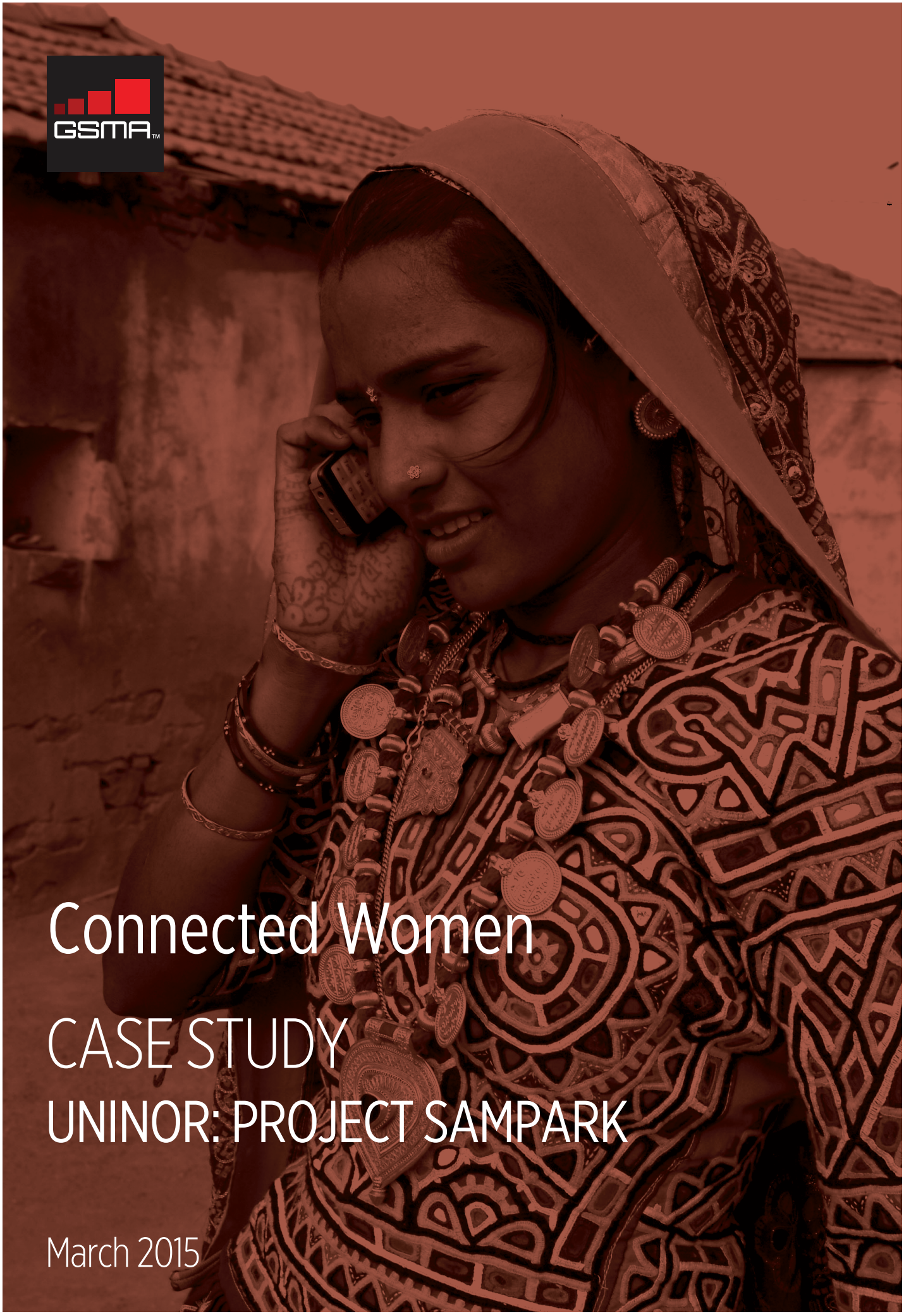

Connected Women

CASE STUDY

UNINOR: PROJECT SAMPARK

March 2015

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Introduction

The GSMA Connected Women 2015 study, *Bridging the gender gap: Barriers to mobile access and usage in low- and middle-income countries*, puts the mobile gender gap in India at 36%, which means a woman is 36% less likely to own a mobile phone than a man. This gap suggests that, despite the phenomenal progress Indian mobile operators have made in reaching and serving rural consumers, women are still an untapped market and represent a major opportunity for mobile operators to increase their customer base and revenue.

Uninor, Telenor Group's subsidiary in India, has developed and launched a pilot strategy, Project Sampark, to bridge the gender gap in rural India, drive commercial revenue, and create value for women. This case study shares the approach Uninor used to develop and launch Project Sampark, the lessons it learned, and some early results based on primary quantitative and qualitative research commissioned by GSMA Connected Women.

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Executive summary

In August 2014, Uninor, Telenor Group's subsidiary in India, launched Project Sampark to bridge the mobile gender gap in India. As part of this initiative, Uninor piloted a product concept called the Bandhan SIM Plan — a pack of two paired SIMs, one of which was to be used by a woman and the other by a male household member. With this product, Uninor hoped to overcome the cultural barriers keeping women from owning a mobile connection and encourage men to see the value of it for women in their household. Having determined that women retailers serve women customers more effectively, Uninor recruited a network of local women retailers called 'women promoters' to market and sell the Bandhan SIM Plan.

The project was piloted in the Aligarh district of Uttar Pradesh (West) Telecom Circle, and has been both a commercial and social success. Five months after launch (February 2015), sales from the Bandhan SIM Plan already account for over 30% of new Uninor subscribers in the pilot area. Average minutes of usage (MoU) for Bandhan SIM Plan users are higher than for other subscribers in the pilot area, and the project has already crossed the commercial break-even point. The GSMA Connected Women team is working with Uninor to scale up the project in other parts of Uttar Pradesh (West) and in Bihar and Uttar Pradesh (East) Telecom Circles.

