



Realising the mWomen Opportunity: A Framework for Designing the mWomen Business Case

Report authored by the GSMA mWomen Programme

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*If you would like additional information, please contact us through
www.mWomen.org*



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Introduction

"Women represent nearly two-thirds of the untapped market for mobile growth. Mobile operators aiming to be market leaders in five years' time must excel at bringing on new female subscribers."

—*Women & Mobile: A Global Opportunity, a report by GSMA, in partnership with the Cherie Blair Foundation for Women and Vital Wave Consulting, February 2010*

It is eye-opening facts such as this that led to the launch of the GSMA mWomen Programme in October 2010. The Programme's goal is to partner with the mobile industry and development community to define and mobilise the women's consumer segment in developing countries, which is where the majority of the untapped mobile market is to be found. This group is termed "underserved women" – women in emerging markets who, for social, cultural or economic reasons, are less likely to own a mobile phone than other groups.

The driving theory of the Programme is that by providing commercially-sustainable mobile technology-driven products and services to an additional 150 million underserved women, the GSMA mWomen programme will increase their access to vital information, networks and services, thereby accelerating women's leadership potential and empowering them to improve their own quality of life and that of their families.

A Framework for the mWomen Business Case

The GSMA mWomen programme presents here a framework for mobile network operators (MNOs) to develop their local mWomen business case. It is designed to help MNOs gather evidence that women are valuable mobile subscribers and highlight best practices and proposed approaches to targeting these women. Though regional and local contexts will factor heavily into each MNO's strategies, this document identifies commonalities among the emerging market MNOs and introduces a broad framework for analysis.

The framework is designed to be an overview of possibilities across a mobile proposition lifecycle, providing a step-by-step tool that can be picked up at any time in an MNO's segmentation strategy design. A key finding of the GSMA mWomen Programme's research is that the mWomen opportunity does not sit within any one specific MNO department. In fact, the mWomen opportunity – like any other form of market segmentation -- must inherently sit across all departments for commercial success. Thus the framework allows executives to find the opportunities, barriers, strategies and tools most relevant to them.

The GSMA mWomen Programme

In order to achieve these objectives, the GSMA mWomen Programme worked throughout 2011 with MNOs in key markets to develop the mWomen opportunity and create a framework for understanding the key profitability drivers. The creation of this framework has been enabled through the GSMA mWomen Working Group, a dedicated group of executives from the mobile industry who meet quarterly to share ideas and information. In addition, consultants have been placed in key markets in the Middle East, Sub-Saharan Africa and South and Southeast Asia, to explore hands-on the development of the MNO mWomen opportunity. Intensive research activities are still underway to continue to strengthen primary data on the women's segment in emerging markets.

The GSMA mWomen programme has also completed a research report, *Striving and Surviving*, from which the mobile industry can adapt tools and methodologies to analyse specific target populations. This report defines and analyses customer insights for the target populations in four very different but representative countries. *Striving and Surviving* is available at www.mwomen.org, alongside the tools necessary to conduct new research.

In the box below, you will find our key findings from the business case research so far.

Top 5 Recommendations for Realising the mWomen Opportunity

- Women represent the **largest untapped market** for mobile network operators in emerging economies. With penetration rates reaching capacity in many traditional segments, such as urban males, the closing of the mobile phone gender gap represents the largest opportunity for subscriber growth and a key opportunity for differentiation in the highly competitive mobile market.
- The internal business case for serving women in a target market must be **tied to overall corporate objectives**, with a clear commercial proposition in place. GSMA mWomen products or services created out of a sense of social obligation, rather than market opportunity, may not achieve lasting success once the current organizational sponsor leaves or moves to a new role.
- **Customer insights research is critical** to understanding the women's target market segment. Women represent a major opportunity for successfully developing new revenue streams in areas such as mobile health and education, but the products must meet real needs in the marketplace.
- **Connecting with women through branding and marketing** is a catalyst for sales and a reduction in churn. Women in emerging markets are a trusted source of product and brand recommendation in their communities. Further, when mobile companies connect with women's key needs – better opportunities for their children and family – they are more likely to remain loyal.
- **mWomen offerings should not “re-invent the wheel.”** Most MNOs already have existing services that resonate with women. Packaging and positioning the product based on customer insights research with women will be a “quick win” for creating popular mWomen products and services.

Using this document

This is a “living document,” representing a first examination of the mWomen opportunity, with regular updates to come in the future. With this in mind, it is being released now to generate feedback from the MNO community in order to strengthen and develop its findings. The next version of the framework will be released in August 2012 and will include new tools, such as an mWomen Marketing Toolkit.

Each of the five sections below demonstrates how to approach each component of this framework, which will in turn help define the mWomen Business Case for an individual MNO. The GSMA mWomen team will continue to work with the mobile industry throughout the next three years to implement these proposed strategies. Operators are encouraged to consider the frameworks introduced in this document and provide feedback to GSMA mWomen to adapt practical implementation models for each operator's target geography.

The Framework is organized into six steps displaying the life cycle that an operator could undertake to identify, develop, market and distribute an mWomen product or service. This includes the following information for each step:

- **Objectives.** A definition of what each step means in the context of an MNO developing an mWomen product, citing the key main goal areas.
- **Opportunities.** The positive factors that position underserved women as a viable new consumer segment.
- **Barriers to Overcome.** The potential hindering factors which are scoped through the lens of challenges that occur at each step.
- **Strategies.** Possible approaches observed or proposed during the GSMA mWomen's work with MNOs.
- **Tools and Tactics.** Specific tools and methodologies that the GSMA mWomen programme has developed or discovered.

The GSMA mWomen Programme looks forward to continuing to partner with MNOs to realise the potential of the women's segment and give underserved women a greater opportunity to use mobile in a way which eases the pressures they face and improves their quality of life.

mWomen: Opportunities and Barriers

Though the high-level business opportunity for subscriber growth through the women's segment is clear, realising this opportunity in the real world is often much more complicated. This is especially true for the pre-paid mobile offerings in emerging markets. This research has identified a clear set of opportunities and barriers MNOs must address in order to capitalise on the business potential of the women's segment.

Opportunities

Why Women?

Though the barriers detailed below may seem daunting, the opportunity in reaching the underserved women's segment can be of huge value to long-term growth and sustainability for MNOs in emerging markets. As customers, women present a great opportunity for lowering churn, adding revenue sources and acquiring new customers.

In underserved markets in the past, low penetration and a lower Average Revenue per User (ARPU) for the women's segment have been attributed to relatively low income levels, the traditional role of women in society and cultural barriers. However, we are amid an era of change across the developing world: women's literacy is improving, their traditional role is evolving, their income is increasing, and gender equality is advancing.

These changes are reflected in the fact that women's decision power is increasing, both within the household and in the community. In *Striving and Surviving*, researchers found that 24% of women living under US\$2 a day do in fact participate in joint decision making in their household purchases, including everything from appliances to children's education. In fact, GSMA mWomen researchers reported that during focus group discussion, some men even referred to their wives as the 'finance minister' or 'minister of the interior' of the family.

Building on Women's Influence



Women in emerging markets value brands they can trust and products that benefit their families. Though basic voice and SMS data initially suggested limited differences between genders, in-depth customer research combined with analysis of call data records suggests key opportunities.

