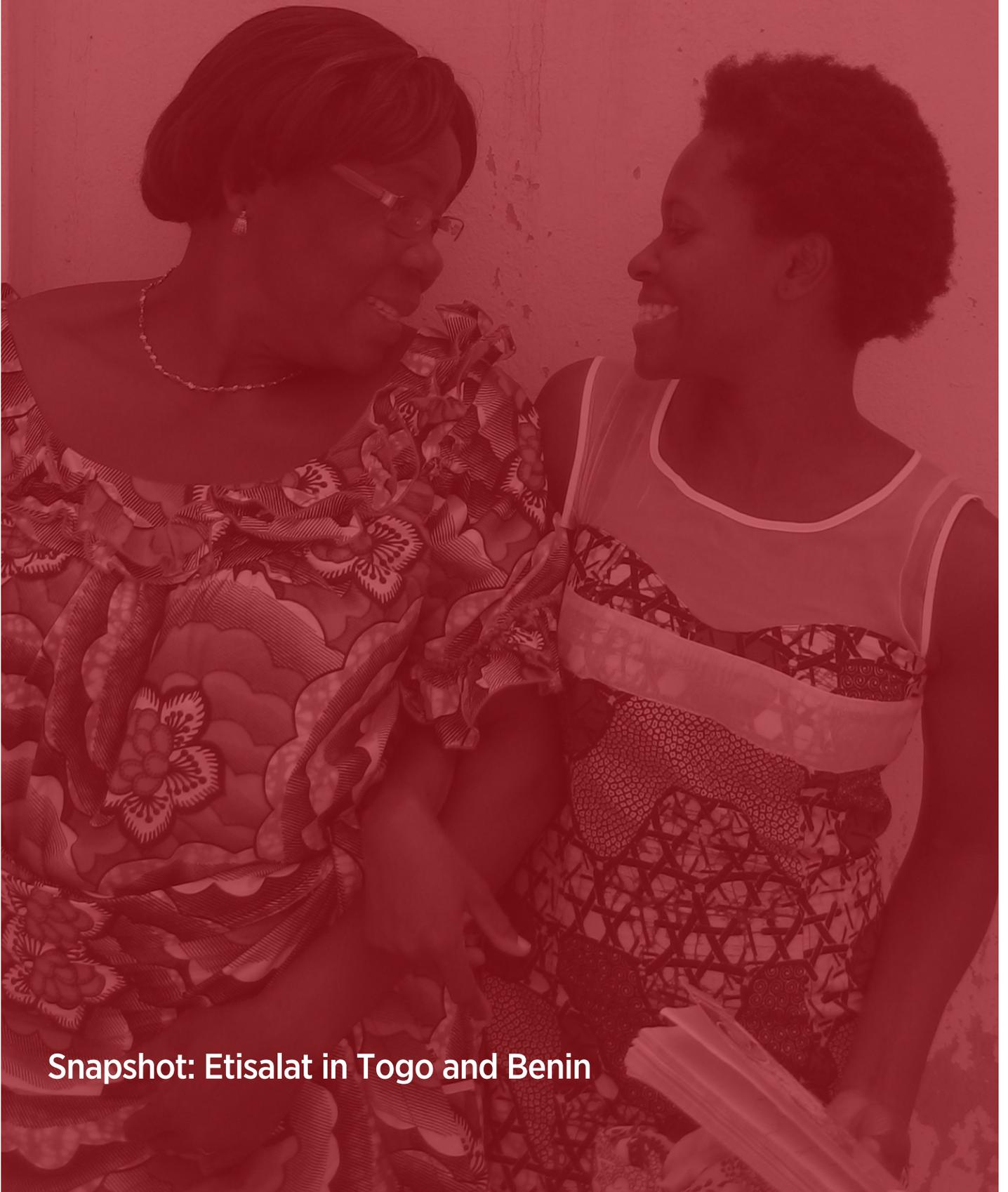




mWomen



Snapshot: Etisalat in Togo and Benin

## Innovative models to reach rural women

This document illustrates how mobile operators aim to reach rural women in emerging markets through innovative business models. This snapshot illustrates one such model, the “Weena” program, developed by Etisalat Group and launched by its Moov affiliates in November 2013 in Benin and Togo.