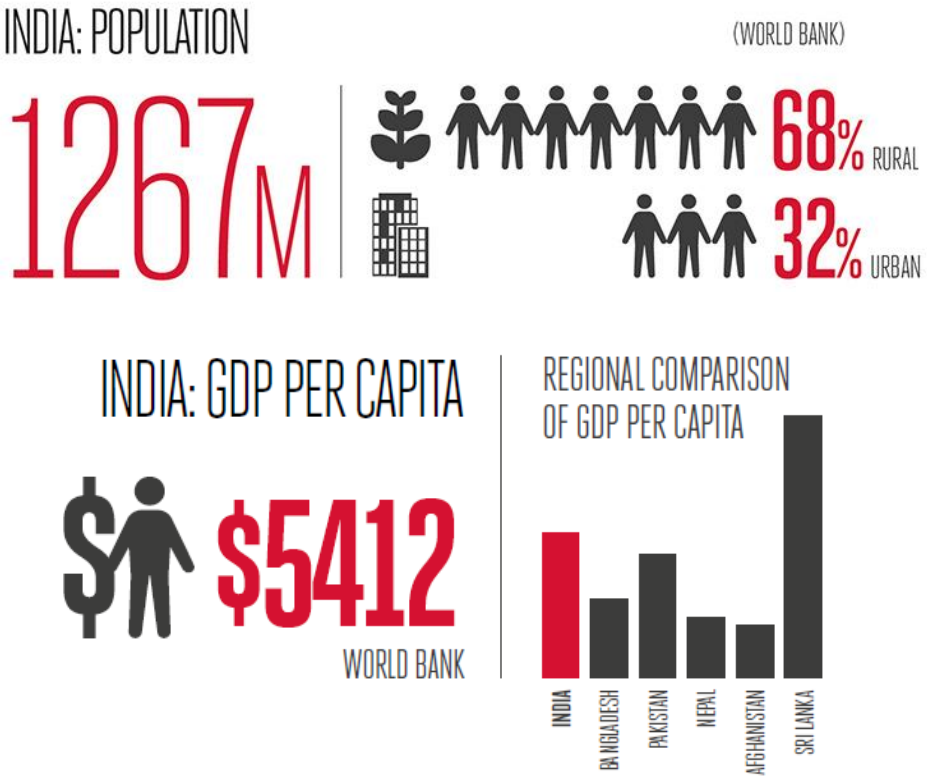
Market research by Uninor, GSMA Connected Women, and GfK shows Project Sampark has not only helped Uninor reach an untapped customer segment that did not previously have access to mobile phone services, but has also attracted customers from the competition. Uninor's brand perception has also improved and the project has generated new sources of revenue for Uninor.

In terms of social impact, data from qualitative and quantitative interviews suggest the project has been very successful in breaking the cultural barriers that have prevented women from owning a mobile connection and handset. Customers report that the Bandhan SIM Plan has added value to their lives and created livelihood opportunities for local women promoters.

Overall, project Sampark provides a strong case for a business model that helps to bridge the mobile gender gap, and reveals a huge opportunity for mobile operators to create large-scale social impact.

Country context

With a population of over 1.267 billion, India is one of the world's most populous countries. A GDP of over $1.877 trillion also makes it one of the world's fastest growing economies and one of the strongest economies in Asia.[1]



Although India has a relatively high GDP per capita compared to other South Asian countries ($5,412), this figure masks significant income disparities: over 74% of the country's working population live on less than $2 a day.[2] India is in fact a deeply unequal society, with wide income gaps between the predominantly rural population and those living in urban areas. Large and relatively affluent metro areas of Mumbai, New Delhi, Bangalore, and Kolkata have higher employment and education levels than states such as Uttar Pradesh and Bihar, where the majority of the population lives below the poverty line. This inequality is reflected in India's low scores in the 2012 UNDP Human Development Index: more than 50% of the population live in severe or extreme poverty and suffer from a lack of education, adequate healthcare and low living standards, particularly in rural areas.[3]

Although India faces significant problems, such as overpopulation, corruption and widespread poverty, economic reforms in the early 1990s and a very large youth population (the current median age is 26), the country is rapidly

[1] World Bank, World Development Indicators, 2013
[2] UNDP Human Development Reports: India Country Profile, 2013
[3] UNDP Human Development Reports: India Country Profile, 2013

becoming a regional and global power.[4] India's private ICT sector is particularly innovative, and major cities such as Chennai and Bangalore have become centres for ICT, with plenty of start-ups and ICT hubs.

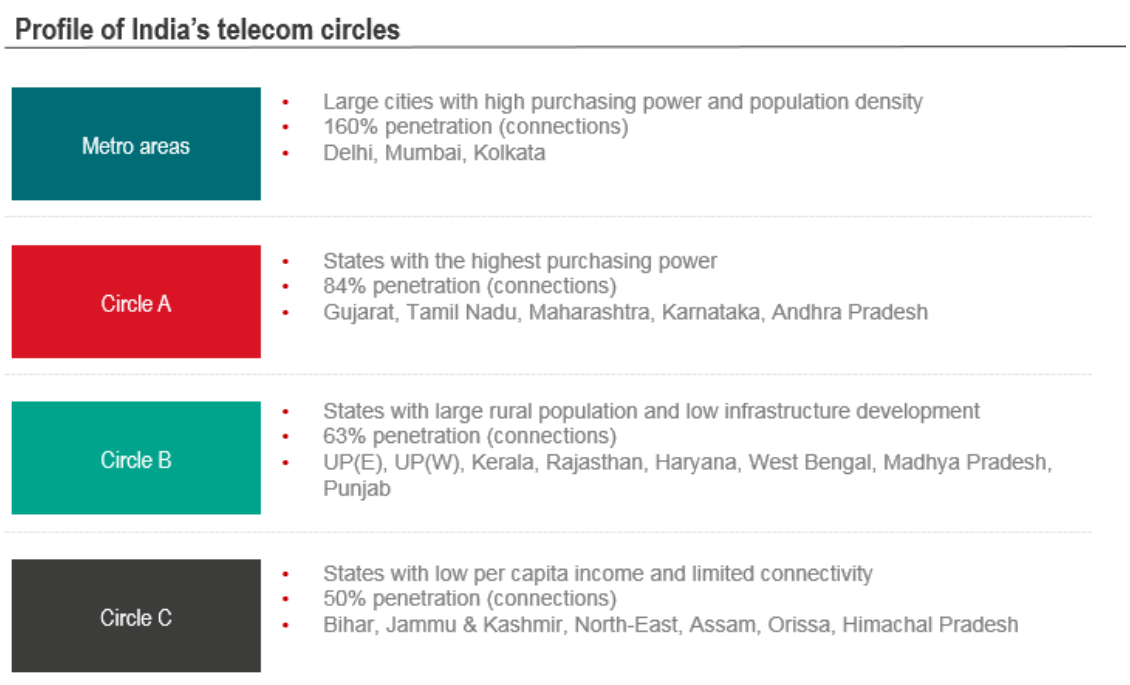
India's mobile market

Ever since the Indian government opened the telecom industry to investments from the private sector through the National Telecom Policy resolution of 1994, India has seen the number of private mobile network operators (MNOs) rise rapidly. Over the last 20 years, private MNOs have captured 90% market share, with the two government-owned operators, BSNL and MTNL, accounting for the rest.

