



IMPACT REPORT 2021

GIF invests in entrepreneurs and innovators with the potential to improve the lives of millions of the world's poorest people.







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Greetings from the Chair



I am delighted to present the Global Innovation Fund's 2021 impact report, detailing the progress made to advance GIF's mission of accelerating innovation to improve the lives of the world's poorest.

We invest in early-stage innovations that are risky but which, if successful, offer prospects of meaningful benefits to millions of people. Through grants, loans and equity investments, GIF's portfolio of innovations has the potential for outsized social impact, whether through new technologies, business models, policy practices, or behavioural insights.

We need innovation in development. The building blocks of communities are public services that work for everybody. Dynamic and productive jobs and markets – in which the agency of women and girls is reflected – is universal and timeless, in London and in Lagos, through solutions that are locally-driven.

Central to achieving international development goals is confronting the challenges of climate change and gender inequality. GIF will continue to demonstrate how its flexible model can rise to these challenges, as we did to address the pandemic.

We want to see a world in which people everywhere are living in inclusive, sustainable, and dynamic economies and societies. If you are an innovator with a focus on solving hard development challenges in poorer countries, with a commitment to the rigorous generation of evidence and generating impact at scale, we want to hear from you.

Finally, I want to take the opportunity to thank all our hard-working, committed, and very talented investees who helped ensure GIF continued to deliver on its mission amidst an ongoing pandemic and brought meaningful advances to our target populations during what was another extraordinary year.

A handwritten signature in black ink, appearing to read 'James R. Clark', written in a cursive style.

James R. Clark
Chair, Board of Directors

Message from the CEO



Reflecting on a year in which the pandemic continued to threaten the hard-fought development gains made in recent decades, GIF continued to approach our work with a spirit of abundance. We deliberately acted with ambition, staked out our claim of impact and value for money, and asked our partners to double down on that, harvesting the returns of our work and their early investment in the model.

At COP26 in Glasgow, I was delighted to launch our new Innovating for Climate Resilience fund, in partnership with the Global Resilience Partnership and the Adaptation Research Alliance, which has been made possible by seed funding from our partners at the UK Foreign, Commonwealth & Development Office.

We cemented ourselves as strong investors who maximise the impact of donor funding by making strategic grants and investments, providing targeted venture support, and generating evidence so that both the private sector and non-profit organisations we support can thrive and grow. This year GIF closed six new transactions, addressing challenges ranging from gender-based violence, to the effects of COVID-19, to improving water sanitation.

Innovations in our portfolio are expected to benefit 135 million people by 2031, improving their standard of living by four percent on average. Our exit strategies have seen \$5 million in returned capital. We have recycled this money back into the fund, enabling us to reinvest it in new, evidence-based innovations with the potential to bring about lasting social impact for millions of people.

I would like to express my continued gratitude to each of our donors whose support and guidance make our work to scale innovation possible.

A handwritten signature in black ink, appearing to read 'Alix'.

Alix Peterson Zwane, PhD
Chief Executive Officer

Impact summary



57 innovations
delivering impact



135 million
people expected to
benefit from GIF
innovations by 2031



8 companies
have raised funds from
strategic/commercial
investors



4 percent
expected annual
improvement in livelihood
of people impacted by
our portfolio



\$106 million
committed to
investments



More than \$6
additional capital
mobilised per \$1 of GIF
for-profit investment



\$576 million
in net social benefits
generated by six GIF
investments alone



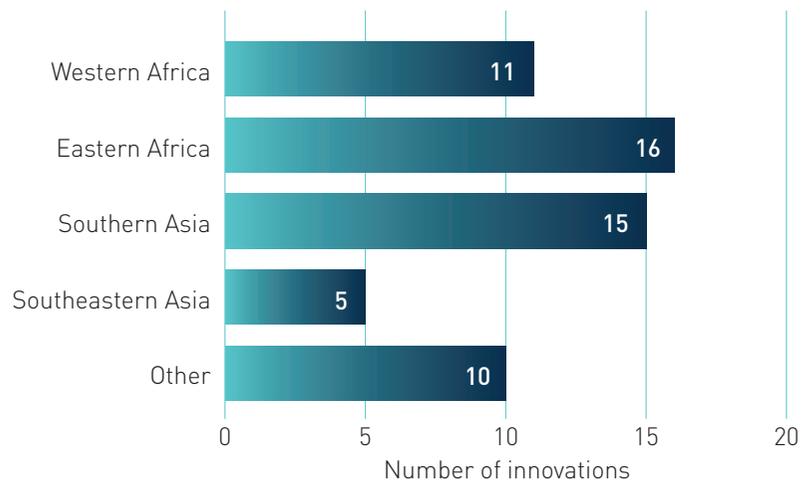
\$5 million
returned capital*
(\$2.7 million in 2021)*



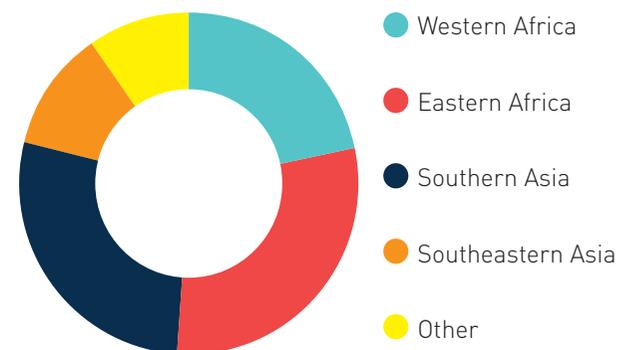
1.5 x
average exit multiple on
four exits (13.5% IRR)

