GSMA mWomen
Seminar and Working Group Meeting
Summary Notes

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Contents

GSMA mWomen Seminar: Unlocking the Potential

Co-hosted by Visa Inc. and Ooredoo (formerly Qtel Group)

Keynote

Cherie Blair, Founder, Cherie Blair Foundation for Women

- The Cherie Blair Foundation for Women uses technology to promote entrepreneurship among women
- It aims to address key barriers such as lack of skills, access to capital and cultural constraints
- Statistically, women have lower financial literacy than men
- Banks are still often reluctant to give women loans, despite higher repayment rates among women compared to men
- Mobile financial services (MFS) can be a useful tool to provide access to capital
- Training women as MFS agents can increase adoption of these services among women
- MFS providers should invest in understanding women as customers and active financial managers

Research findings on women's wants and needs for MFS

Daryl Collins, Director, Bankable Frontier Associates and Susie Lonie, Consultant and Associate of Bankable Frontier Associates

Highlights of the new GSMA mWomen and Visa Inc. report *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*, field research for which was conducted by Bankable Frontier Associates in Indonesia, Kenya, Pakistan, Papua New Guinea and Tanzania.

Women are active financial managers:

- Women in developing markets are an important potential customer base for MFS providers
- They are active household financial managers: although not the breadwinners of the household, 75% of those surveyed bring in an income of some sort
- Women tend to undertake a high volume of low value transactions
- They frequently make everyday household expenses: 33% pay bills or send remittances, and ~60% save

MFS can better meet women's needs for convenience, reliability, security and privacy than many of the formal and informal tools they use today

However, there are challenges that must be overcome to enable widespread adoption of MFS. While men also experience some of these challenges, they usually more acute for women, who are more likely to:

- Be unaware of MFS available in the market
- Lack of trust or understanding of MFS
- Not have sufficient access to or support from local agents
- Encounter market-specific barriers such as perceived lack of documentation for registration
- Lack access to a phone

MFS providers have a number of opportunities to overcome these challenges and realize the potential of the women's segment:

- Increase awareness and understanding of MFS, by tailoring traditional marketing to include women and investing in consumer education to reassure potential users
- Strengthen agent networks
- Address country-specific barriers to adoption
- Ensure women's needs for convenience/reliability/security/privacy are integral to the entire customer service offering
- Increase mobile access for women

If MFS providers are able to meet women's needs for MFS, they not only will attract and retain more women, but also more men, enabling them to build scale and stability in their MFS businesses.

Panel discussion: Leveraging insights on women to design MFS

Moderator: **Spencer Ante**, Deputy Bureau Chief, New York Corporate Bureau at the *Wall Street Journal*
Panellists: **Roar Bjaerum**, Chief Financial Services Officer and Head of Easypaisa, Telenor Pakistan
Aletha Ling, Chief Operating Officer, Fundamo, a Visa Company
Maura O'Neill, Senior Counselor and Chief Innovation Officer at U.S. Agency for International Development

Key levers to increase women's adoption of MFS

Aletha:

- Strengthen distribution model/agent network: choose agents carefully, ensure they are incentivised and equipped effectively
- Consider integrating women as agent in the network
- Ensure distribution models respect women's privacy
- Increase interaction within and broaden the MFS ecosystem, e.g. look to vertical industries such as healthcare and agriculture to see how mobile payments could be applied
- Ensure communications, education programmes and the services themselves use the local vernacular. For example, the concept of 'saving' is expressed differently in different markets and so correct local terms need to be used to ensure consumers clearly understand the MFS offer.

Roar:

- Educating women is vital: concentrate less on designing special offerings for women, and more on how you communicate them to consumers, e.g. Telenor Pakistan's savings products are targeted at women, based on the cultural view that women are the 'safe keepers' of funds
- Partnerships are important to educate and reach women, e.g. Telenor Pakistan partners with a range of non-profits and social enterprises to leverage their expertise, networks and relationships with local women
- Increase women's access to and ownership of mobiles by showing women and their families the value of services, such as MFS, on the phone
- Consider ways to encourage registration of women to MFS, e.g. Telenor Pakistan is considering a door-to-door registration programme for women to overcome mobility barriers in the traditional culture.