- When a woman joins a network she is more likely to join the same network as her husband and relatives so as to benefit from cheaper "on network" calls. Once an entire household signs up with a network, it is more difficult for them to collectively defect and join a competitor network. Thus, a greater percentage of women subscribers on a network results in increased retention rates.
- Mobile phones and connectivity are critical for underserved women managing households, for everything from micro-coordination around children's whereabouts to serious emergencies. Mobile products that help underserved women to find a doctor during a child's illness, for example, will engender trust amongst women who are likely to share the positive experience with other women. Conversely, when a woman cannot get service during a moment of emergency, she will likely tell others about the bad experience, so trust is key.
- Once a woman feels a mobile product or service speaks to her needs, she is less likely to defect to a competitor. Women in emerging markets are searching for products that meet their pressing needs, as opposed to the newest technology, and brands that meet those needs are likely to find long-term subscribers.
- Targeting women also opens up new possibilities for strengthening a brand through affiliations with social programmes in communities. Studies in the US market found that

83% of Americans say they wish more brands would support worthwhile causes, and 41% have bought a product because it was associated with a cause. Emerging markets are demonstrating similar trends, and MNOs may be able to gain value from higher-income women consumers through programmes that target lower-income women.

Barriers

Mobile network operators are uniquely positioned to address many of the barriers women face in mobile phone usage and ownership across emerging markets. For example, MNOs are best placed to address affordability concerns and to deliver life-enhancing mobile services based on women's needs. However, the mobile industry has not yet fully concentrated its attention on the underserved women's segment, due to internal commercial and operational barriers, as well as challenges in reaching the woman consumer.

Commercial barriers

Commercially, MNOs have naturally selected the market segments that offered the highest immediate prospects for profit margins, which are often higher-income male clients in urban areas. Moreover, in markets yet to reach 100% penetration of mobile connectivity, the easiest route to immediate return has been to saturate the market with products that will increase the number of SIM sales, regardless of gender, often leading to tariff price wars.

This immediacy-focused approach to doing business, aspiring for quick financial return, is neither novel nor unique to the mobile industry. It does not, however, take into account the long-term sustainability of maintaining the mobile consumer. In a "quick-win" environment, mobile consumers are as likely to churn to competitors as quickly as they were to join an MNO. As will be shown in this document, **a key profitability driver for investing in women is their loyalty to brands and services that deliver against their needs.** In trying to realize this opportunity, mWomen champions within MNOs are likely to face internal opposition if there is no immediate, evident gain and should be prepared for the challenge.

Operational barriers

Critical to defining the mWomen opportunity is sizing the market potential. However, virtually all emerging market MNOs are working in a fast-moving pre-paid market, where there is little focus on tracking the consumer base, thereby making market sizing challenging. Furthermore, most MNOs do not have in-depth research on the women's segment, much less so on the underserved women's segment. This limited understanding of the consumer makes it difficult for MNOs to design and deliver products and services for underserved women, while the commercial barriers listed above make it challenging to get internal buy-in for investment into this needed research.

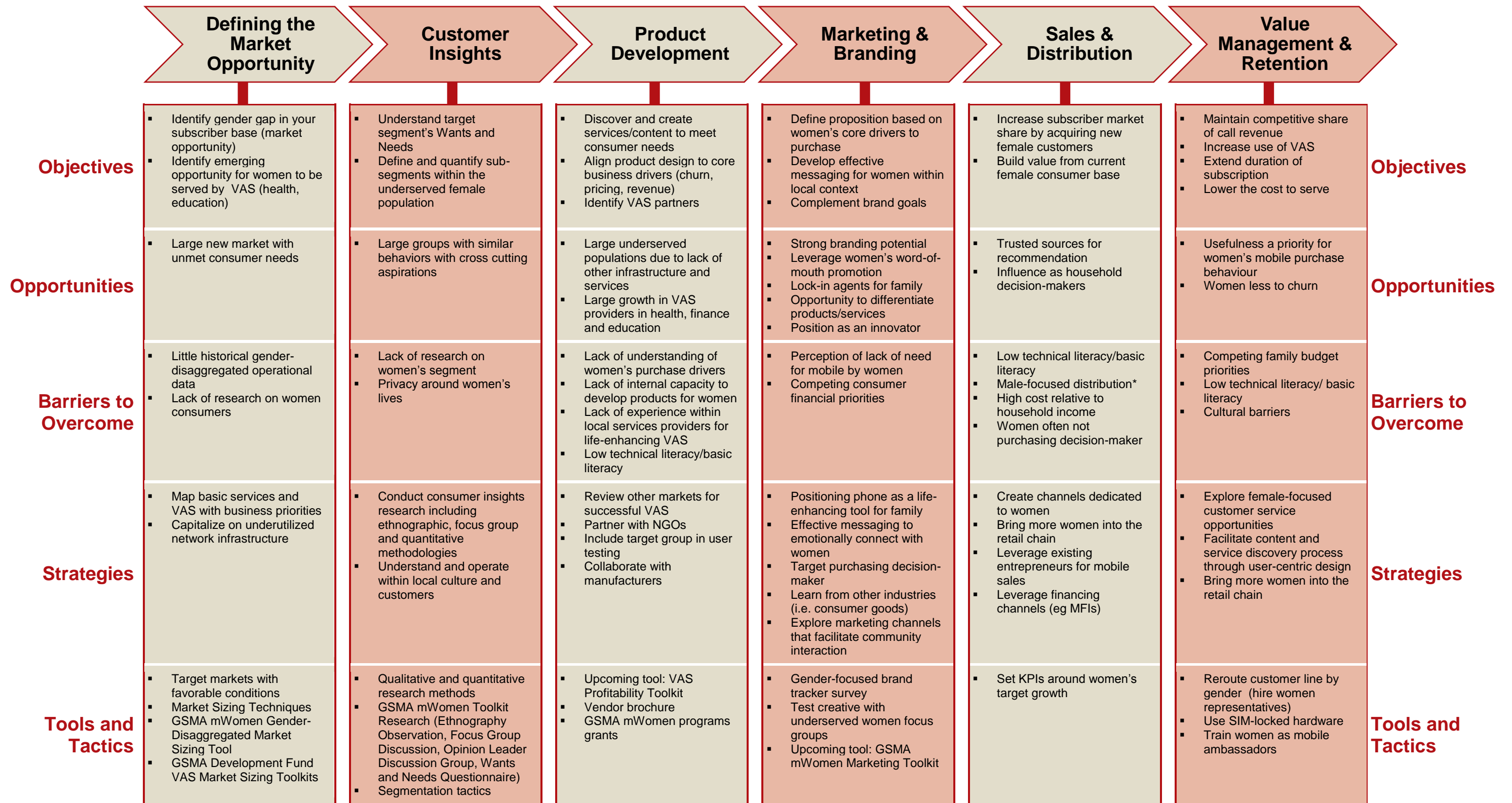
In addition, many mobile content providers (such as non-governmental organisations or traditional media companies) do not have readily available, locally-tailored life-enhancing content – such as health information or children's education tools – that are likely to have the most success with women. Creating such content from scratch represents additional costs to an MNO. To address these barriers, **the GSMA mWomen Programme has created tools and strategies to help MNOs more easily target underserved women**, while also highlighting tactics for longer-term internal shifts that will not only benefit the women's segment, but all segmentation strategies of the MNO.