Measuring impact

Innovations by region

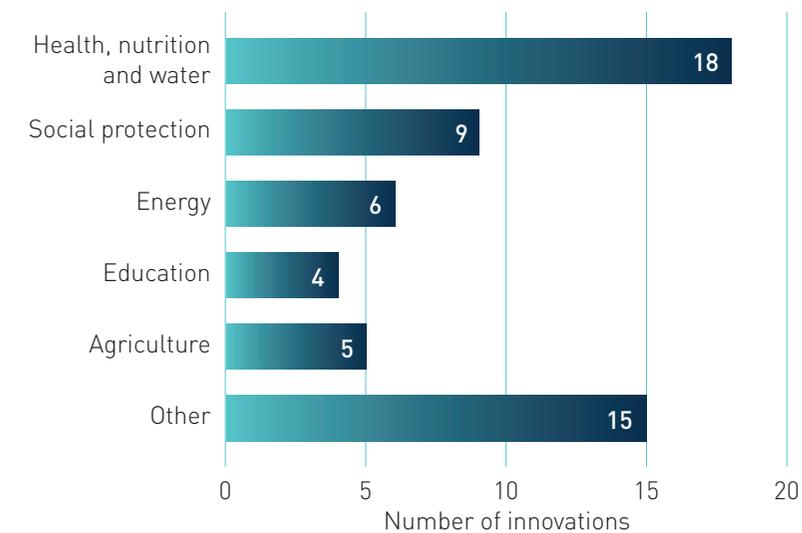


Value of GIF commitment by region

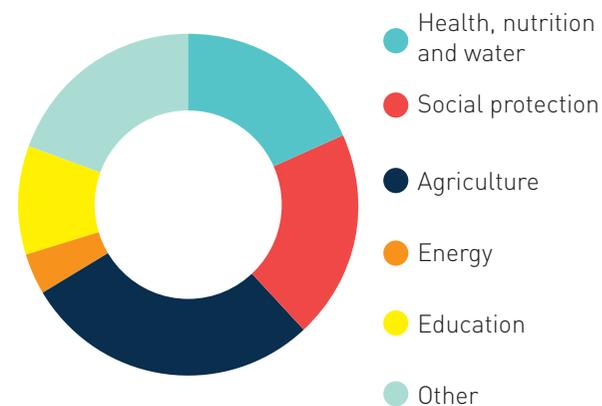


Total: \$105,474,841

Innovations by sector

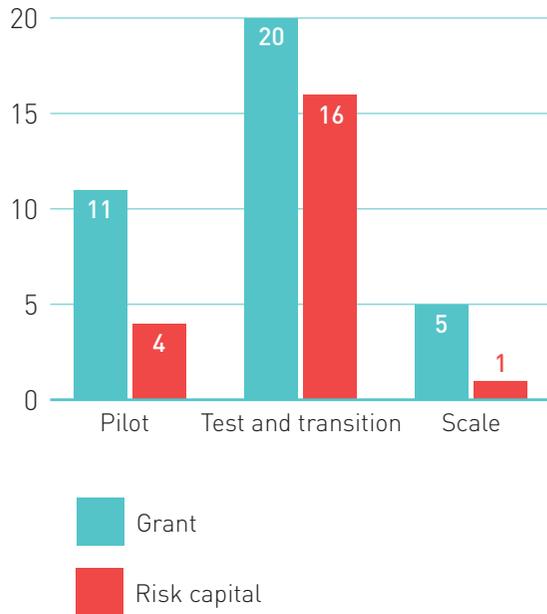


Value of GIF commitment by sector

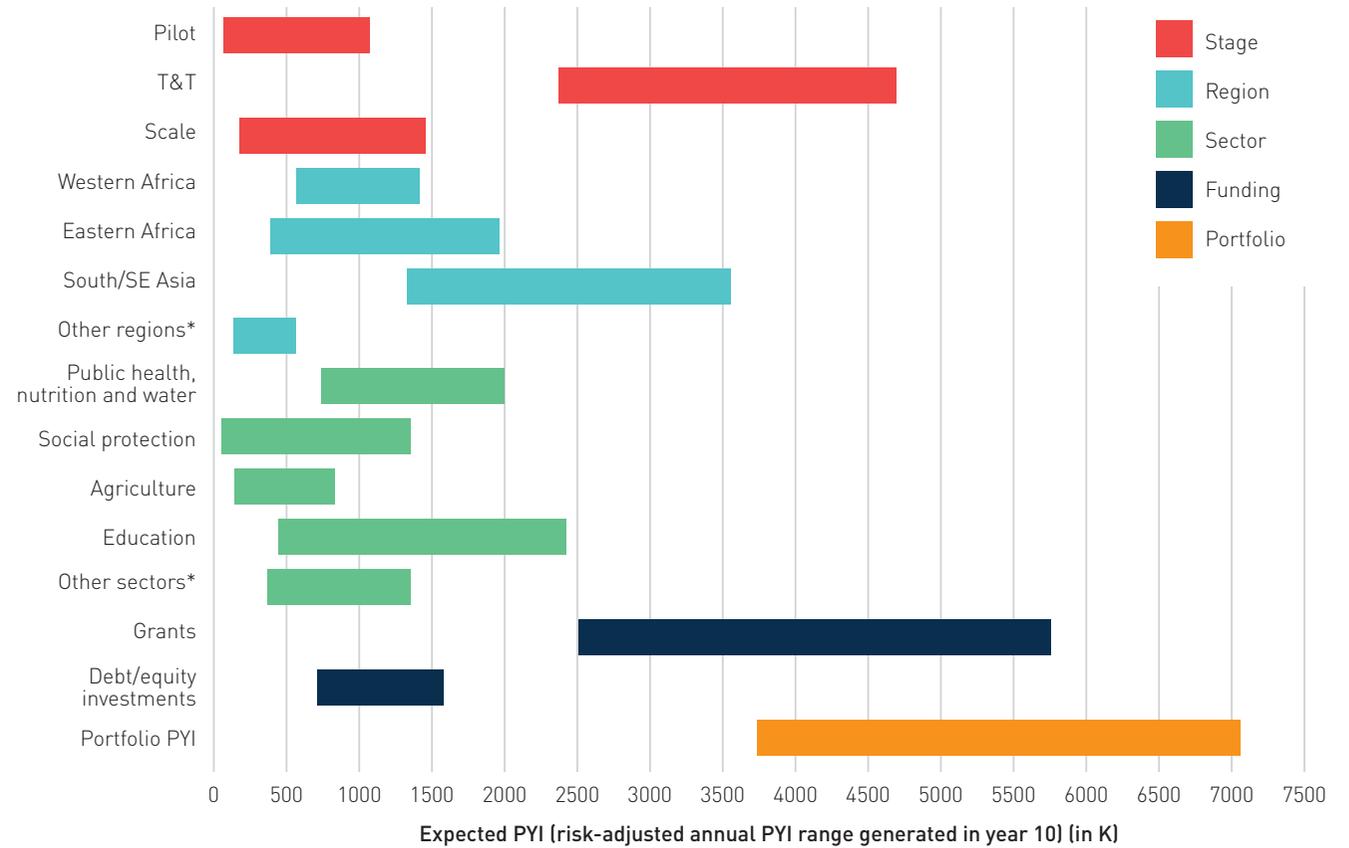


Total: \$105,474,841

Funding stage and instrument



Expected impact of innovations (low to high range)



*Other sectors include energy, financial services, government effectiveness and transport.
Other regions include Northern Africa, South Africa and Central America.

Forecasting long-term impact

Practical Impact = low-income people impacted at year 10 x depth of impact x probability of success



Breadth of impact

The number of low-income people who will benefit at year 10

x



Depth of impact

Benefit per person relative to annual income

x



Probability of success

The likelihood that the innovation will be successful in 10 years

One Person-Year of Income (PYI) =

One person's standard of living is improved by 100% for one year, or

Ten people's standard of living is improved by 10% for one year, or

100 people's standard of living is improved by 1% for one year

Gains in health, education, and agency are converted to PYIs using standardised parameters.

To select and manage investments, GIF's Practical Impact methodology uses a single yardstick to forecast the long-term, risk-adjusted impact of innovations across all outcomes, including health, education, livelihoods, and women's agency, drawing on prior evidence. Investments generate new evidence, which is used to update the forecasts and to report on achieved impact.

In assessing a prospective investment, GIF starts with a theory of change focused on who will be impacted through what mechanisms, and how the innovation will be scaled up or replicated. GIF reviews the evidence supporting the theory of change and quantifies the magnitude of impacts. Impact is measured in a unit called Person-Years of Income-equivalent (PYI).

IMPACT CASE STUDY: DMI

High fertility rates and short spacing between births are both associated with poor health outcomes for women and their children. Many women report that they would like to have greater control over the number and timing of births but are not using contraception. Women in Africa's Sahel region often face informational and social barriers that reduce the uptake of modern contraception. This may lead to increased maternal mortality and shorter or poorer economic prospects for women and girls.

Development Media International (DMI) developed an innovative radio-based mass media campaign to overcome these barriers. They needed evidence to prove and scale their innovation. They used a \$2 million GIF grant to test the innovation's impact in Burkina Faso. The campaign featured 60-second radio spots broadcast in local languages and interactive phone-in radio shows. Overall, results demonstrated that high-intensity mass media saturation campaigns can significantly increase uptake of modern contraception, particularly among women who are not strongly opposed to modern contraception. This impact is likely to be highly cost-effective in countries like Burkina Faso.

Original DMI Impact forecast: Evidence in

In 2016, GIF applied the Practical Impact model to forecast the impact of DMI's innovation on women's lives through the increased use of modern contraception.

Table 1: Original Practical Impact estimation

Breadth (annual number of people benefiting in 10 years if the innovation succeeds and scales up)	89,000-207,000
Depth (benefit per person relative to annual income)	1.41 PYI
Probability (that the innovation indeed succeeds and scales up)	50%
Risk-adjusted annual PYI = Breadth*Depth*Probability	63,000-151,000

GIF used demographic data from target countries to estimate the potential number of people reached. Existing evidence on family planning programs was used to benchmark potential uptake, and models of contraceptive use and health were used to impute number of people benefited, and the depth of benefit. GIF assumed that the innovation would achieve an eight-point increase in uptake of modern contraception which would lead to a) reduced maternal mortality (highly plausible), b) reduced child mortality (moderately plausible), and c) increased investment in girls (plausible but speculative).

GIF judged that there was a roughly 33 percent chance the RCT would not demonstrate a favourable result, either because the campaign would be ineffective, or because of implementation problems with the RCT survey. Conditional on the RCT returning a favourable result, GIF assumed that scale up would be relatively likely (though not completely assured) and assigned probabilities to the take-up of the innovation in other target countries. Putting it all together, GIF estimated a risk-adjusted annual benefit flow of 63,000-151,000 PYI.

Evidence out

Results of the DMI RCT found women in areas targeted by the campaign had lower fertility and higher levels of self-assessed health and well-being.

Data was collected from women of 15-49 years old in 252 villages to evaluate the impact on contraception use, perceptions of family planning, and general gender norms. Administrative data from 838 health clinics was also used to measure the impact of the campaign on family planning consultations and the disbursement of contraceptives.

The mass radio campaign led to a 5.9 percentage point increase in the modern contraception prevalence rate. Evidence suggests the campaign worked largely by reducing misconceptions about the potential side effects of contraception. There was a nine-percentage point reduction in the share of women believing modern contraception can make a woman sterile and an eight-percentage point reduction in women believing modern contraception causes sickness. Attitudes towards family planning also improved with an eight-percentage point increase in women being likely to say that women should control the number of children they have during their lifetime. There was no significant impact on fertility preferences, attitudes toward birth spacing, or husband preferences (reported by women).

The programme was scaled up across seven other countries after this successful demonstration of impact and expansion across Burkina Faso. The approach was replicated by [Family Empowerment Media](#), which scaled up DMI's radio messaging in local languages in Northern Nigeria across two to three million listeners.

Updated DMI Impact forecast

By the end of the grant, risks were resolved, the scaling path clearer, and impact better measured. GIF now estimates that the innovation could benefit six to 21 million people by 2026. The updated impact estimate accounts for not only the women whose lives are saved and health improved, but also for the much larger number with improved agency – including economic empowerment in the form of career or training plans less likely to be derailed by the unexpected birth of a child. Overall, the predicted impact by 2026 is now in the range of 190,000 to 550,000 PYI per year.

