STRONGER TOGETHER

Partnerships between mobile network operators and startups for impact at scale



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Note:
The insights presented in this report are based on a series of qualitative interviews conducted with selected GSMA Innovation Fund alumni and selected mobile network operators (MNOs) from Asia and Africa. While these case studies provide perspectives on how partnerships between startups and MNOs can be forged, they reflect the specific experiences of the organisations involved and the contexts within which they operate. These findings should not be interpreted as universally applicable to all MNOs or startups. Instead, they are intended to illustrate examples of partnership models, benefits, challenges and lessons learned, which may inform, but not guarantee, potential collaborations.

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ACRONYMS AND ABBREVIATIONS

AI	Artificial Intelligence
API	Application Programming Interface
B2B	Business to Business
BKK	BaKhabar Kissan
CSR	Corporate Social Responsibility
ESG	Environmental, Social and Governance
EWS	Early Warning System
IoT	Internet of Things
IVR	Interactive Voice Response
LMIC	Low- and Middle-Income Country
MNO	Mobile Network Operator
MoU	Memorandum of Understanding
MSME	Micro, Small and Medium Enterprises
NGO	Non-Governmental Organisation
PAYG	Pay As You Go
R&D	Research and Development
SACCO	Savings and Credit Cooperative Organisation
SDGs	Sustainable Development Goals
SMS	Short Message Service
VAS	Value-Added Service

EXECUTIVE SUMMARY

Partnerships between startups and mobile network operators (MNOs) are increasingly vital to digital transformation in emerging markets. When startups and MNOs find the right model to guide their collaboration, they create unique shared value:

- **Partnership models:** Successful partnerships between startups and MNOs are often built on the reach, infrastructure and distribution networks of the MNO and with the startup's innovative approaches, agility and deep understanding of local challenges. These collaborative efforts result in operational efficiencies, greater market reach and the ability to scale meaningful digital solutions.
- **Key benefits:** Startups gain access to a wider market and vital resources such as **APIs and mobile money platforms**, while MNOs benefit from the development of **new business verticals** and improved customer satisfaction.
- **Ongoing barriers:** Despite the advantages, partnerships also introduce persistent barriers such as regulatory complexities, compliance hurdles, affordability concerns and competitive market pressures.
- **Lessons learned:** Effective partnerships depend on clearly aligned objectives, a solid understanding of local market conditions and a willingness to adopt flexible and adaptable collaboration models.
- **Overall impact:** While the nature of these partnerships depends on the context, they demonstrate significant potential to foster growth and innovation throughout the digital ecosystem.

Integrating APIs and mobile money enables startups like Sommalife in Ghana to streamline digital payments and provide secure financial access to rural users, while also building trust through partnerships with established MNOs. For BaKhabar Kissan in Pakistan, integration removes barriers to reaching millions of farmers, allowing the delivery of timely advisory and financial services at scale and supporting financial inclusion through seamless access to digital tools and payment channels. See the case studies for more detail.

This report examines how partnerships between startups and MNOs are formed within the context of emerging markets in Asia Pacific and Africa. Through eight case studies of partnerships between grantees of the GSMA Innovation Fund and leading MNOs, the report provides practical examples and recommendations that may guide MNOs and startups seeking to navigate and leverage partnership opportunities in rapidly changing digital environments. Specifically, the report:

- **Highlights the various models and mechanisms** through which MNOs and startups collaborate, drawing insights from real-world case studies.
- **Identifies the benefits** that these partnerships offer, including operational synergies, improved market access and opportunities for scaling impactful digital solutions.
- **Explores the challenges and barriers** faced by both parties, such as regulatory constraints, compliance issues and competitive pressures.
- **Shares lessons learned** from these collaborations to inform future partnership strategies and promote best practices across the digital ecosystem.

1. INTRODUCTION

A CHANGING LANDSCAPE

Over the past decade, startups in low- and middle-income countries (LMICs) have shifted from small, grant-funded experiments to venture-backed businesses tackling challenges in financial inclusion, climate, health and agriculture.

In **2015**, mobile network operators (MNOs) in LMICs were still led by voice and SMS, with patchy 3G coverage and slow adoption of mobile internet. Digital services were emerging but limited, with the exception of M-PESA in Kenya showing the potential of mobile money.[1] Most other fintechs and platforms were still experimental. MNO engagement with startups was light-touch, focused on smaller grants, pilot hackathons or early-stage accelerators like Orange Fab and Telenor Velocity. Startups themselves were nascent and fragmented, often relying on grants or donor support, with limited venture funding, weak infrastructure and few pathways to scale. Most activity was concentrated in fintech and basic digital services while regulatory frameworks remained underdeveloped.

In **2017**, the GSMA published a report on building synergies between startups and MNOs. With their vast networks and subscriber bases, MNOs were looking to grow their core revenue while startups needed market access and payment infrastructure to take their innovations to the next level.

After 2017, the ecosystem began to shift as mobile penetration increased, smartphones became more affordable and public and private investment in digital services grew. The COVID-19 pandemic acted as a major accelerator as it exposed gaps in access to health, finance, education and financial services, which positioned digital startups as critical service providers. This period marked a transition from exploratory collaboration to more strategic, outcome-driven partnerships between MNOs and startups.

By **2025**, both MNOs and startups have become central to national digital economies. Beyond voice and SMS, MNOs now have growing revenues from data and digital services. There have also been several fintech spin-off (MTN MoMo, Airtel Money and Safaricom M-PESA) and super-apps (MTN Ayoba, GCash, Airtel Thanks) that have been driving commercial growth for MNOs. MNOs have shifted from telco to "tech-co", with their own digital platforms, APIs, accelerators, corporate venture arms and ecosystem builders. Startups, meanwhile, have shifted from risky experiments to venture-backed engines tackling real-world problems in financial and digital inclusion.

While compliance, affordability and competitive pressures remain challenges, the overall landscape is one of convergence.