Even though rapid urbanization is a reality in the developing world, 63%<sup>1</sup> of the population in Sub-Saharan Africa still lives in rural areas and represents a vast market for mobile operators. Togo, with a 61% rural population, and Benin, with a 54%<sup>2</sup> rural population, are no exceptions. Women in particular are a key market in rural areas as they are less likely to seek employment in cities and therefore tend to be over-represented in rural settings. Their influence exceeds the family circle and their contribution to the economy is usually substantive. In a study done by GSMA mFarmer in 2012<sup>3</sup>, the authors gathered gender-specific information in Sub-Saharan markets and revealed that in 8 out of 10 countries, a higher proportion of women than men participate in the agricultural workforce.

The Etisalat Group, through its Moov subsidiaries, aims to tap into the potential of this segment and increase the subscriber base of rural women through the Weena Program. A turning point for this project was Etisalat’s participation in the November 2012 GSMA mWomen Working Group meeting. This meeting reinforced the Etisalat Group’s ambition to address the needs of rural women through a creative community engagement approach that has the potential to scale across geographies sustainably. Weena benefits target communities through the Weena users themselves, the Weena agents, and the ambassadors who promote the service. Their specific roles and responsibilities will be detailed throughout this document.

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<sup>1</sup> [2012 statistic, World Bank](#), accessed February 2014

<sup>2</sup> [2012 statistic, World Bank](#), accessed February 2014

<sup>3</sup> [Agricultural Value Added Services: Market Entry Toolkit](#). Countries: Ghana, Kenya, Malawi, Mali, Mozambique, Nigeria, Rwanda, Tanzania, Uganda Zambia. Only Mozambique and Mali were exceptions to this rule.



**The Weena ambassador** commits to being a spokesperson for the programme for she shares its core values of empowerment through mobile and solidarity.

**The Weena user** is at the heart of the Weena program. As part of a Weena community she benefits from a tailored value proposition.

**The Weena agent** is more than the usual “agent”. She is in charge of her Weena community.

## Developing a full value proposition for rural women

### Why are rural women hard to reach?

Despite the fact that rural populations, and in particular women in rural areas, represent a significant share of the untapped customers in the developing world, few mobile operators target these segments since they tend to be harder to reach because they:

- **Exhibit high price sensitivity**
- **Lack technical literacy**
- **Struggle to understand existing tariff plans** that are either too complex or simply not adapted to their needs
- **Lack access to typical marketing channels** and rely more on word of mouth or local radio stations for instance, and
- **Require localized content tailored to their needs** on topics such as health, education, and finance in local languages.

As a result, operators must not only develop tailored products designed to serve this segment, but must also develop innovative marketing and distribution channels to reach this segment: a “full value proposition” for rural women.

## The key components of a full value proposition for rural women

The core components of any value proposition are similar across segments and include developing an appropriate tariff plan, marketing, distribution, and value-added services offer. However, common themes emerge when looking at rural women in particular that require a different approach than for most other segments. Though not exhaustive, the list below outlines some of the key characteristics of a full value proposition designed specifically for rural women.

- **Tariff Plan** Women in rural settings are very price-sensitive. The price of handsets and service remains the most prominent barrier to mobile phone ownership.<sup>4</sup> Their purchasing power is low and they often receive hand-me-down phones as other family members are often prioritized for the first handset purchase. In addition, they may have lower disposable income to spend on tariff plans. When they have access to a mobile, they tend to prioritise calls to their family and local community. As a result, they are likely to be responsive to tariff plans that take these patterns into account.
- **Loyalty mechanism** Rewards can be a very efficient way to increase customer loyalty in general. The loyalty scheme should address the behaviour and expectations of the target population. The specificities can include higher bonus levels, bonuses awarded to the community rather than individuals, and bonuses only redeemable for specific goods (e.g., school supplies, health-related products). While the lack of perceived value is the second largest obstacle to mobile phone ownership,<sup>5</sup> a generous loyalty scheme linked to concrete social activities can be an innovative way to attract and keep rural women customers.
- **Value Added Services (VAS)** Mobile phones are a fantastic means for rural populations to access information and services, especially around health, education, and finance, which otherwise rarely reach them. The operator should, however, make sure to keep the main message simple, especially when recruiting new users, and might want to consider, in some cases, delaying including extra features such as VAS as customers first orient themselves to a new offer.
- **Distribution mechanism** In the case of women in rural settings, it is critical for services to be delivered in the most convenient manner for them. Women in rural settings often are time-poor, balancing the commitments of work and family. Rural women can require more education about an offering than a standard customer as they are more cautious and seek to understand the details of the offer, including the financial implications for them. Using local women as sales agent can prove to be a very efficient way to sell the offer as cultural barriers may discourage interactions with male sales agents. Cherie Blair