Achieved impact

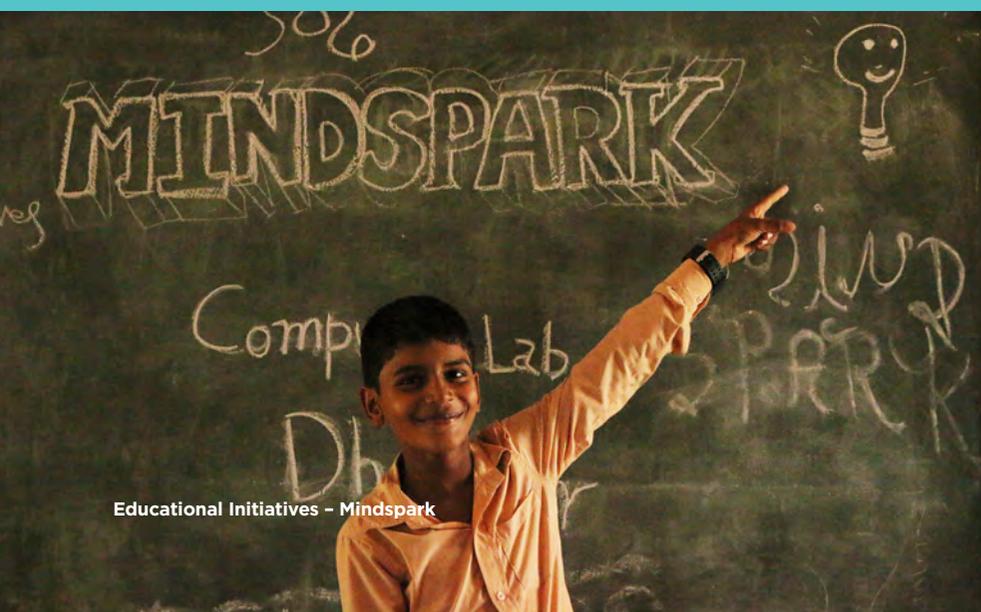
GIF's early investments are already yielding tangible benefits at scale and are further evidence that investing in innovation for development pays off.

From its start in 2015 through 2018, GIF invested in 38 innovations. Consider just six of GIF's fastest growing innovations from that early portfolio: [Development Media International](#), [Educational Initiatives](#), [Lively Minds](#), [One Acre Fund](#), [Paga](#), and [Safe Boda](#). These investments now are yielding tangible results. Since their engagement with GIF, we estimate that they have generated more than [\\$576 million in social benefits](#), net of operational costs, through 2021.

To calculate a lower bound to GIF's social rate of return, we estimate the social benefits that can be directly credited to GIF's contribution as an innovation funder for each of the six innovations. We then compare the benefits from these six against the costs of *all* 38 of the early innovations, together with all of GIF's operational costs through 2021. After only six years, these six innovations alone have yielded benefits that exceed GIF's total costs for early innovations, returning \$1.67 in net social benefits attributed to GIF for every dollar invested by GIF.

Moreover, the impact of these six is still expanding – in some cases exponentially. If we conservatively assume that benefits continue to be generated only at the 2021 level, then by 2025 – 10 years after GIF started investing – their cumulative net social benefits will be at least \$1.3 billion, equivalent to a return of \$3.5 in social benefits for every GIF dollar invested.

The figures are dynamic and subject to updates based on new information, and we continue to refine the methodology for attribution. Nonetheless, they represent a lower bound for GIF's return, since many other innovations, funded during the same period, are on their way to achieving significant growth and impact. To date, 10 GIF investments have reached one million people and 14 investments have reached between 100,000 and one million people. As these mature, the benefit/cost ratio will increase further.



GIF's investments and people reached to date

Innovation	Investment year	Description	People reached (by 2021)	Country/region	GIF investment (USD)	Investment type
Development Media International	2015	Provides a mass radio campaign to promote adoption of modern contraception and rigorously assess its impact.	15 million women reached by radio	Burkina Faso	2,093,265	Grant
Educate!	2015	Provides leadership, entrepreneurship, and workforce readiness skills training and mentorship for secondary school students and rigorously assess its impact.	160,000 students	Uganda	609,674	Grant
Valid Nutrition	2015	Provides ready to use, fortified therapeutic foods to combat malnutrition. WHO approval pending before new generation product is rolled out to scale. Impact data reflects funded RCT.	853 children	Malawi	169,408	Grant
Born Project	2015	Developed low-cost pulse oximeter for newborns with the potential to detect sepsis, pneumonia and congenital heart defects earlier than standard practice.	Not applicable	China, Philippines	224,600	Grant
Segovia	2015	Provides software that improves the efficiency of cross-border payments making aid programmes and remittances faster, cheaper and more secure.	310,000 recipients	Kenya, Uganda, Pakistan	749,999	Equity
PoaPower	2015	Making off-grid, affordable clean energy technology affordable for even the lowest-income households using a 'pay-as-you-go energy as a utility' model.	100 households	Kenya	238,053	Equity

■ Pilot
 ■ Test and transition
 ■ Scale

Innovation	Investment year	Description	People reached (by 2021)	Country/region	GIF investment (USD)	Investment type
One Acre Fund	2016	Provides smallholder farmers a package of credit, farming inputs, training, and market linkages and rigorously assess its impact.	2 million farmers	Kenya, Rwanda, Burundi, Tanzania, Malawi, Uganda	15,000,000	Grant
SafeBoda	2016	A ride-hailing app, which provides boda (motorbike) drivers with a reflector jacket, two helmets and road safety training.	2 million riders per month 360 injuries and deaths averted	Uganda	230,000	Debt
mClinica	2016	Provides pharmacists access to information and training, cheaper and faster access to drug distributors, and facilitates patient referrals.	196,539 pharmacies	Cambodia, Indonesia, Philippines, Thailand, Vietnam, Malaysia	3,120,000	Hybrid
Behavioural Insights Team (BIT)	2016	Helping governments use behavioural science to (re) design public services to improve their performance and support citizens to make better choices.	More than 11.1 million people	Guatemala, Bangladesh, Indonesia,	3,850,000	Grant
SparkMeter	2016	Provides smart metering technology to central grid utilities and micro-grids for real-time monitoring and pay-as-you-go electricity and outage prevention.	190,000 meters 760,000 people	Africa, South Asia, Latin America	657,688	Equity/Debt
Aquaculture Prize Design (Nesta)	2016	Designs a Challenge Prize to address market failures and accelerate innovation in aquaculture, currently awaiting funders.	Not applicable	India, Bangladesh	315,566	Grant
PayGo Energy	2016	Provides pay-as-you-go smart meters LPG cylinders, coupled with a distribution model adjusted to the needs of low-income households.	Commercially sensitive	Kenya	616,705	Equity/Debt
Afrimarket	2016	A low-cost, eCommerce cash-to-goods service for sending remittances and locally sourcing food, sanitation, and construction materials in West Africa.	18,000 customers	Cote d'Ivoire, Senegal, Benin, Togo, Cameroon	3,125,233	Equity
MyAgro	2016	A scratch card system for smallholder farmers to save and finance activities by purchasing farm inputs (seeds, fertiliser, and training) using mobile phones.	30,000 farmers 150,000 people	Mali, Senegal	225,000	Grant
Simpa	2016	Installs solar electric systems in homes or business and allows customers to purchase 'energy days' using prepaid or pay-as-you-go mobile payments.	72,000 households 374,000 people	India	2,300,000	Equity
YoungLove	2016	Pilot program seeking to empower young women to reduce their risks of HIV infection and unintended pregnancies by offering dynamic awareness classes in schools.	50,000 young adults	Botswana	362,426	Grant
CCT for immunisations (IRD)	2016	Provides small incentives to parents and vaccinators to encourage uptake and completion rates of child immunisation as part of a rigorous impact evaluation.	11,197 children	Pakistan	856,215	Grant
Lively Minds	2016 and 2020	Equips education services to engage parents in educational play-schemes in government run kindergartens and rigorously assesses impact.	8,374 mothers trained, 50,398 children attending	Ghana	4,785,000	Grant

