

EXPRESSION OF INTEREST (EOI) TERM PAPER

UNCDF IN MYANMAR

Women’s Digital and Financial Literacy Challenge: Enabling National Programmes of Electronic Cash Transfers

Key Dates	<ul style="list-style-type: none"> • 12th April 2019 – Launch of Call for Expressions of Interest • 25th April 2019 – Online live information session (pre-registration required by April 24th noon at the email below) • 2nd May 2019 23:59:59 (Myanmar Time Zone) - Closing date for Expressions of Interest. • 7th May 2019 – Notification of the finalists. • 8th – 31st May – Contracting • 1st phase – Product Innovation: June 2019 – max. September 2019 • 2nd phase – Scaling-up: October 2019 – max. March 2020 <p>Proposal submissions to be sent uncdf.myanmar@uncdf.org</p>
The Problem	<p>The Government of the Union of Myanmar intends to expand its National Social Protection Program, including the Maternal and Child Cash Transfer (MCCT) program, to a national scale over the next several years. For the programme to be efficient and nationwide, it will require a digital delivery component, either to a mobile accessible account (wallet or bank) or an over the counter code delivery mechanism. One of the most challenging obstacles to programme expansion is the digital and financial literacy of low income, rural women to use the service with minimal explanation from the financial service provider about how to use the product. While smartphone penetration is high across the country, a large number of electronic cash transfer (ECT) beneficiaries also do not have direct access to a data-enabled smartphone.</p> <p>Humanitarian and development organizations delivering electronic cash transfers have identified digital literacy as one of the bottlenecks in the expansion and sustainability of ECT activities in Myanmar. Lack of digital capability makes the implementation of ECT activities costlier and more resource consuming. Additionally, lower levels of financial literacy are harmful at the demand-side, with beneficiaries being more prone to harmful financial decisions.</p>
Innovation Fund Window Goal	<p>The target of this Innovation Fund Window is to adapt and expand existing digital solutions for teaching digital and financial literacy for low-income women beneficiaries, or potential beneficiaries of electronic cash transfers (ECT) programmes such as the MCCT. The final product must be in Burmese language, with the ability to translate to other languages. The solution must also be DFS provider agnostic, as a product that can be adapted to different situations once the programme reaches a national level. It should also take into consideration that many beneficiaries will not have direct access to a data enabled smartphone but still need to be reached, and propose appropriate distribution options.</p> <p>The Innovation Fund Window is divided in three phases:</p>

	<p>Application phase consists of the submission of your project idea of how you will create or adapt already available digital literacy solutions to the needs of low-income women.</p> <p>Prototyping phase consists of working with selected applicants to consult with the different stakeholders involved in electronic cash transfers in Myanmar and design and testing of a prototype in the market. UNCDF will provide a maximum of 15,000 USD for this design and testing phase, based on an agreed budget.</p> <p>Scaling phase will be limited to applicants whose product shows particular promise for scale. Selected organizations will need to develop a business plan and a budget for the marketing costs and scaling of the innovation. UNCDF will provide an additional grant of between 50,000 USD to 150,000 USD for the uptake of the innovation.</p> <p>The content for digital literacy should, at minimum, help the beneficiaries to increase their ability to understand and use digital tools. Initiatives can relate to financial literacy, account opening, selecting a provider, security, digital literacy, or other relevant areas, and may also include adapting content to a specific state or language requirement. The content should be taught in a simple and engaging way, which is relevant to rural women.</p> <p>The applicants are encouraged to provide a sustainable revenue model for the company, that aligns incentives for content and delivery improvements for better uptake of digital financial services.</p>
<p>Support Offered by UNCDF</p>	<p>The Innovation Fund is targeted at literacy products and services using digital channels that are ready to adapt and prototype for low-income women. The first phase will provide grants up to \$15,000 for selected piloting projects and up to \$150,000 for selected expansion projects for the period of 4 and 6 months respectively. UNCDF will provide technical support and sector expertise to the grantees.</p>
<p>Who can apply?</p>	<p>The applying organization must understand the digital and financial literacy challenges for low-income Myanmar women required to safely receive and use ECT.</p> <p>Applicants must be a registered entity, either incorporated in Myanmar or abroad, with previous experience providing digital, innovative solutions to everyday problems. Applicants with a demonstrated presence and experience in Myanmar will be prioritized.</p> <p>Partnerships between technology innovators and others, such as local community-based organizations, government or other service providers are encouraged.</p>
<p>Proposal Evaluation Criteria</p>	<p>Applicants will be invited to submit an expression of interest following the format provided on how the project will promote digital and financial literacy for women beneficiaries of electronic cash transfers.</p> <p>An Investment Committee will score the expressions of interest according to:</p> <ul style="list-style-type: none"> • The innovation/expansion of the proposed products and services • The practicality of implementation • The sustainability of the proposed products and services • The positive impact of the products and services on women and girls • The experience of the applicant • The proposal's impact specifically on women beneficiaries of ECTs.

<p>Presentation to Investment Committee</p>	<p>Shortlisted applicants will be requested to deliver a presentation on the business model and implementation activities to the Investment Committee. Each of the shortlisted applicants will be given 10 minutes for their presentation, followed by 20 minutes of Q&A.</p>
<p>Commitments Expected from the Applicant</p>	<p>If selected, in order to be eligible for grant funding, successful applicants must commit to the following:</p> <ul style="list-style-type: none"> • Sharing of anonymized customer and transaction data with UNCDF for big data analysis. • Participating in monitoring and evaluation activities, and the measuring of direct and indirect beneficiaries: <ul style="list-style-type: none"> ▪ Direct beneficiaries: Women beneficiaries of electronic cash transfers in Myanmar ▪ Indirect beneficiaries: Households of women and girls using the applicant's products and services during the contract period. • Participating in lessons learned and experience sharing activities for internal and public audiences. • Participating in UNCDF annual review process. • Providing a demonstration of the products or service.

Disclaimer:

- All grants will be given at the sole discretion of UNCDF.
- Due Diligence of the winners will be carried out and if any violation of the terms & conditions is noted during the due diligence, the grant will not be given.
- Submission of application does not guarantee funding.
- Any expense incurred by the applicants for the submission of the proposal, including travel, accommodation etc. will be borne by the applicants.
- Only shortlisted applicants will be invited to present their business model to the Investment Committee.
- Shortlisting will be at the sole discretion of UNCDF Innovation Fund Investment Committee.
- The grantee must not be involved, and their parent group must have minimal exposure to the following exclusionary list of activities:
 - Manufacture, sale or distribution of weapons or their components including replica weapons marketed to children,
 - Tobacco or tobacco products,
 - Substances subject to international bans or phase-outs,
 - Wildlife or products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES),
 - Pornography,
 - Gambling including casinos, betting etc. (excluding lotteries with charitable objectives),
 - Violation of human rights or complicity in human rights violations,
 - Use or toleration of forced or compulsory labour or child labour.