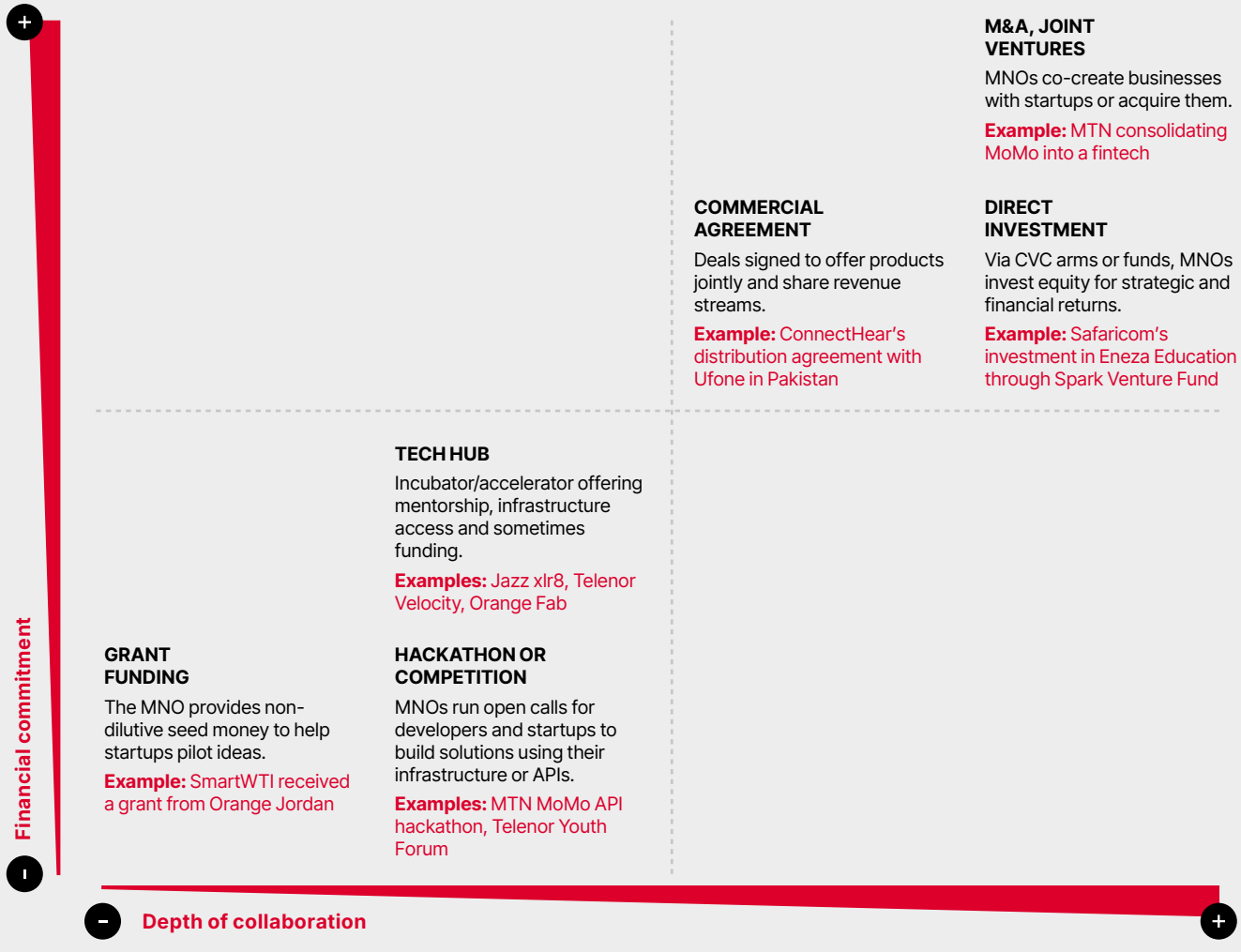
> **MNOs are looking for ready-made innovation and new revenue streams while startups are looking for scale and access to existing infrastructure.**

1 GSMA. (2016). Mobile money revenues and investments in 2015: A look at the data.

2. MAPPING PARTNERSHIPS AND SHARED VALUE

There are a variety of ways that startups and MNOs can engage, ranging from light-touch, ecosystem-building activities to deeper, capital-intensive commitments. By mapping these **partnership models** against depth of engagement and financial commitment, it becomes clear how collaborations differ in intensity and purpose, from broad ecosystem support to driving strategic integration and growth. The matrix in Figure 1 depicts six types of partnerships between MNOs and startups, including their financial commitment and depth of collaboration.

Figure 1:
Partnership models for MNOs and startups



MNO-startup partnerships can be classified as follows:

Light-touch: Ecosystem- and inclusion-focused, driven by corporate social responsibility (CSR) or pilot projects.

Mid-tier: Commercial pilots and API-based integrations offering mutual financial and user growth.

Deep: Long-term strategic partnerships built on shared infrastructure, scaling capacity and co-designed services.

Partnerships might begin with lighter forms of collaboration, such as accelerator programmes, grants or pilot projects, and evolve into deeper, more strategic engagements including revenue-sharing models and API integration. The deeper the partnership, the more both parties move from transactional engagement to long-term value creation, combining scale, innovation and sustainability in ways that benefit the startup, MNO, users and the broader digital ecosystem.

Indonesian MNO Telkomsel illustrates how MNOs can engage with startups through both light-touch and deeper partnerships. At the lighter end, Telkomsel has worked with startups such as SmartRetail to support SME digitalisation, providing connectivity, basic platform integration and access to distribution channels, as well as giving the startup the opportunity to showcase their AI-based audience measurement and reward platform at Telkomsel's TINC accelerator demo day.[2] In terms of deeper partnerships, Telkomsel's collaboration with Gojek is highly integrated, combining connectivity, digital payments, data integration and bundled offerings to embed Gojek's on-demand transport services within Telkomsel's ecosystem and reach millions of users at scale. Together, these examples show how Telkomsel flexes its partnership model to balance innovation, risk and commercial impact.[3]

There is no universal model for MNO-startup partnerships, as each approach serves a different strategic need. Low-cost mechanisms like hackathons showcase innovation pipelines, while high-commitment options like equity investment and joint ventures can directly shape an MNO's future growth.

For both MNOs and startups, identifying the right partner can enable a fluid and evolving collaboration, starting with lighter engagements and, as trust builds, deeper financial and strategic alignment.

The Shared Value Framework

When startups and MNOs find the right way to collaborate, they create unique shared value. The "Building Synergies" framework lays the foundation for understanding partnerships by helping MNOs and startups understand where their assets, capabilities and needs intersect. However, once a partnership launches, these synergies are only the starting point. The Shared Value Framework, detailed in Figure 2, builds on that work and shifts the focus to sustainable value creation. By making value explicit, partners can ask, "*Is this partnership delivering meaningful value, and how can it continue to do so?*", providing a structure to track value and adapt the partnership. Most importantly, the Shared Value Framework considers the benefits for users, so that partners can focus on delivering inclusive, relevant, affordable and impactful solutions.

For **MNOs**, startups bring agility, local knowledge and innovative solutions that help them stay relevant in fast-changing digital ecosystems. By integrating these solutions in their networks, MNOs can strengthen customer loyalty, diversify revenue streams and position themselves as enablers of inclusive growth rather than just connectivity providers.

Startups, meanwhile, gain access to the scale, trusted brand, infrastructure and distribution of MNOs – resources that would otherwise take years and significant capital to build. This combination allows them to reach more customers faster, prove their models at scale and unlock pathways to sustainability.