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Innovation	Investment year	Description	People reached (by 2021)	Country/region	GIF investment (USD)	Investment type
Simprints	2016 and 2020	Delivers mobile biometric hardware and software to address the challenges faced by the two billion people lacking formal identity.	380,000 users	Bangladesh, Nepal, Uganda, Kenya, Zambia	2,790,192	Line of credit
Educational Initiatives	2017	Delivers Mindspark personalised adaptive learning (PAL) software to students in government schools.	Not applicable	India	2,307,658	Hybrid
Talent Beyond Boundaries	2017	Matching highly skilled refugees with job vacancies in countries with occupational skills shortages.	38,862 refugees	Jordan, Lebanon, Canada, Australia	229,332	Grant
Labelled remittances (IPA)	2017	Enables migrants to label the remittances that they send home for a specific purpose, such as education or business activities.	4,000+ remittance recipients	Philippines	1,700,000	Grant
EM3	2017 and 2020	A platform for smallholder farmers to access end-to-end farming services including machinery to which they would typically not have access.	110,000+ hours of tractor services delivered	India	8,780,000	Equity
TAG Africa	2017	Provides market linkage innovation in Africa for water utilities, technology providers and regulators to convene.	Not applicable	Africa	178,015	Grant
WherelsMy Transport	2017	A transport technology company focusing on mapping informal transport routes that allow for the integration of formal and informal transit data.	450,000 app downloads	Africa, S Asia, SE Asia, Latin America	1,140,000	Equity
Med Biotech Laboratories	2017	Pilot programme exploring how to malaria-proof traditional Ugandan huts by incorporating insecticide into the walls and surfaces and assess impact.	1,670 households	Uganda	230,000	Grant
No Lean Season	2017	Offers subsidies to low-income agricultural workers as an incentive to migrate to urban areas during the famine season, where higher wages can be earned.	130,369 travel subsidies provided	Bangladesh, Indonesia	2,461,901	Grant
Reducing Anemia	2017	Distributes fortified rice via the already existing Public Distribution System that delivers free rice to all households and rigorously assesses impact.	Paused due to Covid	India	1,303,611	Grant
Babban Gona	2017	Comprehensive agriculture franchise model to sustainably improve the lives of smallholder farmers through the provision of end-to-end farming services.	81,940 farmers	Nigeria	2,978,919	Debt/Grant
Improving Cash Transfers (ideas42)	2017 and 2020	Behavioural additions to cash transfer programmes, aiming to optimise the design features to improve outcomes for beneficiaries.	34,742 recipients	Kenya, Tanzania and others	4,622,730	Grant
Paga	2018	A mobile platform that delivers person to person money transfers, transfers to bank accounts, bill payments, airtime purchases and remittances.	18.65 million unique users	Nigeria	6,000,000	Equity
No Means No Worldwide	2018 and 2020	Provides rape prevention training curriculum called IMpower, aimed at boys and girls aged 10-20 to teach mental, verbal and physical self-defence skills.	113,223 adolescents	Uganda, South Africa	1,900,000 224,000	Grant

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Innovation	Investment year	Description	People reached (by 2021)	Country/region	GIF investment (USD)	Investment type
IDinsight	2018	Producing cheaper, faster and user-friendly information for local officials on issues directly relevant to citizens, such as health, education or agriculture.	Approximately 25,000 people	Zambia	230,000	Grant
Stanford Remote Sensing for Smallholders	2018	Design and test strategies to use satellite images to measure farm productivity for very small plots and in near-real time.	Not applicable	Kenya, Mali, Uganda, Tanzania, Malawi, India	461,846	Grant
Online Pajak	2018	A software platform that provides free tax compliance and filing technology for SMEs to encourage them to formalise their businesses.	1 million registered clients	Indonesia	1,750,000	Equity
CityTaps	2018	Allows residents to prepay for running water in the home with a mobile phone, at any time, and for any amount.	4,200 households 33,000 people	Niger, Kenya, Ecuador	600,000	Convertible debt
City Nudges (ideas42)	2018	Works with cities to use pay for performance mechanisms when applying behavioural nudges to increase tax revenues or save energy and water. Implementation pending.	Not applicable	Various	300,000	Grant
Mr. Green Africa	2019	A tech-enabled plastics recycling company offering an end-to-end process for recycling by purchasing plastics from waste pickers at a higher price.	1,600 sourcing agents	Kenya	1,000,000	Equity/Debt
StrongMinds	2019	Addresses depression among low-income women by delivering facilitator and peer-led 12-week courses of group interpersonal therapy.	100,000 patients	Uganda, Zambia	1,600,000	Grant
Balloon Ventures	2019	Provides entrepreneurs with intensive, tailored support on management best practices alongside flexible loans, driving growth and creating jobs.	96 businesses	Kenya, Uganda	230,000	Grant
Drinkwell	2019	A combination of purification tech, filtration and pay-as-you-go cards in an easy-to-operate turnkey solution delivering safe and affordable water.	229,481 households 918,000 people	Bangladesh, India	500,000	Debt
GiveDirectly	2019	Provides unrestricted cash transfers to people living in refugee settlements via a mobile money payments platform as part of a rigorous impact evaluation.	4,840 households 30,864 people	Uganda	2,100,000	Grant
CrimeRadar	2019	A decision-support and crime-forecasting tool by the Igarapé Institute to help police and civilians.	Paused due to Covid	South Africa	1,408,359	Grant
PATH	2020	Building evidence for using environmental surveillance of wastewater to detect presence of the COVID-19 virus in low-income settings.	Not applicable	Nepal, Myanmar, Indonesia, Malawi	868,000	Grant
Kamatan	2020	Works with farmer produce organisations to source produce for direct supply to agricultural enterprises, processors and retailers.	25,000 farmers	India	2,291,815	Equity

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Innovation	Investment year	Description	People reached (by 2021)	Country/region	GIF investment (USD)	Investment type
DGMT-SmartStart	2020	Creates social franchises aimed at scaling quality early childhood education provision across South Africa.	78,167 children	South Africa	1,460,000	Grant
International Care Ministries	2020	Leveraging a network of pastors to deliver training and mentoring services without a large asset transfer or basic income support to last-mile locations.	1.4 million people	Philippines, Uganda	5,400,000	Grant
Chrysalis (EZ Vidya)	2020	An activity-based learning program suited for supporting the development of young minds. Chrysalis also assists and builds the capacity of teachers, parents, and school administration through its learning transformation team.	140,703 students	India	1,600,000	Equity
J-PAL Health Insurance Project	2020	An innovative approach to enhance state capacity to use administrative data to make better decisions – focusing on health insurance – that will ultimately benefit the poorest segments of the Indian population.	Not applicable	India	700,000	Grant
Taaron Ki Toli (Breakthrough)	2020	A gender equality curriculum in government schools designed to shift discrimination against women and girls by empowering adolescents.	550,760 adolescents	India	890,000	Grant
BRAC	2021	Leveraging behavioural change messaging reinforced by in-person support from community health workers to fight COVID-19.	1.9 million via radio campaigns	Sierra Leone, Uganda	1,054,000	Grant
Viamo	2021	Supporting disconnected stakeholders to access information, education and vital services through mobile technology in local languages.	29.5 million participants	Various	1,500,000	Equity
Buildher	2021	Helping disadvantaged young women secure skilled employment in the traditionally male-dominated construction sector.	290 enrolled in training	Kenya	230,000	Grant
MTV Staying Alive Foundation	2021	Media campaigns that aim to address gender-based violence and wider gender issues.	Not applicable	Kenya, Nigeria	675,000	Grant
Isizwe	2021	Internet service provider that offers online access to low-income communities in South Africa at a rate much lower than current standard.	32,000 users	South Africa	460,000	Convertible debt
HealthConnect	2021	Suite of digital health tools that use a chatbot platform to communicate COVID-19 information.	8.4 million users	South Africa	500,000	Grant

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Using evidence and tracking impact

GIF supports innovations to scale-up their impact by using evidence to assess risks and create feedback loops to pursue adaptive learning. The goal is to generate evidence, such as through randomised controlled trials (RCTs), where appropriate, that tracks impact and guides further implementation. In this way, evidence generation is an additional, direct source of innovation.



ideas42

With GIF support, ideas42, a non-profit organisation using behavioural science to improve lives, is generating evidence to unlock the potential of behavioural nudges to influence the effectiveness of cash transfer programmes in Africa. ideas42 is conducting RCTs across five countries in Africa to learn, adapt, and embed nudges into cash transfer programs. Rapid RCTs are used to identify evidence of impact to inform scale-up or further testing. ideas42 embeds these rapid RCTs within cash transfer programs so governments receive timely feedback on how well these nudges can improve their programme outcomes. With an expansion in the coverage of cash transfer programmes targeting some of the world's poorest people in Africa, behavioural nudges can play a critical role to make these programmes more effective.

GIF investment has allowed ideas42 to tailor behavioural nudges in Kenya, Tanzania, South Sudan, and the Democratic Republic of the Congo. Emerging evidence suggests interventions such as planning, goal-setting, and savings encouragement all contribute positively to influencing how the cash is spent. These findings are driving increased demand for this work with further evaluation underway in Madagascar, Ethiopia, Tanzania, and Ghana.



Lively Minds

In 2016 GIF awarded a grant to Lively Minds, an early childhood development innovator, based in Ghana. GIF's grant was used to conduct an RCT, which successfully demonstrated the Lively Minds programme provided a low-cost way to improve the school readiness of children – driven by significant improvements in early understanding of numbers, better memory and focus, and fine-motor skills. Lively Minds has shown to be particularly successful in raising cognitive abilities for children coming from poorer households, with children from the bottom socio-economic quintile seeing more than twice the increase in cognitive development. Lively Minds developed and tested an operational model which could be scaled up through government systems, and the RCT findings were instrumental in securing the government's support for this expansion across 4,000 schools in 60 districts, reaching close to 500,000 children each year.

In 2020, GIF awarded a \$2.7 million grant to Lively Minds to support Ghana's efforts to scale-up the Lively Minds programme in 1,600 kindergartens in eight of the country's poorest regions, and adapt in response to changes caused by the COVID-19 crisis.