This growth has been particularly strong over the last decade, when India became the second largest mobile market in the world (by mobile connections).[5] This growth has been driven in part by continuous policy reforms by the government and the telecom regulator (TRAI) to support affordable mobile phone services. It is also due to lower operating costs, which operators have achieved by improving network efficiency, outsourcing non-core business operations, and using innovative distribution models to reach the mass market.

India's mobile market is divided into 22 telecom circles based on four social and economic categories. In many ways, each circle represents a unique market, as the government auctions spectrum for the circles separately, and average revenue per user (ARPU) varies significantly. For example, ARPU in metro areas such as Delhi and Mumbai is almost twice the country average.[6]

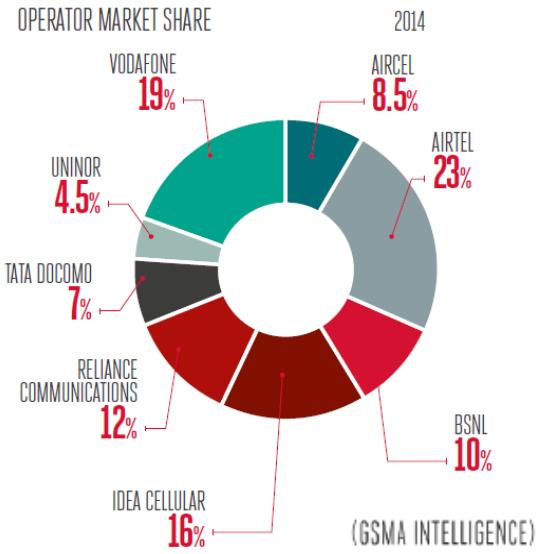
Figure 1. India's telecom circles



[4] CIA, World Factbook India, 2014
[5] GSMA Intelligence
[6] Telecom Regulatory Authority of India (TRAI), December 2014

India is considered a hypercompetitive mobile market, with more than 10 operators in some or all of the 22 telecom circles. The three largest mobile operators in the country are Airtel, Vodafone and IDEA Cellular, which together account for 56% of all mobile connections.

Some of the greatest growth has been in mobile internet. India's mobile market has seen the number of mobile internet users rise exponentially over the last four years, even in rural areas, and the number of unique mobile internet subscribers increased from 85 million to 279 million between 2010 and 2014.[7] This trend is expected to continue in the coming years, with data perhaps becoming the biggest source of revenue for Indian operators.



Despite this growth, only 35% of the country's population owns an active SIM (after accounting for multi-SIM behaviour and inactive SIMs). This indicates there is still a major opportunity for operators to reach large segments of the population not yet connected to a mobile phone service.

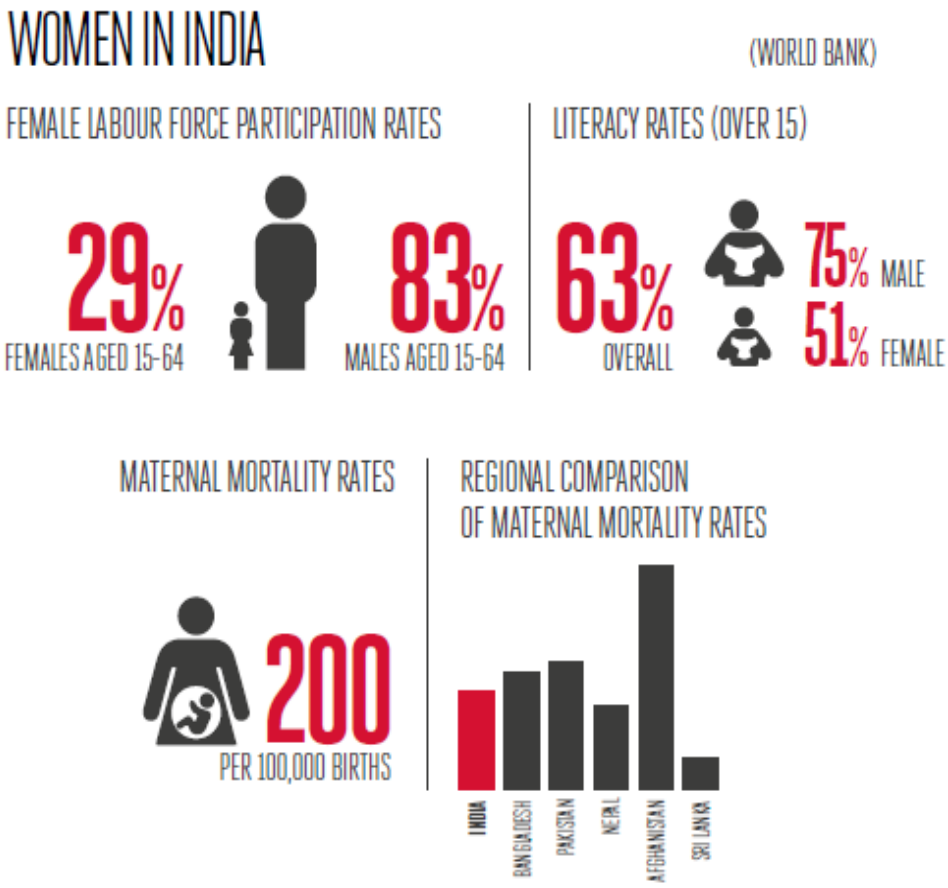
Women in India

There are huge disparities between men and women in India. According to the United Nations Development Programme (UNDP) in India, *"India's poor performance on women's empowerment and gender equality is reflected in many indicators, the most telling of which is the sex ratio, which has in some parts of India dropped to 833 females per 1000 males. Gender inequality is also reflected in India's low rank on the Gender Inequality Index, which is 129 out of*

[7] GSMA Intelligence, 9 February 2015

146 countries with a value of 0.617. In fact, among the South Asian countries, India is second from the bottom, just above Afghanistan."[8]

The female labour force participation rate in India is also extremely low: 29% compared to 83% for men. Women who do work are overwhelmingly concentrated in the agricultural sector — 36% of India's entire labour force consists of women in agriculture, and 76% of all rural women are employed in agriculture,[9] often informally.



Women also face significant challenges accessing education and health. As a result, women have lower literacy rates than men and maternal mortality rates are relatively high. Primary and secondary education for girls tends to be low quality and suffers from a cultural preference for sons, especially in rural areas. If low-income families need to make a financial choice to send their sons or daughters to school, they are more likely to send their sons.