At the same time, **end users**, whether farmers, small business owners or marginalised groups, benefit from more affordable, accessible and relevant digital solutions. By combining their respective strengths, MNOs and startups reduce barriers like cost, digital literacy and access to basic services, ensuring that innovation translates into real impact.

2 Telkomsel's TINC BatchX Demo Day, 23 October 2025.
3 Telkomsel. (17 November 2020). "Telkomsel to invest in Gojek; influential collaboration of two national champions to accelerate country's digital transformation".

Figure 2:
Shared Value Framework

Benefits to startups

Market access: access to the MNO's customer base and distribution channels

Technical integration and infrastructure: access to APIs, mobile money, USSD and SMS for communication and payments

Financial and in-kind support: funding, subsidies, marketing or co-branding

Mentorship and business development: support from MNO experts and advisors

Brand credibility: trust is built with investors, governments and users

Benefits to MNOs

Market expansion: extend network reach into new or underserved segments

Service diversification: new digital or value-added services (VAS)

Customer retention: stronger engagement through useful, locally relevant services that improve daily life

Innovation and agility: leverage startup creativity and speed to test new ideas without R&D costs

Socio-economic impact: demonstrate corporate purpose through measurable impact

Benefits to end users

Digital and financial inclusion: access to financial services through mobile technology, such as payments, savings, credit and insurance

Access to services: services such as advisory, early warning systems and access to utilities become cheaper, faster and easier to use

Economic impact: boosting local productivity through skills development, training and/or income generation

Increased security: reliable and traceable digital transactions and services that reduce reliance on cash

Improved quality of life: better income, productivity or resilience to economic and climate shocks

The Shared Value Framework illustrates that partnerships generate mutual value:

MNOs can future-proof their businesses, startups can grow sustainably and communities can adopt solutions that improve their livelihoods. In this sense, the Shared Value Framework makes the case for partnerships as a strategic necessity rather than a nice-to-have.

3. GSMA INNOVATION FUND PARTNERSHIPS: IMPACT AT SCALE

No organisation can solve today's challenges alone. The following case studies explore how startups in the GSMA Innovation Fund portfolio are building partnerships with MNOs to address challenges across LMICs through impactful digital solutions.

Since 2015, the GSMA has facilitated partnerships between startups and MNOs to help de-risk innovation and unlock digital solutions for underserved communities. In this time, more than 100 collaborations have been forged across a range of sectors. The following eight case studies demonstrate how trust, technical integration and mutual value develop over time to transform pilots into long-term strategic alliances.





SmartWTI and Orange: improving water access for refugees in Jordan

SmartWTI, founded in 2021, develops integrated web and mobile platforms with smart hardware controllers to monitor and optimise water and energy consumption. Its AI algorithms provide predictive analytics that guide efficient decision-making across schools, buildings, factories and farms. **While SmartWTI had Internet of Things (IoT) sensors, water management expertise and early-stage prototypes, it needed a platform to test and validate its IoT water technologies, brand recognition and technical mentorship.**

Orange offers a suite of energy-related services, including the digital platform Orange Smart Energies, established by the telecommunications provider Orange to enhance energy access and inclusion across Africa and the Middle East. Leveraging digital technologies such as mobile money, solar kits and smart metering, it delivers cost-effective, prepaid electricity solutions for communities and support the operation of telecoms towers, making clean energy more accessible and reliable. **Orange Jordan needed local innovation, to position itself in the climatetech space, future use cases for its IoT infrastructure, an innovation lab and technical experts.**

How the commercial agreement works

The primary objective of the partnership is to pilot smart water technology and assess its market relevance using Orange's IoT infrastructure. This collaboration initially began as a pilot programme facilitated through the Orange Fab accelerator tech hub and has since evolved into a formal commercial agreement, highlighting the growing confidence in the solution's potential and mutual benefits for both parties.

Integration between SmartWTI and Orange has taken place on several levels. On the technical side, SmartWTI has been able to test its access to Orange's IoT connectivity and receive mentorship on device integration. While there are no commercial integration points as the technology is still in the pre-commercial stage, operational collaboration has included founder coaching, participation in market validation workshops and enhanced visibility through Orange's communication channels.

SmartWTI's relationship with Orange evolved from receiving a POESAM innovation prize in 2023, which provided mentorship, a grant and training, to service provision, with Orange Jordan acting as both client (deploying SmartWTI's systems in its buildings) and promoter.

The collaboration has since expanded internationally, including an **MoU with Orange Africa for proof-of-concept deployments in Côte d'Ivoire and exploratory work in Ghana. Orange also supports Blue Future with in-kind support**, including free use of Orange training centres, marketing assistance and ongoing negotiations to provide discounted bulk SMS alerts for schools in low-connectivity areas.

How the partnership benefits all parties



Benefits to SmartWTI

Brand credibility: Affiliation with Orange enhances SmartWTI's reputation among donors, schools and government ministries, opening doors to large-scale projects in Jordan and Africa.

Market access: Orange promotes SmartWTI's solutions within its own operations and reseller channels, significantly extending the startup's reach.

In-kind support: Access to Orange's training facilities and communications channels has reduced SmartWTI's outreach costs and strengthened community trust.



Benefits to Orange

Operational efficiency: SmartWTI's systems lower Orange's resource consumption in its buildings in Jordan, generating cost savings.

Socio-economic impact: Orange leverages the Blue Future project to demonstrate commitment to refugee-hosting communities, strengthening its social licence and donor relationships.

Innovation and agility: Collaborating with SmartWTI enables Orange to test and integrate sustainable resource management solutions in its wider service offering across Africa.



Benefits to refugees

Access to reliable water and energy: Schools in refugee-hosting areas benefit from lower utility costs and more reliable services.

Economic impact: Students and teachers are educated in sustainable practices through training and campaigns, reinforced by SmartWTI's monitoring and alert systems.

Improved quality of life: Users benefit from SMS alerts, ensuring reliable communication even where internet coverage is limited.