Barriers to Reaching Underserved Women

Reaching the underserved women's segment is a challenge for many MNOs in emerging markets. In the GSMA report, *Striving and Surviving*, researchers found that in households where women are living under US\$2 day, the husband is most likely to get the first handset in a household. Therefore, MNOs must create **affordable solutions** which encourage multi-handset households in order to reach underserved women.

Indeed, in some cultures, MNOs must convince male heads of households to purchase products on behalf of women. Giving women access to communication technologies can be seen as a threat to male household control, or it may be deemed inappropriate for the woman to have access to the world outside of her home. Culturally sensitive messaging that focuses on the value of women's mobile phone ownership to the family unit as a whole will be crucial. Also, as underserved women in emerging markets often have less access to education than other demographics, it will be important for mobile products and services targeting them to be easy and intuitive to use.

Understanding the mWomen Proposition Lifecycle: A Guide for the Mobile Industry



* Market-specific conditions

* Assumes pre-paid consumers in South and Southeast Asia, Africa and the Middle East

Defining the Market Opportunity

Objectives

- **Identify gender gap in subscriber base.** Analysing the 'gender gap' is an important step to understanding an MNO's market opportunity. GSMA mWomen has provided a global and regional estimate of this gap (based on information available as of January 2010, which will be updated in 2012). However, because of the deep cultural and business environment variations between markets, it is important to evaluate the gap for an MNO's specific target population. While populations with a larger gender gap may present greater unrealized opportunities for growth, it should also be considered that a gender gap often indicates cultural barriers that must be addressed to reach this target population.

Country and Regional Level Calculation of Gender Gap

- **Step 1: Calculate the Number of Unique Mobile Subscribers.** Using GSMA's Wireless Intelligence Database, obtain figures for total number of connections.
- **Step 2: Account for Multi-SIM:** MNOs must account for the levels of duplicate SIMs reflected in the overall mobile subscriber data. The global estimate for average number of SIMs per user is 1.13, so a 13% adjustment could be made; however regions vary greatly for multi-SIM; Africa, for instance, has a near 70% multi-SIM rate.
- **Step 3: Account for Age of Population:** Following this adjustment, the resulting subscribers should then be compared to the total population between the ages of 14 and 74 with mobile coverage. In countries where mobile subscribers were in still in excess of the population aged 14-74 with mobile coverage, subscriber numbers must be adjusted down to equal the number of people aged 14-74 with mobile coverage.
- **Step 4: Determine an Initial Estimate of Total Female and Total Male Subscribers.** To determine reliable male/female subscriber data at the country level, the approach must be tailored to the target market. One approach that has been proven to work is to conduct surveys that achieve statistical representation at different levels of the population in a cross-section of low and middle-income populations living in rural and urban areas. These patterns of mobile ownership at the subgroup level can then be mapped back to the subgroups within non-survey countries with a similar demographic and economic profile.
- **Step 6: Iterative Process to Refine and Validate the Calculated Number of Total Male and Total Female Subscribers.** To further refine the calculations, the analysis can be further broken down by age cohort or region and verified to ensure that overall patterns remain at the sub-group level.
- **Step 7: Calculate the Gender Gap:** In the "Women & Mobile: A Global Opportunity" report, the gender gap is defined as how much less likely a woman is to own a phone than a man. The calculation of the Mobile Phone Gender Gap is Male Mobile Phone Owners minus Female Mobile Phone Owners divided by Male Mobile Phone Owners. For example, if 40% of all males and 30% of all females within a specific geography own a mobile phone, it can be said that women are 25% less likely than men to own a mobile phone. The gender gap is thus 25%.

- **Identify emerging opportunity for women to be served by mobile-delivered Value-Added-Services (VAS).** Value-Added Services are defined as additional revenue areas in addition to basic delivery technology provision. This includes such areas as extra content, on-demand services, or real-time communication support. Examples include traditional products such as voice mail, access to customer care, recharge of pre-paid, or breakdown services. Future growing VAS areas include entertainment, business services travel service, as well as "social services" such as health/medical helplines. Often, an operator partners with an outside product or service provider to market, manage and deliver these. VAS represent a large, future opportunity for growth in the mobile industry. This industry is in the nascent stages of development and the GSMA Development Fund is exploring each of these new markets in depth with the assistance of operators, governments and other partners.

Opportunities

- **Large new market with unmet consumer needs.** The underserved women's market represents one of the last "green-field" opportunities for mobile network operators. Much of the current cost of acquisition is spent bringing rotational customers back from competitors and price has become the key lever in trying to maintain subscriber numbers, ultimately threatening the sustainability of mobile business models. Acquiring these formerly unconnected and underserved customers presents an opportunity for the industry to grow resilient new revenues.

Barriers To Overcome

- **Little historical gender-disaggregated operational data.** Defining and sizing the underserved women's opportunity presents major challenges. There are currently few operators who are able to track gender-specific operational data, as outlined below in this document.
- **Lack of research on women consumers.** There is little research on underserved women consumers, as they traditionally have not been on the acquisition target map. GSMA mWomen's *Striving and Surviving* report (see www.mwomen.org) is an early attempt to address this lack of evidence.

Strategies

- **Capitalize on underutilized network infrastructure.** As operators expand their networks into rural areas to augment their markets, base station capacity is often under-utilized. The coverage far exceeds the connections at this time, so it is valuable to acquire new customers specifically in these areas and implement a strategy that aims to sign up new women as well as men subscribers.

Tools & Tactics

- **Market sizing techniques.** An important step in designing an underserved women's strategy is to size the Market Opportunity in a region or country. Wireless Intelligence data (available via subscription from the GSMA) provides detailed subscriber and penetration rates which, combined with available population data, can provide a clear market size. Please see the box below which details one methodology for calculating market size.

Market Sizing Techniques (alongside or alternative to gender gap calculation above)

Step 1: Size overall country market for underserved women

- Acquire population, statistics and income distribution via national census and/or World Bank data
- Calculate a reasonable approximation of the underserved female market, i.e. women at incomes of less than \$2 per day

Step 2: Size the incidence of women in the MNO's current subscriber base

- Obtain subscriber base for MNO programs as available and identify the number of females registered (such as through SIM registration, where possible)
- Mine data of active programs such as mobile money's operational data to determine usage patterns and subsequent insights by gender
- Extrapolate the approximate incidence of women in the entire base via sampling and analysis of gender established on other similar exercises
- Review existing research such as customer satisfaction surveys and brand tracker results with a gender focus
- Initiate an in-bound call centre campaign to tag subscriber accounts with the gender of the caller
- Launch push/pull SMS campaigns to collect gender information from owners

Step 3: Estimate operational data by gender (e.g., ARPU, churn, usage, acquisition cost,)

Most MNOs serving the underserved currently do not analyse consumer data by gender. Though the systems in place often do contain gender information, MNOs have not developed effective methods for applying this data to their strategies for targeting underserved women.

- Map female subscribers identified in Step 2 into the billing system to obtain usage, identify the incidence of terminations and new subscribers, and obtain the cost and selling price of the SIMS, swaps, airtime and village phones

- Map this data into underserved women-focused business priorities/targets

- **GSMA mWomen gender-disaggregated market sizing tool.** GSMA mWomen is developing tools that operators can employ to calculate and analyse potential market opportunities and drive new strategies targeting underserved women. A working version of an Excel-based Gender-Disaggregated Market Sizing Tool for basic and Value-Added services will be released during Spring 2012. This tool will guide operators in assessing their potential markets for new women customers. It will display how to evaluate male-to-female subscriber ratios, and predict the most viable new customers based upon global research into lifestyles and human development needs. Data from the market sizing exercise can be plugged into this tool to calculate the underserved women's market opportunity.