[8] UNDP India, 2014, http://www.in.undp.org/content/india/en/home/countryinfo/challenges.html
[9] National Sample Survey Organisation, 2011

Women's mobile adoption in India: Key barriers and challenges

There is clearly an untapped mobile market in India, and multiple studies conducted by GSMA and others indicate that women represent a significant proportion of this market segment. The GSMA Connected Women 2015 study, *Bridging the gender gap: Barriers to mobile access and usage in low- and middle-income countries*, puts the gender gap in India at 36%, which means a woman is 36% less likely to own a phone than a man.

This study also suggests that the barriers to women accessing and using mobile phones are particularly acute in India, especially social and cultural norms, and there is a strong culture of borrowing (29% of women borrow mobile phones compared to 6% of men). There is also evidence that Indian women face barriers in accessing mobile services in the market due to technical literacy, cost, and traditional gender roles.[10]

Reaching resource-poor women with mobile services, particularly in rural areas, is a significant commercial opportunity for mobile operators in India. It is also critical to maximising the socio-economic impact of the growing mobile economy, especially providing access to financial services (only 18% women have an active bank account compared to 32% of men)[11] and creating opportunities for self-employment and entrepreneurship.

Overview of Project Sampark

Background on Uninor

Uninor is a mobile operator fully owned by the Telenor Group. It operates in six telecom circles in India: Uttar Pradesh (West), Uttar Pradesh (East), Bihar and Jharkhand, Andhra Pradesh, Gujarat, and Maharashtra and Goa. It also recently purchased a licence in Assam and is preparing to launch operations in this circle in 2015. Uninor entered the market in 2009 and is one of India's newest mobile operators. Its core strategy has been to provide the lowest tariffs in the market, backed by the following three pillars:

- Being the best in providing the basics
- Building strong mass market distribution
- Running an efficient operation.

Uninor has a subscriber base of nearly 44 million customers and 11% market share in the six circles in which it operates. The operator has recorded strong growth over the last two years, and has reached the Earnings Before

[10] GSMA Connected Women, 2015, "Bridging the gender gap: Mobile access and usage in low- and middle-income countries".
[11] Financial Inclusion Insights (FII) Survey of India, conducted between October 2013 and January 2014.

Interest, Tax, Depreciation and Amortisation (EBITDA) break-even point across all six circles. Driven by these positive results, the Telenor Group is expanding its network in every circle to cover an additional 50 million people.

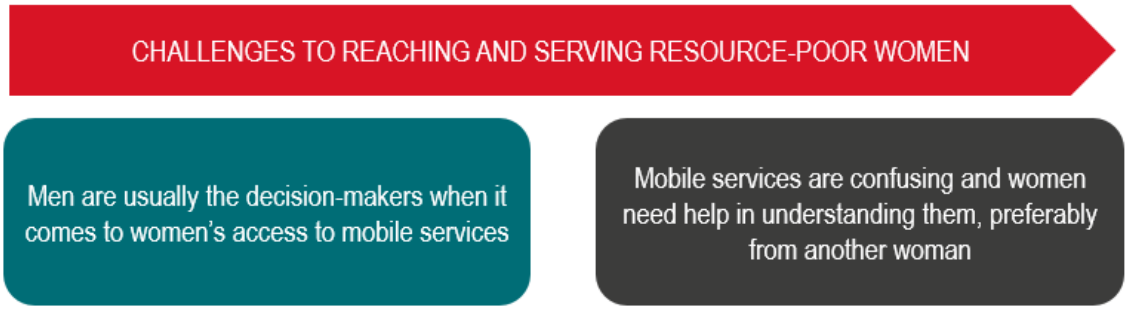
Market opportunity and challenges

One of the first tasks for the GSMA Connected Women and Uninor teams was to understand and explore the market opportunity to serve resource-poor women in India. To do this, Uninor's corporate social responsibility (CSR) and marketing teams assessed the success of previous women-centred initiatives, visited various villages in Uttar Pradesh and Bihar, and analysed the operator's in-house management information system (MIS) data, which showed only 17% of Uninor's customers in the six circles were women.

Uninor's senior management team became convinced there was a major opportunity to reach women who did not currently own a SIM. The senior management team at Uninor felt strongly that developing a scalable and commercially viable business model could be piloted in a small area in one of the circles, and then scaled up to other circles over time. Uninor's senior management team prioritised the Uttar Pradesh East, Uttar Pradesh West and Bihar circles, where its MIS data showed particularly low numbers of registered women subscribers.

The next step for Uninor was to understand the major challenges women faced in accessing mobile phone services in rural India. Members of Uninor's corporate team responsible for managing activities across different circles, as well as the three circle teams, visited female customers in different villages to understand demand-side barriers. The teams also spoke to retailers in rural areas to understand how often female customers came to visit and how they interacted with them. Uninor's corporate team also used findings from previous GSMA Connected Women research in India to understand the barriers resource-poor women face. Using all of this information, Uninor identified two main challenges to bridging the mobile gender gap in rural India (see Figure 2 below).

Figure 2. Project Sampark hypothesis



Project Sampark concept

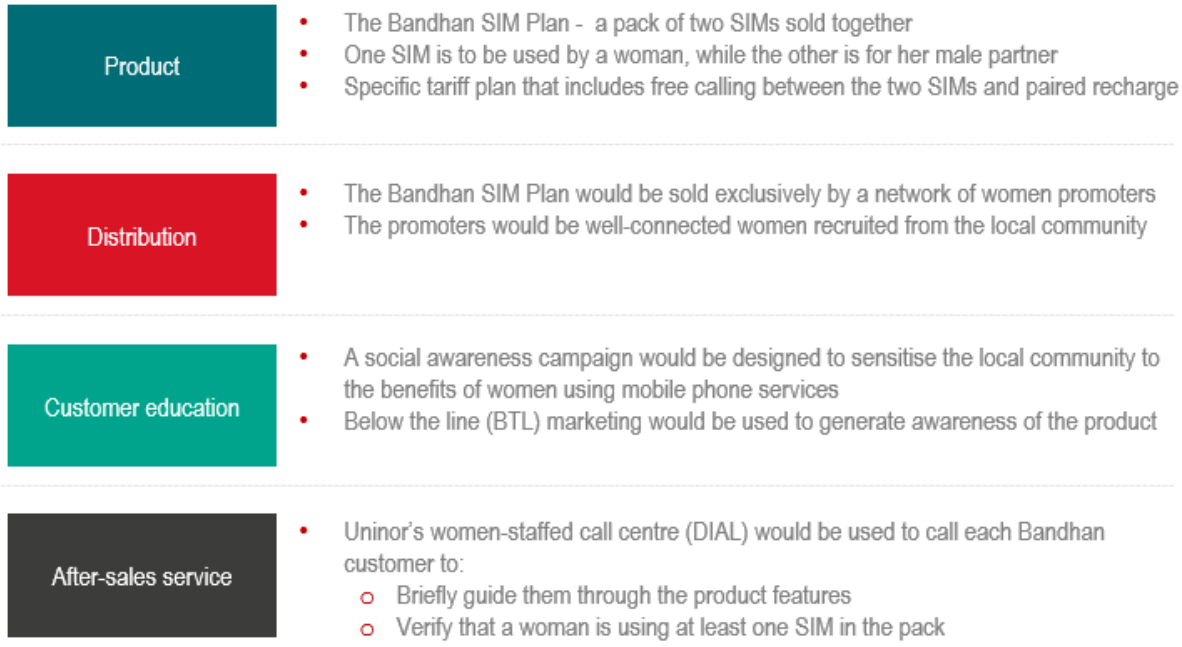
These two challenges were the starting point for Project Sampark, which used both a product concept and a commercial strategy to reach and serve women customers. The senior management team decided to pilot the project in 87 villages of the Aligarh district of Uttar Pradesh (West) Telecom Circle, as there was strong commitment from the local sales team. The area is predominantly rural and there are strong cultural barriers prohibiting women from accessing mobile phones. The district is also relatively close to the UP (West) headquarters, and Uninor believed this would help them visit the area more frequently and keep track of the project.