ConnectHear and Ufone: improving disaster response for deaf communities in Pakistan

ConnectHear is a disability-tech social enterprise that leverages AI-based technology to enable access to independent communication and information for persons with disabilities, improving their quality of life and integrating them in the global economy. Founded in 2017, ConnectHear began with a Facebook page teaching sign language before evolving into a business-to-business (B2B) model, with institutions like banks and police stations paying for interpretation services while end users access them free of charge. **While ConnectHear had interpretation expertise, accessible content and training for customer service teams, to scale its solution it needed nationwide reach, brand credibility and distribution channels.**

Ufone 4G is an MNO with a presence in all major cities of Pakistan, along with coverage across all major towns, villages and tehsil headquarters of the country. As of March 2024, Ufone has 25 million subscribers.[4] **While Ufone had a large national customer base, strong distribution and communication channels, it needed better accessibility for underserved customer segments.**

4 Bhutta, Z. (23 March 2024). "CCP finishes Telenor merger review".

How the commercial agreement evolved

The partnership with Ufone 4G began with training sessions to sensitise staff to the needs of its customers. This early collaboration helped to build trust and align their shared values of accessibility and inclusion. The **primary objective** of the partnership is to mainstream digital accessibility for Pakistan's Deaf and hard-of-hearing communities by integrating sign language tools and inclusive services in Ufone's customer touchpoints. The partnership has expanded to include two technical projects:

- **AI-powered early warning system:** Government alerts are automatically converted into sign language videos and disseminated to geotagged users within 30 seconds via Ufone's WhatsApp chatbot.
- **Low bandwidth optimisation:** ConnectHear's app has been redesigned to reduce bandwidth consumption by 70%, allowing interpretation services to function in low-connectivity environments.

Ufone provides technical support, zero-rates the app (allowing users with hearing impairments to access it without data charges) and disseminates content through its digital infrastructure. ConnectHear leads on technological development, as well as expertise in sign language and Deaf culture (building the largest dataset of sign language), while Ufone enables scale, visibility and integration in mainstream telecoms systems.

How the partnership benefits all parties

Benefits to ConnectHear

Technical support and integration: Ufone's engineering team collaborated to troubleshoot challenges such as zero-rating the app and helping ConnectHear strengthen distribution of its technology.

Brand credibility: Association with a major telecoms brand strengthened ConnectHear's legitimacy, opening doors to funding and national exposure.

Market access: Integration in Ufone's WhatsApp chatbot and systems allows ConnectHear to serve millions of potential users. Since their partnership began in 2024, ConnectHear's user numbers have doubled to approximately 50,000

Benefits to Ufone

Market expansion: Ufone positions itself as a leader in inclusive telecoms services, reaching the 5% of Pakistan's population with hearing loss.

Socio-economic impact: The partnership demonstrates Ufone's commitment to accessibility, going beyond traditional CSR to embed inclusion in its business DNA.

Customer retention: By addressing underserved communities, Ufone strengthens loyalty with existing customers and opens opportunities in an untapped segment.

Benefits to users

Digital inclusion: Users can access ConnectHear's app without data costs, lowering barriers to entry.

Improved quality of life: For the first time, Deaf individuals can receive real-time early warning messages in sign language during emergencies, bridging a critical communication gap.

Access to services: Government advisories and news updates are delivered in a format accessible to Deaf users, addressing the literacy gap.



DeafTawk and Dialog: improving digital inclusion for the global Deaf community

DeafTawk provides real-time, on-demand access to sign language interpretation services. DeafTawk is a social enterprise providing real-time sign language interpretation through mobile and web applications. Its platform connects the Deaf community with professional interpreters, enabling access to education, employment, healthcare and customer services. **While DeafTawk had interpretation services and a trained interpreter network, to scale its solution it needed greater visibility, distribution, trust and access to customers using MNO channels.**

Dialog Axiata is Sri Lanka's largest mobile telecommunications network, with 19 million subscribers as of December 2024.1 Dialog Axiata is a subsidiary of Axiata Group Berhad, which operates in 10 countries across ASEAN and South Asia, including Malaysia, Indonesia, Bangladesh, Cambodia and Nepal. **While Dialog had a large customer base in Sri Lanka with the network infrastructure and marketing reach to match, it needed more diverse services and improved customer service for customers who are Deaf or hard of hearing.**

How the commercial agreement works

DeafTawk partnered with Jazz and Telenor in Pakistan after receiving valuable mentoring through Jazz's accelerator and support from the GSMA Innovation Fund, establishing itself as a key player in Pakistan's AssistiveTech sector.

To enter the Sri Lankan market, DeafTawk needed another MNO partnership. What began as a joint webinar with DeafTawk and Dialog culminated in a formal **commercial agreement**. The primary objective of their partnership is to scale accessible communication services for Deaf and hard-of-hearing communities in Sri Lanka by pairing DeafTawk's interpreter platform with Dialog's network reach. The partnership works as follows:

- **Technical integration:** Dialog zero-rates DeafTawk's services and links DeafTawk with its platforms. Dialog's mobile customers are not charged data fees for accessing DeafTawk's sign language interpreter services through its mobile app.
- **Distribution agreement:** Commercially, the partnership features a co-branded offering distributed through Dialog's channels to expand reach. DeafTawk was able to enter the Sri Lankan market, which resulted in rapid user growth, reaching 20,000 customers.
- **Operational collaboration**: Joint outreach, training for Deaf and hard-of-hearing communities and coordinated customer support is provided, with shared reporting on usage and service performance.

How the partnership benefits all parties

Benefits to DeafTawk

Market access: Through Dialog, DeafTawk scaled from zero to more than 35,000 active users in Sri Lanka, without direct marketing spend.

Business development: Dialog facilitated connections with corporate and institutional clients, opening new revenue streams through a B2B application.

In-kind support: Operator feedback drove DeafTawk to evolve from an MVP into a robust, scalable app with local language, branding and accessibility adaptations.

Brand credibility: The successful Dialog Sri Lanka rollout became a scaling playbook for entry into other markets (e.g. Verizon in the US, exploratory work in Denmark).

Benefits to Dialog

Socio-economic impact: By integrating DeafTawk, Dialog improved accessibility for Deaf and hard-of-hearing users, supporting its social responsibility and inclusion objectives. The partnership enhances Dialog's profile as a socially conscious operator, strengthening community relationships and public perception.

Service diversification: Dialog is now able to offer communication services for the Deaf and hard-of-hearing communities, expanding beyond conventional voice and data offerings.

Market expansion: Offering accessibility services gives Dialog new relevance among underserved populations, expanding its user base.

Benefits to users (Deaf community and interpreters)

Digital and financial inclusion: Deaf community members in Sri Lanka gain real-time access to interpreters for daily communication, improving inclusion in education, healthcare and public services.

Access to services: Institutions (e.g. HSBC, NGOs, police) can serve deaf clients more effectively, ensuring equal access and compliance with accessibility standards.

Improved quality of life: DeafTawk interpreters benefit from new professional opportunities, training and recognition in multiple markets.