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<sup>4</sup> [Women and Mobile: A Global Opportunity. A study on the mobile phone gender gap in low- and middle-income countries](#)

<sup>5</sup> [Women and Mobile: A Global Opportunity. A study on the mobile phone gender gap in low- and middle-income countries](#)

Foundation for Women's report on Women Entrepreneurs in Mobile Retail Channels<sup>6</sup> provides additional insights into the potential of integrating women in the mobile value chain.

- **Customer Education and Communication** Communication with customers should be tailored to the needs of rural subscribers and reflect the fact that some might be first-time users. Also, rural women in low and middle-income countries cite lower technical literacy as a key barrier to mobile phone adoption and use<sup>7</sup>. Face-to-face communication or audio content usually are more effective channels to reach this group. In addition, oftentimes, awareness-building directed towards male family members and the community may be needed to overcome cultural barriers to women owning mobile phones. Finally, like many market segments, developing a new umbrella brand with a unique identity (e.g., visual, vocal) that appeals to this group and conveys a message designed to meet their unique needs is a useful tool for communicating with customers.
- **Social activities** In most markets, mobile operators play a key role in the economic landscape and inherently provide social benefits through connecting people, helping them feel safer, and providing content and services that would otherwise be inaccessible. However, commercial and social activities are often separate. Mobile operators should consider aligning and integrating their existing social initiatives more closely with their commercial activities in rural areas, in order to benefit from, and contribute to the visibility of the commercial offer and to serve rural women more effectively.

Etisalat Group's Weena program exhibits all of the above characteristics. The following sections describe how they tailored their program to the unique needs of rural women and how Moov Togo and Moov Benin adapted this program to launch their Moov offers.

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<sup>6</sup> [Women Entrepreneurs in Mobile Retail Channels: Empowering Women, Driving Growth](#)

<sup>7</sup> [Striving and Surviving: Exploring the Lives of Women at the Base of the Pyramid](#)

## Design tariff plans to meet the needs of rural women

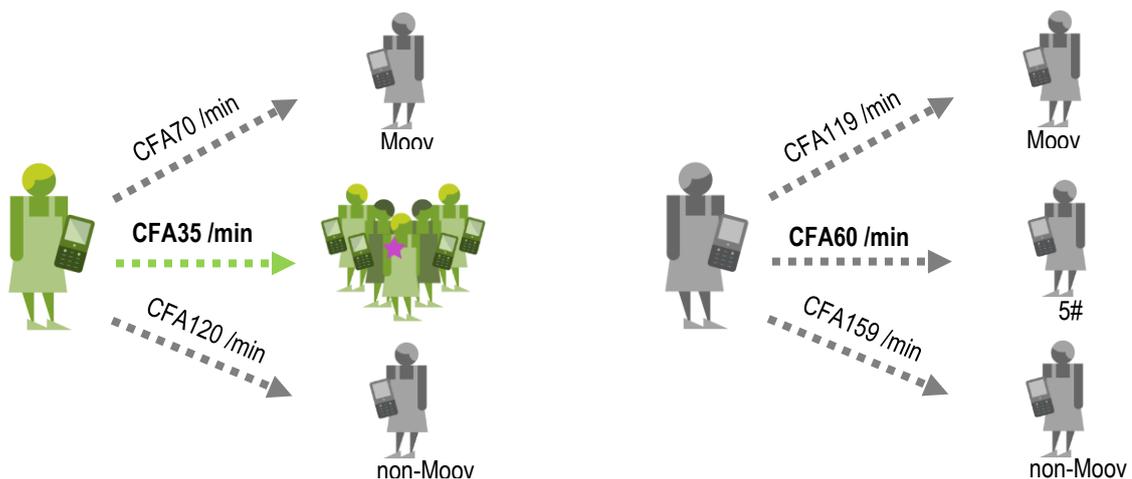
Designing tariff plans to meet the target population’s needs is essential for an offer to be effective. The specificities of user needs should be informed by in-depth consumer insights research in individual markets. The examples of Moov Togo and Moov Benin below illustrate two possibilities of adapting tariff plans for rural women.