The design of Project Sampark was based on four strategic principles:

- A broad strategy with different, interlinked components would tackle the two main challenges women face in accessing mobile phone services.
- Existing assets would be leveraged, such as Uninor's call centre, which is managed by female executives, and its street plays programme, which uses drama to sensitise communities to the benefits of mobile.
- Commercial sustainability and scalability would be crucial.
- Any product would need to empower women *and* take account of cultural sensitivities in rural India.

Guided by these principles, Uninor designed the four components of Project Sampark:

Figure 3. Components of Project Sampark



Product: Bandhan SIM Plan

The first component of Project Sampark was a product called the Bandhan SIM Plan, which sold two paired SIMs together. One of the SIMs was to be used by a woman, while a male household member would use the other. Uninor created a unique tariff plan for the paired SIM owners, for example, when the 'male' SIM is refilled the 'female' SIM automatically receives an equivalent number of free refill minutes (and vice versa). The Plan also provides free calling between the paired SIMs for one year. The product was designed to create an incentive for men to allow women in their household to own and use a mobile connection.

Distribution

Based on lessons from previous projects aimed at women customers, Uninor knew it would be important to create a unique distribution channel to connect with women in the community and sell to them more effectively. To do this, Uninor recruited a network of local 'women promoters' to serve as an exclusive sales channel for the Bandhan SIM Plan.

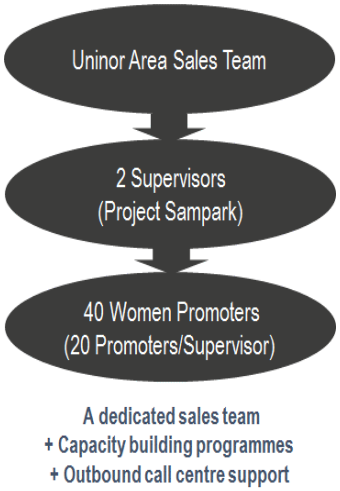
In 2010–11, Uninor designed and implemented a project in partnership with the NGO Hand-in-Hand, to employ women as retailers in a few villages of Tamil Nadu. Although the project is no longer operational due to Uninor closing its operations in Tamil Nadu, evidence from the project showed that women were more likely to buy from women retailers.

Some of the main criteria Uninor used to recruit women promoters were:

- level of access to households in the community
- motivation to participate in the project
- ability to influence women and men in the community
- level of support from a male household member.

Uninor also knew it was important to connect women promoters to the existing distribution channel in the area, so it created a three-tiered structure (see Figure 4 overleaf) in which a group of 20 promoters reported to a supervisor. This supervisor tracked their performance, supplied SIM packs from the local distribution centre, collected all customer registration documents from the promoters on a daily basis, and reported back to the local distribution centre for verification. The supervisors also reported to the local sales team, which monitored their performance and resolved any issues that arose during implementation.

Figure 4. Alternate distribution channel



After recruiting the promoters, Uninor ensured each one went through a two-day training and induction programme to understand the basics of mobile phone services, discuss the challenges they might face in selling to female customers, and strategies they could use to overcome these challenges. For example, it was recommended that promoters speak to both male and female household members and explain the benefits of the product to each of them. Promoters were also encouraged to share anecdotes on the use of mobile phones for emergencies, business, and staying in touch with family members. The relationship between the promoter and trainer continued after the training programme; it was reported that promoters and the trainer created an informal WhatsApp group to stay in touch and keep each other updated on their progress. This provided the promoters with an informal mentoring and support network.

Communication and customer education

A key part of the success of Project Sampark was raising awareness in the community about the benefits of women using mobile. Uninor used its existing partnership with an NGO, Yahovah Academy, to roll out the 'Mera Mobile Mera Saathi' ('My Mobile My Friend') awareness campaign in the pilot area. The campaign included street play performances to promote mobile phone usage amongst women and address barriers to use. Uninor also provided women promoters with marketing materials, such as umbrellas, pens, bags and stickers with Bandhan logos, to carry when they went to busy locations like markets to raise awareness of the Bandhan SIM Plan in the community.

To link the various components of Project Sampark, Uninor ensured they were all tied to the distribution strategy. For example, women promoters were informed of the schedule of the Mera Mobile Mera Saathi campaign so they could be in the area and talk to potential customers immediately after the street play. Anecdotal evidence suggests this strategy was effective and helped women promoters achieve their sales targets by building on the immediate impact of the street play and converting spectators into customers.

Figure 5. Street marketing materials

Figure 6. Mera Mobile Mera Saathi campaign

Customer service

A recurring question in the product design stage was how Uninor could ensure the Bandhan SIM Plans were actually used by a woman and a man instead of two men. To mitigate this risk, Uninor used its partnership with Grameen Vikas and Prodhogiki Sansthan (GVPS), an NGO that manages the DIAL Contact Centre, Uninor's call centre run by low-income women in Patna, Bihar. The call centre is part of Uninor's long-term initiative to create livelihood opportunities for resource-poor women, and was used to place outbound calls to all new female subscribers to guide them through the initial usage phase, and to verify they were the actual users of the SIM. Data from the call centre was sent back to the project team on a weekly basis.