Koolboks and Orange: providing solar-powered refrigeration in Nigeria and beyond

Koolboks uses ice and batteries to harness solar power for refrigeration, reducing off-grid cooling costs by 40%. Its freezers are offered on a lease-to-own basis with affordable instalments and a built-in locking device. **While Koolboks had IoT-enabled, pay-as-you-go (PAYG), solar-powered refrigeration units, it needed payment rails for its PAYG units, as well as customer trust and access to rural distribution.**

Orange Energies, a subsidiary of the Orange Group, provides digital services to improve access to clean, affordable electricity in Africa and the Middle East. It offers solar kits, smart meters and mini-grids through its Orange Smart Energies platform, which enables PAYG instalments and helps energy producers secure revenues. **Orange had extensive agent networks, a strong brand in rural markets and Orange Money, but needed new mobile money use cases to penetrate energy access markets, as well as customer stickiness in rural areas.**

How the commercial agreement works

In 2023, Koolboks and Orange Energies signed a distribution partnership granting Koolboks access to 12 Orange markets across Sub-Saharan Africa. The **primary objective** is to enable reliable cold storage, which is crucial for food security and income stability for micro, small and medium enterprises (MSMEs), which are driving mobile money adoption in underserved regions. The partnership operates through two models:

- **Distribution agreement:** Orange purchases Koolboks' solar-powered refrigeration units and manages local distribution.
- **Revenue sharing:** In its pilot in the Democratic Republic of the Congo (DRC), Koolboks handles production and supply chain logistics, while Orange oversees local distribution, marketing and customer payments. Revenues are split between both parties. The pilot officially launched in September 2025, with potential replication in other markets such as Côte d'Ivoire.

Orange Money is fully integrated across both partnerships, allowing customers to pay for Koolboks' freezers using flexible PAYG instalments. The collaboration includes **technical integration** with Orange Money and SMS alerts, **commercial activities** through Orange agents promoting Koolboks units and **operational cooperation** through shared customer support for payment issues. As of November 2025, Koolboks has been deploying in Côte d'Ivoire and the DRC. Koolboks is planning to launch in three to five new markets by 2026, including Guinea Conakry, Burkina Faso and Senegal. It continues to test Koolboks samples in other regions where Orange Energies operates.

With this partnership, Orange becomes the first MNO to sign an agreement of this scale, contributing to the growth of income-generating activities in rural regions through clean electrification initiatives.

How the partnership benefits all parties

Benefits to Koolboks

Market access: Leveraging Orange's footprint across 12 Sub-Saharan African markets helps reduce barriers to entry and reach new customer segments more quickly.

Brand credibility: Association with Orange significantly increases Koolboks' profile among distributors, financiers and end users.

Technical integration: Orange Money simplifies adoption of Koolboks' PAYG model, eliminating the need to build new payment systems for each market.

Benefits to Orange

Service diversification: Adding cooling solutions to Orange's offerings meets customer demand for income-generating appliances.

Customer retention: The partnership offers services that enhance customer satisfaction and loyalty.

Socio-economic impact: Supports community development and aligns with Orange's broader mission of empowerment and inclusion.

Benefits to users

Improved quality of life: Customers can run businesses such as cold drinks, fish preservation or food sales, increasing their revenue streams.

Access to services: Users have access to reliable refrigeration that is cheaper to run than with diesel generators.

Increased security: Customers pay via Orange Money in daily, weekly or monthly instalments, reducing financial pressure for upfront payments.



BaKhabhar Kissan and Jazz: providing a digital hub for farmers in Pakistan

BaKhabar Kissan (BKK) is an agritech that delivers weather forecasts, crop advisory and market insights to farmers across Pakistan. The startup began its journey as a value-added service (VAS) provider in 2012–2013, later launching BKK as a flagship platform. Now serving more than 16 million farmers, BKK also drives financial inclusion with tailored credit products and a dedicated banking portal, while fostering stronger market linkages by connecting farmers directly with input suppliers and buyers. **While BKK had quality agricultural advisory content, weather alerts and crop calendars, it needed access to mass distribution channels, a lower-cost way to reach rural customers and reliable SMS and interactive voice response (IVR) delivery.**

Jazz Pakistan has more than 73 million total subscribers and more than 53 million 4G users as of June 2025,[5] making it the leading digital and telecommunications operator in Pakistan. **With Jazz's vast rural customer base and SMS and IVR infrastructure, it needed relevant rural content to drive network engagement, as well as differentiated services for farmers.**

5 Jazz. (2025). "Pakistan has crossed 200 million mobile subscribers activity, and Jazz is proud to be leading the charge". LinkedIn.

How the commercial agreement works

Initially, Jazz provided BKK with free access to SMS, voice messaging, call centre, IVR and SIP channels for at least three years, allowing the service to be offered to farmers at no cost. Once the service matured and introduced subscription fees, the model transitioned to **revenue sharing, with Jazz retaining a percentage of revenues generated through its channels.** The primary objective of their partnership is to expand farmer access to timely weather, market and advisory information across Jazz's rural networks.

Farmers using BKK's agricultural advisory have reported 10–15% higher yields and significantly reduced losses from climate shocks. During the 2022 floods, targeted alerts helped farmers move livestock and protect crops, saving livelihoods. For Jazz, the commercial distribution agreement with BKK reinforces its sustainability commitments while increasing rural customer engagement and uptake of digital services.

The partnership **integrates** BKK's agricultural content with Jazz's systems through SMS, IVR and API-based scheduling, alongside **commercial initiatives** like bundled messaging and joint farmer campaigns, and **operational collaboration** on customer support and user data. This partnership model required no upfront investment from BKK, providing a lucrative and scalable framework. As a result, BKK can now reach millions of farmers through Jazz's extensive digital infrastructure and customer base.

How the partnership benefits all parties

Benefits to BaKhabar Kissan

Market access: Free access to Jazz's communication channels removed a major financial barrier, enabling BKK to refine its product and build farmer trust. Since partnering with Jazz in 2017, BKK's number of users has grown from 611,000 to 18,389,000 (as of January 2026).

Infrastructure access: The partnership provides sustainable income without high upfront infrastructure costs.

Brand credibility: Associating with Jazz's trusted brand increased BKK's visibility among farmers, funders and partners.

Financial support: Through Jazz, BKK received its first GSMA Innovation Fund grant, opening doors to other financial opportunities and global exposure.

Benefits to Jazz

Service diversification: Jazz earns from revenue sharing, with higher returns due to their early engagement.

Access to agricultural data: Insights into farmer locations, behaviours and purchasing habits improve Jazz's ability to target new products to farmers.

Socio-economic impact: By partnering with BKK, Jazz demonstrates social impact, digital inclusion and contribution to sustainable development.

Benefits to farmers

Access to services: Access to accurate forecasts help farmers optimise planting, irrigation and pest management.

Improved quality of life: Advisory services reduce losses from pests, diseases and unpredictable weather. Farmers increase their yields using modern farming techniques, therefore boosting profitability.