- **VAS market sizes - Health Value-Added-Services.** The mobile health market is estimated currently at US\$1 billion in value, growing to \$23 billion globally by 2017 (these figures are drawn from WHO and GSMA mHealth estimates). This includes products and services delivered via operator, government and private sector partners. Health products range from maternal health solutions to disease monitoring and control, as well as health systems support.

Example of Health VAS: Developed in partnership with Qualcomm, D-Tree International and Great Connection, Etisalat Mobile Baby is a complete mHealth ecosystem that brings together medical healthcare professionals, NGOs, pharmaceutical and insurance companies, and government to deliver affordable healthcare for all powered by mobile connectivity. In the regions in Tanzania where Etisalat first launched the service, there has been a substantial drop in baseline maternal mortality rates and 30 per cent increase in in-medical facility delivery rate. During 2012 the Etisalat Mobile Baby service will be rolled out across its operations in Afghanistan, Pakistan, Sri Lanka, Ivory Coast, Benin, Togo, Niger, Central African Republic and Gabon. EMB was the winner of the inaugural [mWomen Global Mobile Award for Best Mobile Product or Service for Women in Emerging Markets](#) presented by GSMA mWomen Global Champion Cherie Blair.

- **VAS market sizes - Financing Value-Added-Services** Such services enable women to easily access savings, micro-loan and insurance products. While it is difficult to estimate the total market size for all mobile-enabled financial services, we can observe that an estimated 1 billion people worldwide who have a mobile phone lack access to formal financial services, presenting an enormous opportunity for offering this new service (World Bank).

Example of Financial Services VAS: M-Pesa is a mobile phone-based money transfer service for Safaricom, an MNO in Kenya. M-Pesa is a branchless banking service, meaning that it is designed to enable users to complete basic banking transactions without the need to visit a bank branch. The continuing success of M-Pesa in Kenya has been due to the creation of a highly popular, affordable payment service with only limited involvement of a bank. As of November 2011, M-Pesa has over 14 million subscribers and well over 28,000 agents across the country.¹

- **VAS market sizes - Education Value-Added-Services.** These include services that can support girls and women in improving basic literacy and vocational skills. The worldwide market for Mobile Learning products and services reached \$3.2 billion in 2010. The five-year compound annual growth rate is 22.7% and revenues will reach \$9.1 billion by 2015, including market opportunity for all parties in developing and developed countries (source: Ambient Research). Though global, this market estimation demonstrates the opportunity available, and the need for operators to begin planning in order to optimize their share.

Example of Education VAS: BBC Janala is a BBC World Service Trust programme which teaches English language skills via a multimedia platform including mobile and TV to people in Bangladesh. By offering affordable English learning tools to millions of people, this offers them the chance of a better job and future. BBC Janala has partnered with Bangladesh's 6 key mobile operators, which have all opted to reduce the cost of the call program by 75%. As of November 2010, the service received more than 3.5 million phone calls². This shows how a mobile technology product can fill an educational niche with an engaging service.

¹ ^ www.nation.co.ke/business/news/-/1006/1258864/-/4hyt6qz/-/index.html

² BBC Janala: Trying To Learn Through Mobile Technology, Tech News, March 1st, 2011

Customer Insights

Objectives

- **Understand target segment's wants and needs.** The purpose of this step in the process is to understand the wants and needs of the consumers that will drive their purchases. Such a research effort then drives a customer segmentation strategy.
- **Define and quantify sub-segments within the underserved female population.** Once an MNO understands the size of the underserved female segment, they will need to further sub-segment this group in order to have actionable intelligence for the customer insights process. Examples of this sub-segmentation may include age, domestic workers or stay-at-home mothers, rural/urban variances, education levels, position of wife in polygamous marriages, etc.

Opportunities

- **Large groups with similar behaviours with cross cutting aspirations.** The underserved women's segment is a huge potential market with many shared aspirations to whom new products and services can be successfully targeted. For example, in India a recent report revealed that there are 260 million homemakers - by far the largest segment of women – who share a common set of priorities. As the *Striving and Surviving* report reveals, many of these women share similar concerns, such as the 68% who reported family health as one of their most pressing life priorities, or the 74% who said that better education for their children was one of their biggest aspirations.

Barriers To Overcome

- **Lack of research on underserved women.** As observed previously, until now there has been a lack of research on the underserved women's market, partly attributable to barriers including privacy around women's lives. The mobile industry – and indeed much of the world – knows little about the struggles and aspirations of many underserved women. Yet these women represent one of the largest opportunities for new users for the mobile industry.

Strategies

- **Conduct consumer insights research.** GSMA mWomen's *Striving and Surviving* report aims to better equip the mobile industry and its international development community partners with information on what mobile offerings will be truly relevant, affordable and accessible to underserved women. The driving theory behind this research is that any mobile product or service aiming to serve underserved women in a commercially successful manner must meet the actual lived needs of these women. Though the GSMA mWomen report was conducted only in Egypt, India, Papua New Guinea and Uganda, the research presents a model for similar insight studies in other MNO local markets.
- **Understand and operate within the local culture.** The major findings from the *Striving and Surviving* research indicates that priorities for women vary across regions, though the major focus is on basic human and socio-economic services such as health, education, and finance. MNOs must develop their own local insights amongst underserved women in order to realise the mWomen opportunity.

Tools & Tactics

- **GSMA mWomen's Research Toolkit.** All of the tools used for *Striving and Surviving* will be available for MNOs to adapt to their local markets. These tools are available on the mWomen.org web site. They include:
 - Ethnography Observation Guide – this is designed to understand the daily lives and challenges of underserved women through observation and appropriate, targeted probing. It will help MNOs understand women's daily routines, mobility patterns, the local places and spaces women meet and interact, and key sources of trusted information.
 - Focus Group Discussion Guides – these can help explore motivations for mobile phone up-take, the wants and needs of women in general and in relation to phones, as well as mobile phone and communication related behaviour. There are separate guides for men's and women's focus groups.
 - Opinion Leader Discussion Group – this is a guide to understanding the impact of the community (via cultural norms, practices, and attitudes) on women in general in order to arrive at a more nuanced and contextualized understanding of their lives.
 - Basic Customer Insights Questionnaire – this is designed to guide researchers in performing primary research in the field for interviewing individual women consumers.
- **Quantitative and Qualitative Research Methods.** To further define consumer insights for the underserved women's market, the techniques in the box below help to understand the segment and assess characteristics.

Quantitative data gathering techniques

Macroeconomic data / Brand Tracker

- Match national statistical data with internal MNO consumer brand research. Some MNOs refer to this process as a "Brand Tracker", which include studies that allow marketers to monitor the health of the brand and provide insights into the effectiveness of marketing programs.

What should be tracked?

- Each brand faces different issues, which often required customized tracking surveys such as measurements of awareness, usage, brand attitudes, perceptions, and purchase intent.