Aletha and Maura: Focus on customer activation rather than just signing women up for MFS; this helps achieve scale, e.g. in Ghana, there are 1.9m accounts but only 40,000 used on monthly basis

Maura:

- Governments should act to ensure people's money is safe in MFS; this can include innovating on identity programme technology to prevent fraud, as many women in the developing world lack formal identification documents
- Policymakers should regulate 'lightly and smartly' to enable benefits of MFS to impact low income users, especially women
- Governments and MFS providers can collaborate to deliver social welfare payments via mobile
- Government agencies should not subsidise handsets, but work to reduce total cost of mobile ownership for low-income users [*See Policy Recommendations to Address the Mobile Phone Gender Gap for details*]

Commercial sustainability of serving women with MFS

Roar: Profitability is possible in the long-run, but significant upfront investment required, e.g. in the agent network with a ~7-10 year payback period; similar to standard operator strategy

Aletha:

- Achieving scale is key to profitability
- Business models need to be market-specific
- Conduct market research to ensure services are relevant

Aletha and Roar: Operators can consider subsidising life-enhancing value added services supported by MFS, as they will obtain revenue from future transactions, e.g. Telenor Pakistan works with health providers and subsidises the service, receiving revenue from the transactions

Case study: serving women at scale

Erik Meijer, Director and Chief Commercial Officer, Indosat and Hesti Diyahanita Priamsari, Division Head Professional Segment, Group Segment Management, Indosat

- Market segmentation in late 2010 acknowledged women home-makers as a distinct consumer segment with unique mobile characteristics and needs
- From these insights, Indosat developed the first package in Indonesia to serve unique needs of home-maker segment, 'Hebat Keluarga':
    - Unlimited friends-and-family calls during peak times for the segment (off peak for the average subscriber)
    - Extended SIM validity period
    - Family finder GPS application
    - Low subscription rate
- Results: in less than one year it had 1.2 million subscribers
- Indosat then partnered with Nokia to develop the offering with information services for women in general ('Info Wanita') and for women entrepreneurs specifically ('Usaha Wanita' **-** in partnership with Cherie Blair Foundation for Women and Nokia)
- Future plans include:
    - Create 'business in a box' product for businesswomen
    - Partnering with the Indonesian government.

Panel discussion: unlocking potential through user experience design for women

Moderator: **Chris Locke**, Managing Director, GSMA Mobile for Development
Panellists: **Ann Mei Chang**, Senior Advisor for Women and Technology in the Secretary's Office of Global Women's Issues at the US Department of State
Steve O'Connor, IDEO
Sean Paavo Krepp, Country Director Uganda, Grameen Foundation

Key issues to consider when designing smartphone interfaces for women
Steve:

- Important to get the balance between good user experience and effective technology behind the platform
- Critical to understand user behaviour first before designing a product
- Designers need to consider not just the phone, but the whole end-to-end user experience/ journey, e.g. overcoming access to power challenges.

Sean:

- A trusted intermediary (like an agent/mobile distributor) can be essential to help educate women and improve user experience
- 'Icon-based' platforms can go a long-way in improving user experience for low-literacy users.

Ann Mei: Don't wait for handset manufacturers; the whole industry has the opportunity to pilot and iterate now to see what works

Smartphone introduction - barriers
Ann Mei:

- The recently published Intel Report *Women and the Web* illustrates the internet gender gap, highlighting similar barriers to those hindering women's mobile phone ownership in emerging markets
- Affordability and cultural barriers are especially significant, in addition to women not feeling safe online
- Smartphones (especially those built on Android, which is open source) will become the primary method of internet access over the coming years so it's important to address these barriers when designing smartphones

Sean:

- The affordability barrier can be alleviated by
  - Lobbying for governments to decrease taxes on handsets
  - Reducing broadband prices
  - Sharing agent networks to get to a cheaper, interactive distribution model for smartphones.

Winners of the GSMA mWomen Design Challenge

Sponsored by Ooredoo (formerly Qtel Group) and in partnership with USAID and AusAID, the GSMA mWomen Design Challenge sought to redefine the smartphone user experience for resource poor women in emerging markets. Chris Locke, Cynthia Gordon, Group Chief Commercial Officer, Ooredoo, and Maura O'Neill congratulated the winners as follows:

- **Grand Prize**: 'Sahel Shake' by Jeremy Canfield, Sarah Fathallah and Angel Kittiyachavalit (USA)
- **Second Prize**: 'mpower' by Aloke Pillai of the York Sheridan Design Program (Canada)
- **Emerging Talent Prize** (reserved for an entry from emerging markets to ensure entrepreneurs are able to compete alongside professional design firms): 'Simplified Grayscale Power Efficient Interface' by Raphael Mutiso (Kenya).