Digital and financial inclusion: Through Jazz Cash and digital channels, farmers gain access to financial services and mobile tools.



Ensibuuko and Airtel: expanding financial inclusion through digitalisation in Uganda

Ensibuuko is a fintech in Uganda that digitalises Savings and Credit Cooperative Societies (SACCOs) through its MOBIS platform, offering services such as digital payments, instant loans and mobile banking. By partnering with Airtel Uganda, Ensibuuko has been able to scale its offerings, integrate mobile money services and provide affordable, convenient financial access to rural communities that are often excluded from formal banking. **With its digital platform and large rural network of savings groups, Ensibuuko needed reliable mobile money APIs, affordable transaction rates and access to a distribution network to scale further.**

Launched in 2010, **Airtel Uganda** serves just over 16.9 million active subscribers as of December 2024.[6] Strategically, Airtel is focused on delivering enhanced digital experiences, particularly through mobile money services and financial inclusion initiatives. **While Airtel had Airtel Money APIs, low-cost transaction pricing and a strong regional footprint, it needed wider adoption of its mobile money services and expansion into rural markets.**

6 Airtel. (n.d.).

How the commercial agreement works

In 2021, Ensibuuko and Airtel formalised a partnership to expand financial inclusion by digitising SACCOs through Airtel Money wallets. The primary objective of this partnership is to digitise community savings groups and enable instant credit and seamless digital payments through Airtel money. The partnership works as follows:

- **Zero-rating:** Airtel allows rural users to use Ensibuuko's Mobis app without incurring data costs and offers discounted mobile data packages to SACCO members.
- **Mobile money API integration:** Ensibuuko integrated with Airtel's mobile money API, allowing users to make deposits, withdrawals and loans directly from their mobile money accounts.

This **commercial agreement** with API integration gives farmers and rural customers access to instant credit, lower transaction costs and more secure digital payments, while Airtel benefits from increased mobile money uptake and network reach. Despite early challenges with integration and transaction fees, the partnership has laid the groundwork for scaling Ensibuuko's services across Uganda and into new markets.

The partnership between Ensibuuko and Airtel has evolved beyond aggregation, allowing the opening of Ensibuuko-managed wallets for quicker roll-outs of products like instant microloans and broader access via USSD, app and banking channels. **Integration** focused on technical aspects, such as Airtel Money API and wallet creation for SACCO members, as well as commercial advantages like reduced transaction fees and joint financial inclusion campaigns. **Operationally**, the collaboration streamlined onboarding, enabled data sharing for credit scoring and provided joint support through agents.

How the partnership benefits all parties

Benefits to Ensibuuko

Technical integration: Airtel Money is linked to the Mobis app for instant loan disbursement.

Market access: Ensibuuko gained access to Airtel's regional market. Since its launch, Ensibuuko has seen 40% month-on-month growth in the value of mobile transactions.

Infrastructure: Airtel's favourable transaction rates helped it reach more users.

Benefits to Airtel

Market expansion: Extends Airtel Money into rural SACCOs and farming communities.

Socio-economic impact: Positions Airtel as a catalyst for financial inclusion and rural development.

Service diversification: Drives transaction volumes through the digitalisation of savings groups.

Benefits to customers

Digital and financial inclusion: Digital wallets enable SACCO members to save and borrow remotely. Lower transaction fees make financial services more affordable.

Increased security: Reduces risks associated with cash handling.

Economic impact: Community savings groups receive digital skills training, which Ensibuuko adapted for rural customers.



Vitara and MTN Ghana: digitalising the shea value chain in Ghana

Vitara (formerly Sommalife) is an agritech startup dedicated to creating sustainable incomes for rural farming communities across West Africa. Founded in 2020, it operates primarily in Ghana and has a presence in Burkina Faso. Its proprietary software, TreeSyt, uses USSD and mobile technology to register farmers, track production in real time and facilitate access to agroforestry resources, sustainable inputs and digital financial services. **Vitara had the farmer networks, community trust and digital tools for group savings, but needed the mobile money rails and brand legitimacy.**

MTN Ghana is Ghana's leading mobile service provider with a strategic priority to advance digital and financial inclusion, especially among underserved and rural populations. As of 31 December 2024, it has 28.5 million subscribers, 17.5 million data subscribers and 17.2 million active MoMo (mobile money) users. MTN Ghana is part of the MTN Group, which operates in more than 20 African countries. **While MTN had payment infrastructure, a large agent network and mass communication channels, it needed to drive adoption of MoMo in rural and agricultural communities and new high-impact service verticals.**

How the commercial agreement works

In 2024, Vitara and MTN Ghana formalised a partnership to integrate MTN's Mobile Money (MoMo) API in Vitara's proprietary software TreeSyt, scaling financial access and digital tools for female smallholder shea farmers in Northern Ghana. The primary objective of this partnership is to accelerate the onboarding of rural smallholder farmers (especially women) to digital financial services and improve the efficiency of last-mile transactions.

This partnership model can be characterised as a commercial agreement, with a CSR-backed pilot programme. There are three aspects to the partnership: API integration, financial literacy workshops and the roll-out of a digital wallet.

- **API integration:** MTN's MoMo API was embedded in TreeSyt to enable real-time mobile money payments between buyers, field agents and farmers. MTN Ghana provided technical support for this integration.
- **Financial literacy workshops:** MTN and Vitara co-developed tailored training modules for smallholder farmers on budgeting, savings and mobile money usage. These workshops will be delivered to 5,000 farmers.
- **Digital wallet roll-out:** Onboarded approximately 500 female farmers to MTN MoMo wallets, granting them access to payments, microsavings and microloans.

Technical integration includes API access to MTN MoMo, the creation of mobile money wallets and USSD and SMS integration. **Commercially**, Vitara and MTN Ghana collaborate on joint outreach campaigns and MTN provides training support for MoMo agents. **Operationally**, both organisations share data on farmer onboarding and activity.

How the partnership benefits all parties

Benefits to Vitara

Market access: Integration with MTN's MoMo API streamlines payments to farmers, eliminating cash handling and enhancing transparency and security. Since partnering with MTN, the number of Vitara users has grown by 54,000.

Infrastructure: Access to MTN's infrastructure allows Vitara to scale the digitalisation of the shea value chain efficiently across thousands of farmers.

In-kind support: Gaining access to MTN's technical teams and brand credibility helps Vitara build trust and strengthen its positioning with donors and partners.

Benefits to MTN Ghana

Market expansion: Partnering with Vitara gives MTN access to remote, hard-to-reach rural communities, particularly in Northern Ghana where network penetration is typically low.