Segmentation samples

- After establishing segmentation, identify groups of customers to validate for each segment (about 500 in each group is recommended).
- Analyse customer's actual usage data and compare to the "stated" usage of group.

Qualitative data gathering techniques

Telesurveys

- Use Telesurveys to gain first insights into the preferences of women and their current usage of basic and VAS services.
- Use community registration data to identify female users.

Brand Tracker

- The Brand Tracker is an existing tool measuring areas such as customer satisfaction and brand awareness.
- Results should be filtered by gender to investigate differences between men and women.

Face-to-Face interviews

- Recommend using an external research company to conduct interviews with women living in urban and rural areas (target 1,000 + interviews).
- Investigate areas to include general preferences as well as approaches to specific VAS.

- **Segmentation tactics.** In performing a market segmentation exercise, one must observe both cultural and behavioural traits to understand barriers and guide a strategy to targeting underserved women. When segmenting, it is also important to analyse demographics, location, roles and functions in society.

Targeted Product Development

Objectives

- **Discover and create services/content to meet consumer needs.** The mobile industry must discover and create services/content to meet consumer needs, focusing first on basic services that target the 'utility gap' among underserved women by addressing basic and recurring needs, keeping in mind their capabilities. For instance, the *Striving and Surviving* research found that the majority of the underserved segment of the women's market prefers voice to text-based communications, largely due to technical and basic literacy challenges; therefore, this suggests pursuing basic calling and voice services, such as Interactive Voice Response (IVR).

Case Study: "Great Family" Product for the Homemaker

This Hebat Keluarga product marketed by Indosat, the second largest MNO in Indonesia, saw a strong uptake after its launch in July 2011. The package includes features tailored to the segment's needs:

- A Friends & Family peak offering focused on day-time calls. Previously, it had been assumed that that evening was peak time for all consumers. However, homemakers were found to make most of their calls throughout day as in the evening they were already in the company of their closest contacts. Homemakers were therefore found to use minutes most heavily throughout the day and lighter in the evening.
- Family finder services, offering location-based services such as monitoring children's movements.
- Validity extension. The product provides for an extended lifetime of the SIM card beyond the normal 15 days so that customers do not have to recharge as often.

Description

"It's always good to be close to family"



"Enjoy the great family package"

"UNLIMITED Calls to family, activation period, locating family"

- **Align product design to core business drivers (churn, pricing, revenue).** Product development must also align with favourable business drivers. As mentioned earlier, focusing on women's products creates an opportunity to acquire new customers, achieve lower churn rates, and identify new revenue opportunity. It is important to understand that these levers for underserved women are distinct from the mobile industry's traditional market, with its own specific set of risks and returns. The following table illustrates an example of such a business mapping analysis.

Business Priority Mapping Framework	
Step	Example of areas to assess
Determining fit with core capabilities	<ul style="list-style-type: none"> ▪ Leverages existing services ▪ Leverages existing channels ▪ Blends with existing skills, resource availability
Addressing barriers to entry	<ul style="list-style-type: none"> ▪ Cost of handset ▪ Technology literacy or language barrier ▪ Believability or trust issues
Identifying value-added to consumer	<ul style="list-style-type: none"> ▪ Makes the customer feel safe, independent and empowered ▪ Makes the customer feel connected to friends and family ▪ Improves customer status in a community - increases self-worth or self-esteem ▪ Increases customers' business opportunities ▪ Supports husband/males household confidence ▪ Encourages savings
Long-term sustained revenue, profitability	<ul style="list-style-type: none"> ▪ Creates customer loyalty / brand love, aids retention: effect on churn ▪ Impacts revenue ▪ Potential for enhancements (add-ons) ▪ Additional Opex impact, Likely Capex Investment
Market Position	<ul style="list-style-type: none"> ▪ Positioning operator as an innovator ▪ Enables powerful brand awareness ▪ Corporate Social Responsibility (CSR) - Being seen as giving back to the community

▪ **Identify VAS partners.** The ecosystem for life-enhancing VAS is evolving; identifying key successful partners in this space will provide leadership opportunities and competitive positioning to operators.

Opportunities

- **Large underserved populations due to lack of other infrastructure and services.** Access to services like education, health and banks are often more difficult to reach in rural areas, so mobile is an effective solution to deliver such services to these previously unreachable beneficiaries. This also provides an opportunity for an MNO to test services with a population that has an un-served/under-served demand.
- **Large growth in VAS providers in health, finance and education.** While still an emerging ecosystem, this is currently gaining many new entrants, with mobile money being the leading VAS category. The health and education categories are likely to follow soon.

Barriers To Overcome

- **Lack of understanding of women's purchase drivers.** Because of the generic nature of the basic MNO products - voice and SMS - many operators in emerging markets have not needed to invest in sophisticated consumer research; in cases where this research has been performed, gender was not often examined as a differentiator.
- **Lack of internal capacity to develop products for women.** Since few operators have underserved women as their current major customers, they do not have substantial experience creating products or running campaigns that target this segment.
- **Lack of experience within local services providers.** While many of the current local service providers in the areas of health, education and social services have excellent content and service programs, they do not have the capability to translate this content into an effective solution that can be delivered via mobile.
- **Low technical literacy/literacy.** Handsets and mobile services are often designed with the male, urban end-user in mind. Underserved women's level of literacy and numeracy is often lower than other demographics, making handsets difficult to understand and navigate. This is compounded by women's fear of the technology and societal feelings that access should only be for men. More than a third of the underserved women surveyed in *Women & Mobile* [see www.mWomen.org] expressed fear and concerns over the complexity of the technology or the level of literacy required using a handset.

Strategies

- **Review other markets for successful VAS.** Women are primary decision-makers on many potential VAS service areas including products and services for health, education, security, finance and agriculture.

VAS Areas

- **Security.** Security is an important factor in underserved women's lives. The *Striving and Surviving* report reveals that 58% of women who want to own a mobile in the future do so because it will help in "an emergency". Mobile products which improve safety and security in locations where violence and crime are major family concerns will clearly advance mobile usage and ownership. One such security product is the SwanAlert emergency system which enables users to send a short code alert message. This has been launched by operators in Sri Lanka and India. Another feature that some MNOs, including Orange UK and Idea India, are considering is the option for "calling at zero balance" - this creates a feeling of security as users can make calls even with no credit.
- **Health.** Improved health for family members ranks in the top three aspirations in the majority of markets for underserved women, since they generally bear the brunt of caring for sick family with limited savings and tend to have lower access to quality health services. While previously, these women did not have access to timely and affordable health information and services, mobile might provide this capability. There is a long list of health-related challenges which suggest clear opportunities for mHealth interventions – ranging from basic health information, to emergency services, to applications to assist in navigating the bureaucracies surrounding public services. In addition, where specific health problems such as HIV/AIDS comprise a social taboo, the mobile channel can help raise awareness and deliver information that may be difficult to gain elsewhere via the privacy of a personally-owned mobile phone.

Importantly, mHealth services should ideally complement and supplement current information sources used by underserved women. Integrated multi-channel campaigns delivering health information will inevitably be more effective than standalone efforts. For example, in Uganda, where radio is already a highly used information source, and radio via mobile usage is prevalent, a radio campaign highlighting a USSD code-triggered service on a handset could be an effective social intervention.