GSMA mWomen Working Group Meeting

Welcome remarks and introduction

Beth Gertz, Director, GSMA mWomen Programme

Update on the GSMA mWomen Programme strategy, objectives and activities.

- Activity highlights:
  - First operator grant from pilot round is in contracting phase
  - Increased technical advisory support to operators
  - New research released in partnership with Visa Inc.: *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*
  - GSMA mWomen Design Challenge, sponsored by Ooredoo (formerly Qtel Group) and in partnership with USAID and AusAID, is raising awareness of the importance of designing for resource-poor women's unique needs
  - GSMA mWomen Marketing Handbook launched (see below for details).
- Plans for next quarter:
  - Launch second round of Innovation Fund grants for operators and later, non-governmental organizations (NGOs)
  - Launch refined advisory service approach
  - 1-2 case studies on operator action
  - New webinar series
  - Mobile Asia Expo and more regional meetings with operators.

Presentation: GSMA mWomen Marketing Handbook - Altai Consulting

Emmanuel de Dinechin, General Partner, Altai Consulting

The GSMA mWomen Marketing Handbook, produced in partnership with Altai Consulting, is an operational resource for mobile network operators and other members of the mobile ecosystem to improve their approach to marketing to low-income women in emerging markets. It offers an approach and examples from the mobile industry as well as other industries and the development community.

- **Overview of the Marketing Handbook**
  - **Generate consumer insights**: Advises how to leverage existing data to better segment and target women in subscriber base. When additional research is needed, sometimes partnerships can help operators conduct focus groups, etc.
  - **Develop your product**: Advises how to adapt or create a new product (such asa tariff plan, a device or a service) targeted at resource-poor women.
  - **Brand and promote**: Offers suggestions for branding to reach women, including marketing communications tactics suited for resource-poor women
  - **Distribute and sell**: Explains how to evaluate existing distribution channels and or to design new mechanisms to reach resource-poor women, including those living in more difficult-to-reach rural communities
  - **Monitor and evaluate performance**: Provides examples of key performance indicators (KPIs) to monitor when launching a pilot project.

Presentation: Mobile money and women in Afghanistan - USAID

Kathleen McGowan, Afghanistan/Pakistan Senior Policy Analyst, USAID

Presentation of new research on mobile services and women in Afghanistan.

- Women in Afghanistan have increased access to mobile considerably in the last two years
- Key findings:
  - Between direct ownership (48%) and borrowing (32%), 80% Afghan women have access to a mobile phone
  - 67% of women who own a mobile phone have acquired it just in the last two years
  - Social norms (53%) and cost (49%) are the two greatest barriers to access
  - 94% of those surveyed say they do not fear technology
  - 88% say if social and cost barriers were removed, they would acquire a mobile phone
  - 30% of women surveyed can read an SMS
  - 25% of women are accessing social and commercial services

Member 'Round Robin'

Members were asked to present in four minutes an overview of their mWomen strategy, the results they saw thus far, and their key insights for others in the room.

- **Ann Mei Chang, Senior Advisor for Women and Technology in the Secretary's Office of Global Women's Issues at the US Department of State**
  - Involved in the recent Dalberg and Intel Corporation report, 'Women and the Web,' that highlights an even greater gender gap (nearly 25%) regarding Internet access than that which 'Women & Mobile: A Global Opportunity' identified for mobile (21%) in 2010
  - In sub-Saharan Africa, there are twice as many men as women on the Internet.

