving women's digital inclusion requires addressing multiple barriers...



KNOWLEDGE AND DIGITAL SKILLS

People are unaware of mobile internet and its benefits and do not have the necessary skills to use it.

Driving women's digital inclusion requires addressing multiple barriers...



RELEVANCE

Local digital ecosystems are underdeveloped and there is a lack of content, services and products that meet user needs and capabilities.

Driving women's digital inclusion requires addressing multiple barriers...



SAFETY AND SECURITY

Individuals and communities are concerned about the negative aspects and risks of the internet.

Driving women's digital inclusion requires addressing multiple barriers...



ACCESS

People do not have access to networks and enablers such as electricity and formal IDs, or devices and services are not accessible enough.

Building a gender impact narrative....what is it?

Similar to a theory of change, an impact narrative outlines the logic connecting the problem we're solving and how we're getting there

The gender narrative should answer 4 main questions: what are our primary outcomes, why is the intervention needed, who are we trying to reach, how are our interventions working towards positive change for beneficiaries.

The impact narrative should build a compelling story outlining our achieved outcomes and presenting our supporting evidence

This can focus on M4D's contribution to impact and outcome-level changes, using a similar framework as the theory of change framework: what outcomes we've achieved, who we've impacted, how much impact we've seen, and how M4D caused this change.



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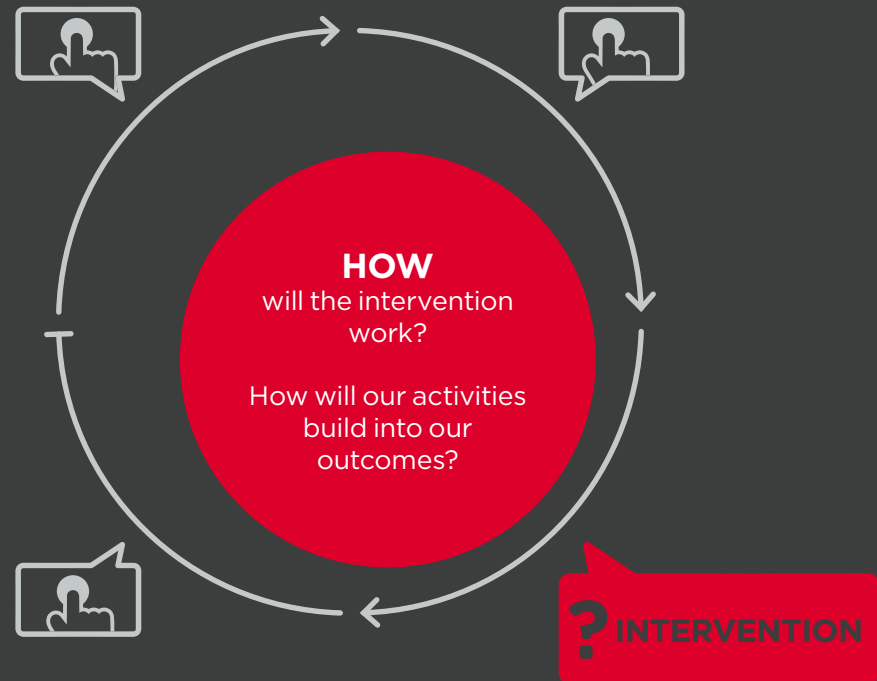
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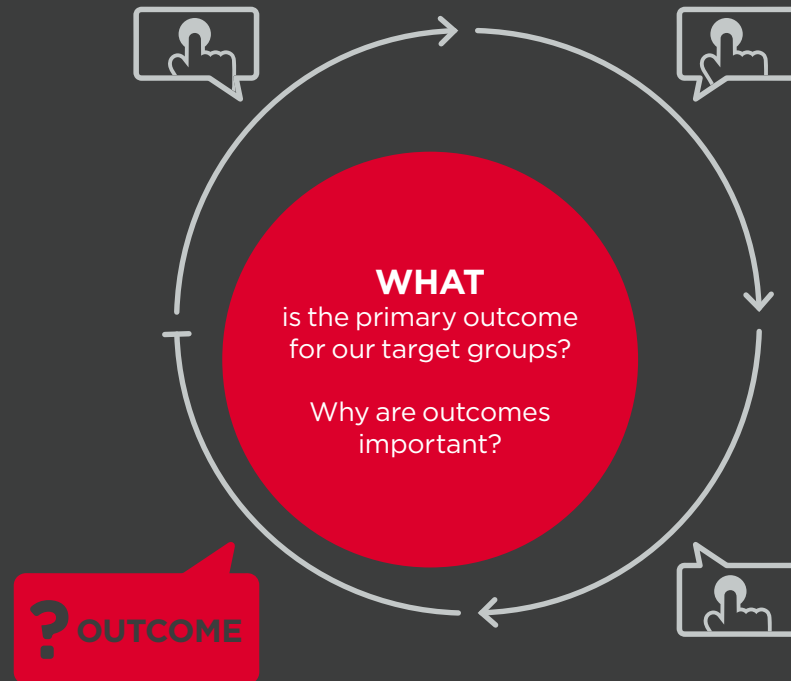
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Methodology: How did we develop M4D's gender impact narrative?