Project governance

Uninor realised it would be very important to set up a strong project management team to implement Project Sampark and to understand and respond to challenges quickly, sometimes on a real-time basis. The project has the support of Uninor's senior management team, which tracks outcomes on a regular basis.

Figure 7. Project governance structure

A national project head was also appointed from the chief marketing officer's team to oversee the day-to-day management of the project and act as a liaison between the corporate team and the Uttar Pradesh (West) Telecom Circle team. The national project head successfully managed the implementation of the project at the circle level and had the authority to make fairly quick decisions based on feedback from women promoters and supervisors. For example, a few weeks into the launch of the project, the national project head observed a significant proportion of inactive SIMs in the user base. After speaking with local representatives, it became clear this was due to the incentive structure provided to women promoters, who were only given incentives to sell SIM packs, not to ensure the quality of customers. Uninor changed the incentive structure immediately — the variable amount of a promoter's salary could only be met if the SIM pack she sold remained active for a certain period of time and had crossed certain usage levels. This helped increase the number of active users in Uninor's customer base.

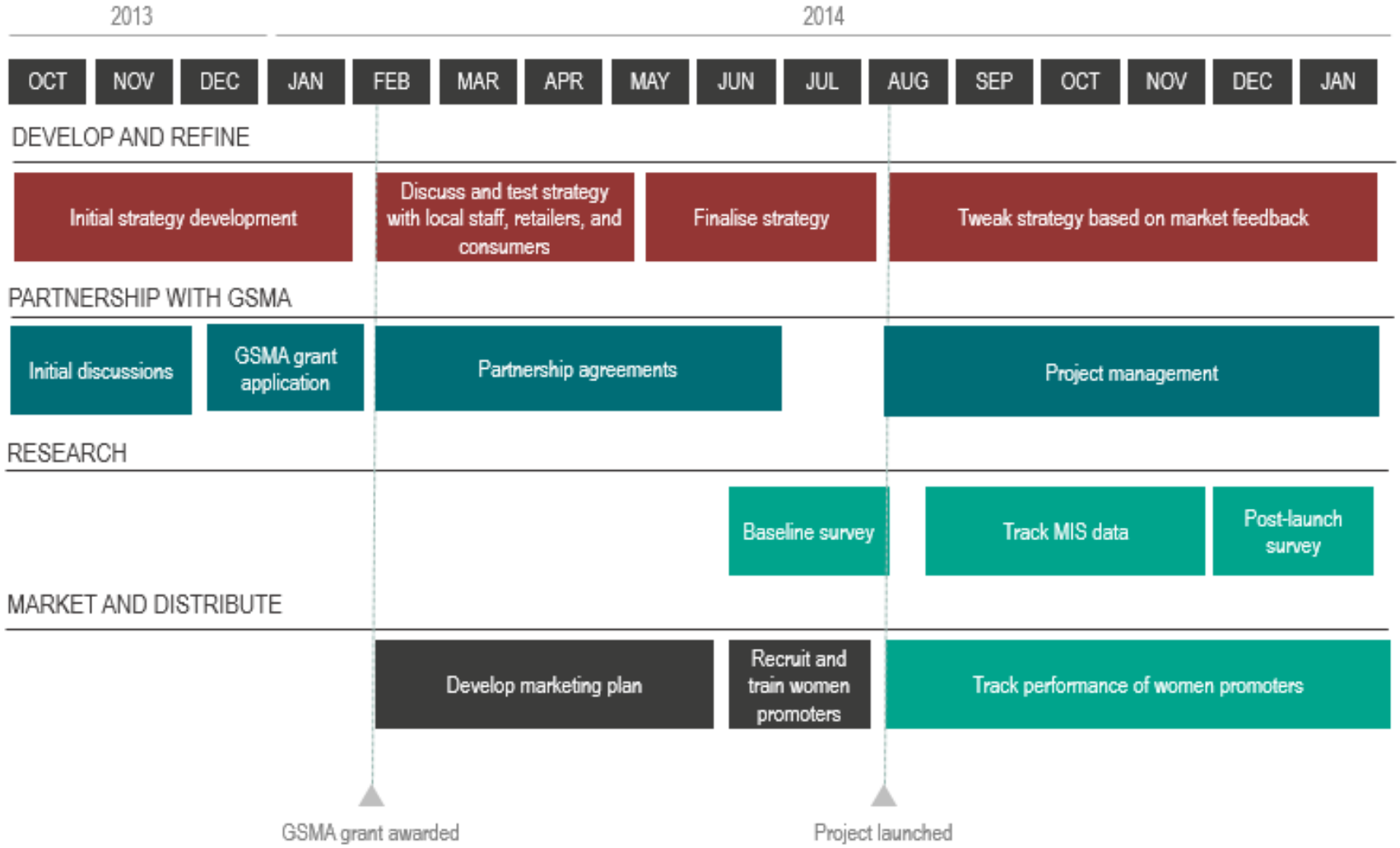
The project governance structure also included members of the corporate social responsibility (CSR) team at Uninor. This proved very helpful as the CSR team had prior experience designing and implementing projects aimed at women, and contributed to the selection of social impact metrics that would be tracked as part of the monitoring and evaluation of this project. The CSR team also wrote the grant proposal and played a major role in Uninor receiving grant funding from GSMA Connected Women.

Launching the project

Overview of the process

A timeline of the project from concept stage to four months after launch is depicted in Figure 8. As mentioned earlier, Uninor spent significant time and effort developing the strategy – this included discussions within the corporate team, members of the UP (West) circle team, and potential customers. Even after launch, Uninor's corporate and circle teams continued to monitor the project closely. They looked at data from the MIS and visited the field on a regular basis to receive feedback from women promoters, which they then used to tweak the strategy (as required). Another key part of the process has been conducting research to measure the impact of the project and gather insights from women customers in the pilot area.

Figure 8. Timeline of project development



Results to date

GSMA Connected Women and Uninor commissioned GfK, a market research agency, to conduct a baseline and post-launch quantitative survey to measure and quantify the commercial and social impact of the project. Surveys were conducted in both the pilot area and in a control area where the project had not been launched. The control area was comprised of villages from a nearby region with a similar socio-economic profile. However, the success of the Bandhan SIM Plan meant residents of the control area were also using it, so the data had to be merged with data from the pilot area to assess changes in brand awareness and women's attitudes toward mobile phone ownership. In the pilot area, the survey included additional questions for those who were aware of the product but did not use it, as well as for those who did.