One Acre Fund

One Acre Fund (1AF), a non-profit social enterprise, developed a system for testing, evaluating, and scaling critical farm technologies and practices to increase the productivity and incomes of rural smallholder farmers across Sub-Saharan Africa. With a \$15 million grant, GIF supported the development and diffusion of new technologies, the expansion of government partnerships, and the pursuit of cost efficiencies.

During GIF's engagement with 1AF, the number of farm families directly served soared from 446,000 in 2016 to 1.34 million in 2020, with an average annual increased income of \$110 per family.

At least one million neighbouring farm families profited from spillover effects as 1AF's innovations diffused to them. Another 1.4 million were reached through systems change partnerships.

Underpinning all this was GIF's support for 1AF's exemplary monitoring and evaluation system. Products and business models go through a robust staged trial

programme, similar to GIF's overall model. New seeds or planting practices are trialled first in a nursery and then to field trials of 100, then 1,000, and finally 10,000 farmers, conditional on success at each stage.

GIF supported 554 product innovation trials, leading to 3.4 million cases of farmer technology adoption and incremental income of \$66 million. A GIF-sponsored RCT validated 1AF's quasi-experimental impact measurement approach, which is deployed across all districts and seasons and allows continuous monitoring of depth and breadth of impact.

This information is used to identify and prioritise activities that are performing above expectation, and to remedy those that are lagging. During GIF's partnership period, 1AF developed or co-developed 15 academic papers, sharing their learning with the global community.

PATH

PATH is leading a research project to develop and adapt Environmental Surveillance (ES) methods to low-income contexts for monitoring the circulation of the COVID-19 virus in populations. ES involves testing wastewater samples to detect pathogens and has been used successfully to monitor infectious diseases such as polio. It can be a particularly powerful tool in COVID response in countries with limited capacity to test and trace.

GIF has approved a grant of US \$868,000 which together with a \$2.6m grant from the Bill & Melinda Gates Foundation is supporting PATH to fund in-country research pilots on using ES for COVID-19 detection in Malawi, Indonesia, Pakistan, Nepal, and Brazil. PATH is sharing knowledge and promoting replication of the model by facilitating regular global technical working groups, and a recently launched global centre for data and public health use cases on SARS-CoV-2 in wastewater, called [W-SPHERE](#). PATH is also in the process of evaluating the cost-effectiveness of conducting ES across two country contexts to help drive future uptake of this innovation by public health authorities worldwide.

HealthConnect

HealthConnect for COVID is an innovation developed by South African non-profit Praekelt.org, and has been a key tool for the South African National Department of Health's COVID response. It comprises two components, HealthAlert and HealthCheck, that use mobile technology to support citizens with access to up-to-date information on COVID-19 and undertakes a risk assessment based on their symptoms to generate tailored advice.

In 2021, GIF announced a \$500,000 grant to enable Praekelt.org, in partnership with IDInsight, to explore and seek to maximise the potential of this data for government response. The innovators are in the process of deploying rapid evaluations with users to gain a better understanding of how HealthConnect influences their knowledge, attitudes and behaviours.

The team also prepared predictive models for policy makers to use as an early warning system to forecast COVID-19 spikes, but with increased government interest shifted focus to deliver vaccine-related services via HealthConnect. These include: using data from the HealthAlert platform to understand the drivers behind vaccine hesitancy, which serves to inform government communications; providing vaccine-related information; a Q&A function for users to help address any concerns; and vaccine registrations via the platform that have supported over three million registrations. The collaboration under this grant has allowed Praekelt.org to foster a strong monitoring and evaluation focus, which has been carried forward in expansion work to use its platform for tackling other health issues such as sexual reproductive health, tuberculosis, maternal health,

and health during conflict. Learnings generated from this innovation will likely have wider implications for the potential of mass communication tools and self-reported health data at scale – both for decision-making and further understanding what leads to quality government-citizen interaction.



Crowding in capital

Establishing when and how to exit an investment is as important as assessing when to enter one. An exit mindset, even with patient investors, comes with the foresight of expanded impact, and continued social benefits, beyond the duration of an investment.

Over the past seven years, GIF has gained \$5 million in returned capital from exits, \$2.7 million of which was received in 2021.

The role of catalytic capital at Kamatan

Agricultural technology start-up Kamatan used GIF's investment to work directly with 34 Farmer Producer Organisations – social networks that enable farmers to work collectively to reduce costs and improve market access. Kamatan was able to source over 14,000 tons of produce from over 19,000 network farmers. Kamatan's growth, enabled by GIF's investment capital, attracted the attention of Samunnati, an agriculture finance and value chain company in India, and which then acquired it in April 2021. Through the acquisition by Samunnati, Kamatan will continue to focus on generating benefits for GIF's target communities, and the combination should exceed GIF's original impact-at-scale ambition and pave the way for Kamatan to partner with a significantly higher number of smallholder farmers than our initial estimates.

Supporting Babban Gona to attract larger amounts of investment

In 2021, Babban Gona fully repaid GIF's innovative \$2.5 million debt investment as contracted. The loan was made in 2017 to fund the company's expansion as it sought to improve the lives of smallholder farmers through the provision of end-to-end farming services. GIF's subordinated position played an important role in helping Babban Gona attract larger amounts of investment. Since GIF's investment, the company has raised approximately \$85 million in debt, equity, and grant funding for the expansion of its model within Nigeria and the sustainable provision of employment.

2021 investments

Isizwe

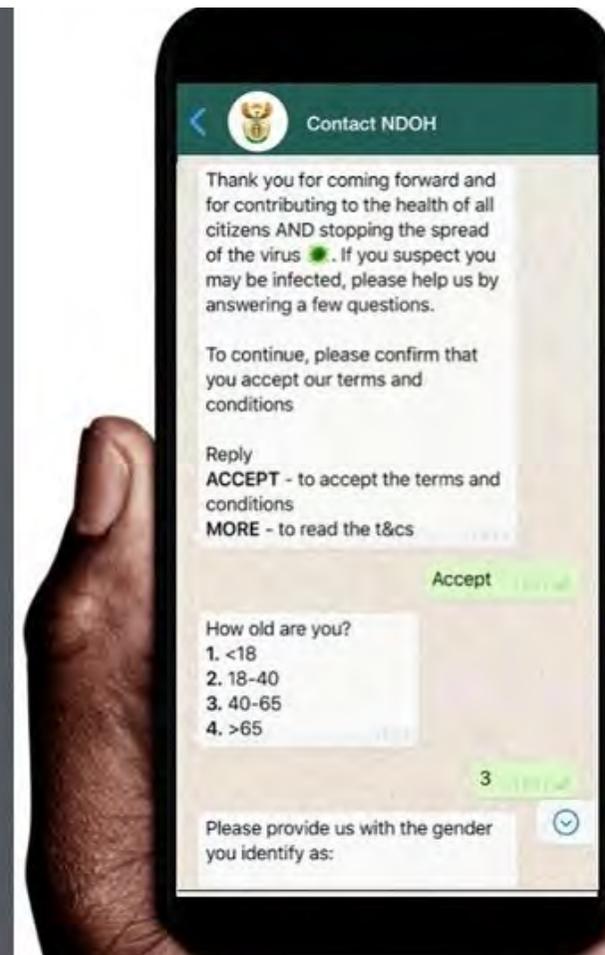
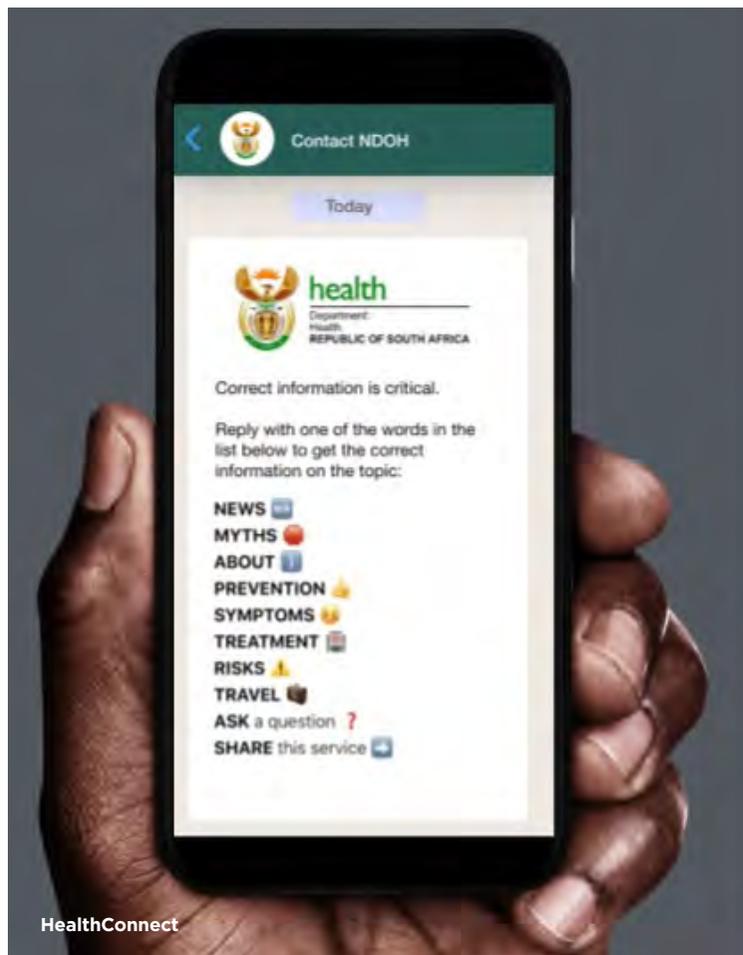


HealthConnect

Beating COVID-19 through digital tools

During one of the most severe COVID-19 outbreaks on the African continent, the government of South Africa partnered with non-profit Prakelt.org to launch a suite of digital health tools that use a chatbot platform to communicate instantly with users' smartphones to streamline the contact tracing process; provide information on vaccines, cases, testing, and travel; and visualise data to share with relevant government agencies. The data generated by these innovations help governments understand which public health messages are most effective.