Connected Women and MEL-led workshops with each programme team

Two workshop sessions with each programme team, including representatives nominated by Heads of Programme (October – November).



Programme teams identify key gender challenges, outcomes, activities, impact groups



MEL and Connected Women analyse and map programme teams' impact narratives

APPROACH

DELIVERABLES

Target group profile across M4D

Gender narrative for M4D as a portfolio, and each SP2 programme*

Approaches and tools to collect and analyse gender impact data

Evidenced gender impact narrative for M4D

The analysis of each programme's impact narrative, and M4D's overall narrative is here

* For each of the programmes that fall into the Strategic Partnership (SP2) between FCDO and GSMA.

M4D Gender Impact Narrative



**PROBLEM
STATEMENT**



**IMPACT
GROUPS**



ACTIVITIES



OUTCOMES



IMPACT



PROBLEM STATEMENT

Women access and use mobile services less than men which limits women's opportunities and livelihoods, and reduces resilience to external shocks (e.g. natural hazards and climate change) to which they are already more vulnerable.

Key stakeholders (including government, MNOs, MMPs) are unaware of and do not sufficiently prioritise the mobile gender gap, and do not know how to take tangible action.

IMPACT GROUPS



Public sector partners



Underserved women



Private sector partners

ACTIVITIES

Advocacy and influence

Market engagement

Generating insights and evidence

OUTCOMES

Women have increased access to and ability to use mobile to meet their lives' needs (as a means to accessing mobile internet and financial services, essential utilities, and other services including, information, climate financing).

Stakeholders* are aware, prioritise and have increased understanding of how to increase women's access to and use of mobile devices and services.

Stakeholders* design and implement mobile-related products/services/initiatives/policies to address the barriers** women face, ensuring they reach women as well as men.

IMPACT

Women's opportunities, livelihood, wellbeing, and resilience to economic and external shocks (e.g. financial, climate-related) are improved as a result of access and use of mobile phones and services.



*Stakeholders include MNOs, MMPs, government, and investors

**The top barriers to mobile ownership are similar for men and women. These include handset affordability, literacy and digital skills (specifically basic literacy), relevance, and safety and security

**PROBLEM
STATEMENT**

M4D works to address core gender problems caused by a complex set of factors

IMPACT GROUPS



**UNDERSERVED
WOMEN**

Women access and use mobile services less than men which limits women's opportunities and livelihoods, and reduces resilience to external shocks (e.g. natural hazards and climate change) to which they are already more vulnerable.

- Women are 17% less likely than men to own a smartphone, and 19% less likely to use mobile internet across LMICs.¹
- Key barriers to women's phone ownership and mobile internet use include handset affordability, literacy and digital skills, relevance, safety and security.
- These barriers are also experienced by men, however there are many more women than men who experience these barriers. Furthermore, women tend to experience these barriers more acutely due to structural inequalities and underlying social norms, including disparities between men and women in terms of education and income.



**PUBLIC AND
PRIVATE
SECTOR
PARTNERS**

1. Mobile Gender Gap Report, 2023

PROBLEM STATEMENT

M4D works to address core gender problems caused by a complex set of factors

IMPACT GROUPS



UNDERSERVED WOMEN

Key stakeholders (including government, MNOs, MMPs) are unaware of and do not sufficiently prioritise the mobile gender gap, and do not know how to take tangible action.

- Key stakeholders (including MNOs, MMPs, and government) don't always recognise the value of ensuring mobile-related products, services and initiatives are designed to reach women as well as men.
- Even when they do recognise the value, they do not always know how to do this.
- When products, services and initiatives are not purposefully designed to reach women, they typically inadvertently reach mainly men.
- This problem is compounded by a lack of data on women's access to and use of mobile, and limited use of this data even when it is available.



PUBLIC AND PRIVATE SECTOR PARTNERS



M4D's impact groups incorporate different stakeholders

IMPACT GROUPS



Private sector partners

- MNOs
- MMPs
- Investors
- Agritechs



Underserved women

- Marginalised groups, including people with disabilities, rural communities, less literate, women farmers
- Displaced women and girls
- Emergency affected women and girls



Public sector partners

- Local
- Municipal
- Regional
- National





M4D works with partners and stakeholders to create impact for underserved women

IMPACT GROUPS

Long-term impact

M4D's impact group should support change in underserved women's access to and use of mobile.



UNDERSERVED WOMEN

M4D's long-term impact should be felt by underserved women and girls.

M4D does not directly work with this group but makes change with our impact group (private and public sector partners) so that they can facilitate long-term impact for women.

Impact group

M4D expects to see change among private and public sector partners.



PUBLIC AND PRIVATE SECTOR PARTNERS

The **benefits of M4D's activities** should be seen among private and public sector partners.