### Example 1: Adapting the price per minute

In Moov Togo’s offer, three rates exist depending on the called party, including:

- **Closed User Group (CUG) rate** for other members of the same Weena community; all members of her community are by default part of this CUG, while in the “standard” tariff, the user has to choose a maximum of 5 “preferred” numbers to which the calls are discounted,
- **On-net rate** for other Moov users outside of the CUG, and
- **Off-net rate** for non-Moov users.<sup>8</sup>

### Togo: Weena Tariff Plan vs. Moovprepayé Tariff Plan



The illustration above details the rates for both the Weena tariff plan and the “standard” Moovprepayé plan.<sup>9</sup>

In order for the offer to be more relevant to rural women and benefit to the wider community, Moov Togo allows each Weena user to register not only herself, but also her husband and two of her children. The Weena agent manages the list of members for her community and is therefore responsible for making sure that no user abuses this rule.

<sup>8</sup> International calls rates are similar between the two tariff plans. SMS tariffs differ slightly.

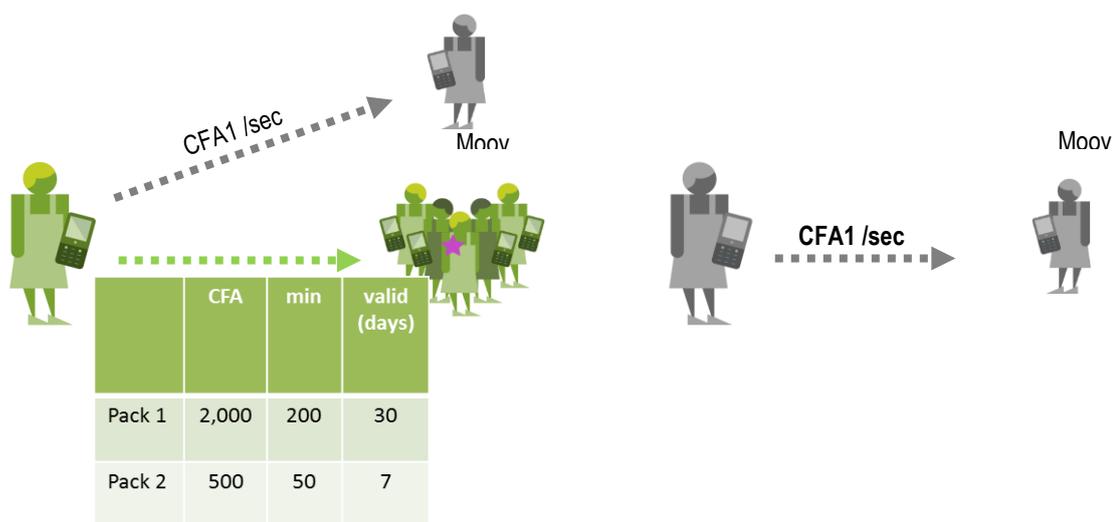
<sup>9</sup> “CFA” is used as an abbreviation for “Franc CFA” throughout the document. In 2013, the exchange rate oscillated between CFA475 and CFA515 per USD, equivalent to a little more than USD0.002 per CFA. The following table includes conversions for key rates used using CFA500 per USD as an average.

