

GSMA mWomen Innovation Fund Round Three: 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” also includes for-profit social enterprises which have a strong focus on delivering social impact.

Further terms about specific grants will be articulated in a grant agreement. A template of this agreement is available upon request.

Programme goal	<p>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 women¹ in low- and middle-income countries in Africa, Asia and the Middle East.²</p>
GSMA mWomen Innovation Fund objectives	<p>The GSMA mWomen Innovation Fund for NGOs aims to provide funding to NGOs in order to:</p> <ul style="list-style-type: none"> • 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 • Stimulate productive partnerships between NGOs and mobile operators in order to achieve these objectives at scale.
Definition of success for the Innovation Fund	<p>The definition of success for the Innovation Fund is:</p> <ul style="list-style-type: none"> • 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	<p>The definition of success for a grant-supported project is:</p> <ul style="list-style-type: none"> • 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	<p>This grant stream is open to NGOs (including for-profit social enterprises) operating in the geographic regions outlined below.</p> <p>NGOs are required to partner with a mobile operator in order to 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.</p>
Eligible geographies	<p>The Fund will support projects in low- and middle-income countries in:</p> <ul style="list-style-type: none"> • Sub-Saharan Africa • North Africa and Middle East • South and Southeast Asia • The Pacific region³. <p>While projects from any low- and middle-income country in these regions are eligible and competitive for the grants, during the selection process, amongst top candidates, preference may be given to projects from the following countries: Bangladesh, Egypt, India, Indonesia, Kenya, Uganda and the Pacific Islands of Papua New Guinea, Fiji, Solomon Islands and Vanuatu.</p>
Project Duration	<p>The grant funded period will be up to ten 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.</p>

³ Please note that there will be a separate round of applications for both NGOs and mobile operators in the Pacific region which is scheduled to take place in the second half of 2013.

<p>Size and nature of grant awards</p>	<p>A total of \$1,000,000 is available for grants to NGOs, enabling a total of 7 grants of up to \$140,000 each.</p> <p>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.</p> <p>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.</p> <p>Grant funds also may be applied towards funding secondments of staff who dedicate at least 50% of their time to the project.</p> <p>Grant funds can be applied towards a number of activities, such as project management, research, content development, building partnerships, and measuring results.</p>
<p>Grantee matching contributions</p>	<p>Matching contributions will not be required for this stream of funding.</p>
<p>Additional sources of external funding</p>	<p>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.</p> <p>Similarly, grantees may apply for grants to build upon an activity that receives external funding, but the Selection Panel will evaluate applications to ensure the additional Fund grant will add value for women.</p>

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 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 a social enterprise or an NGO which is legally registered to operate in country of the proposed project, 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 unqualified⁴, 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 unqualified⁵, audited financial statements.

⁴ The auditor must not have any reservations with regards to the financial statements, hence giving an "Unqualified Opinion".

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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.

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 and any external consultants 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 measurement⁶ 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, who will provide support in their preparation for publication.

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.

⁶ The term "performance management" refers to the monitoring and evaluation of the project

<p>Application procedures</p>	<p>A two-step application process is as follows:</p> <ul style="list-style-type: none"> • <u>Concept note stage</u>: NGOs first submit a three-page concept note to describe their current activities, the specific project objectives, definition of success, high-level approach, anticipated deliverables and outcomes, internal participants and external partners. The Fund Manager reviews concept notes to invite applications based on alignment with Fund objectives and fulfilment of project and organization eligibility requirements. A successful concept note does not imply that the subsequent application will be funded • <u>Application stage</u>: 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.
<p>GSMA mWomen Working Group membership</p>	<p>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.</p> <p>We request that the NGOs and their operator partners which reach <u>application stage</u> become members of the GSMA mWomen Working Group⁷.</p>
<p>Partnership requirements</p>	<p>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.</p> <p>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.</p> <p>Please note that applicants who have a partnership with a mobile operator in place by the time of application submission are likely to be considered more competitive by the Selection Panel than those who do not.</p>

⁷ Please write to use at mWomen@gsma.com for further information on the Working Group

<p>Selection process</p>	<p>The selection process is competitive. An independent Selection Panel, comprising five 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.</p> <p>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.</p> <p>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 <u>different</u> project.</p> <p>Unsuccessful applicants are invited to apply for any subsequent rounds of grants, or to take advantage of GSMA mWomen's other services for NGOs, including advisory support and networking to identify alternative mechanisms to pursue the projects' objectives.</p>
<p>Selection criteria</p>	<p>The Selection Panel will use the following selection criteria:</p> <ul style="list-style-type: none"> • 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 / plan for partnership with mobile operator
<p>Resources available during the application process</p>	<p>GSMA mWomen offers advisory support during both stages of the application process. During the concept note stage, mWomen staff can offer any interested candidate several hours of support, such as technical review of draft notes and discussion of previous success stories.</p> <p>During the application stage, mWomen staff will offer more 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.</p>

Resources available during the project	<p>Successful grantees also are eligible for advisory support from GSMA mWomen, which may include some or all of the following:</p> <ul style="list-style-type: none"> • 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	<p>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 impact of projects.</p> <p>In most cases, up to 10% of the grant funding will be required for expenditure on certain elements of performance monitoring, particularly measurement of 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.</p>
Fund manager Fund Manager and Grant Administrator	<p>Coffey International Development performs this role, which entails:</p> <ul style="list-style-type: none"> • 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.
Contact details	<p>mWomengrants@gsma.com</p>