The baseline survey was conducted a few weeks before launch. The main objective of the interviews for this survey was to get customer insights into the challenges women face in accessing mobile services. The post-launch survey was conducted four months after launch, and the main objective was to understand what motivated users to buy and use the Bandhan SIM Plan, why non-users did not purchase the Plan, and what impacts the Sampark Project may have had on their lives.

Table 1. Quantitative surveys: Profile of respondents (pilot and control area)

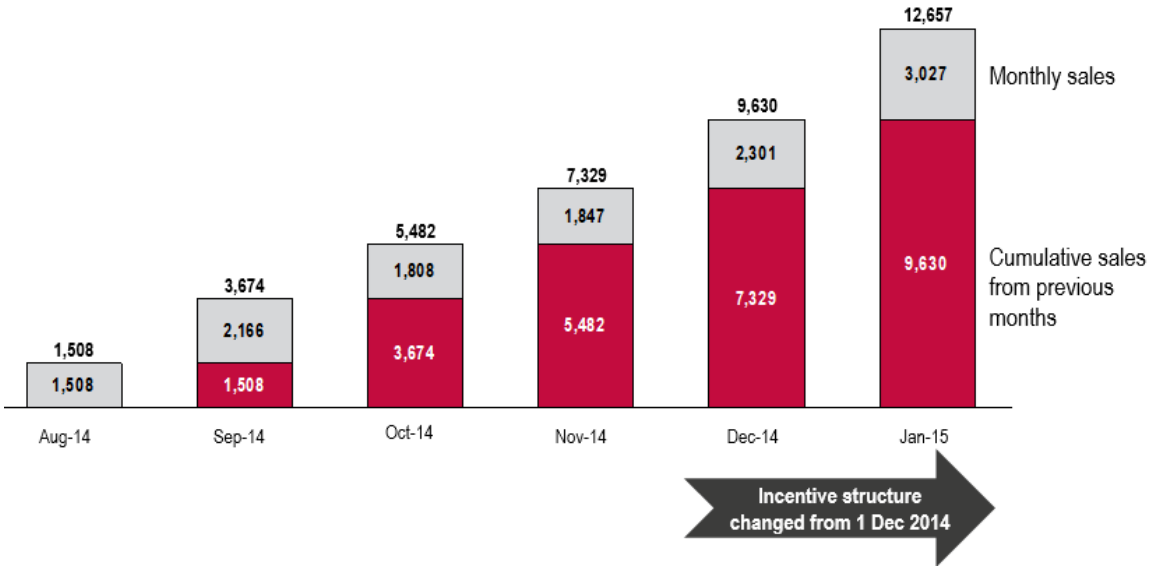
Pilot area	Baseline survey	Post-launch survey
Random sample of residents aged 18 years and above who are unaware of Bandhan SIM Plan	400 (200 women, 200 men)	400 (200 women, 200 men)
Random sample of residents who are aware of Bandhan SIM Plan but are not using it ('non-users')		400 (200 women, 200 men)
Random sample of Bandhan SIM Plan users		400 (200 women, 200 men)
Total number of residents surveyed	400	1,200
Control area	**Baseline survey**	**Post-launch survey**
Random sample of residents aged 18 years and above	300 (150 men, 150 women)	300 (150 men, 150 women)

GSMA Connected Women and Uninor also conducted in-depth one-on-one qualitative interviews with different project stakeholders, not only to understand the barriers to women owning a mobile phone and the impact of the service on users, but also to get insights into why certain aspects of the project worked well and how it could have been improved. The stakeholders included promoters and supervisors, who were interviewed about their perceptions of the project and to understand the impact on women promoters. Traditional mobile retailers in the pilot area were also interviewed because the Uninor sales team had received feedback that retailers were concerned with both the uptake of the Bandhan SIM Plan and Uninor not allowing them to sell the product. The GSMA and Uninor teams wanted to understand whether this was the case.

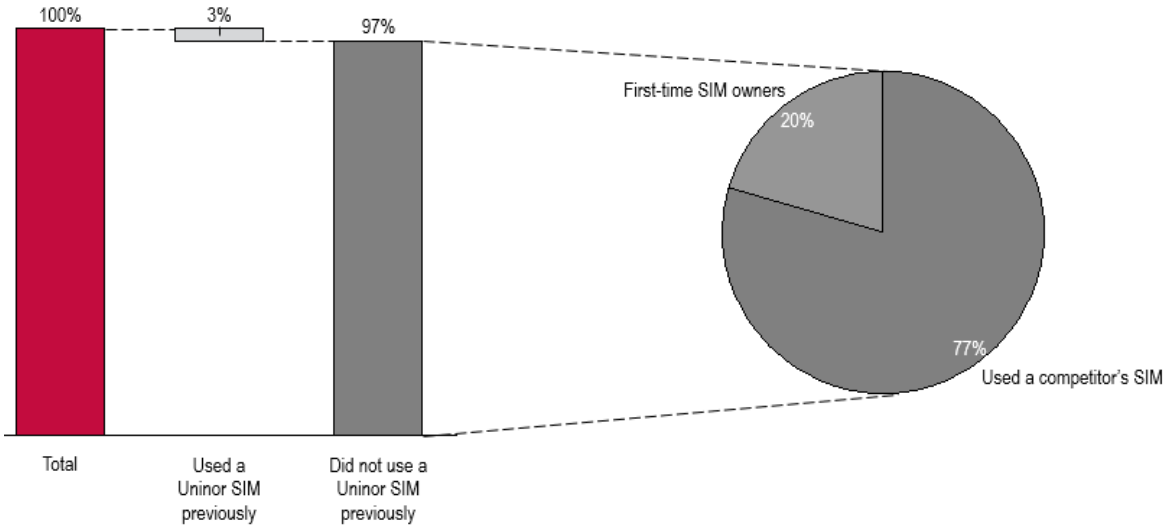
Commercial impact

The Bandhan SIM Plan was launched in August 2014 and has seen steady growth amongst both men and women. According to Uninor's MIS data, the Bandhan SIM Plan represented nearly 30% of Uninor's new customers in the pilot area, and in the first six months of the project, Uninor had sold 13,000 Bandhan SIMs in the pilot area, which is in line with the 13,000 it had projected at the start of the project. According to Uninor's MIS data, at least 50% of registered users are women, as it was one of the conditions for activating both SIMs in the pack. The pilot has also crossed its commercial break-even point.

This uptake has encouraged Uninor to improve its incentive structure for women promoters. In the first three months, promoters did not receive any additional income for monthly sales beyond 28 Bandhan packs, but this limit was increased to 45 in December. Uninor's project team felt the project had stabilised and were confident Bandhan SIMs would not be passed on to traditional retailers for sale in the market. This, Uninor believed, would be key to maintaining the gender balance of the customer base.