These stakeholders are the direct beneficiaries of M4D's gender activities. This is where we expect to see change as a result of M4D's work.

Target group

To reach M4D's impact group, we work directly with a diverse set of partners.



GOVERNMENT



MNOs



NGOS



DEVELOPMENT COMMUNITY



INVESTORS



DONORS



MMPs

Target groups are individuals or groups that M4D targets with interventions.

M4D works with a host of actors and partners to **create impact** with our private and public sector stakeholders.





We work to achieve gender outcomes through a holistic set of activities shared across programmes

ACTIVITIES



GENERATING
INSIGHTS AND
EVIDENCE



ADVOCACY AND
INFLUENCE



STRATEGIC
ADVISORY AND
TECHNICAL
ASSISTANCE



FUNDING AND
DE-RISKING
INNOVATION

MARKET ENGAGEMENT

- **Contributing to the global evidence base** through generating evidence and insights on women's use of mobile services, **highlighting effectiveness of approaches to** reaching women, and developing key industry insights on the mobile gender gap (including The GSMA Mobile Gender Gap Report series).
- **Sharing insights and best practice** with governments, humanitarian and development partners, MNOs, and MMPs.





We work to achieve gender outcomes through a holistic set of activities shared across programmes

ACTIVITIES



GENERATING INSIGHTS AND EVIDENCE



ADVOCACY AND INFLUENCE



STRATEGIC ADVISORY AND TECHNICAL ASSISTANCE



FUNDING AND DE-RISKING INNOVATION

MARKET ENGAGEMENT

- **Developing partnerships** with international stakeholders (e.g. UNCDF, World Bank, EQUALS) to drive systemic change through shared events and initiatives.
- **Highlighting importance of women's access to and ability to use** affordable, reliable, safe and sustainable services to key stakeholders (in government, MNOs, tech sector, etc) through partner engagement and participation in high level events.
- **Convening** key industry stakeholders to influence regulatory policy to ensure consumer protection for women customers.





We work to achieve gender outcomes through a holistic set of activities shared across programmes

ACTIVITIES



GENERATING INSIGHTS AND EVIDENCE



ADVOCACY AND INFLUENCE



STRATEGIC ADVISORY AND TECHNICAL ASSISTANCE



FUNDING AND DE-RISKING INNOVATION

MARKET ENGAGEMENT

- Strategic advisory and capacity building to support operators to reach women and increase inclusivity of services.
- Connected Women's Commitment Partner Initiative.
- Developing gender-focused financial and digital literacy toolkits for partners to implement (MISTT).
- Supporting Commitment Partners to roll out gender-focused MISTT to increase women's digital literacy.





We work to achieve gender outcomes through a holistic set of activities shared across programmes

ACTIVITIES



GENERATING INSIGHTS AND EVIDENCE



ADVOCACY AND INFLUENCE



STRATEGIC ADVISORY AND TECHNICAL ASSISTANCE



FUNDING AND DE-RISKING INNOVATION

MARKET ENGAGEMENT

- Identifying and supporting women-led businesses through the Innovation Fund.
- Generating data through grantees support (including baselines, endlines, BI data, etc.).
- Supporting cohort members to increase readiness for investment to develop products and services to reach women.





M4D programmes have three main gender outcomes

OUTCOMES

Women have increased access to and ability to use mobile to meet their lives' needs (as a means to accessing mobile internet and financial services, essential utilities, and other services including, information, climate financing)

- Women have increased access to and use of mobile internet and digital services.
- Women have increased access to and use mobile money services.
- Women have improved resilience through access to information that, for example, supports climate-informed decision-making and provides access to digital assistance.
- Women have increased access to essential mobile-linked utility services.
- Reduced gender gap in access to and use of internet and digital services.

Stakeholders* are aware, prioritise and have increased understanding of how to increase women's access to and use of mobile devices and services

- Increased awareness and prioritisation among operators and MNOs of how to more effectively reach women with existing mobile money products and services.
- Investors and donors recognize the value of reaching women customers, and actively support inclusive solutions.
- Operator partners commit and take action to reduce the gender gap.
- Governments develop gender inclusive strategies and policies and take practical action to include women.

Stakeholders* design and implement mobile-related products / Services / initiatives / policies to address the barriers** women face, ensuring they reach women as well as men

- Operators and partners take concrete action to reduce the gender gap.
- Governments take practical, tangible action to include women in strategies and policies.
- Mobile services are better designed for women's access and are affordable, reliable, and sustainable.
- Donors, governments, foundations, and key stakeholders understand the importance of access to services as a pre-requisite for gender goals.
- Women have more resources to access mobile-related products.

* Stakeholders include MNOs, MMPs, government and investors

** The top barriers to mobile ownership are similar for men and women. These include handset affordability, literacy and digital skills (specifically basic literacy), relevance, safety and security



IMPACT



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With thanks to our partners

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GSMA

BILL & MELINDA
GATES *foundation*



Implemented by
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Zusammenarbeit (GIZ) GmbH





Find out more about GSMA Mobile for Development