Praekelt.org will use GIF funding to partner with the non-profit data analytical organisation IDInsight and use rapid evaluations to evaluate how light-touch behaviour nudges provided to users via HealthConnect influence user behaviours on referring other contacts to the platform, reporting COVID symptoms truthfully, and complying with COVID self-isolation and testing recommendations. Findings will enable the team to better understand how to support South Africa's pandemic response and generate new insights on the potential of mass communication tools in public health. More than 20 million people use their HealthAlert product around the world, with eight million based in South Africa.





Viamo

Mobilising positive change for millions

With more than three billion people lacking access to the internet, many organisations struggle to engage with poor people and disseminate important information, including public health messages related to the global pandemic.

Viamo's platform provides mass communication solutions using any mobile phone. These messages can instantly reach across distance, language, and literacy barriers to deliver life-enhancing, and in some cases lifesaving, information to vulnerable populations in emerging markets. A mother can receive maternal health information from a local clinic; a policymaker can study



the supply chain and efficacy of vaccinations; urban planners can monitor water usage and distribution to better map service delivery throughout a community.

The company has partnered with more than 300 enterprise clients operating in more than 30 countries across Africa, Asia, and the Caribbean. Twenty-eight million people were reached between March 2019 and September 2020 alone, and Viamo's ambition is to reach one billion people in the next 10 years. Viamo will use GIF's investment to expand and deepen its operations and continue to develop and innovate its product offerings for customers.



MTV Staying Alive Foundation

Addressing gender issues through popular TV drama series

The scripted drama MTV Shuga follows the lives of young people on the African continent and showcases educational storylines about sexual health, family planning, and living with HIV. With GIF's grant, storylines that focus on violence against women and girls, and other gender issues, will be expanded. The new campaigns will use various media and communication channels in addition to the MTV Shuga TV series to reach target populations, including a radio drama, social media campaigns, and a community outreach programme.

At the core of this innovation is the development of partnerships to advance local capacity to produce gender-equitable media; and to ensure messaging is safe, effective, and relevant to target audiences.

MTV Shuga campaigns have reached wide audiences across Kenya, Nigeria, Côte d'Ivoire, South Africa, India and beyond. Studies found that those who watched the show were twice as likely to get tested for HIV and male viewers were 21 percent less likely to justify violence.

Buildher

Empowering women in the construction sector

Women in Sub-Saharan Africa are often shut out from sectors that offer good wages or are traditionally male-dominated. Buildher trains women from Nairobi's informal settlements with a programme that includes workshop training and paid employment placements. In addition to accredited construction skills and technical skills in areas like carpentry, painting, and equipment maintenance, participants are offered life skills such as financial literacy, mental health coaching, leadership, and communication. Buildher also works with partners in the

construction sector to make workplaces more gender inclusive, including changing workplace facilities and enacting sexual harassment policies.

Buildher will use GIF's grant to onboard new partner firms and train hundreds more women as well as strengthen its monitoring and evaluation function. Those who enrol in Buildher's training course are typically mothers, often single parents, earning roughly \$3 per day.



Isizwe

Tackling the digital divide in South Africa

Broadband and fast connectivity can support economic growth through improvements in productivity and efficiency. Information access has positive effects on welfare and wellbeing, and more affordable internet access helps bridge the digital gender gap. In South Africa, despite relatively high internet coverage and access to digital devices, most people cannot afford to go online due to high data costs and lack of digital literacy. Isizwe offers unlimited WiFi access in townships and informal settlements on a low-cost, pay-per-use basis. Isizwe is providing internet access in low-income locations without having to invest in building expensive backhaul infrastructure and anticipates the roll out of more than 25,000 Wi-Fi Zones, each covering 100 homes, in South Africa by the end of 2022.

GIF's investment at this early stage will help de-risk Isizwe's model and potentially catalyse commercial capital in subsequent investment rounds to enable the company to test core assumptions around operational, social, and financial viability.

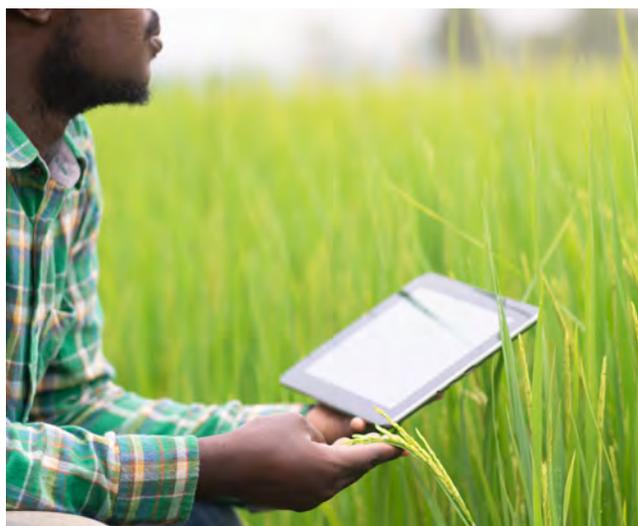
Innovating for climate resilience

Innovating for Climate Resilience fund

GIF's Innovating for Climate Resilience fund, launched in partnership with the Adaptation Research Alliance and the Global Resilience Partnership with seed funding from the UK Foreign, Commonwealth & Development Office, invests, through grant, equity, and debt instruments, in innovations with the potential to scale and support poor people to build resilience and adaptation to climate change.

GIF's [Climate Strategy](#) will unlock investment and finance in resilience and adaptation by investing in solutions that can make an outsized difference to the poorest people, and that can be scaled, de-risking them for other investors.

GIF has joined the Adaptation Research Alliance (ARA) to help ensure adaptation research generates actionable solutions that lead to strengthened resilience for those most vulnerable to climate change. This global coalition, which includes researchers, funders, policymakers, and grass-roots organisations, aims to ensure adaptation research is informed by communities at the frontline of climate change and undertaken in true partnership with the Global South.



GIF at COP26

GIF was delighted to host a special event on innovating for climate resilience as part of the 2021 United Nations Climate Change Conference (COP26).

Together with representatives from the Global Resilience Partnership, the UK Foreign, Commonwealth & Development Office, and the governments of Finland, Bangladesh, and the Maldives, we explored how the development community can accelerate global progress by funding evidence-based innovation focused on climate adaptation and resilience.

Our COP26 event served as the launch of our Innovating for Climate Resilience fund, as well as a call to action both for innovators focused on adaptation and resilience to apply for funding, and prospective donor governments to come on board.