Customer retention: Vitara's trusted relationships with farming groups accelerate wallet adoption and reduce the cost and effort for MTN to build trust from scratch.

Socio-economic impact: The partnership advances MTN's financial inclusion and gender equality objectives, aligning with the Sustainable Development Goals (SDGs) and increasing its CSR footprint.

Benefits to shea farmers

Access to finance: Shea farmers, most of whom are women and many of whom have been excluded from formal financial systems, can now receive digital payments, save money and access microloans via their mobile wallets.

Increased security: MoMo reduces risks associated with cash while giving women more control over their income and financial decisions.

Economic impact: Users have received financial literacy training, empowering them to navigate mobile services with confidence.

Improved quality of life: Some women are being supported to become mobile money agents, generating new income streams and fostering entrepreneurship in their communities.



Crop2X and Telenor Pakistan: scaling climate-smart agriculture

Agritech startup **Crop2X** offers digital advisory services to help farmers in Pakistan boost yields, soil health and climate resilience. In March 2024, Crop2X received a GSMA Innovation Fund grant to deliver real-time updates on crop and water conditions, nutrient needs, yield forecasts and crop types via mobile and web apps. This enables data-driven, precise farming tailored to specific soil and crop needs, improving productivity and supporting sustainable agriculture. **While Crop2X had precision agricultural tools, recommendations and satellite insights, it needed direct access to farmers, affordable data channels and credibility.**

Telenor Pakistan reported a subscriber base of more than 43 million at the end of 2024 and 42.82 million in August 2025, making it the third-largest mobile operator in Pakistan.[7] **While Telenor has a vast rural customer base and API gateways, it needed data-driven, value-added services and agricultural use cases to grow its own digital ecosystem.**

7 Telecompaper. (10 February 2025). "Telenor ends 2024 with more than 43 million subscribers in Pakistan".

How the commercial agreement works

Crop2X partnered with Telenor to deliver data-driven insights directly to farmers via mobile platforms. Initially, Crop2X trialled SMS-based dissemination with another operator but chose Telenor for its strong rural presence and existing agricultural initiatives. The primary objective of this partnership is to scale digital advisory and precision agricultural services through Telenor's rural distribution and digital platforms.

The partnership between Crop2X and Telenor Pakistan began with accelerator support via Telenor Velocity, which evolved into a structured commercial pilot project. Through the partnership, **Crop2X provides data and satellite imagery via API integration while Telenor manages the user-facing interface to ensure accessibility for farmers.** The platform currently functions as a mobile-friendly web app where farmers can register farms, view crop health imagery and access tailored advisory content. Telenor's Velocity accelerator programme provided the foundation for this collaboration, offering technical integration, mentorship and access to Telenor's customer base.

The partnership is structured around a pilot phase, with services offered free of charge to farmers for six to eight months while both parties assess adoption and refine the model. **Integration** spans technical access to Telenor's APIs and digital advisory channels, joint marketing initiatives and operational collaboration through mentoring and field teams. This model enables efficient scaling, shared value creation and direct engagement with rural farmers. Future commercial agreements will be determined based on the pilot outcomes.

How the partnership benefits all parties

Benefits to Crop2X

Infrastructure integration: Through Velocity, Crop2X integrated its infrastructure with Telenor by providing API access for satellite imagery data, enabling collaboration and expanding its digital ecosystem.

Market access: Telenor's large rural customer base allowed Crop2X to scale much faster than through direct farmer outreach alone, reducing customer acquisition costs. Following the official launch with Telenor, Crop2X experienced more than a threefold increase in its user base within a few months.

Brand credibility: Telenor provided marketing support, including the partnership announcement on its digital platforms.

Benefits to Telenor

Service diversification: By partnering with Crop2X, Telenor expands beyond connectivity into agriculture, a critical sector in Pakistan employing more than 40% of the workforce.

Innovation and agility: Telenor can test and scale new products through a revenue-sharing model, strengthening its service portfolio without incurring full in-house development costs.

Socio-economic impact: Working with Crop2X reinforces Telenor's role as a key ecosystem player, delivering on its financial inclusion and climate adaptation goals.

Benefits to farmers

Financial inclusion: Integration with Easypaisa enables farmers to access loans, make secure digital payments and build savings habits, reducing reliance on informal finance.

Improved quality of life: With better decision-making tools and access to financial services, farmers increase yields, reduce losses and become more resilient to climate shocks.

Increased security: Crop2X's services, distributed through Telenor's trusted channels, ensure that rural farmers, who often lack access to traditional extension services, gain affordable, relevant support.

4. KEY INSIGHTS

The partnership journey

Across the case studies, commercial agreements are the most mature and mutually beneficial form of partnership, creating a path for deep and sustainable impact. They represent the point at which startups and MNOs both "have skin in the game" – the MNO invests its distribution and/or infrastructure, and the startup contributes technology, innovation and market insight – creating shared commercial value.

How MNO-startup partnerships can evolve:

1. **Competition, incubator or tech hub:** Startups can initially engage with MNOs through accelerators, tech hubs or challenges. These programmes, such as Telenor Velocity, Jazz xlr8 or Orange Fab, are crucial for discovery, mentorship and early testing, and service as an innovation pipeline for MNOs.
2. **Pilot or grant-supported collaboration**: Through grant-supported pilots, such as the GSMA Innovation Fund, startups and MNOs can co-design pilots that test market viability and social impact. This stage helps to de-risk the innovation and partnership.
3. **Commercial agreement:** Once the proof of concept is in place, the partnership matures into an agreement that is financially sustainable for both parties, which could include revenue sharing or a service agreement.

Commercial agreements are the most effective form of partnership because they offer mutual benefits: MNOs gain customer loyalty or new revenue streams while startups achieve greater scale and strengthen their credibility. Unlike grant-based collaborations, commercial terms establish ongoing revenue and encourage long-term operational commitment from both sides. Continuous feedback from MNOs also allows startups to refine and expand their products and services.

The most common benefits

Service diversification is the most common benefit for MNOs. All eight partnerships highlighted in this report show that MNOs leveraged startups to launch new, value-added services beyond their core business operations, expanding into new sectors such as energy, agriculture and accessibility. These partnerships enable MNOs to stay competitive and socially relevant by offering value-added services that enhance customer engagement, brand reputation and long-term growth.

Market access and brand credibility are the most common benefits for startups. All eight startups featured in this report benefited from trust and reach that they could not achieve alone. This accelerated user acquisition, strengthened credibility with investors and clients and enabled startups to scale reliable and high-impact solutions.