CFA	35	60	70	120	159
USD	0.07	0.12	0.14	0.24	0.32

### Example 2: Building attractive group packages

Moov Benin adopted a different approach by building packages for Weena users. For a set price, the user gets a maximum number of minutes with a set validity period of either a week or a month to be used within her Weena community. Calls outside of her community remain charged with the same rate as for “standard” users. The illustration below details the two packages:<sup>10</sup>

#### Benin: Weena Tariff Plan vs. Vivo Tariff Plan



**40%**

savings on 1-minute CUG or on-net call with Weena in Togo

Weena users are carefully identified and registered by the Weena agent. Therefore, the probability of non-target users taking advantage of the tariff is very low. The low CUG rates are designed to encourage users to make more calls and to convince other women in their direct network to join their Weena community. The cheaper on-net rates are an incentive for Weena users to promote Moov within their immediate and extended family circles and thereby increase the airtime usage of traditionally lower-usage populations. Moreover, in cases where the Weena user might be a multi-SIM owner, she is expected to prefer to use her Weena SIM as a primary SIM rather than a SIM with a “standard” tariff plan which does not take into account her specific wants and needs.

**Up to 83%**

savings with group packages in Benin<sup>11</sup>

<sup>10</sup> In 2013, the exchange rate oscillated between CFA475 and CFA515 per USD, equivalent to a little more than USD0.002 per CFA i.e. USD4 for Pack 1 and USD1 for Pack 2.

<sup>11</sup> If the Weena user uses all the minutes in her pack, the price per minute can be as low as  $2,000/200 = \text{CFA}10/\text{minute}$ , compared to the standard rate of  $\text{CFA}60/\text{minute}$  ( $\text{CFA}1/\text{second}$ ), i.e. up to 83% savings.

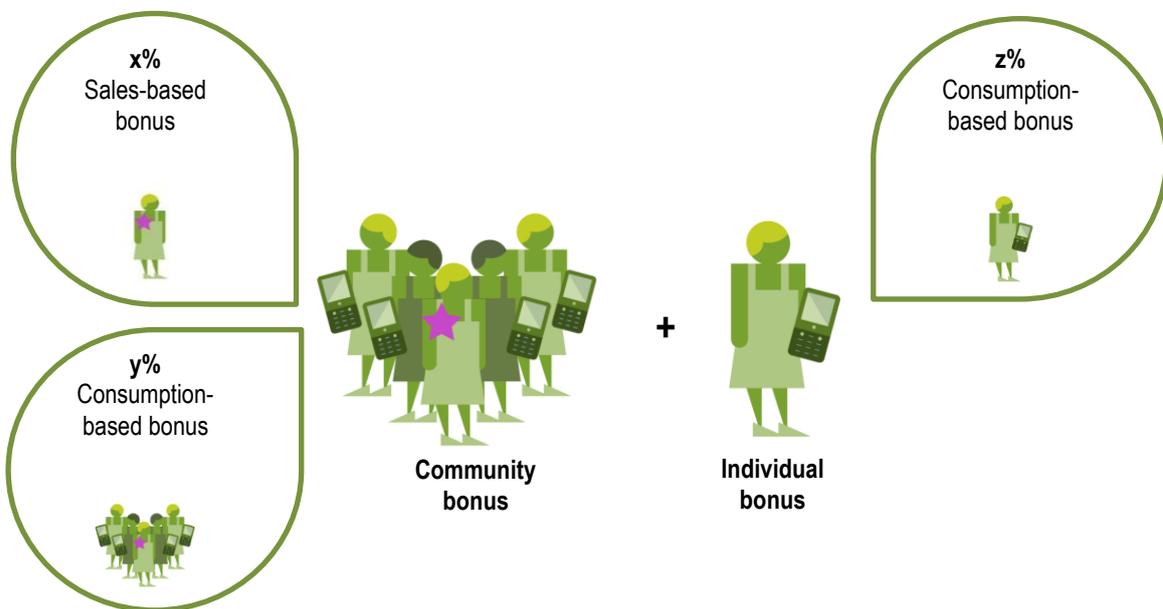
## Strengthen brand loyalty of rural women through communities

To reinforce the potential impact in terms of loyalty and retention, the Weena program's loyalty scheme is structured both around communities and around individuals.