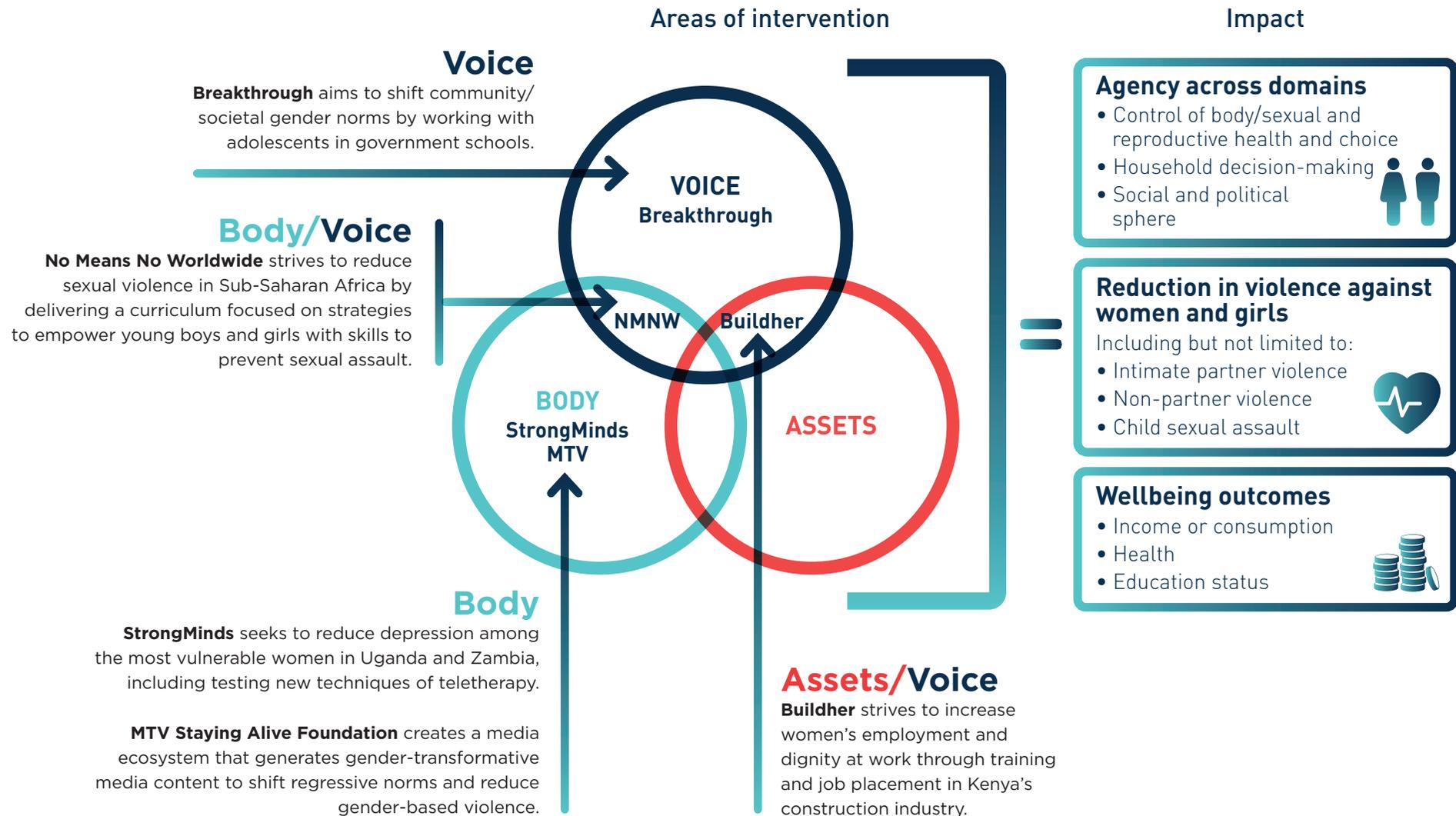
Innovating for gender equality

Supported by Global Affairs Canada, GIF's Innovating for Gender Equality fund demonstrates how innovation can address gender inequality and accelerate the increase in agency of millions of women and girls living in developing economies.



No Means No Worldwide

Gender equality portfolio



Quantifying gender equality

Understanding and quantifying the direct and indirect benefits of gender equality are of vital importance to establishing their value and to directing resources to transform gender relations at community, societal and systems-levels. In 2021, as GIF expanded our portfolio of investments under the Innovating for Gender Equality fund, we also [expanded our application of Practical Impact](#) to measure and forecast increase in agency of women and girls and increase in safety from gender-based violence, in addition to standard wellbeing increases.

Gender in the investment process

GIF's [Gender Toolkit](#) facilitates analysis of gender dynamics across GIF's core investment criteria of innovation, scale, evidence, and cost-effectiveness and includes assets such as:

- The [Gender Equality Framework](#)
- The [Gender Marker](#)
- GIF's [Gender Questions](#)
- [Practical Impact Gender Outcomes Summary](#)
- [Innovator's guide to evidence for gender equality innovations](#)



From risk to opportunity: digital innovation during COVID-19

Despite the continuing impact of the pandemic in 2021, many portfolio innovations pivoted rapidly to remote delivery of services and support.



No Means No Worldwide

No Means No Worldwide, which provides a rape prevention training curriculum aimed at boys and girls aged 10-20 to teach mental, verbal, and physical self-defence skills, developed and successfully piloted No Means No COVID-safe, a COVID-secure, modified version of their training. This includes virtual training and certification for instructors and smaller group sizes of participants adhering to extra safety precautions. To date, NMNW has worked with 78 implementing partners across seven countries which now have 1,390 active, certified instructors, delivering No Means No COVID-safe. Preliminary evaluation data shows that NMNW has been able to retain the core elements of its curricula without compromising the quality or impact of the programme.



Lively Minds

Lively Minds, which equips education services to engage parents in educational play-schemes in government-run kindergartens, was in the process of developing implementation plans with the Ghana Education Service when the pandemic hit and government priority shifted to remote learning, including a focus on English language broadcasting through television. The Lively Minds team recognised the need to adapt their programme for broadcast via radio, to increase the opportunity to carry on reaching poor communities in Northern Ghana. This led the Ghana Education Service to scale up the project through 18 districts, broadcasting in 17 languages to an estimated listenership of two million people.



StrongMinds

StrongMinds, which addresses depression among low-income women in Africa by delivering facilitator and peer-led 12-week courses of group therapy, developed and launched a new group teletherapy model to continue serving women and adolescents after COVID-19 stopped the ability to offer face-to-face group therapy helping participants overcome depression. In 2020, over 7,840 clients used the new teletherapy service and early results show 86 percent of patients reporting being depression-free after teletherapy, with an average reduction comparable to in-person therapy results. To promote better mental health during the pandemic and link individuals to their teletherapy service, StrongMinds' successfully launched a mental health chatbot on WhatsApp and ran a public education radio and social media campaign (in close collaboration with the Ministries of Health in Uganda and Zambia) that reached over 16 million people.



Balloon Ventures

Balloon Ventures provides intensive in-situ technical support and small flexible local currency loans to small and growing businesses in Kenya and Uganda. Due to the pandemic, they were unable to conduct face-to-face visits to their beneficiary businesses and in response rolled out online accounting software and digital checklists. As these modifications worked well, the organisation intends to continue with them to reduce the overall cost of implementing their model.

Leveraging experience to support innovation

Taking innovations from pilot to scale requires organisational capacity development and building resilience. GIF works to help our portfolio partners align organisational structure, culture, strategy, and performance with sustainable growth and social impact. GIF provides venture support through scaling pathways, growth drivers, understanding different markets, impact, talent development, and management skills.



Gender inclusivity

GIF works with our investees to build their capabilities to consider impacts around gender in their work by helping collect and use data, developing a gender strategy, or providing funding to engage with experts on specific issues.

WhereIsMyTransport pioneered an open data platform that makes mass transportation in African cities more accessible, more efficient, and safer for poorer people. With GIF funding, WhereIsMyTransport was able to bring in expertise to understand what activities and aspects of their culture supported diversity, equality and inclusivity, and to steer change to where there were challenges. This generated learning for other leading African and global technology companies and drove a conversation in the domestic South African technology sector.

GIF teamed with **EM3** to develop a comprehensive gender strategy for the organisation and looked to operationalise an impact plan providing sustainable livelihoods for the women within the rural farming communities where EM3 operates. This partnership's ultimate goal is to enhance EM3's social impact by integrating gender into the company's corporate strategy - both within the organisation and in the farming value chain, with the aim of increasing the agency of women in the communities EM3 operates.

Evidence and learning

GIF supported **PayGo** to undertake a project designed to explore and quantify the financial, cooking fuel use, dietary, psychological, and social impacts of PayGo's clean cooking solution in Kenya. The evaluation seeks to explore ways in which PayGo could deliver more value to its customers and drive-up impacts on lives and livelihoods. The study will discover whether these impacts are different for different groups, most importantly by gender and by income type. PayGo will be equipped with tangible evidence of impact on a range of indicators, and a set of ideas for deepening this impact, scale, and customer satisfaction through product development more broadly.