- **Agriculture.** Bharti Airtel in India invested in IKSL, a mobile agriculture service created in partnership with the GSMA and IFFCO (an agricultural cooperative). IKSL now has more than two million farmers receiving free agricultural information – an important development tool. As a VAS, the product reaches a financial break-even point at best for Bharti Airtel. However, the GSMA was able to show Bharti Airtel that customers using IKSL have significantly increased usage of non-VAS services such as basic voice and SMS. Therefore although the VAS itself was not profitable, the overall ARPU lifetime value of a customer using IKSL's VAS was significantly better than the average. In turn, Bharti Airtel was happy to continue to support and grow a marginally break-even VAS because of the positive revenue effect on their core services.
- **Financial services.** This is a large and growing area for underserved women's services. Evidence from the overwhelming success of the micro-finance model in underserved countries shows that women are reliable and successful financial executors. A wealth of research shows that women and men make financial decisions differently and they must be targeted with different strategies. As financial instruments become more sophisticated, MNOs and partners must consider the central and evolving role of women as financial services customers and decision-makers. The latest research on the use of M-Pesa in Kenya shows that an increasing number of users are women. "Amongst adults over 18 years of age, the share of men using M-Pesa saw a healthy jump from 25 to 54 per cent between 2008 and 2009. But the share of women using the product leapt even more, from 15 per cent to a level approaching gender parity of 41 per cent", according to a [recent report](#) by GSMA's Mobile Money for the Unbanked program.

- **Partner with NGOs and Development Community.** Governments, NGOs and donors who make up the international development community are exploring the vast potential for employing mobile to achieve positive human development outcomes. This presents a global opportunity for service delivery partnerships. Successful examples of product and service development exist in many underserved locations worldwide. The GSMA mWomen programme is enabling such partnerships worldwide, with USAID and AusAID as primary partners. These donor relationships connect the GSMA to the global field network of implementers. One of the primary functions of the GSMA mWomen programme is to connect and catalyse long-term sustainable relationships that benefit both operators looking to their business bottom line as well as development organisations seeking positive social outcomes.
- **Include target group in user testing.** The target audience of underserved women can be brought into the product development lifecycle through the use of focus group user testing.
- **Collaborate with manufacturers.** Partnering with handset manufacturers is another opportunity to tailor products to underserved women's needs. For instance, in the Philippines the new Panalo phone line is single-SIM, very light, and ultra-low-cost at just Php499 (about US\$12). The strategy is to increase cell phone penetration outside the cities and hopefully increase the average monthly usage of prepaid users. This is bundled at sale with a friends and family tariff. Also, Indonesian MNO Indosat is collaborating with Nokia to launch a package available on selected Nokia mobile phones which will include a special Nokia Life service focusing on women empowerment called "Info Wanita". This will include Indosat's Hebat Keluarga (Great Family) plan.



Tools & Tactics

- **Provide lower cost handsets.** For example, the Panalo phones are targeted to markets in the rural provinces of the Philippines and use a direct-to-home sales approach. Sales representatives go door to door, offering in person the US\$12 product to entire families. The move is meant to increase cell phone penetration outside the cities and hopefully increase the average monthly usage of prepaid users.
- **Upcoming tool: VAS Profitability Toolkit.** A VAS Profitability model for the women's segment will be useful for operators' partners to bolt on to existing internal profitability plans to assess the market opportunity. Types of VAS could range from health to education to agriculture. The model will allow operators the flexibility to incorporate factors specific to their locations and business challenges. Analytical factors will include: market sizing guide, customer acquisition rates, content licensing and/or development.
- **Vendor brochure: Map VAS vendors.** GSMA intends to create a vendor brochure to gather information on the capabilities, products and services of the vendor community. This will support vendors who specialize or have created services to develop women's mobile products.
- **GSMA mWomen programmes grants.** This grant programme will help operators identify and implement at scale new commercial and social opportunities, products and services for underserved women. To be launched in mid-2012, selected mobile network operators will receive focused technical assistance and support in designing and operationalizing the mWomen opportunity.

Marketing and Branding an mWomen Product

Objectives

- **Define proposition based on women's core drivers to purchase.** Understanding why women want to purchase mobile products and services is important to creating an effective marketing campaign.
- **Develop effective messaging for women within local context.** Understanding local context is important to positioning mobile as a life enhancing tool for underserved women:
- **Complement brand goals.** In targeting women, providers have a new opportunity to differentiate their brand's products and services and to position themselves as an innovator in the industry. Integrating brand goals within the local cultural context is crucial to achieving these goals.

Opportunities

- **Strong branding potential and word-of-mouth promotion.** Globally, research has found that women often have more connection to brand and are therefore stronger allies as consumers. One survey performed by an MNO in the US found that 70% of women do not like shopping for technology, but those who feel an emotional connection to a retailer are four times more likely to make a purchase. One of the findings in *Striving and Surviving* was that women in emerging markets also place importance on the emotional value of mobile, with many reporting great pride in ownership. Thus, connecting with women through branding and marketing is a catalyst for sales and a reduction in churn.
- **Lock-in agents for family.** When a woman becomes a mobile user she is also more likely to join the same network as her husband and relatives so as to benefit from cheaper "on network" calls. Once an entire household signs up with a network it is more difficult for them to collectively defect and join a competitor network. Thus, a greater percentage of women subscribers on a network results in increased retention rates.
- **Opportunity to differentiate products/services.** By addressing these new opportunities, MNOs can differentiate themselves in the marketplace.

Barriers To Overcome

- **Perception of lack of need.** The *Striving and Surviving* research reveals that underserved (and particularly lower income) women are rarely aware of the full range of mobile phone benefits, such as access to education, healthcare and income-generation opportunities. For example, although 84% of the women surveyed wanted more information on general health, when asked about whether they would like general health information through their mobile phones the demand dropped to 39%.
- **Competitive priorities.** There are also legal and cultural barriers that may prevent underserved women from owning productive assets, such as mobile phones. Male heads of households often see women's ownership of a mobile phone as a threat to their existing authority. In addition, women often express fear and concerns about the complexity of mobile technology. All these barriers must be addressed when marketing to underserved women.

Strategies

- **Position phone as life-enhancing tool.** The *Striving and Surviving* research reveals that most underserved women share common hopes about the benefits of mobile technology: these should be the focus of MNOs efforts to communicate their offerings. For example, contact with friends and family was seen as the overwhelming benefit, named by 80% of respondents. The second most important benefit was safety and security, with 58% saying a mobile would be useful in emergencies.
- **Effective messaging to emotionally connect with women.** One final message which has not been emphasized in previous studies, but which *Striving and Surviving* found to be important, is the emotional impact which mobile ownership can have on underserved women. The simple 'excitement' of owning a mobile handset should not be underestimated, nor the pride or self-respect which is engendered by ownership. For instance, Honda used a message of empowerment to promote its Hero Motorscooter to women (see below).

- **Include men where necessary in the decision-making process.** Addressing men's perception of mobile is crucial. The GSMA mWomen *Striving and Surviving* research found that in many regions, men are most often the ultimate decision-makers in whether women purchase their mobile phones. Men often perceive mobile phone as a threat to their family stability or personal authority; these barriers must be directly addressed.
- **Learn from other industries targeting underserved women.** Companies in many industries are realizing the importance of the female segment and are successfully engaging with women in underserved markets.