Access to services was identified as a benefit for all user groups. Across the case studies, every partnership expanded access to essential services, including finance, education, health, energy and safety. The second most common user benefit is improved quality of life, as almost all case studies showed that end users became more economically or climate resilient. MNO-startup collaborations tailor digital solutions to real community needs and empower users with affordable and reliable services that directly enhance livelihoods.

The case studies demonstrate that although establishing effective partnerships can be challenging, successful collaboration yields enduring benefits for MNOs, startups and users alike.

Common challenges and risks

Across these case studies and the broader GSMA Innovation Fund portfolio, there are recurring hurdles that startups and MNOs face when forming partnerships. These include internal challenges such as resource constraints, and external challenges such as regulatory compliance, as outlined in Table 2. The mitigation suggestions are strategies employed by GSMA Innovation Fund alumni, who have been anonymised to respect confidentiality.

Table 2:
Partnership challenges and mitigation solutions

Lengthy and complex decision making

Partnership negotiations with MNOs often move slowly due to multi-level approval structures, strict compliance checks and differing priorities between departments. Startups risk losing momentum or missing market opportunities while waiting for decisions to be made.

Solution

Startups that succeed in overcoming this challenge typically focus on building strong relationships within the MNO's ecosystem, not just with one contact but across technical, business and CSR teams. By identifying internal champions who can advocate for them, they keep projects visible and moving forward. They also adopt a patient, process-oriented mindset and align their timelines with the MNO's internal cycles.

Technical integration

Integrating technologies such as APIs, AI models or mobile apps in an MNO's infrastructure can be highly complex, particularly when systems are proprietary or when startups have limited technical resources.

Solution

Successful startups adopt a collaborative, problem-solving approach, working directly with the MNO's engineers to troubleshoot integration issues. They ensure early alignment on technical requirements and security standards, often running joint testing or pilot phases before full launch. This collaborative approach not only reduces delays but also builds trust and shared learning between teams.

Negotiating sustainable commercial terms

Revenue sharing, zero-rating and service agreements can be difficult to negotiate when MNOs have greater bargaining power. Startups may struggle to secure terms that sustain their operations or reflect the value they provide.

Solution

Startups can mitigate this by entering negotiations with a clear value proposition backed by data, demonstrating the social and commercial benefits their product brings to the MNO. Several startups focused on pilot partnerships to build a track record before pursuing long-term agreements, while others insisted on mutual benefit clauses that ensured revenue sharing or cost coverage once specific performance milestones are met.

Balancing startup agility with corporate structure

MNOs work within formal, hierarchical systems that can contrast sharply with the agility of startups. Startups risk losing their innovative edge or experiencing burnout when adapting to corporate bureaucracy.

Solution

To manage this tension, startups should establish clear internal processes, including dedicated project managers, to handle communication, documentation and compliance efficiently. They should also remain flexible with delivery while protecting their innovation cycles, ensuring they can respond to requests without derailing product development.

Adapting to new markets

When expanding into new markets through MNO partnerships, startups often face cultural, linguistic or regulatory barriers. Without local adaptation, products may fail to resonate with users or comply with local rules.

Solution

Startups can overcome this by co-creating with local partners and leveraging the MNO's regional expertise. They can adapt content, language and design for new audiences and, where necessary, onboard local support teams. This ensures relevance and smoother adoption in diverse markets.

Resource constraints

Many early-stage startups underestimate the resources required to manage large-scale partnerships, from compliance and support to marketing and reporting. This can put pressure on teams and delay implementation.

Solution

Startups can address this by strategically expanding their teams once partnerships are confirmed, often hiring technical and product managers to manage integration and support. Others build capacity through training, external mentorship or partnerships with development programmes, ensuring they can scale sustainably while maintaining service quality.

The mitigation strategies identified in Table 2 can be summarised into three simple strategies for startups and MNOs:

Startups

1. **Build relationships, not transactions:** Successful startups invest time in understanding the MNO's structure, goals and internal decision-making processes. By cultivating champions across departments, they keep projects moving and strengthen trust beyond a single contact.
2. **Be technically and operationally ready:** MNOs expect reliability, compliance and scalability. Startups that prepare strong technical documentation, clear integration plans and dedicated support teams are better positioned to meet MNO standards and timelines.
3. **Demonstrate mutual value and patience:** Partnerships mature over time. Startups that enter negotiations with clear, data-backed value propositions and stay patient through pilot and approval stages are more likely to secure sustainable commercial agreements that are mutually beneficial.

MNOs

1. **Create flexible engagement pathways:** MNOs can accelerate innovation by establishing clear, simplified processes for collaborating with startups, such as sandbox environments, pre-approved API frameworks or fast-track compliance pathways.
2. **Invest in co-creation and knowledge exchange:** Partnerships work best when MNOs act as co-developers, not just distributors. Providing technical mentorship, product feedback and market insights helps startups align their innovations with MNO and user needs.
3. **Ensure mutual sustainability and inclusion:** MNOs that structure partnerships around shared goals (including revenue sharing, social impact and long-term scalability), enable startups to grow while advancing their own innovation and environmental, social and governance (ESG) agendas.

The case studies show that when MNOs and startups combine their respective strengths, they can bridge critical gaps in affordability, accessibility and adoption; turning connectivity into real impact for end users. However, success requires more than goodwill. It demands intentional alignment, experimentation with different partnership models and a willingness on both sides to learn and adapt. By applying these lessons and addressing common challenges proactively, MNOs and startups can shift from transactional engagements to long-term collaborations that generate shared value for companies and communities.

5. CALL TO ACTION

Impactful partnerships between startups and MNOs can unlock transformative digital services for underserved communities, but realising this potential at scale requires collective action. The following recommendations outline clear, actionable steps for startups and MNOs to strengthen collaboration, accelerate innovation and ensure that digital inclusion efforts translate into measurable impact across LMICs.

Startups: build credibility and improve readiness

- **Invest in partnership readiness:** Develop strong technical documentation, compliance processes and scalable systems that meet MNO standards.
- **Demonstrate mutual value:** Use data and user insights to show how your product strengthens the MNO's service offering or customer engagement.
- **Adopt a long-term view:** Focus on building trust and demonstrating performance during pilot stages to create pathways to commercial sustainability.

MNOs: enable innovation through access and co-creation

- **Create clear collaboration pathways:** Simplify onboarding and integration for startups through transparent partnership frameworks and flexible technical environments.
- **Leverage scale for shared impact:** Use existing distribution, data and payment infrastructure to extend the reach of startups and accelerate product-market fit.
- **Embed co-creation in innovation strategies:** Collaborate with startups not only as vendors but as innovation partners contributing to ESG and commercial goals.

Partnerships are no longer optional for MNOs and startups – they are a strategic necessity. MNOs need innovation and startups need infrastructure. Together, they can drive both growth and impact.

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