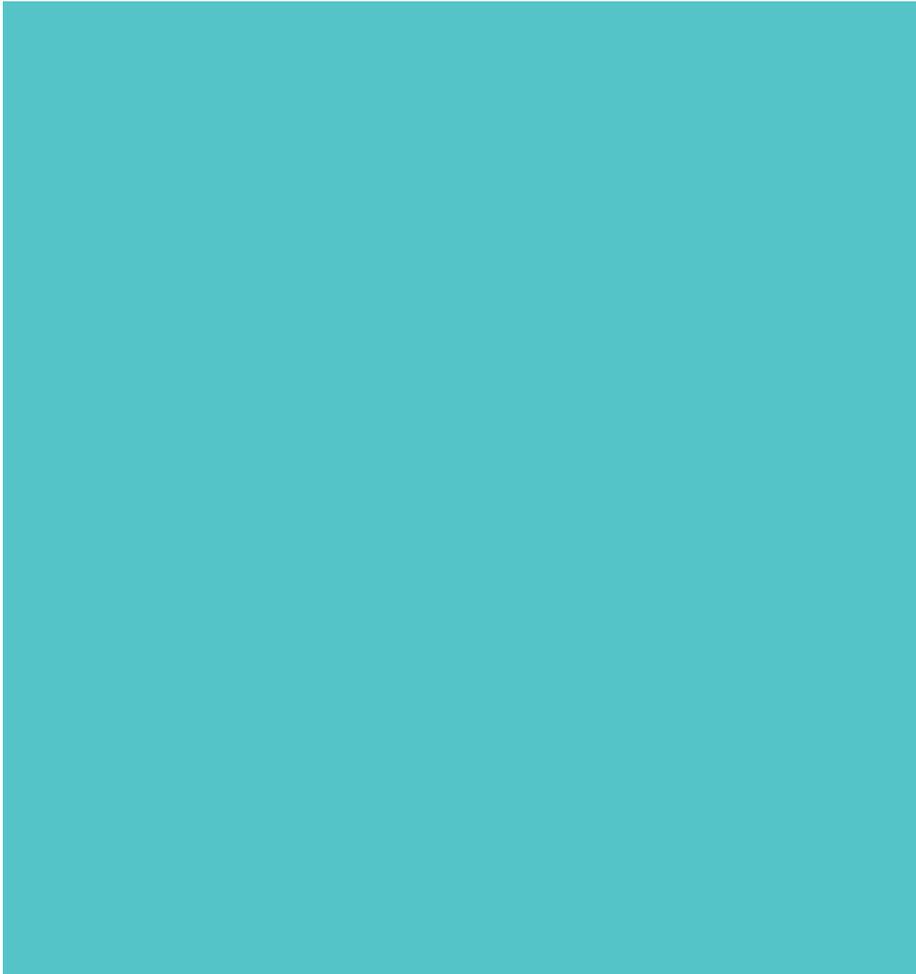


Connecting innovators and entrepreneurs

GIF brought innovators and entrepreneurs with experience in asset and customer financing together to exchange ideas and explore solutions to grow business and impact. Many representatives at this workshop had experience in the smart metering business, specifically in settings where clients (utility companies, individuals, or households) are often unable to afford the upfront costs of smart meters, despite the benefits this technology can generate.

Attendees included representatives from GIF's portfolio, investors, and development finance institutions already financing such activities or actively supporting this emerging space. Start-ups from GIF's portfolio were given the opportunity to engage with stakeholders and reinforce their asset or customer financing strategies, with GIF continuing to seek opportunities to support our partners who are developing activities related to asset financing - still an emerging finance mechanism for innovations with consumers in low-income countries - through venture support or follow-on funding, for example.

Partner spotlights



PATH

Bhawana Sharma, Executive Director of PATH research partner – the Environment and Public Health Organisation (ENPHO) Nepal

“The COVID-19 pandemic has made many people realise sanitation is an integral part of public health. This hasn’t always been the case and, as a public health expert, I have spent many years trying to get more people to understand that they go hand in hand.

My organisation, the Environment and Public Health Organisation (ENPHO), is a national NGO striving towards sustainable community development and the dissemination of eco-friendly technologies, including drinking water treatment options and sustainable sanitation systems.

A big project of ours at present is acting as one of the research sites for PATH to expand the use of environmental surveillance to support national and global COVID-19 monitoring and management plans. Environmental surveillance involves testing wastewater samples to detect pathogens and has been successfully used to monitor infectious diseases such as polio. Evidence suggests it will be a powerful tool to control COVID-19 outbreaks, as it can detect the presence of both symptomatic and asymptomatic cases in communities and can support monitoring efforts when clinical testing is limited.

I am the co-Principal Investigator for this study. As part of this work, we identify the viral load in wastewater and inform relevant stakeholders about the disease situation at the assessment site – so that important steps can be taken to stop the spread of the disease.

In addition to directly contributing to COVID-19 detection by generating data and early warning systems, this research has meant that the microbiology department at Nepal’s Tribhuvan University is fully equipped to conduct research like this in the future. As part of this study, two students are doing their doctoral work and two are taking their masters, so it has positively impacted local education.

This research will serve as a catalyst to better integrate public health and sanitation, two areas I am extremely passionate about. I believe PATH’s support for us developing this system will prove to be one of the best tools for early detection and assessment of any epidemic. It gives me immense pleasure to contribute towards my country and optimise the resources at hand. I look forward to adding a few more feathers to ENPHO’s cap and hope to learn some new things myself along the way.”





David McAfee, CEO of Viamo

"I was a Peace Corps volunteer in a small, rural village in Gabon. During my service, I met exceptional people, including Raphael, my next-door neighbour. From the beginning, he and his family adopted me. He had five children and his wife had suffered a stroke and was disabled. Raphael took care of all of us by hunting and gathering and farming what he could out of the equatorial African rainforest that surrounded us. Raphael is one of my role models. I know what it's like to be isolated in a small village, cut off from the outside world. I'm inspired to do what I can, to help people like Raphael and his family.

The unmet need that I struggled with was how to provide access to life-saving and life-enhancing information and products and services for my "unconnected" community members who weren't yet online, but who had two superpowers: a simple mobile phone in their pockets and an insatiable desire to connect with the outside world.

It's Viamo's mission to bring some of the benefits of the digital economy to the unconnected (or under-connected) via the voice channel on simple mobile phones. Viamo has grown by leaps and bounds over the past three years. Our transformation began when we

adopted a platform-based business model. Platforms bring people together...a lot of people. Today, the NGO that sent me to Rwanda puts their key public health messaging on Viamo's platform so that mothers can access it at a time and place of their choosing, by dialling a toll-free number, using their own mobile phone.

Our end users are disproportionately affected by the reality of climate change. In response, we feature a large amount of environmental content on our platform: fishermen consult Viamo's weather forecast, farmers listen to key climate-smart content that updates according to the agricultural calendar. They also sell their crops in our agricultural marketplace. People sign up for our early warning alerts during extreme weather events.

All implementers, national and international, working in development have some common challenges regardless of sector. Viamo helps with a big one: how to engage with a previously unconnected and unreachable target audience, going beyond what TV and radio offer. At Viamo, we make it easy for our partners to make the mobile leap, with immediately measurable results."



Tatu Gatere, Co-founder and CEO of Buildher

"In 2015 I changed my career from commercial architecture and shifted my focus to using architecture to improve the social and economic lives of communities living in Kibera, a neighbourhood of Nairobi.

The organisation I worked with designed and built productive public spaces with communities, and I started a carpentry training programme while working there. It was difficult to get women to register for the training – they seemed intimidated by formal technical training even though they were participating in the building of projects. This left me with questions about women's perceptions of their technical abilities.

When I left Kibera I connected with my co-founder who was running a design build company in Nairobi which had a training programme that also focused on training women in construction skills. The programme had numerous successes, but also had limitations as the training was conducted on active sites with timelines and budgets that restricted the depth of training. We came together to form Buildher in 2018 in response to the opportunities and challenges we had both encountered in our social architecture and built environment careers, while providing on-site skills training to women and youth.

We focus on women aged between 18-50 years old who are typically uneducated or semi-educated. They are often mothers, frequently single mothers who earn below Ksh300 (\$2.60) per day.

We work with community-based organisations to recruit these women into the Buildher programme through a participatory application process. Those who are

accepted go through intensive four-month workshop training, where they receive training in technical skills, including technical drawing, theory, and workshop practical. This accounts for 60 percent of the training. The remaining 40 percent offers training on emotional intelligence, work readiness, critical life skills such as leadership, conflict resolution, and gender training. We also offer teaching in the areas of health and wellness, for example: sexual reproductive health, mental health, nutritional support, physical conditioning. Since many of the trainees are mothers, Buildher provides social support services such as childcare support check-ins and family days.

Throughout those four months the women undergo continuous technical testing through practical exercises in individual and team tasks. At the end the women are tested to qualify for graduation. If they meet the skill level required and they are placed into paid employment training for eight months at a semi-skilled level to work with employers and contractor partners, we also support women to seek self-placement on contractor sites or community commercial workshops. The aim is to ensure the women placed with employers continue to develop their skills as they earn and that they can learn from, and maintain employers' quality standards. It also gives women a supportive, equal environment to start their construction careers.

The highlight for me is seeing women who come to us having experienced so much trauma, and often unsure of themselves, find their voice and confidence from the programme. Many have not had access to formal education, or have come from abusive relationships and an environment of poverty. Through the empowerment



training, lots of the women use their confidence to step into the world and do what makes them happy, while providing a good life for themselves and their families.

There are so many programme stories of transformation that inspire me, stories of young women in their early twenties who find their voice and choose to invest in a career and grow financial stability, something they never thought possible; or women in their early to mid-thirties who have seen so much unimaginable hardship and are ready to grow expertise, step into leadership, and attain a financially sustainable career, who come in ready to put in the work necessary to do so; or women in their late forties who not only take accountability for themselves but often also take an active role in mentoring younger women in the programme.

What's clear to me from all these stories is that our collective journeys are powerful, and necessary in amplifying women's journey's, ambitions, opportunities, and purpose."

Thank you to our decision panellists

Clive Allison Global Director of Innovation and New Business Models, Unilever

Dina Deligiorgis Senior Gender Equality and Gender-based Violence Consultant

Adi Eyal Director, OpenUp

Autumn Gorman Senior Director/Private Enterprise Officer, PSE Hub Incubator, USAID

Queen Katembu Head of Unit, Gender and Human Rights, The Food and Agriculture Organization of the United Nations

Chris Locke Founder, Caribou Digital

Ory Okolloh Former Managing Director, Omidyar Group in Africa

Revi Sterling Director, USAID W-GDP WomenConnect



Balloon Ventures

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