Empowering Messages: the Hero Hondo Motorscooter

In 2006, Hero Honda (now Hero MotoCorp) entered the scooter market with Pleasure, the first scooter designed and marketed specifically to women. In an effort to attract women buyers, the company opened the "Just 4 Her" chain of Pleasure showrooms, which catered to women consumers and had women sales executive and service supervisors. For the first time in the history of two-wheeler advertising, a product was targeted exclusively at women. Hero Honda has appealed to young women with campaigns playing on India's traditional restrictions on women and their activities. The advertising campaign and the brand tagline "Why should boys have all the fun?" has become a benchmark for "women's empowerment." The Pleasure advertising campaign was endorsed by Bollywood star Priyanka Chopra.



- **Explore marketing channels that facilitate community interaction.** Women are known to be the emotional connectors within the community, and this is a valuable element in delivering the message of new life-enhancing mobile services. Many global marketers are leveraging the network effect of targeting key community influencers to launch products and services in new markets. For the Hebat Keluarga campaign targeting women in Indonesia, the mobile operators employed marketing channels aimed at women, particularly housewives and often in community settings. This included sponsorship of events for women and in-store/supermarket videos.

Tools & Tactics

- **GSMA mWomen Marketing Toolkit.** The Marketing Toolkit (estimated delivery date: August 2012) will include an overview of best practices for marketing to women, including key female consumer drivers, a framework to determine return on investment for female-focused marketing spends, successful female-targeted product strategies (pricing and service packages, including handsets, tariffs and VAS) and powerful female-targeted creative strategies (psychographic drivers, key underserved media platforms). The Toolkit will also define success metrics for female-targeted marketing campaigns such as sales, retention, brand awareness and on-going VAS provision.

Sales and Distribution

Objectives

- **Increase subscriber market share by acquiring new female customers.** The underserved women market represents one of the last “green-field” opportunities for mobile network operators. Much of the current cost of acquisition is spent bringing rotational customers back from competitors and price has become the key lever in trying to maintain subscriber numbers, ultimately threatening the sustainability of mobile business models. Acquiring these formerly unconnected and underserved customers presents an opportunity for the industry to grow new revenues.
- **Build value from current female consumer base.** Selling new products and services into the existing base is a complementary opportunity, as the services developed to sell into existing subscribers will also help attract new subscribers, thereby capitalizing on women’s high word-of mouth marketing.

Opportunities

- **Trusted sources for recommendation.** As mentioned earlier, women in emerging markets are especially effective at conveying recommendations and are looked to as trusted advisors in purchasing decisions. They are also looked to as trusted sources of advice within the household and in the community. Once an MNO successfully begins to deliver services to this market, there is a great opportunity for viral growth.
- **Large, pent-up demand.** As the last segment to be connected, these potential subscribers will often benefit more by being connected than the early subscribers did because of the ubiquity of mobiles in their markets. For example, most of their husbands already have a mobile and many services are becoming available on mobile that were previously out of reach for consumers.

Barriers To Overcome

- **Low technical literacy/literacy.** One of the reasons that many women have been hesitant to take up mobile phone technology is the low level of technical literacy coupled with low general literacy. This creates an even larger barrier for operators, handset manufacturers and VAS providers.
- **Male-focused distribution.** This is a market specific barrier where women may be unable to go out into a retail environment and interact with male sales agents.
- **High cost relative to household income.** As *Striving and Surviving* reveals, 81% of women who did not want a mobile phone cited cost as a principle reason. As more and more relevant services are developed and delivered via mobile, the perceived return on investment for these women will evolve.
- **Women often not purchasing decision-maker.** Since women in developing markets are often not the sole purchasing decision-maker, they may be unable to obtain phones for their own use. Male consumers are often the primary asset holder, and in turn the first cell phone purchased for a family belongs to the male head of household, with the second phone in a household being reported as most often going to a first-born son. Giving women access to communication technologies can be seen as a threat to male household control, or it may be deemed inappropriate for the woman to have access to the world outside of her home. These cultural barriers are demonstrative of broad-based gender inequalities, of which the mobile phone gender gap is a symptom.

Strategies

- **Create channels dedicated to women.** MNOs must recognize the differences and opportunities that exist in selling and distributing to underserved women. Specific strategies which include women's groups offer an influential channel for communicating with underserved women. A high proportion of underserved women across multiple markets are members of such groups, which often exist as a way of sharing money and knowledge. Partnering with women's groups can be an effective way to reach underserved women at scale.
- **Bring more women into the retail chain.** Training existing mobile entrepreneurs to participate in the mobile retail chain can be an effective method to overcome technical literacy barriers and entice more women to purchase and use mobile services. This is because women are often more comfortable interacting with another woman or can better understand the needs of other women than men. For example, Electrolux has 15 stores across India that are fully owned and operated by women. The company strategy is the result of the belief that only a woman can fully understand the need of another woman. Vodafone in Qatar and Uninor in India employ similar strategies.

Vodafone Qatar, Al Johara. In order to overcome the problems associated with distribution to women in the country, Vodafone equipped and trained a sales team of women to sell mobile products at women's homes. This initiative allowed Vodafone Qatar not only to reach female consumers, but also to empower women. Vodafone provided the female sales agents with mobile products to sell as well as in depth training and support resources to enable the women to succeed in their entrepreneurial efforts.

Uninor, India. In India, the Uninor programme sustainably brought women into the mobile value chain. At the same time, Uninor saw the commercial benefits of increased revenue and improved brand awareness in rural communities. Female entrepreneurs were found to be so effective at Uninor that the pilot study has been scaled up and integrated into Uninor's core business strategy. The programme was a joint venture with Hand in Hand, an NGO that focuses on the empowerment of women as well as child labour elimination and education. The total sales of the pilot group of women increased over the period of study from the baseline of around 30,000 units (SIMS and recharge combined) in August 2010 to approximately 120,000 units by July 2011. An important finding for Uninor is that this evaluation pilot study has shown that several of the entrepreneurs have actually begun to outsell the usual Uninor retailers in their area. Given this successful income generation by the entrepreneurs, Uninor has committed to scaling the initiative further.

- **Leverage existing entrepreneurs for mobile sales.** Other industries have developed effective distribution methods from which mobile operators can learn. For instance, Unilever's Shakti Entrepreneur Programme helps this Indian consumer products company to reach the most rural areas of its target market.

Unilever's Shakti Entrepreneur Program. By recruiting village women as sales persons called Shakti Amma, and training them to communicate and sell Hindustan Unilever's (HUL) products in villages, the company reaches villages which do not have good road connectivity and where the penetration of media is poor. HUL provides the women with training and micro credit to start their own businesses selling HUL products. The project was first piloted in 2000 in Andhra Pradesh; in 2002 it expanded to two states and by the end of 2004 had grown to over 13,000 Shakti women entrepreneurs in 12 states. Today there are about 45,000 Shakti Ammas across 15 states in India. On average, a Shakti Amma sells Rs 10,000–15,000 worth of HUL products, providing a regular income of Rs 700–1,000 every month. Shakti distributors now account for 15 per cent of the company's sales in rural India.

- **Leverage financing channels (e.g. Micro-Finance Institutions (MFIs)).** There have been many partnerships between handset manufacturers and microfinance organizations where the MFI has provided up-front capital for their clients to purchase a handset, breaking the repayments into more manageable amounts for underserved women. This also enhances any commercial activity that these women are undertaking, increasing their likelihood of successful repayment of the MFI's loan.