The Bandhan SIM Plan has helped Uninor increase the number of first-time owners of a Uninor SIM — about 97% of Bandhan SIM Plan subscribers did not previously own a Uninor SIM. This was considerably higher than the 80% target Uninor set at the start of the project. Further data analysis showed a large proportion of Bandhan SIM Plan users had switched from another mobile operator — 77% of subscribers were using a competitor's SIM and 20% were first-time SIM owners.



Social impact

A key social objective of Project Sampark was to reduce the barriers preventing women from owning and using mobile phone services. Five months after launch, 2,145 female users reported that the Bandhan mobile connection is the first mobile connection they have ever personally owned — about 33% of the total female user base. In addition, 1,755 female users reported they have purchased a mobile handset for the first time as a result of Project Sampark, or about 27% of total female users.

One of the main barriers to women accessing and using a mobile phone is that men perceive few benefits to it.[12] However, this has changed because of the project. In the baseline survey, only 54% of male respondents reported that women benefit from using mobile phone services. In the post-launch survey,

"We have elder people at home, if something happens, we can contact our husband."
Female Bandhan SIM Plan user

"My husband had a mobile but I had to wait for him to come back from work so that I could speak to my parents…Now even during the day I can speak to my parents whenever I want to….it gives me the freedom to talk."
Female Bandhan SIM Plan user

[12] Based on the findings of previous Uninor research and the baseline survey.

86% of men who were aware of the Bandhan SIM Plan reported that women benefit from using mobile phone services. Even 75% of the male respondents who were aware of the Plan but did not buy a Bandhan SIM reported seeing the benefit of women owning a mobile phone, which may be the result of marketing and the efforts of women promoters. Every woman interviewed for the post-launch survey who was aware of the Bandhan SIM Plan reported that women benefit from using a mobile phone, which is an interesting result considering far fewer female respondents in the baseline survey reported this.

A core hypothesis of Project Sampark was that women sell more effectively to women customers. Recruiting women promoters created a source of income for local women and, therefore, a social benefit as well. Qualitative interviews with women promoters suggest the additional income earned from being part of the mobile value chain has helped improve their standard of living and, in some cases, helped them pay for their children's education.

"Earlier we used to earn Rs 5000, now we are making Rs 8000…The family is happier and our standard of living has increased."
Woman Promoter

"I needed money urgently for my son's education…and he got the money at the right time."
Woman Promoter

Lessons learned

Time and effort at the planning stage can produce better results

One of the main reasons Uninor succeeded in reaching women customers in the pilot area was the time it devoted to developing the strategy for Project Sampark. It understood the importance of careful planning and receiving inputs from senior management at both the circle and corporate level, as well as from local executives in the pilot area. It also organised market visits to test the various hypotheses of the project with potential end users. After developing the strategy, the Uninor team spent time discussing the potential risks of the project and how to anticipate and mitigate these risks.

The effort put into planning paid off. The product and distribution strategy aligned very well with the needs of the customer base and there was strong buy-in at all levels of the organisation, both of which have been crucial to the project's success.

A strong business case is required for long-term sustainability

Uninor understood the business case for Project Sampark was closely tied to its long-term social impact, and that commercial viability would have to be central to the project strategy and implementation. For example, the project team recognised that ARPU levels for the female customer segment may not be as high as other segments, so it kept costs down by recruiting an appropriate number of women promoters and linking their incentives to Uninor's revenue. They

also leveraged existing assets where possible, such as the street play programme and the call centre, to minimise the project's marketing and operational costs.

Although the initial pilot results indicate a strong business case, there are challenges to scaling up the project. One major challenge is cannibalisation; until now, the Bandhan SIM Plan has mainly reached first-time Uninor subscribers, but once more people become aware of the product and its benefits, there is a good chance existing Uninor customers will switch over to the Bandhan SIM Plan, which is significantly cheaper than Uninor's existing offering. Since this would result in lower revenues, Uninor is re-evaluating the product benefits to avoid this dilemma.

Marketing to men reaches and serves women customers

Uninor was aware of and sensitive to the cultural barriers in the pilot area, and felt that men had to be an equally important part of the strategy to reach women customers. Therefore, it designed a product with a built-in incentive for men to see the benefits of women using mobile. Even when recruiting women promoters, the local sales team was in contact with male household members to garner their support and update them on the positive impacts of the project. These efforts helped to make male household members advocates instead of obstacles, likely because they personally benefited from the product as well.

Customer quality must be addressed early on

One of the major challenges for Uninor at the start of the pilot project was ensuring women not only registered for the Bandhan SIM Plan, but also used it. For the first three months of the pilot project, Uninor used an incentive structure that encouraged women promoters and supervisors to acquire high-quality customers. It also tracked end users through its call centre and market visits and, in cases where a customer was inactive, shared the names with the women promoters and asked them to reach out to the customers again and help to resolve any issues they might be facing. This resulted in lower levels of churn in the customer base.

Conclusions

The monitoring and evaluation of Project Sampark suggests Uninor has reached many new women customers who had either not used a mobile phone before or subscribed to another mobile operator. The customers Uninor has acquired through the Bandhan SIM Plan appear to be more loyal to the Uninor brand and usage levels have been encouraging. The pilot has crossed the commercial break-even point, suggesting strong potential for the project to be scaled up in other areas where Uninor operates. There are risks, however; one of which is that the Bandhan SIM Plan could cannabalise Uninor's existing offerings and traditional customer segments. In scaling up the project, Uninor would have to mitigate these risks to ensure the project remains commercially viable.

In addition to the commercial benefits of Project Sampark, research conducted by GSMA, Uninor, and GfK suggests it has also succeeded in breaking the barriers that have prevented women from owning a SIM, and has helped to create livelihood opportunities for local women in the community and a product that female users value.

Over the next few months, GSMA Connected Women will continue to provide support to Uninor to scale up the project in Uttar Pradesh (East) and Bihar and track the commercial and social impacts.

About the GSMA

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
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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 GSMA M4D website at: www.gsma.com/mobilefordevelopment

About the GSMA Connected Women Programme

GSMA Connected Women works with partners to deliver socio-economic benefits to women and the broader mobile ecosystem through greater inclusion of women across the industry. The programme is focused on increasing women's access to and use of mobile phones and life-enhancing mobile services in developing markets, as well as closing the digital skills gender gap, attracting and retaining female talent, and encouraging female leadership in technology on a global basis.

For more information, please visit the GSMA Connected Women website at: www.gsma.com/connectedwomen
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