The Weena program features an innovative community loyalty scheme. At Moov Togo, it comprises of:

- **Sales-based bonuses** calculated as a percentage of the Weena agent's monthly sales, which include the sales within and outside of the Weena community
- **Consumption-based bonuses** calculated as a percentage of the community's monthly consumption (adding up the consumption of all Weena users within a given Weena community)

### Loyalty scheme – Moov Togo



The rewards are accumulated in a mobile money account – known locally as “Flooz”. The account is managed by the Weena agent who can request that the funds be used towards a project; her request then requires approval by her ambassador to ensure funds are used appropriately. The community is in charge of developing and submitting their own local project. Moov Togo also plans to use Weena as a way to identify over-performing or promising communities and launch additional social activities with them.

This community loyalty scheme is complemented by an individual consumption-based loyalty mechanism through which the Weena user accumulates rewards based on how much credit she uses. The innovative part of this loyalty scheme is that the rewards are not given as airtime, but rather accumulated in a mobile money “Flooz” account. This account acts as an incentive for Weena users to gain exposure to and familiarize themselves with mobile money.

## Meet a Weena community



GSMA mWomen met with this Weena community on a Tuesday night. They gather three times a week after sundown to attend literacy classes. They agreed to answer a few questions about Weena at the end of the class.

### What is Weena for you?

Weena is more than a tariff. In Mina language, Weena means “Thanks to you”. It is a great opportunity for us to take our development into our own hands. Moov helps us, but we are responsible for our projects.

### What do you use your mobile for?

The mobile has become indispensable. We use it to call our clients, and to source new fabrics for those of us who are seamstresses. We also call each other, for example, when we’ve missed a class.

### What is the Weena community project you chose to support?

We will invest the money to build new tables to welcome more students and to buy more books. Our ambition in the long run is to try and finance an upgrade of the space we use. At the moment, we have to cancel the classes whenever it rains too much.

### Why is literacy important to you?

If you cannot read or write, everything is complicated. I used to struggle to even save a new number on my phone. I wanted to take a seamstress exam but I could not even write my name. Now I am one of the examiners! I had to sign a legal document with my husband not so long ago. In the past they would have taken my footprint. This time I could write my name and sign.

### What else do you expect from Weena?

We want our project to be successful. We are very proud of it. We want prove to people that we are committed to our own development and that we can achieve these goals.

## Design Value Added Services that meet the wants and needs of rural women

Value added services are a core component of a full value proposition for rural women—women in rural communities have fundamentally different wants and needs than women in urban areas. Moov Benin designed a suite of VAS around high-priority subjects for rural women.

Moov Benin bundled three VAS into the Weena offer, including an:

- **Agriculture VAS** that covers market prices, weather forecast, and various crop tips. Weena users receive two free push SMS messages per week. They can get more on request at the standard rate for all users (CFA50/ request).
- **Health VAS** that provides advice around pregnancy, child health, contraception, sexual health, etc. Weena users receive two free push SMS messages per week. They can get more on request at the standard rate for all users (CFA50/ request).
- **Business Training VAS** that shares tips around budget and finance management. It is available for free to Weena users.

Moov Togo decided to delay the introduction of Value-Added Services to a later stage so as to keep the overall messaging simple and easily understandable to end-users, especially at launch.

## Reach rural women through specialized distribution schemes

The **Weena ambassador** is a woman active in supporting women in her country and who agrees to support the programme. She commits to being an advocate of the programme because she shares its core values of empowerment through mobile and solidarity for women in her community.



With Moov Togo, her responsibilities exceed that of a spokesperson and include:

- Supporting the promotion of Weena, leveraging her networks,
- Recruiting, selecting, and approving new Weena agents,
- Ensuring that Weena agents are receiving all the support they need in terms of training and material,
- Approving the use of community-earned loyalty funds by Weena agents.

Each ambassador receives a small financial allocation to help her set up a network of local coordinators for liaison purposes, and fund projects in high-performing Weena communities.