Tools & Tactics

- **Set Key Performance Indicators (KPIs) around women's target growth.** Within an operator's management, MNOs can set a target for acquiring women into the subscriber mix. It is known that sales channels respond to targets, and as operators begin to define the value of the female subscriber in terms of new service revenue and as a lock-in agent for the family, they can appropriately set KPIs and alter the commission structure to incentivize closing the gender gap in their market.

Value Management & Retention

Objectives

- **Maintain competitive share of call revenue.** In a multi-SIM environment, which many emerging markets are, subscribers will choose which SIM provides better value for them to make any specific call. Ensuring that women and their husbands are both on an operator's network will influence the total call revenue of their network.
- **Increase use of VAS.** Building revenue from non-voice and text services is crucial for operators in the many markets where the value of voice and text services is falling.
- **Extend duration of subscription.** With increasingly high levels of churn and customer rotation in emerging markets, keeping subscribers on a network for longer is critical to long term sustainability and retention.
- **Lower the cost to serve.** Many consumers in developing markets may provide lower ARPU than other segments, so finding efficiencies in reducing the cost to serve is essential to profitability.

Opportunities

- **Usefulness a priority.** Because women are less driven by new technology as consumers (according to focus groups conducted by GSMA mWomen), they are more likely to remain loyal to a service provider as long as the provider continues to provide the expected utility.
- **Women less likely to multi-SIM.** GSMA mWomen research has indicated that women are less likely to own multiple SIMs than the average subscriber base in countries where the programme has conducted research.
- **Less likely to churn.** GSMA mWomen research also shows that women tend to stay on networks 15 per cent longer than men.

Barriers To Overcome

- **Competing budget priorities.** For underserved women, owning a mobile competes with critical priorities such as food and housing for a small and tightly managed disposable income. GSMA's *Striving and Surviving* report found that 81% of women who don't own a mobile and don't want one cite cost as the major factor. However, tight budgets could also provide an opportunity, if MNOs can demonstrate that mobile-enabled services may provide savings; for instance, being able to deliver a message over long distance via mobile is much cheaper than the alternative cost of local transport to deliver the message in person.
- **Low technical literacy/ literacy.** Low technical and basic literacy can slow the uptake of VAS that rely on the reading of text or applications for use. In *Striving and Surviving*, it is revealed that 22% of the women participants who did not want a mobile were worried that they wouldn't know how to use it. Further, while 77% of women had made a mobile phone call, only 37% had sent an SMS, regardless of literacy levels.
- **Cultural barriers.** In some cultures it is considered inappropriate and undesirable for women to talk to male custom support staff; this requires alternate servicing strategies.

Strategies

- **Explore female-focused customer service opportunities.** Women are often more comfortable in obtaining assistance from other women, especially when it comes to technical issues. However, this phenomenon is market specific and not appropriate in every setting.
- **Facilitate content and service discovery process through user-centric design.** Limited technical and basic literacy may also hinder a woman's use of the phone after purchase and make them reluctant to explore new products and services. Solutions which address these challenges are necessary to gain additional value from female customers.
- **Bring more women into the retail chain.** More women need to be brought into the retail chain. Women are shown to be more comfortable making purchases from other women, as women are more trusted sources of recommendation. This is especially true for family-related, life-enhancing products and services.

Tools & Tactics

- **Reroute customer line by gender (hire women representatives).** If possible, call centre responses should be routed by gender, with female representatives charged with handling female-specific issues.
- **Use SIM-locked hardware.** SIM locked handsets allow operators to subsidize the initial cost of the handset to underserved subscribers while encouraging loyalty to their network.
- **GSMA mWomen Design Challenge.** The GSMA mWomen programme will launch a competition to catalyse designers to create solutions that will make the user experience much more seamless for underserved women. Competition entries may include voice-based manuals, locally relevant, in-language handset designs or unique technical literacy training programs with NGOs. The aim of this challenge is to identify innovations that make the user experience for underserved women much more user friendly and relevant to their lives. This activity will help to address the barrier of women's technical literacy. Today's mobile handsets and manuals are not designed with the underserved women's user experience in mind. Underserved women's lack of technical ability includes not knowing how to navigate around the handset, moving from menu to menu, and not understanding the breadth of opportunity and content within that menu. This lack of technical ability can be attributed in part to women being in the more marginalized sectors of society; therefore many do not have access to education.

Conclusion and caveats

This report is designed to be a starting point for MNOs looking to tap into the huge potential of the underserved women's market, but there is a lot more work to be done before this potential is fully explored, let alone realised. Many of the findings are drawn from the GSMA mWomen consultants in the field and from conversations with the mWomen Working group, as well as from the detailed research involved in preparing the GSMA mWomen *Striving and Surviving* report.

It is important to note that this research only covered a limited number of countries and therefore does not provide a definitive guide to reaching the hundreds of millions of underserved women across the planet. However, the GSMA mWomen team hopes that all its available tools will act as a catalyst for further exploration of the market, taking us closer to the ultimate goal of meeting the needs of underserved women. To this end, the tools referenced throughout are publicly available at www.mwomen.org. The hope is that these tools will equip others to go into countries we were not able to reach and talk to a new set of women beneficiaries and potential mobile owners.

This document is being released now to generate feedback from the MNO community, allowing us to strengthen and develop its findings. The next version of the framework will be released in August 2012 and will include new tools, such as an mWomen Marketing Toolkit.

One thing which is clear: underserved women represent the largest untapped market for mobile network operators in emerging economies. The closing of the mobile phone gender gap represents the largest opportunity for subscriber growth and a key opportunity for differentiation in the highly competitive mobile market. Yes, there are many challenges and barriers to be overcome, as this document has shown, but MNOs which are successful will not only gain a profitable and loyal new customer base, but will also improve the lives of those customers in many meaningful ways. The GSMA mWomen team is looking forward to working closely with our partners in the mobile industry to make this bright future a reality.

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Glossary

Emerging Markets/Developing Countries

Includes all countries classified as low income, lower-middle income or upper middle income by the World Bank. These countries have a 2008 gross national income per capita of USD \$11,905 or less.

GSM Association (GSMA)

Represents the interests of mobile operators worldwide. Spanning 219 countries, the GSMA unites nearly 800 of the world's mobile operators, as well as more than 200 companies in the broader mobile ecosystem, including handset makers, software companies, equipment providers, Internet companies, and media and entertainment organisations. The GSMA also produces industry-leading events such as the Mobile World Congress and Mobile Asia Congress.

Mobile Network Operator (MNO)

A mobile phone operator that provides network, voice, and data services to mobile phone subscribers.

Non-Governmental Organisation (NGO)

A legally constituted organization created by natural or legal persons that operates independently from any government. The term is usually applied to organizations that pursue a wider social mission.

Underserved Women

Women in emerging markets who, for social, cultural or economic reasons, are less likely to own a mobile phone than other groups, with all the benefits mobile technology can bring.

Value-Added Services (VAS)

Defined as additional revenue areas in addition to the basic delivery technology provision, include such areas as extra content, on-demand services, or real-time communication support with examples including traditional products such as voice mail, access to customer care, recharge of pre-paid, or breakdown services; future growing VAS areas include entertainment, business services travel service, as well as "social services" such as health/medical helplines and other essential social services.