- **Kirsten Gagnaire, Global Director, MAMA**
  - MAMA is a public-private partnership between USAID, Johnson & Johnson, the United Nations Foundation, mHealth Alliance, and BabyCenter to engage an innovative global community to deliver maternal health information via mobile
  - The programme has a global framework of SMS/IVR messages covering health issues (such as diet and health checks) in a user-friendly way and are timed to the age and stage of a woman's pregnancy or newborn
  - Messages are available to be adapted by organizations reaching women in poverty. They have been accessed by over 110 organizations in over 50 countries around the world with a goal to reach over 20 million women

- Programme is localised via MAMA country implementations in South Africa, Bangladesh and soon in India, e.g. In Bangladesh, husbands and mothers-in-law make decisions related to women's health, therefore these 'gate keepers' as well as the women themselves are targeted. In South Africa, the popular platform Mixit is used as a delivery channel.

- **Tom Bryant, VP Global Distribution, Digicel**
  - Tom raised the point that the cost of devices, rather than their design, is the main barrier to access
  - Highlighted that other barriers to women's access include the lack of electricity at home and the fact that people are charged extremely high fees to charge their phones when off grid
  - Expects the launch of a phone with a solar panel for $22 or less imminently.

- **Chra Hussain, Planning & Research Senior Manager, Asiacell**
  - Iraqi operator Asiacell won the Global Mobile Award for Best Mobile Product or Service for Women in Emerging Markets for its Almas Line product
  - Research in 2009 showed that mobile penetration amongst women was very low compared to that of men
  - Due to difficulties gathering women for focus groups in the traditional culture of Iraq, they used a research agency which partnered with NGOs
  - The focus groups surfaced the following key barriers to access::
    - Visiting shops run by men
    - Male harassment of women via the phone
    - Women's lack of purchasing power.
  - The Almas Line was developed to overcome these barriers. It included:
    - Step charging, offering a 50% discount after the third minute
    - Freedom for women to choose their own off-peak hours
    - Discounted rates for off-network calls
    - A free 'bye-bye' service that blocks potential harassers from calling or texting
    - An advertising campaign that encouraged men to allow women to use mobile phone.
  - Since the launch of the product in April 2011, the proportion of Asiacell's female customers has grown to close to 40% and about 1.8 million women in Iraq have been connected to friends and family.

- **Jean Fernandez, Senior General Manager - Customer Care, Mobitel**
  - Sri Lankan operator Mobitel's mWomen offering Liyasara, based on consumer insights research and tailored to the needs of Sri Lankan women, was nominated for the GSMA mWomen Global Mobile Award 2013
  - Launched on International Women's Day 2012, Mobitel was the first Sri Lankan service provider to launch a mobile tariff plan designed for women with the objective of closing the gender gap in mobile phone penetration by making the mobile phone a life enhancing tool for women
    - Launched as a mass market product with island wide advertising/marketing campaigns including social media and non-traditional below-the-line marketing channels.
    - Package consists of a free value bundle of voice (minutes) SMS, Data, Value Added Services (VAS), Special IDD rates and a comprehensive insurance cover on accidental death, death due to natural causes and permanent disability.
    - Includes a dedicated voice portal with information on maternal health, child psychology, cerebral palsy, diabetes awareness & prevention, cancer awareness, etc. Number of unique users per month is an average of 20,000 +
  - Planned mWomen projects for this year include a public-private partnership to promote mobile-based learning among rural women in farming communities. Launched as a pilot project, commercial scale up is planned by September 2013.

- **Lasantha Theverapperuma, Head of Business – Telecommunications, Dialog Axiata**
  - Sri Lankan operator Dialog is creating new distribution and sales channels to reach women and has increased the number of women in its distribution channels to 20%
  - The company has launched an SMS based emergency alert service, which works even if there is no balance on the account and which is seen as particularly appealing to women
  - Its eTeacher service is a web-based programme for lecturers to upload lessons which students can download. Dialog is looking into how this serves women discouraged from attending in person lectures due to conservative social norms regarding women mixing with men.