## Meet the Ambassadors for Weena in Togo

Madame **Hortense Naka Tchamdja** (*photo on front cover, left*) set up the local chapter of the “Espérance et Vie” widows association, after losing her husband in 1995 and experiencing first-hand the difficulties widows face in Togo. Madame **Aimée Abra Tenu** (*photo on front cover, right*) created her own NGO in 2000, STEJ Togo, and developed a variety of initiatives to help children and mothers including a school, library, fruit juice factory, and a recycled bag workshop in addition to other activities.

### Why is this project important for you?

**Hortense** – Moov is giving local women a chance to be pro-active in their own development. It can be a key step towards empowerment by enabling women to get together and launch local projects. The financial help, through the loyalty scheme and social actions, is as important as the moral support they are receiving.

### What are the key challenges recruiting new users?

**Hortense** – Identifying the communities is the key challenge. Some of them can be pretty remote. But Moov is supporting us in this task.

**Aimée** – Once you have identified the community, it is pretty easy to convince them of the advantages of Weena. The offer is clearly defined. Women easily understand that the tariff plan and the loyalty scheme are very attractive. But, it is the social component that really makes the difference for them.

### How do men react to Weena?

**Hortense** – Men sometimes ask us why the focus is put on women. But most of them understand the approach. The Northern-most areas are where it is harder to convince men; the social norms are stricter there.

**Aimée** – It is mandatory to get village chiefs and CVDs (Comités Villageois de Développement, which are the local bodies in charge of piloting community projects) on board. Some of these individuals have even expressed an interest in becoming Weena subscribers as well, despite being men.

### What are your expectations for the coming months?

**Aimée** – We need to enroll more and more communities. We want to exceed our current objectives. The next challenge will be to make sure that these communities stay alive. We must go back there on a regular basis. We will also be looking at some ways to enrich the programme to help it reach scale, and get the visibility it deserves.



The **Weena agent** is more than the average “agent”. She is in charge of her Weena community. After recruiting enough community members to be eligible (20 or more depending on the market), she is responsible for registering the community. She will then receive specific training from the distributor, as well as a starter kit comprising of point of sale (PoS) material and branded accessories. She is also in charge of recruiting and integrating new users into the community and for managing the communities’ loyalty account (see next section). In Togo, Weena agents are identified directly by Weena ambassadors and their teams who visit rural areas to advertise the Weena project and recruit communities. They recruit new members by leveraging existing groups (e.g., savings groups) or helping women create their own. They receive specific support from the distribution channel at launch and mentoring from their ambassador’s team.



On 1 February 2014, Moov Togo gathered six communities of the Maritime region (200+ women) in the capital Lomé together with two of the ambassadors. Women were given explanations about the service, as well as branded basins and buckets. Six of them (in the green vests) were introduced as Weena agents and received a starter pack comprising a stand, beach umbrella, phone and CFA5000 worth of credit, as well as a solar lamp equipped with a USB charger that they can use to recharge their own phone and offer battery-charging services. These activities undertaken by Moov Togo engage women and generate awareness and goodwill towards the Weena programme.

### Educate customers and communicate through this new distribution channel

Another challenge when targeting women in rural areas is to ensure that messages reach them. These women usually lack mobile experience and written material (e.g., flyers) are not well-adapted to appeal to them. Instead, most of these women will be more comfortable with oral communication in their own dialect.

Leveraging the new network of agents can help break down these barriers. Agents are usually local women whom the community trusts. They speak the language or dialect of their community, and they can understand the day-to-day concerns of their peers.

Moreover, Etisalat Group, and its Moov subsidiaries, decided to create a bespoke umbrella brand for rural women in order to convey a clear message to the end user. By communicating all Weena-related activities under a single brand it is easier for the end user to identify the range of services designed for her.



Weena sounds like a local female first name associated with values such as determination, altruism, and care. It translates to “Thanks to you” in Mina/Gen language, and “to take ownership” in Kabiye language.<sup>12</sup>



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<sup>12</sup> Mina/Gen is spoken in the southeast of Togo in the Maritime Region. It is also spoken in the Mono Department of Benin. Kabiye is spoken primarily in northern Togo, and also by a small number of people in Benin and Ghana.