- **Shawn Covell, Vice President, Qualcomm's Wireless Reach Initiative**
  - Qualcomm believes access to 3G and next-generation mobile technologies can improve people's lives. Qualcomm's Wireless Reach™ initiative is a strategic program that brings wireless technology to underserved communities globally. By working with partners, Wireless Reach invests in projects that foster entrepreneurship, aid in public safety, enhance the delivery of health care, enrich teaching and learning and improve environmental sustainability
  - For the past five years, Wireless Reach has been collaborating with Grameen Foundation and Ruma, a social enterprise, to enable female entrepreneurs in Indonesia. Through this program, women provide a range of mobile phone-based services to people in their communities, including more rapid and less costly access to information.
  - One example of a service is a day job search application, which connects Indonesians to informal sector job opportunities, increasing the chances of a stable income for the household. Through this subscription service, job seekers pay entrepreneurs in their community to receive a daily message with a job listing that meets three criteria: their location, their specified job category and their preferred salary range.
  - As of January 2013, there were more than 15,000 entrepreneurs serving more than 1.5 million unique customers in Indonesia. Of these, 84 percent of the entrepreneurs are women – and one hundred percent of them are profitable. Approximately half of the entrepreneurs who stay in the program for at least four months lift themselves out of poverty, which the World Bank defines as US $2.50 per day, and nearly double their income.
  - Wireless Reach also collaborates with the Cherie Blair Foundation for Women on a project to support women entrepreneurs in Malaysia. The project aims to enhance women's skills and knowledge in the areas of business and technology by leveraging the Mentoring Women in Business Program developed by Cherie Blair Foundation for Women, which combines mentoring with technology to offer cross-border support to unlock the potential of women entrepreneurs.

- **Anant Nautiyal, Head – Mobile Technology Programme, Cherie Blair Foundation for Women (CBFW)**
  - CBFW empowers women running businesses in emerging countries through three programmes that focus on capacity building (Enterprise Development Programme), mentoring (Mentoring Programme) and technology (Mobile Programme).
  - Important to understand women's needs in market before offering solutions to perceived problems. The Mobile programme adopts this approach to develop bespoke solutions for women entrepreneurs in specific contexts.
  - CBFW is working on a project with Tigo in Ghana, Rwanda and Tanzania, designed to enable over 4000 women to join the Tigo Cash retail chain as agents and receive valuable access to loans and hands-on business and financial literacy training. The project is supported by a grant from USAID.
  - Another CBFW project makes use of the Nokia Life platform to deliver tailored business tips to women entrepreneurs in different countries. The service has so far been launched in Nigeria and Indonesia, and racked up 15,000 users within the first two months of launch. The project is supported by a grant from ExxonMobil.

    - A third project that CBFW is engaged in is with Vodafone in India, where they have developed a mobile supply chain management tool for a women's owned and run rural cooperative with SEWA.
    - Heartening to see the speed at which the corporate players that the Foundation has worked with moved from research and ideation to actual execution and partnerships.

- **Francis Sanderson, Director, Mobile Money Project Finance, Verifone Mobile Money**
    - Verifone Mobile Money is implementing mobile money projects with Digicel and AWC in Afghanistan
    - It has found that equipping women entrepreneurs with terminals to become mobile money agents empowers them in their communities as shop keepers and mobile money agents
    - Three month bring-to-market time is possible following a successful pilot
    - Keen to link MNOs and banks integrate them with retail point of sale
    - Where not commercially viable Verifone seeks donor funding to implement
    - Encourages donors and operators to get in touch with proposals.

- **Gemma Hayman, Programme Development Manager, BBC Media Action:**
    - BBC Media Action's role in the *Ananya* programme, funded by Gates Foundation, is to communicate life-saving information and shape healthy behaviours around maternal and child health. The project targets 200,000 community health workers, reaching 7m families in the Indian state of Bihar.
    - Service is comprised of:
        - Mobile Kunji – an audio visual job aid for CHWs consisting of calls to an IVR service and a printed deck of 40 illustrated cards
        - Mobile Academy - training course for CHWs
        - Kilkari – education service for families via weekly phone calls

- **Hesti Diyahanita Priamsari, Division Head Professional Segment, Indosat:**
    - See notes for Indosat presentation at GSMA mWomen Seminar above.

Presentation of the GSMA mWomen Innovation Fund grants

Beth Gertz

- Next round of grants were launched on 4 March, 2013
- This round is comprised of three grants, valued up to US$ 70,000 for projects up to nine months long
- The grants are intended to provide seed funding for operators, with or without partners, to design and launch products, value added services, marketing campaigns and/or distribution mechanisms ('offerings') that will increase women's access to and use of mobile and life-enhancing services
- The goals of the fund are to:
    - Accelerate efforts of Working Group members
    - Foster mWomen success
    - Encourage further investments
- These will be matching grants, and contributions from operators can be in the form of cash or in kind
- Download all documents necessary to apply here.