## **Integrate social activities into the full value proposition**

Moov Togo took a significant step towards streamlining its social activities six years ago when the company started sponsoring the famous Miss Togo pageant. Each year, the newly elected Miss Togo becomes the ambassador for a social project with a clearly designed objective. Past initiatives include access to utilities and ICT training for the youth. In 2011, the project focused on empowering resource-poor women in local settings by offering them training and a kit to become a local reseller. Almost three years later, 297 of the 300 women are still active resellers with a very positive impact on their lives and their households. This initiative worked as an important input for the creation of the overall Weena program as it provided a strong case for targeting rural women. Miss Togo is now one of the Weena ambassadors for Moov Togo.

Additionally, building one brand under which all the different components sit (e.g., tariff plan, distribution, loyalty mechanism, social activities) also helps to integrate the social and commercial objectives of the offer. For the end user, it is clear that commercial activities are designed to support a greater mission of empowering local women through mobile, which is appealing to rural women. Moov Togo expects to take advantage of the Weena brand to channel communication, marketing, and social activities to rural women in order to mutually reinforce the social and commercial benefits of the offer.

## **Next Steps**

The Weena offers in Togo and Benin, supported by the GSMA mWomen Innovation Fund, highlight how different approaches can be taken to target rural women and provide both commercial and social benefits. Moov Côte d'Ivoire launched its Weena offer in February 2014. Etisalat Group and the GSMA mWomen team are now committed to assess the impact of Weena, both commercial and social, by performing monitoring and evaluation activities to distil further insights into how to reach women in rural communities.

This snapshot report of the Weena program in Togo and Benin will be followed by a GSMA mWomen Case Study towards the end of the year to discuss the commercial and social impact of the program since launch.

*We would like to thank everybody at Etisalat Group who supported the concept and launched the Weena program, and the local teams at Moov Benin, Moov Côte d'Ivoire, and Moov Togo who launched the local Weena offers. Our special thanks go to the project team and directors at Moov Togo who welcomed the GSMA mWomen Team for their first Weena country visit and for their commitment to the women of Togo. Our sincere thanks to the ambassadors and users in Togo for their leadership and involvement in the program and for taking the time to answer our questions.*

### About the GSMA Association

The GSMA represents the interests of mobile operators worldwide. Spanning more than 220 countries, the GSMA unites nearly 800 of the world's mobile operators with 250 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and Internet companies, as well as organisations in industry sectors such as financial services, healthcare, media, transport and utilities. The GSMA also produces industry-leading events such as Mobile World Congress and Mobile Asia Expo. For more information, please visit the GSMA corporate website at [www.gsma.com](http://www.gsma.com). Follow the GSMA on Twitter: @GSMA.

### About Mobile for Development - Serving the underserved through mobile

Mobile for Development brings together our mobile operator members, the wider mobile industry and the development community to drive commercial mobile services for underserved people in emerging markets. We identify opportunities for social and economic impact and stimulate the development of scalable, life-enhancing mobile services. For more information, please visit the website at [www.gsma.com/mobilefordevelopment](http://www.gsma.com/mobilefordevelopment). Follow Mobile for Development on Twitter: @GSMAM4D.

### About the GSMA mWomen Programme

The GSMA mWomen Programme aims to increase women's access to and use of mobile phones and life-enhancing mobile services in low- and middle-income countries. The programme objectives are to encourage the mobile industry to serve resource-poor women, increase the availability of relevant mobile services, and promote innovation to overcome adoption barriers. GSMA mWomen offers hands-on advisory and financial support to design and launch mobile services for women. The programme also generates and shares insights on the commercial and social value of serving women with mobile, as well as tools and evidence on what works. The GSMA mWomen Global Development Alliance is a programme in partnership with USAID, DFAT, GSMA and Visa. Visit [www.gsma.com/mwomen](http://www.gsma.com/mwomen) to learn more about how to participate. Follow us on Twitter: @GSMAmWomen

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